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EFFECTS OF PERSONALITY ON PURCHASE DECISION

OF WORKING WOMEN IN

ADDIS ABABA

SUBMITTED TO Dr. MESFIN

BY: ETSEGENET LEGESSE

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By;
ETSEGENET LEGESSE

Approved by Board of Examiners:

Dr. Mesfin Workineh

Advisor

Signature

Date

Dr. Getie

Internal Examiner

Signature

Date

Dr. Dereje

External Examiner

Signature

Date

Chair Person

Signature

Date

CERTIFICATION

I, the undersigned, certify that this project work titled “Effects Of Personality on Purchase Decision Of Working Women In Addis Ababa” is my original work performed under the supervision of my advisor Dr. Mesfin Workineh and has not been presented elsewhere for assessment and for a degree in any other university. All sources of materials used for this thesis have also been duly acknowledged.

Mesfin Workineh (PhD)

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ACRONYMUS AND ABBREVIATION

OP- Openness

CO- Conscientiousness

EX- Extraversion

AG- Agreeableness

NE- Neuroticism

PD- Purchase Decision

VIF- Variance Inflation Factor

CSA- Central Statistical Authority

SPSS- Statistical Packaging for Social Science

ABSTRACT

The purpose of this study is to identify the factors that affect the purchase decisions of working women in Addis Ababa. This study attempts to explore and determine the effects of personality that are responsible for the purchasing decisions made the working women. In this research the OCEAN model of personality or the “Big Five” model is used as the theoretical foundation to examine the factor. The population size was 274,762 which were found from 2007 Population and Housing Census results. The primary data had been collected through 380 valid questionnaire surveys from target respondents of working women in Addis Ababa from the age of 25 to 59. Mixed research approach method has been employed. Statistical Package for Social Science (SPSS) was used to generate the actual results on frequency tables while descriptive analysis was used to analyze and describe the findings. The results confirmed that personality factors like Openness, Extraversion and Agreeableness as having a positive significant relationship with purchase decision of working women in Addis Ababa while Neuroticism was proven to have a negative significant relationship and Conscientiousness as having a positive insignificant relationship. The study recommended marketers to give much emphasis on considering working women personality traits for better awareness target their strategies on convincing these social influencers and address the marketing gap by giving attention for effects of working women personality on their purchase decision.

Key words: Openness, Conscientiousness, Extraversion, Agreeableness, Neuroticism, Purchase decision.

CHAPTER 1

INTRODUCTION

1.1. Background of the Study

The term ‘personality’ is derived from the Latin word ‘persona’ which means a mask. Personality has been variously defined. The difficulty encountered in defining this concept was acknowledged by Gangajail (2009: 97) who asserts that “personality is something which is difficult to explain in one sentence. It is very vast and dynamic....” This problem dates back on the 1930s when Gordon Allport - pioneering personality researcher – wrote a whole chapter of a book on “Defining personality” (Azouley and Kapferer (2004: 5).

Nine decades later, there is still no consensual definition of personality among personality researchers and scholars. Blythe (2008: 73) defines personality as “...the collection of individual characteristics that make a person unique, and which control an individual’s responses and relationship with the external environment”. Kotler and Keller (2009: 197) define it as “...a set of distinguishing human psychological traits that lead to relatively consistent and enduring responses to environmental stimuli...” Like Blythe (2008), some authors feature responsiveness to the environment in their definitions.

These include Smith (2001: 66) who simply defines personality as “...consistent ways of responding to the environment in which (a person) lives,” Solomon (2011: 240) who sees it as “...a person’s unique psychological makeup and how it consistently influences the way a person respond to her environment,” and Schiffman and Kanuk (2010: 136) which defines it as “...the inner psychological characteristics that both determine and reflect how a person responds to his or her environment.”

According to Lundberg and others, “The term personality refers to the habits, attitudes, and other social traits that are characteristic of a given individual’s behavior.” By personality Ogburn means “the integration of the socio psychological behavior of the human being, represented by habits of action and feeling, attitudes and opinions.” Davis regards personality “a psychic phenomenon which is neither organic nor social but an emergent from a combination of the two.”

Just as the word 'environment' is common in the different definitions of personality by these three authors, 'consistency' was a recurring theme in the definitions of the construct by other authors. In this category include, Smith (2001), Kotler and Keller (2009), and Berkowitz, Kerin, Hartley and Rudelus (1994: 147), who define it as "...a person's consistent responses to recurring situations," and also Assael (2002: 124) who defined it as "...as those characteristics that reflect consistent, enduring patterns of behavior." However, Blackwell, Miniard and Engel (2007: 271) by defining personality as, "... an individual's unique psychological makeup, which consistently influences how the person responds to his or her environment," marry the environmental and consistency emphases of these two sets of authors.

Some examples of the many personality traits humans might have include such things as: Self-confidence (or lack of it), individualism, friendliness, conscientiousness, work holism, compulsiveness, agreeableness, adaptability, ambitiousness, dogmatism, authoritarianism, introversion, extroversion, aggressiveness, competitiveness, and so on, and so on. Nevertheless, there is no way yet known to measure the effect of each factor or to state how the factors combine to produce a given result.

The Center for Women's Business Research (July 1992) reports that businesswomen especially the working women and female entrepreneurs are the primary decision makers in majority of the households making almost 95 percent of the purchasing decisions. To be more specific and drive home this point, the statistics are: Women are responsible for 70 percent of all travel decisions, 57 percent of all consumer electronics purchases, and they buy 50 percent of all new vehicles (influencing 80 percent of overall automobile sales) (Johnson, et. al. 2004).

Woman's role as the family purchasing agent, however, seems to be changing, due primarily to the large increase in the number of working women in recent decades. Therefore, working women has developed as an important segment for the marketers. And marketers should consider them with utmost importance. Investigating the factors of personality that can affect the purchasing decisions of the working women in Addis Ababa is also expected to provide ample information on how to satisfy the family purchasing agent who is mostly women.

During and following the post- World War II period, the number of women participating in the workforce increased (Dickerson 2004:338). Rising westernization and changing lifestyle have made urban women to proactively seek for health and beauty offerings to look and feel good. Women are considered to be the most potential consumers in the world as they manage almost 80 percent of the domestic expenditure. As with their counterparts around the world, women in Ethiopia play critical roles in the socioeconomic growth of the country (UN Women Nov.2014).World Bank collection of development indicators (2016), compiled from officially recognized sources states, women constitute around 50.07 % of Ethiopia's population.

Nowadays, women are educated, knowledgeable, well informed and independent. They practice various professions and have a mind of their own. They do not believe in hearsay and would like to analyze and scrutinize the products themselves. It is very difficult to deceive women consumers, as many of them are quite tech-savvy and believe in comparing various features of the product before purchasing them. They go on shopping to purchase both essential and discretionary goods, to relax, and to socialize.

In order to afford the expense for all these and others, they tend to look for own income which leads to employment. The employment may be done through governmental institutes, private organizations or self employment.

The independence, greater dispensable income, lack of time, family responsibilities and awareness about fashion has given the working women rise to a new set of requirements and gaps which marketers are trying to fill (Barletta M., 2006). However, it is necessary to find out as to what it is exactly that women look for in products, whether they influenced by promotional strategies of marketers or by positive word of mouth by reference groups, or their personality effects in general on their buying behavior. According to Marti Barletta, they are put off by patronizing advertisements which blatantly tell them, 'You should buy it'.

On the other hand, they respond best to conversational and informational ad pitches which helps them weigh the pros and cons of product they are looking forward to purchase.

Women are responsible for major purchase decisions in the family. They are driving the world economy. Globally, women control nearly \$20 trillion in annual consumer spending and that figure would move to \$28 trillion in the next five years. (The Coca Cola Company, 2010). Companies need to understand that if they have to succeed in the long run, they will have to address the woman consumer in an appropriate manner. Underestimating a woman consumer will be the greatest mistake marketers would make.

Marketers need to make appropriate strategies on considering the major causes of change on working women purchasing decisions who are the most potential consumers in metropolitan cities like Addis Ababa. More importantly, they need to make these strategies in order to solve one of the challenges these working women face which is balancing their roles as a wife-partner, mother, wage-earner and consumer. Therefore, marketers should all out to woo this particular segment as this segment seems to be most promising as they hold major control over the household income.

A world Population Review (2018) state, Addis Ababa is a city known to be the country's commercial and cultural hub and believed to have the largest percentage of women residents.

As a result, in this rapidly evolving environment, marketers cannot afford to ignore the effects of women's personality on their purchase decisions. The revolution is definitely out there especially in this particularly city Addis Ababa. House wives with higher income from their spouse turning to shop owners, or employed by any organization depending on their educational status, house maids are turning in to daily laborers and so on. These women are extremely busy and they are constantly pressed for time. They juggle many jobs together and also handle conflicting priorities which can change their personality towards their buying behavior.

In this study we are going to analyze the effects of women's personality, specifically Addis Ababa working women, on their purchase decisions we would derive the variables that propel women to buy products and we would deduce the underlying personalities.

This study would help marketers to understand the specific needs and wants of Addis Ababa working women consumers and will help them to devise or create appropriate strategies to target and satisfy their potential consumers.

1.2. Statement of the Problem

When a comprehensive study was carried out by the Boston Consulting Group (2008), much was found out about how women felt about their work and their lives and how they were being served by businesses. It is evident that there is lot of room for improvement. Women feel that they are vastly underserved. The feeling among women is that they are undervalued in the market place and underestimated at their workplaces.

Few companies have understood them and have responded towards their need for time saving solutions, products or services. It is still tough for a woman to find the right product she is looking for; be it apparels, shoes, a healthy meal or financial advice. Even though women control most of the consumer spending, marketers behave as if the role of women in the market place is inconsequential.

Companies continue to offer women poorly conceived products and services and outdated marketing narratives that promote female stereotypes. (Michael J. Silverstein and Kate Sayre, Sep, 2009)

Even in the case of cars, it has been seen that the design aspects and features are given more importance than the utility and spatial aspects. Women dump a lot of things into their cars and need a lot of storage space.

The other weakest area for marketers is evaluating their customers' buying behavior, particularly the impact of personality of women towards their purchase decision making. Yet this attitude will affect the chances of successful buying decisions which likely to be affected by their personality. Personality plays a significant role in the consumer purchasing decisions that different consumers have different personality traits which reflect their buying behavior. The serious problem that marketers must contend with is how to determine when personality is an important factor in purchasing decision and when it is not and analyzing the different personality traits which are dominant among people of one region or another.

With this in mind, this study aims an attempt to explore and determine the effects of personality that are responsible for the purchasing decisions made by working women. It will address the gap in the area about how marketers have addressing the working women buying behavior and how they have been considering their personality effect.

It is worth to do this study to identify and determine the background effects of personality that has been affecting working women's purchase decision. The Study contributes to the literatures by identifying how the factors of personality can affect the purchase decisions made by working women in Addis Ababa and that should be given special attention by marketers in order to achieve the intended goal. It is an attempt with an expectation of results that will provide better understanding of working women personality and recommendation to positive factors that can attract or persuade the buying behavior of working women.

1.3. Research Questions

Main Research Question

What are the effects of personality factors on working women purchasing decisions in Addis Ababa?

Sub-research Questions

1. Does Openness of working women affect their purchase decisions?
2. How can Conscientiousness affect the purchasing decisions of a working woman in Addis Ababa?
3. How does being extrovert affect the purchasing decisions of working women?
4. To what extent can Agreeableness of working women affect their purchase decisions?
5. How can Neuroticism affect the purchasing decisions of working women in Addis Ababa?

1.4. Aim and Objectives

Aim of the Study

This Study aims on investigating the effects of working women personalities on their purchase decisions so that marketers get the best possible strategies to satisfy their potential customers.

General Objective of the Study

The general objective of the study is to investigate the effects of personality on purchasing decisions of working women in Addis Ababa.

Specific objectives of the study

- To examine how Openness of working women affect their purchasing decisions in Addis Ababa
- To identify the effects of Conscientiousness on the purchasing decisions of working women in Addis Ababa
- To investigate the effects of being extrovert on the purchase decisions of working women in Addis Ababa
- To identify the effects of Agreeableness on the purchasing decisions of working women in Addis Ababa
- To find out if Neuroticism can affect the purchasing decisions of working women in Addis Ababa

1.5. Significance of the Study

Each and every individual is having their own personality and behavior pattern which is different in every sense. They maintained that consumer's purchase decisions are greatly influenced by these personality traits. Personality is a person's consistent pattern of responses. It is an internal structure in which experience and behavior are related in an orderly way. One individual is different from others not only in the physical aspects, but also in personality types. It is one of the factors that influence one's behavior in the market place.

What a consumer purchases, when and how he or she purchases are influenced by his personality types. In order to persuade the consumers, marketers have to study the consumer behavior. Thus, Marketers of various products search for potential personality traits that their target market might reveal, and aim their advertising campaigns at enhancing the personality of the target group, for example; “feel the Rev”, “Proud to be different”, “Be Important”, “Be successful”, are adverts aimed at enhancing personality. But 91% of women feel that advertisers don't understand them. (Yankelovich Monitor and Greenfield).

Personality and other related characteristics affect the way people behave. And that also goes for our behavior as consumers. As consumers, we tend to buy not only products that we need, but those we see as being consistent with our "self-concept." In other words, we generally want our products to match, or to blend in, with who we think we are.(Sallie B. 2016).

Major marketers in developed countries have believed, for a long time, that what consumers buy is often influenced greatly by personality and personality-linked characteristics. For this reason, as sellers they try to match the image of their products and services to what they perceive as the self-image of their most likely customer prospects. There is therefore a need to examine the consequences of personality factors controlled behavior on the manipulation of marketing variables with a view to making possible profit. It is in the light of this that this study seeks to assess personality factors as determinants of consumer buying behavior with particular emphasis on working women in Addis Ababa.

Both marketers and consumers are the ultimate beneficiaries of this study, as a result marketers should monitor the main determinants of working women personality that has a major effect on their buying behavior and find new opportunities to increase corporate profitability.

1.6. Scope of the Study

Even though the concept of personality on the purchase decision of consumers is vast, due to convenience and accessibility this study's conceptual scope of the study is limited to the extent of assessing the main factors or the big 5 traits of personality that can affect the purchasing decisions of working women.

The target scope of the study is working women who live in Addis Ababa only due to dispersed geographical location. Data is taken randomly from any organization whether it is private or governmental and from self-employed women.

The methodological scope of the study is mixed. The study will be designed in line with secondary sources and primary data will be collected through a well-structured questionnaire from different sources and will be used for analysis.

1.7. Limitations of the Study

As we are practicing mixed research method, the limitations are related to validity and reliability. Wiersma, (2000, p. 211) "Because quantitative research occurs in the natural setting it is extremely difficult to replicate studies".

One of the limitations of the Study is the low response rate; samples may give untruthful responses which unfortunately lessens the generalisability of the findings to the entire population of Addis Ababa working women. Lack of experience, not addressing all kinds of working women and lack of sufficient secondary data based on the particular issue are the limitations to face.

In addition, the findings of the study may not be applicable to other areas as vast differences exist among the population with regard to demographic and psychographic characteristics.

Moreover, there are some limitations on the convenient sampling method itself. For instance, there is a possible bias in data gathering. (GREENGARAGE Blog) This method can get the views of a specific group of people and not the whole population. Hence, if some groups are over-represented or under-represented, this can affect the quality of data being gathered.

To overcome these limitations, we modified the pilot questionnaire after distributed for some selected sample elements, we took samples from different places in the city, considered participating women from different types of jobs and took advice from experts.

1.8. Definition of Terms

Conscientiousness: it is a personality trait which reflects how one individual differs from another in terms of their self-control, responsibilities, reliability and hard work (McCrae & Costa, 2008; Roberts, Lejuez, Krueger, Richards, & Hill, 2014).

Extroversion: The tendency of socializing, confidence, assertiveness, anticipation and enjoyment (Mooradian & Swan, 2006).

Methodology: is the systematic, theoretical analysis of the methods applied to a field of study. It comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge. Typically, it encompasses concepts such as paradigm, theoretical model, phases and quantitative or qualitative techniques. (Irny, S.I. and Rose, A.A. 2005)

Neuroticism: the quality or state of being overly anxious, short tempered, moody and are stressed out (John et.al, 2008)

Quintessential: most perfect example of its type; the most perfect embodiment of something; epitome, prototype. (Thomas Carlyle, *The French Revolution: A History*, 1837)

Scope: the breadth, depth or reach of a subject, the range of a logical operator, a grammatical constituent that determines the interpretation of a predicate or quantifier

Ultimate: a thing that is the most perfect example of its type (Wiktionary)

1.9. Organization of the Study

The research will be organized in a manner which the reader can understand it effectively. It will be structured in to five chapters: Chapter one introduces the overall importance and clarifies the significance of the study with its scope and limitations so that the reader knows what to expect from the study. It is also expected to create awareness among marketers about the subject matter by notifying the aim and objective of the study.

The second chapter will apprise the reader by reviewing the past related researches from different literatures. This review includes both the theoretical and empirical review of the study with different tentative unproven ideas made to account for known facts.

The third chapter is all about the how of the study. It explains in what manner the research is going to be conducted including the methodologies used and the design of the research. This chapter will clearly show how the data is collected, from what kind of population, the procedure of the sampling with the instruments and techniques.

The fourth chapter will show the findings, analysis, interpretation and discussion of results. Finally, in chapter five of the document covers conclusions and recommendations of the research.

CHAPTER 2

REVIEW OF RELATED LITERATURE

Introduction

In this chapter different related literatures on the same topic will be reviewed. We will look at different models and relevant frame works of related literatures on personality and buying behavior including argument of the models, components of the model, criticism and the relation to the study will be detested. The literatures will be evaluated on the theoretical and empirical bases. Then the conceptual framework will be reviled.

2.1. Theoretical Review

Earlier researches on this particular field suggest that the impact of personality on working women purchasing decisions can be consequential and the returns on handling it more effectively are substantial. Marketing to women delivers a better return on the marketing dollar through both higher customer acquisition and greater customer retention. Because women are more inclined to long term brand relationships, enhanced loyalty means every marketing dollar invested in acquiring female customers' results in a higher retention rate (Barletta, 2003). Studies on the women buying behavior dimensions suggest that Females are more pro-environmental while shopping than their male counterparts (Zelezny et al., 2000).

Many scholars and authors in consumer behavior believe that personality exists and influences consumer behavior. They blame the lack of correlation between these two constructs in most studies to the problem of measurement and definition. Major marketers study and utilize what they see as a link between personality and consumer purchasing behavior. For this reason, products are often created to have "brand personalities" that marketers believe match the primary personality traits of those they see as the "best prospects" for purchasing the product/service.

Through advertising and marketing communications, marketers seek to appeal to consumers based on the personality characteristics of their best prospects. They believe that personality factors influence greatly what consumers purchase, as well as when and how they use/consume products and services.

In studying personality some researchers and scholars have been able to extract its nature or features. These include the followings:

Personality is integrated: This implies that all the factors that constitute personality interact with one another to produce an integrated whole (Blythe, 2008);

Personality is unique and reflects individual differences: No two persons are exactly alike. This is due to the fact that "...the inner characteristics that constitute an individual personality are unique combination of factors..." (Schiffman&Kanuk, 2010: 136). People no doubt share personal characteristics, but as Blythe (2008) argue, the possible combinations of traits are so huge that each person is different.

Personality is self-serving: Personality is purposed to meet individual's need as defined by the person's traits (Blythe (2008);

Personality is consistent: An individual's basic personality once established, will tend to be both consistent and enduring (Franzoi, 2002; Blythe, 2008; Schiffman&Kanuk, 2010; Gharibpoor&Amiri, 2012) especially during adulthood. Franzoi (2002) describes consistency as one important quality of personality. Franzoi (2002: 381) explains that consistency manifest itself "...when we see them (people) responding in the same way in a variety of situations over an extended period of time". Blythe (2008) and Schiffman and Kanuk (2010) agree that this feature enable marketers to segment market and offer standardized offerings to each market segment;

Personality is multiply expressed: There are many ways of expressing personality beside behavior. Our feelings, thoughts and social interaction are reflective of our personalities.

Personality can change: Franzoi (2002) posits that personality changes due to culture and evolutionary processes. These cultural and evolutionary processes can among other things mean major life events like, marriage, child birth, the death of a parent, a change of profession and/or job (Scchiffman&Kanuk, 2010), natural disaster, or relocation to a new environment entirely different culture.

Personality is Measurable: Psychologists seek to measure personality through a number of methods. The most common of these methods include objective tests and projective measures. *Objective tests*, such as self-report measures, rely on an individual's personal responses and are relatively free of rater bias. *Projective measures* are founded in psychoanalytic theories of personality and involve using ambiguous stimuli to reveal inner aspects of an individual's personality.

Theories on personality

Personality psychologists have proposed some theoretical units with which to explain the sources and development of consistency in behavior patterns and intrapersonal processes. The theories are varied and each was developed by a number of psychologists in a "quest to understand what makes each of us who we are" (Burger, 2000: 5) and why people behave the way they do. Lee (2009: 3) states that these theories were developed "to explain the structure, process and development of human behavior". The major theories on personality can be grouped into six major theories: The psychodynamic theory, the traits theory, the behavioral theory, the biological theory, the humanistic theory, and, the socio-cognitive theory.

The psychodynamic theory

The psychodynamic theory is a theory in psychology founded on the idea that human personality developed primarily as a result of the interaction of instinctual drives and unconscious forces within the individual. The theory basically assumes that human behavior is unconsciously driven, different parts of the unconscious mind are in perpetual conflict, and our behaviors are traceable to our childhood experiences (McLeod, 2014). This theory includes the Psychoanalytic theory and Neo-Freudian theory.

Psychoanalytic theory: Freud postulates that instinctual drives and early childhood influences are the factors that account for personality development (McLeod, 2014). Freud theory is founded on a tripartite structure of id, ego and superego (Kassarjian, 1971; Franzoi, 2002; Agbonifoh, et al., 2007; Blackwell, Miniard& Engel, 2007; Blythe, 2008; Bruner, 2009; Solomon, 2011; McLeod, 2014). The id is the underlying drive of all psychic energy (Kassarjian, 1971; Williams, 1981; Agbonifoh, et al., 2007; Blythe, 2008; Cherry, 2013a). It is the element of personality that is present from birth and is unconscious (Cherry, 2013a).

The id operates on the pleasure principles; it contains the libido which demands immediate gratification of instinctual and biological desires such as sex and aggression regardless of the consequences (Schiffman&Kanuk, 2010). The superego is the moral and ethical dimension of the human psychic. “It defines what is morally right and influences the individual to strive for perfection rather than pleasure or reality and, in this sense, serves as an ethical constraint on behavior” (Williams, 1981: 135). The primitivism of the id and the morality of the superego are balanced by the conscious ego. The ego considers the cost and benefits of an action in terms of reality before deciding to act upon or abandon impulses.

Neo-Freudian theory: This was the collective theory developed by “...thinkers who agreed with the basis of Freud’s psychoanalytic theory, but changed and adapted the theory to incorporate their own beliefs, ideas and theories” (Cherry (2013b: para. 1).

The Neo-Freudian consented to Freud, tripartite structure of personality; “the importance of the unconscious; the shaping of personality in childhood; and the dynamics of anxiety and the defense mechanism” (Myers (1995: 467). They dissented on Freud’s beliefs that sexual drive is primary motivator and that personality is shaped wholly early during childhood experiences.

They were rather of the view that social interactions are basic to formation and development of personality and that the conscious mind plays significant role in coping with the environment. Notable neo-Freudians include: Alfred Adler, Harry Sullivan and Karen Horney. Alfred Adler developed the school of individual psychology. Adler’s work was much on individual’s efforts at overcoming feeling of inferiority by striving for superiority (Schiffman&Kanuk, 2010).

He theorized that when encouraged and appreciated, individual responds in a connected and cooperative way; when discouraged, individual acts in an unhealthy way by competing, withdrawing, or giving up.

Harry Sullivan researched on Freud mechanism of anxiety and unconscious with a view to improving meaningful interpersonal relations. He was of the view that personality can only be understood by observing people's behavior in interpersonal situation (Burger, 2000). He argued that personality "can never be isolated from the complex of interpersonal relations in which the person lives and has his being" (Sullivan, 1953: 10). Karen Horney was celebrated for her work on "neurotic personality". Karen defines neurosis as a maladaptive and counterproductive way of dealing with relationships. Their ways of securing these relationships include projection of their own insecurity and neediness which eventually drives others away." Horney identified three basic personality patterns of dealing with the world: compliance, aggressive, and detachment (Solomon, 2011).

Agbonifoh, et al., (2007: 154) elaborate on Horney's typology of neurotic personality: i. A compliant person seeks to be loved, appreciated, and needed and avoids antagonizing others. He moves towards people ii. An aggressive individual moves against others and desires to excel, win admiration, and achieve recognition and to exploit people and situations fully since he see the world as encouraging the 'survival of the fittest'. iii. A detached person desires independence, privacy, self-sufficiency and wishes not to share or to be bothered in the experiences of others. He moves away from others.

Criticism: The criticism leveled against Freudian theory include: (1) Hypotheses generated are not scientifically testable; (2) The theory based the development of personality only on the first five years of life and ignore the impact of later life experiences; (3) The theory heavy emphasizes on instinctive basis for personality; (4) It was directed mainly on the treatment of psychological disorders.

The Neo-Freudian theories have been criticized on the following grounds: (1) Like Freud's theory they are not scientifically testable or measured; (2) Each of the theories accounted for only a small aspect of personality.

Trait theory

Trait theory suggests that personality is made up of a set of quantitative measurable characteristics or units known as traits. Traits are pre-dispositional attribute and are relatively stable (McLeod, 2014). Franzoi (2002: 397) defines trait as “a relatively stable tendency to behave in a particular way across a variety of situations,” while, DeJong (2008: 20) described it as “...an underlying dimension along which people differ from one another.”

Every personality has a unique combination of traits and given its stability, people with a given combination of traits can be expected to behave consistently across situations and over time. The quantitative orientation of the trait theory separated it from psychoanalytical and Neo-Freudian theories which were mainly qualitative in nature. The development of trait theory is attributed to the pioneering works of psychologists such as, Gordon Allport, Henry Odbert Raymond Cattell and Hans Eysenck (Myers, 1995; Burger, 2000; Franzoi, 2002).

Allport and Odbert in what has come to be known as the “Lexical Hypothesis”, extracted from an unabridged English dictionary, 18,000 words that described people’s characteristics and then grouped words with similar meanings to arrived at a final list of about 200 clusters of related words (Allport, in Franzoi, 2002). Allport’s approach to trait personality was influenced by Gestalt psychology which contends that “the whole is different from the sum of its part” (Franzoi, 2002: 397). Allport asserts that traits are ‘building block’ or ‘atom’ of personality.

Thus instead of defining people as being principally materialistic or aggressive as the Freudian or Neo-Freudian would do, trait theorist contend that people differ with regards to the extent they possess materialistic or aggressive traits (Franzoi, 2002).

Eysenck developed a model of personality based on three traits: “introversion/extroversion, neuroticism/emotional stability, and psychoticism” (Franzoi, 2002: 398). The presence of ‘a bewildering array of personality scales’ and, the absence of a common taxonomy for which human behavior could be described, challenged personality psychologists to find the best representation of the structure of personality traits (Ferrandi, Falcy, Kreziak&Valette-Florence, 2000).

This was achieved in the early 1980s with the development of the ‘Big Five’ personality framework which consists of agreeableness (good –natured, compassionate and cooperative), extraversion (sociable, talkative and assertive), conscientiousness (achievement-oriented, organized and dutiful), openness to experience (imaginative, artistically sensitive, and intelligent), and neuroticism (anxiety, depression, and nervous) (Costa & McCrae, 1985; McCrae & John, 1992).

Criticism: (1) Trait approach focused only on description of traits and does not account for its development; (2) The trait theory has ‘bewildering array of personality scales’ (John & Srivastava, 1999) and lacks a common taxonomy. The ‘big five’ framework has been criticized by some personality psychology researchers who have opted for different scales.

Behavioral theories

Behavioral theory contends that an individual’s personality is the outcome of the interaction between individual factors and environment influences. It rejects the claim that inner mental states of humans are the bases for personality and instead concerned it primarily with observable and measurable external events.

To the behaviorists, a person’s mind is a blank slate at birth. Personality is “acquired through either classical or operant conditioning and shaped by reinforcement in the form of rewards and punishment” (Burger, 2000; 380).

Unlike the psychodynamic theory and the traits theory, the behavioral theory has a strong foundation in empirical research (Burger, 2000). Notable behaviorists include John Watson and Frederick Skinner (Burger, 2000; Franzoi, 2002; McLeod, 2007a). Watson was of the view that conditioning principles account for human personalities.

He rejected the Freudian concept and argued instead that the study of personality should be based only on behavior that can be observed, recorded and measured. Skinner proposed that “our differences in our learning experiences are the main reason behind our individual differences in our behavior.

Criticism: (1) The approach is too deterministic and assumes that human do not have nor exercise freewill; (2) It failed to take into account the influence of unconscious mind on personality focusing instead on external observable behavior (Burger, 2000; McLeod, 2007a).

The Biologic Theory

The Biologic Theory of Personality addresses the role evolution and biology play in our personality development. This theory suggests that important components of personality are inherited. So that's the key word. Important components are inherited or determined in part by our genes.

Psychologist Hans Eysenck believes that genetics are the primary determinate of personality, although he thinks conditioning also plays a role. According to Eysenck, personality traits are hierarchical, with a few basic traits giving rise to a large array of more superficial traits. Genetically determined differences in physiological functioning make some people more vulnerable to behavioral conditioning.

Eysenck suggests that introverted people have higher levels of physiological arousal, which allows them to be conditioned by environmental stimuli more easily. Because of this, such people develop more inhibitions, which make them more shy and uneasy in social situations.

In addition, psychologists who favor the biological approach believe that inherited predispositions as well as physiological processes can be used to explain differences in our personalities (Burger, 2008).

Criticism: Twin studies can be used to see if personality is genetic. However, the findings are conflicting and non-conclusive. Shields (1976) found that monozygotic (identical) twins were significantly more alike on the Introvert – Extrovert (E) and Psychoticism (P) dimensions than dizygotic (non-identical) twins. Loehlin, Willerman, and Horn (1988) found that only 50% of the variations of scores on personality dimensions are due to inherited traits. This suggests that social factors are also important.

Humanistic theories

The humanistic approach to personality holds that people are basically good, are largely responsible for their actions and have an innate need for personal development and fulfillment in life (Myers, 1995; Burger, 2000). It takes a subjective and holistic view of human existence and pays particular attention to issues of creativity, freewill, and human potentials.

According to (Burger, 2000: 5), humanistic theory “identified personal responsibility and feelings of self-acceptances the key causes of differences in personality.” This theory rejected both the deterministic perspectives of the psychodynamic theory and the behavioral theory which it considered dehumanistic (McLeod, 2007). Bonin (2012) likened humanistic theories to existentialism in the sense that one’s choice of behavior is determined by one and not by fate. Humanistic personality researchers deemphasized scientific approach to the study of human personality and instead focused on qualitative research methods which are better adaptable to the subjective, conscious experiences of the individuals.

Two renowned figures in humanism were Abraham Maslow and Carl Rogers. Rogers’ theory of self-concept suggests that every individual is made up of a tripartite of self – real self, perceived self and ideal self – and these are related. Individuals inherently drive for growth of self-concept which can lead to self-actualization. Maslow paradigm consisted of a pyramid of need arranged hierarchically from the lower needs to the higher needs. Individuals are motivated to satisfy the lower levels of needs first before being motivated to satisfy the higher levels of needs.

Criticism: (1) Its emphasis on freewill which is in conflict with the deterministic law of science makes it unfit for scientific investigation or measurement; (2) Many key concepts in this theory such as “self-actualization”, “fully functioning”, and “peak experience” are vaguely defined (Burger, 2000).

Socio-Cognitive theories

This approach fuses the cognitive approach to personality with the social learning perspective and has consequently been referred to by some scholars as ‘socio-cognitive theory’ (Myers, 1995; Sincero, 2012). Social learning theory is an extension and a modification of the behavioral theory. The cognitive model to “personality explains differences in personality as differences in the way people process information” (Burger, 2000: 452). Two foremost contributors to this theory are Albert Bandura and Julian Rotter (Franzoi, 2002). Bandura’s “social learning theory”, postulates that “people learn social behavior primarily through observation and cognitive processing of information, rather than through direct experience” (Franzoi, 2002: 405). In Bandura’s view, personality is influenced by four cognitive variables. Bandura agrees with the behaviorists that environment determines people’s behavior, but added that people’s behavior also determines the environment.

It is the contention of the theorist that interaction of cognition, actions, and environment shape human personality (Franzoi, 2002). Rotter introduced the concept of ‘locus of control’ which deals with “the degree to which we believe that outcomes in our lives depend on our actions (internal locus of control) versus the actions of uncontrollable environmental forces (external locus of control)” (Bandura, in Franzoi, 2002: 406).

Criticism: It is subjective and vague for scientific study

The above six major theories have been developed to explain personality. The psychodynamic theory and the trait theory have been particularly relevant to an understanding of consumer behavior. Personality does influence consumer buying behavior as attest by the finding of many empirical studies. This information has been successfully applied in the development of products and services, segmenting market, positioning products and developing marketing communication. Studies which have failed to established correlation between personality and buyers’ behavior. The failure to adapt personality test to consumer model instead of relying on clinical approach, the problem of definition of constructs, and methodological differences are key explanations for the inability of some studies to establish correlation between personality and consumer behavior.

Relationships between personality and consumer behavior

The theories of personality have been applied in the study of consumer with varying degree of successes. The psychoanalytic theory, Neo-Freudian theory and the trait theory have been more relevant to consumer behavior analysts (Blackwell, Miniard& Engel, 2007; Schiffman&Kanuk, 2010). Some scholars and researchers have found these theories useful in explaining and predicting the buying behavior of consumers and such information have been applied in product development, market segmentation and marketing communication. Others have, however, found personality an insignificant variable in the predicting the behavior of consumers and consequently questioned the place of personality in consumer behavior.

Acknowledging the contrasting linkage between these two constructs, Agbonifoh, et al., (2007: 154) noted, "...some studies have found relationship between personality and product use while others have not." Tsao and Chang's (2010) study established a positive relationship between hedonic buying motive and three of the big five traits: openness to experience, extraversion, and neuroticism.

The researchers found that consumers who scored high on these traits seek fantasies, feelings, excitement, fun and enjoyment shopping online. Hedonic buying motive have been with impulsive buying (unplanned and spontaneous purchases based on emotion of pleasure and excitement with little regard for the consequences) which find relevance in both psychodynamic theory and trait theory.

Tsao and Chang's (2010) findings collaborate earlier studies by Hirschman and Holbrook (1982), Strahilevitz and Myers (1998) and Kim and Shim (2002). In the development and launch of new products, knowledge of personality is critical. Traits such as innovativeness, dogmatism, need for uniqueness, variety-seeking" enable marketers to identify consumers' innovators – "those who are open to new ideas and be among the first to try new " market offerings (Schiffman&Kanuk, 2010: 141). Lahiri and Gupta (2005) work indicates that consumer innovativeness is a critical success factor in brand extension strategy.

The need for uniqueness has been linked to consumer purchase of unconventional products and brand in Simonson and Nowlis's (2000) research work. Cognitive theory has found application in marketing communication. Consumers' need for product-related information is different (Schiffman&Kanuk, 2010; Solomon, 2011). Such information is employed in the development of advertising for different consumer segment. Personality has been useful in the study of consumer ethnocentrism. Consumers' response to foreign-made-products depends on their levels of ethnocentrism or preference for one's own ethnic group.

Consumer ethnocentrism scale, known as CETSCALE (Shimp&Sharma, 1987) helps international marketers gauge the level of acceptance of products, services and promotional appeals to foreign consumers. A psychodynamic theory has been useful in motivational research which has help to unearth deeper meanings of products and services to consumers (Solomon, 2011). This has help in the development of successful products, services and promotional messages particularly those with sensual undertones. The marketers have imbued brands with personality traits thereby uniquely connecting consumers to various brands.

By personifying brands with human personality traits, marketers are able to significantly and profitably influence consumers' responses, tastes, preferences and loyalties (Schiffman&Kanuk, 2010; Solomon, 2011).

Many empirical studies such as those by Ko, Kim and Zhang (2008) and Lee (2009) reveal that consumers are inclined to buy brands that reflect their own personalities. Marketers often relate the images of the product and services with those of consumer.

Schiffman and Kaanuk (2010: 167) concisely stated, "consumers frequently attempt to preserve, enhance, alter, or extend their self-images by purchasing products or services or shopping at stores they perceive as consistent with their relevant self-image(s)and by avoiding products and stores they perceive are not."

Many other studies (Dholakia, 1978; Mowen, 2000; Mulyanegara, Tsarenko& Anderson, 2009) have found significant relationship between personality and consumer behavior. Other researchers were, however, unable to established significant relationship between personality and buying behavior.

The study by Evans (1959) on choice of automobile brands and those undertaken by Procter & Gamble, General Motors and some researchers show that personality is a relatively less significant variable in predicting buyers' behavior (Wilson & Gilligan, 1997). Crosby and Grossbart (1984) also reported low correlation between measures of personality traits and discrete instances of consumer behavior in many past research works. A review of many past studies linking personality with consumer behavior, carried out by Kassarian (1971) found low correlations.

Another review across numerous studies conducted by Kassarian and Sheffet (in Arnould, Price & Zinkhan, 2002: 255) revealed that "personality traits only explain about 10 percent of the variation in consumers' purchase, product preference..." Bearden, Ingram and Lafurge (1995) also described as 'disappointing' the use of general personality tool to explain purchase behavior.

The failure of some researcher to establish a relationship between personality and consumer behavior has been attributed to some factors. A key problem is that much of the knowledge on personality is "borrowed from the field of psychology" (Solomon, 2011).

The field it borrowed from is based on medical model or clinical psychology (Williams, 1981; Crosby & Grossbart, 1984). As a result, much of the personality tests are not easily adaptable to the study of consumer behavior (Williams, 1981). "Personality dimensions measured by these tests, such as extroversion or introversion, may be useful to an understanding of specific behaviors, but are not necessarily relevant to an understanding of everyday purchasing behavior" (Williams, 1981: 133).

Given this limitation, Kassarian and Sheffet (in Crosby & Grossbart, 1984) advocate for the development and validation of personality variables that are relevant to consumer model. Also, how the personality construct are defined and how behavior is specified influenced the relationship between personality and consumer behavior. Dholakia (1978:113) observed that "different results have been noticed when behavior has meant brand choice, product type choice, or brand loyalty."

Solomon (2011) decried a rather common practice among personality researchers and marketers where consumers are presented with a large personality inventory without first considering how to relate these measures to consumer behavior.

The temptation here is to capitalize on any interesting outcome and draw conclusion based on it. Another problem associated with personality test is that personality being and interdependent construct should be studied in whole. But common practice is to study few traits in isolation. This “gives an incomplete view of whole person” (Marketing News, in Blythe, 2008: 79).

Personality is consistent pattern of actions across situation and time. Yet it is supposed to be used in understanding individuals’ behavior. This is a paradox which makes strong correlation between the two constructs hardly obtainable. In view of this limitation, Arnould, Price and Zinkhan (2002) suggest that personality should be combined with other variable to improve the prediction of consumer behavior, Nakanishi (1972) advocates abandoning past conceptualizations that view personality as having direct impact on product brand and store choice and instead proposed approach a dynamic concept of personality that would take cognizance of situational variables. This method new paradigm is called ‘person, situation and behavior’ (Crossby&Grossbart, 1984).

Furthermore, there are different traditional models of consumer purchase decision making bahavior. Some of them include:

Economic model: The economic model of consumer behavior focuses on the idea that a consumer's buying pattern is based on the idea of getting the most benefits while minimizing costs.

Thus, one can predict consumer behavior based on economic indicators such as the consumer's purchasing power and the price of competitive products. For instance, a consumer will buy a similar product that is being offered at a lower price to maximize the benefits; an increase in a consumer's purchasing power will allow him to increase the quantity of the products he is purchasing.

According to this model of buyer behavior, the buyer is a rational man and his buying decisions are governed by the concept of utility. If he has a certain amount of purchasing power, a set of needs to be met, and a set of products to choose from, he will allocate this amount over the set of products in a very rational manner with the intention of maximizing the utility / benefit / need satisfaction.

Learning model: (Maslow's hierarchy of needs) This model is based on the idea that consumer behavior is governed by the need to satisfy basic and learned needs. Basic needs include food, clothing and shelter, while learned needs include fear and guilt. According to this model, which takes its cue from the Pavlovian stimulus-response theory on learning buyer behavior can be influenced by manipulating the drives, stimuli and responses of the buyer. The model rests on the human ability of learning, forgetting, and discriminating. Thus, a consumer will have a tendency to buy things that will satisfy their needs and provide satisfaction. A hungry customer may pass up on buying a nice piece of jewelry to buy some food, but will later go back to purchase the jewelry once her hunger is satisfied.

Psychoanalytic model: This model draws mainly from Freudian psychology. The psychoanalytical model takes into consideration the fact that consumer behavior is influenced by both the conscious and the subconscious mind.

The three levels of consciousness discussed by Sigmund Freud (id, ego and superego) all work to influence one's buying decisions and behaviors. A hidden symbol in a company's name or logo may have an effect on a person's subconscious mind and may influence him to buy that product instead of a similar product from another company.

According to this model, a consumer has a complex set of deep-seated motives that drive him towards certain behavior. The buyer has a private world with all his hidden fears, suppressed desires and totally subjective longings. Appealing to these desires and longings can influence his buying action.

Sociological model: The sociological model primarily considers the idea that a consumer's buying pattern is based on his role and influence in the society.

A consumer's behavior may also be influenced by the people she associates with and the culture that her society exhibits. According to this model, the individual buyer is influenced in his buying behavior by society – by intimate groups as well as social classes. His buying decisions are not totally governed by utility; he has a desire to emulate, follow, and fit in with his environment. And, several of his buying decisions may be governed by the compulsions arising out of his being a social creature.

For instance, a manager and an employee may have different buying behaviors given their respective roles in the company they work for, but if they live in the same community or attend the same church, they may buy products from the same company or brand.

The Systems Model: There have also been some efforts to build some models on buyer behavior using totally the standpoint of the marketing man. They belong to a category called the systems model, where the human being is analyzed as a system, with stimuli as the input to the system and behavior as the output of the system.

Two important models in this category are the Nicosia Model and the Howerd and Sheth Model.

The Nicosia Model: The model tries to establish the links between a firm and its consumer – how the activities of the firm influence the consumer and result in his decision to buy. The messages from the firm first influence the predisposition of the consumer towards the product. Depending on the situation, he develops a certain attitude towards the product. It may lead to a search for the product or an evaluation of the product. If these steps have a positive impact on him, it may result in a decision to buy. This is the sum and substance of the ‘activity explanations’ in the Nicosia model.

The Howerd and Sheth Model: This model can be summarized as there are inputs in the form of stimuli. There are outputs beginning with attention to a given stimulus and ending with purchase. In between the inputs and the outputs there are variables affecting perception and learning. These variables are termed ‘hypothetical’ since they cannot be directly measured at the time of occurrence.

OCEAN Model of personality or the 'Big Five' Model- There are many ways to measure personality, but psychologists have mostly given up on trying dividing humanity neatly into types. Instead, they focus on personality traits. The most widely accepted of these traits are the Big Five: It covers the entire human personality features (Andreassen et al., 2013; Roberts et al., 2015). This model has been an innovative and groundbreaking concept which helps to identify the rare, exceptional and unusual characteristics of an individual (Goldberg, 1990). The big five model characterizes the personality of an individual at extensive and wide-ranging level of generalization and abstraction (John, Naumann, & Soto, 2008). It helps an individual to study the fundamental and essential set of behavioral traits (Feldman, 2010; Larsen, Cervone, & Butterworth, 2010).

This model is used to understand the role of personality. Therefore, we will be using this model in order to investigate the role of personality on the purchasing decisions of working women in Addis Ababa.

2.2. Empirical Review

Several researches have been conducted over the impact and influences of personality factor and traits in consumer buying behavior. Such as Tan, Foo, and Kwek (2004), Ranjbarian and Kia (2010), Mehmet (2012), Johari and Hee (2013); Sarker et al. (2013), Murat (2011); Shimai, and Otake, (2002) . Each of these researchers employed some form of personality factor peculiar to his or her focus region and established a relationship, either partial or full between those factors and consumer buying behavior of those regions. For instance Tan et al (2004) chose the personality factor of 'Agreeableness' and established a relationship between that and consumer buying behavior in Singapore.

Ranjbarian and Kia (2010) study focused on the influence of five major personality traits (Big Five) on size of consumer's consideration set. The product involvement also was considered as a moderating variable in this relation. The results indicated that within the studied population, the Big Five has no significant effect on consideration set size. But cognitive dimension of product involvement was positive and direct relation with consideration set size.

Mehmet (2012), using the big five personality trait established a relationship between them and experiential purchasing in Norway region. Johari and Hee (2013), also using the big five personality traits based on multiple regression analysis established a relationship between them and Malaysian health service consumers.

While Murat (2011) using the Big five personality factors established a relationship between four of them and consumption of Cell phone in Nigde region of Turkey.

But Sarkeretal (2013) lifted these efforts to a higher level by choosing nine personality factors both from Neo-Freudian and traits theory and established relationships both full and partial relationship between them and consumer buying behaviors in Khuna region of Bangladesh. Shimai and Otake(2002) worked on "Analysis of the relationship between aggressiveness and personality traits of children, established a significant relationship between personality factor of aggressiveness and buying behavior of children in Japan.

There are many ways to measure personality, but psychologists have mostly given up on trying to divide humanity neatly into types. Instead, they focus on personality traits. This study uses the most accepted of these traits ‘big five’ personality traits which are Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism.

The “Big Five” are the ingredients that make up each individual's personality. A person might have a dash of openness, a lot of conscientiousness, an average amount of extraversion, plenty of agreeableness and almost no neuroticism at all. Or someone could be disagreeable, neurotic, introverted, conscientious and hardly open at all. Let’s look at each trait and their characteristics.

2.2.1. Openness

Openness is shorthand for "openness to experience." People who are high in openness enjoy adventure. They're curious and appreciate art, imagination and new things. The motto of the open individual might be "Variety is the spice of life." People low in openness are just the opposite: They prefer to stick to their habits, avoid new experiences and probably aren't the most adventurous eaters.

Changing personality is usually considered a tough process, but openness is a personality trait that's been shown to be subject to change in adulthood.

McCrae and Costa (2008) define openness as the person's level of imagination and their broad-mindedness. Mondak (2010) defines openness as a trait in which an individual tends to have flexible behavior and neither is rigid neither for him nor for others. Hogan, Barrett and Hoga (2007) link openness to the individual's creativity. Furthermore, openness can also be defined as the opposite of conservative and close-mindedness (John & Srivastava, 1999).

2.2.2. Conscientiousness

People who are conscientious are organized and have a strong sense of duty. They're dependable, disciplined and achievement-focused. You won't find conscientious types jetting off on round-the-world journeys with only a backpack; they're planners. People low in conscientiousness are more spontaneous and freewheeling. They may tend toward carelessness.

Moreover, this is a personality trait which defines the socially prescribed impulse control that enables task and goal oriented behavior of an individual. It is a personality trait which reflects how one individual differs from another in terms of their self-control, responsibilities, reliability and hard work (McCrae & Costa, 2008; Roberts, Lejuez, Krueger, Richards, & Hill, 2014).

According to Barrick, Mount and Li (2013), this personality trait involves individuals who energetically and dynamically plan out everything, organize and focus on their objectives which help them to carry out their task effectively.

2.2.3. Extraversion

Extraversion versus introversion is possibly the most recognizable personality trait of the Big Five. The more of an extravert someone is, the more of a social butterfly they are. Extraverts are chatty, sociable and draw energy from crowds. They tend to be assertive and cheerful in their social interactions. Introverts, on the other hand, need plenty of alone time, perhaps because their brains process social interaction differently.

Introversion is often confused with shyness, but the two aren't the same. Shyness implies a fear of social interactions or an inability to function socially. Introverts can be perfectly charming at parties — they just prefer solo or small-group activities.

This trait mainly deals with the tendency of socializing, confidence, assertiveness, anticipation and enjoyment (Mooradian & Swan, 2006). Extravert people are talkative and get even more energetic when interacting with others (John et.al, 2008). Individuals, scoring low on this trait, are not so friendly. They like to be independent and don't prefer to rely on other people.

2.2.4. Agreeableness

Agreeableness measures the extent of a person's warmth and kindness. The more agreeable someone is, the more likely they are to be trusting, helpful and compassionate. Disagreeable people are cold and suspicious of others, and they're less likely to cooperate.

Men who are high in agreeableness are judged to be better dancers by women, suggesting that body movement can signal personality. But in the workplace, disagreeable men actually earn more than agreeable guys. Disagreeable women didn't show the same salary advantage, suggesting that a no-nonsense demeanor is uniquely beneficial to men.

Being envious, which can lead to people being perceived as not agreeable, was found to be the most common personality type out of the four studies by a report published in August 2016 in the journal Science Advances. Envious people feel threatened when someone else is more successful than they are.

2.2.5. Neuroticism (Emotional Stability)

To understand neuroticism, look no further than George Costanza (1989-1998) of the long-running sitcom "Seinfeld." George is famous for his neuroses, which the show blames on his dysfunctional parents.

He worries about everything, obsesses over germs and disease and once quits a job because his anxiety over not having access to a private bathroom is too overwhelming.

George may be high on the neuroticism scale, but the personality trait is real. People high in neuroticism worry frequently and easily slip into anxiety and depression. If all is going well, neurotic people tend to find things to worry about. In contrast, people who are low in neuroticism tend to be emotionally stable and even-keeled.

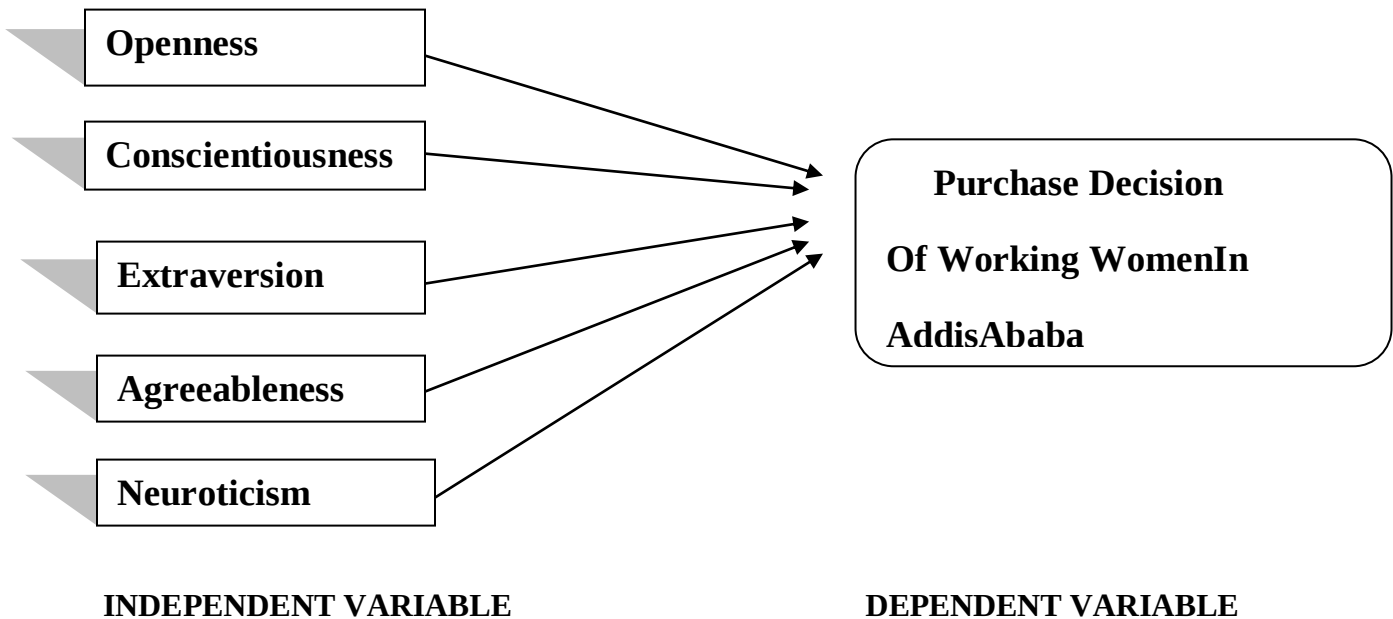
People who score high on this trait are not emotionally stable and possess quite negative emotions. Individuals having this trait are short tempered, moody and are stressed out (John et.al, 2008). This trait is associated with the normal personality, which facilitates the tendency of an individual to experience destructive and damaging effects of anxiety, distress, grief, unhappiness, humiliation, embarrassment, antagonism, guiltiness and antipathy.

2.3. Conceptual Framework

The below research model shows the ‘Big Five’ personality traits. The Big Five were developed in the 1970s by two research teams (Encyclopedia). These teams were led by Paul Costa and Robert R. McCrae of the National Institutes of Health and Warren Norman and Lewis Goldberg of the University of Michigan at Ann Arbor and the University of Oregon, according to Scientific American.

In this model Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism are the independent variables and the purchasing decision of Working Women in Addis Ababa is the dependent variable.

Fig.2.3. Conceptual framework



Source: Prepared for this research

Openness and its effect on purchasing decisions of working women in Addis Ababa

Open minded people are quick at learning new things, are adventurous and their interests are diversified (John, Naumann, & Soto, 2008). Individuals who score low in this trait are considered to be quite conservative, having limited mental level and behaviorally conventional. They are quite reserved and do not share their emotions too. Whereas, people scoring high in this trait come up with new ideas and love entertaining people. They are always ready to experience new things and are quite adventurous (Hirsh, 2010). It is expected that open minded people tend to adopt or try out new products. Therefore,

H1: Openness has a positive and significance effect on purchasing decisions of working women in Addis Ababa.

Conscientiousness and its effect on purchasing decisions of a working women in Addis Ababa

Individuals scoring low on this trait are pretty much care less, do not focus much on their life and the goals to be achieved and can be distracted easily. The individuals scoring high in this trait focus more on their future planning and expenses, which eventually limits them to go for impulse purchases (Leong, Jaafar, &Sulaiman, 2017; Donnelly, Lyer, & Howell, 2012; Verplanken&Herabadi, 2001). Therefore,

H2: Conscientiousness has a positive and significance effect on the purchasing decisions of working women in Addis Ababa.

Extroversion and its effect on purchasing decisions of working women in Addis Ababa

People who have high score on this trait are always positive minded, confident, constructive (Watson & Clark, 1991), energetic, enthusiastic, and quite active who love to socialize (John &Srivastava, 1999). Their sociability does not only include their interacting family and friends, but also sales staff and retailers. The individuals scoring high on this trait love to explore new things in life which make them go for an impulse purchase in order toexperience new things, as they have low self-control over themselves (Eysenck, Barrett, & Barnes, 1993; Leong et.al, 2017;Judge, Simon, & Hurst, 2014). Therefore,

H.3: Extroversion has a positive and significance effect on purchase decisions of working women in Addis Ababa.

Agreeableness and its effect on purchasing decisions by working women in Addis Ababa

According to McCrae and Costa (2008), this personality trait deals with the motives that drive people to sustain and uphold positive relations with other people. Individuals falling high in this trait are noble, self-sacrificing, philanthropic, concerned, understanding and compassionate. They are always ready to help others and expect others to help them in the same way as they did wholeheartedly.

Individuals with the high score on this trait tend to be sensible and think before act. They are less likely to go for impulse buying (Verplanken&Herabadi, 2001). Therefore,

H4: Agreeableness has a positive and significance effect on working women purchase decisions in Addis Ababa

Neuroticism and its effect on purchasing decisions of working women in Addis Ababa

According to Hough, Eaton, Dunnette, Kamp and McCloy (1990), low score in this trait indicates emotional stability, such individuals face their challenges and problems strongly and don't let themselves breakdown. Dunn, Mount and Barrick (1995) found out that emotional stability is the opposite of this personality trait. McCrae and Costa (2008) believe that the individuals scoring high in this trait tend to be highly depressive, conscious about them, very much impulsive and defenseless. Individuals scoring high score in this trait might be facing some psychiatric issues, as this trait leads an individual to come up with irrational, illogical and unreasonable ideas, which might end up with negative outcomes. Therefore,

H5: Neuroticism has a negative and significant effect on working women purchase decision in Addis Ababa.

CHAPTER 3

RESEARCH METHODOLOGY

Introduction

In the previous chapter, the literature review shows the conceptual framework for the study and review of issues related personality factors affecting the buying behavior of working women has been presented.

This chapter outlines and explains the methodology employed to achieve the research objective and test the research hypothesis formulated in the study. The research approach and design with the type and sources of data will be revealed. The sampling procedure from the population of the study with the data gathering instruments and analysis technique will also be shown. In addition, validity, reliability and ethical consideration will be examined.

3.1. Research Approach

The research approach implicitly reflects the researcher attitude as to how knowledge is constructed and also commands what method to be employed in the study. According to (Creswell 2009), there are three research paradigms; these are quantitative research, qualitative research, and mixed research based their assumption towards knowledge creation on post positivism, social constructivism and pragmatic philosophical grounds respectively.

However, the author also noted that the selection of a research design involves the considerations of the worldview assumptions the research brings to study, the nature of research problem, procedures of inquiry, the researcher's experience, audiences for the study, and data collection methods, analysis and interpretation. Thus, the following sections reviewed the aforementioned characters for each type of research designs in which it helped to adopt the fitted research method for this study.

Quantitative research: This approach is based upon an empirical cycle that has a deductive nature. The researcher often uses an established theory to develop the hypothesis to be tested. Jonker and Pennink (2010) contended that the essence of quantitative research is to use a ‘theory’ to frame and thus understand the problem at hand. Quantitative purists believe time and context free generalizations are desirable and possible, and real causes of social scientific outcomes can be determined reliably and validly (Johnson and Onwuegbuzie 2004).

It is grounded in the basic attitude that knowledge about reality can also be obtained ‘through the eyes of the researcher’. It is he who elaborates theory based on findings. In order to make this happen, theory is most often translated into a conceptual model and elaborated predominantly by means of hypotheses. For the researcher conducting quantitative research it implies the need to carefully operationalize a theory and subsequently measuring it by means of variables and questions.

Qualitative research: is an inquiry process of understanding where the researcher develops a Complex, holistic picture, analyzes words, reports detailed views of informants, and conducts the study in a natural setting (Creswell 2002). In this approach, the bottom up or inductive exploratory method is used; it is used primarily for the purposes of description and exploration and to gain an understanding of how people think and experience their lives. In qualitative research, data is collected from those immersed in everyday life of the setting in which the study is framed. It is based on qualitative data which during analysis are examined for patterns, themes, and holistic features. A narrative report is presented, and generalization is usually not a goal because the focus is on the local, the personal, and the subjective.

Mixed research: Is the newest research methodology paradigm. It tries to mix the best of qualitative and quantitative research into research studies. Philosophically, mixed research takes an eclectic, pragmatic, and commonsense approach, suggesting that the researcher mix quantitative and qualitative in a way that works best for the given research question being studied in a particular context.

Mixed research uses both deductive and inductive methods, obtains both quantitative and qualitative data, attempts to corroborate and complement findings, and takes a balanced approach to research. The data collection also involves gathering both numeric information (e.g., on instruments) as well as text information (e.g., on interviews) so that the final database represents both quantitative and qualitative information (Creswell2009).

Mixed research approach is appealing for this study because:

- The study can be used for the purposes of description and exploration and to gain an understanding of how people think and experience their lives by using qualitative research approach
- Data is collected from those immersed in everyday life of the setting in which the study is framed which is the working women in Addis Ababa whose buying behaviors can be affected by their personality
- We can interview experts, review documents and so on by qualitative method
- Deductive approach has been used to identify the variables of the study which is a quantitative method
- The hypothesis developed in this research can be confirmed or rejected through quantitative research

3.2. Research Design

Research design is a plan, structure, and strategy of the investigation so conceived as to obtain answers to research questions or problems. The plan is the complete scheme of the research. It includes an outline of what the investigator will do from writing the hypotheses and their operational implications to the final analysis of data (Kumar,2011).

In this research, explanatory research design has been practiced because the research explains how the personality of working women affects their purchase decisions.

3.3. Data Types and Data Sources

Qualitative personal survey will be used to collect the data through the questionnaire. Secondary data required for the study can be collected from the various publications and the primary data will be collected through a well-structured questionnaire.

3.4. Population of the Study

Women play a critical role in Ethiopia. They are in all segments of society and undertake the majority of household related tasks. Over the last decades the contribution women make to society and economic growth in Ethiopia has increasingly been recognized and appreciated. Women constitute around 50.07 % of Ethiopia's population (World Bank, 2016). The role of urban women has changed dramatically over the last few decades. Woman is no longer confined to the four walls of the kitchen. She has acquired a place in the society by virtue of her education and employment. The elevation in the status of women enhances their decision making capacity at all levels and in all spheres of life. Purchase decisions for goods and services such as food products, women's clothes, clothes for children, kitchen appliances, jewelry and general household products are taken by working women. Besides, the role of working women is not only increasing but is also decisive in purchasing car, house etc. This gives a picture that working women's role and share in purchasing is substantial and increasing day by day. Today, they are interested in buying more time-saving appliances, use more convenient food; spend less time in shopping, and so forth. Hence, marketers are interested in working women's multiple roles, time pressures and communication programs to reach them.

The main point for developing successful marketing strategy is a clear understanding of the working women consumer's personality. It is believed that most working women I.e. women who earn a salary, wages, or other income through regular employment usually outside home, in Ethiopia are found in urban cities like Addis Ababa.

In Ethiopia, about half of the urban workforce is engaged in the informal sector and Addis Ababa nearly accounts for about 40% of the total operators in micro enterprise activities RahelWasihun (2011). Most women in this city work outside their house in order to survive as well as improve their living standard.

According to the 2007 Population and Housing Census of Ethiopia, employment status is classified as paid employees (Government employees, NGO's employees and domestic employees), self-employed, unpaid family workers, apprentice, members of cooperatives and others. The document shows there are 474,762 employed females in Addis Ababa Administration. This figure shows those employed females that are 10years and above.

But this study is mainly focus on the buying behavior of female and we are taking those employed women starting from age 25-59 where their decision making status is significant in a family. Therefore, the document gives us 274,419 employed or working women which will be our population size. These women are characterized by, making purchase decisions by themselves, make money by working outside their home or by getting employed by government/non-government/private organizations and their purchase decision can be influenced by factors that affect their personality. Working women are expected to be different from one another so their buying behavior can be affected in a different way than the other. The effects of personality factors namely Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism can be revealed in a different manner in each woman.

3.5. Sampling Procedures

Sample Size

An optimal sample size is important to draw meaningful deductions in a study. A large sample size can become administratively unwieldy to handle while a small one could give inaccurate results. It is therefore vital to select a sample size that determines a statistically significant outcome. It is also important to ensure that the sample selected an unbiased opinion.

Since every member of the population cannot be reached, this study will be taking randomly chosen respondents using judgmental sampling or convenience sampling, whereby we value judgment to select respondents from the population whose opinions feels relevant to make a valuable decision out of our population size i.e. 274,419 employed women in Addis Ababa. Several researchers also have taken samples using a simplified formula to calculate sample sizes for related researches.

For this research the sample size is calculated by using a formula used by different statisticians in different reference books as indicated further in the below formula. According to the formula used to determine the sample size by Yamane (1967), a simplified formula to calculate sample sizes is provided. This formula was used to calculate the sample sizes with a 95% confidence level and precision $P = 0.05$ are assumed for this equation.

$$n = N / 1 + Ne^2$$

Where: n = sample size

N = population size

e = Error of 5 %

$$\text{Sample size } n = 274,419 / 1 + (274,419 * 0.05^2)$$

$$n = 399.42$$

Therefore, our sample size will include 400 participants.

Sampling Technique

Convenience sampling will be installed from the non-probability sampling technique since: the researcher will include those participants who are easy or convenient to approach; the technique is useful where target population is defined in terms of very broad category which is the working women in Addis Ababa, it consumes fewer efforts, it is inexpensive and it is less time consuming as the sample is quick and easy to approach.

This study's population includes those working women both governmental employed and self-employed which we believe will practice buying decisions and got affected by their personality unconditionally. And these samples will represent the population which is the working women who can be affected by their personality rather than the other set of women who were included by the Ethiopian Census as employed female.

Those sets of employed females that are left out from the sample like domestic employed female, unpaid family workers, apprentice, members of cooperatives and others may not represent the population since the study mainly concentrates on the buying behavior. Even though everyone is believed to have their own personality, their buying behavior may not as such be affected by it instead the real situation. Therefore, samples will be taken from both set of women.

However, those part of the population that are left out could represent the population in some situations and it would be better the reader understand the situations and the limitations we are facing not to include all the kinds and types of the employed women and get a good grasp of the sample that we are testing.

3.6. Data Gathering Instruments

Since they are practical, large amounts of information can be collected from a large number of people in a short period of time and they are relatively cost effective, qualitative research questionnaires will be the main instruments intended to be used on this research in order to get descriptive data which is a non-numerical data that captures concepts and opinions.

First any member of the target population who is available at the moment will be approached. Then she will be asked for participation in the research. If the person shows consent or approval, the investigation will be done.

3.7. Data Analysis Techniques

The data to be collected are meaningless unless and otherwise they are interpreted and analyzed correctly. The research worthiness to the studied subject will be measured by the data analysis tools applied to the study.

In this study qualitative analysis will be used to derive an explanation for a specific phenomenon or observable fact which the effect of personality on working women purchase decision making. This analysis gives an understanding of the research objective by revealing patterns and themes or subject matters in the data.

In line with this, there are 5 steps that should be included in analyzing the data using qualitative analysis technique:

Step 1: Arrange the Data

Once we have collected all the data, it is largely unstructured and sometimes makes no sense when looked at a glance. It is, therefore, essential that as a researcher we need to first transcribe the data collected.

The first step in analyzing the data is arranging it systematically. Arranging data simply means converting all the data into a text format. We can either export the data into a spreadsheet or manually type in the data or choose from any of the computers assisted qualitative data analysis tools.

Step 2: Organize all the Data

After transforming and arranging the data, the immediate next step is to organize the data. There are chances we most likely have a large amount of information that still needs to be arranged in an orderly manner. One great way to organize the data is going back to the research objectives and then organizing the data based on the questions asked. Arrange the research objective in a table so it appears visually clear.

Step 3: Editing the data

Data editing is being implemented to review the questionnaire to increase accuracy and precision of the research. It consists of screening the questionnaires to identify illegible, incomplete, and inconsistent or the ambiguous responses. In this study, all the incomplete data from collected questionnaires excluded for the data analysis.

Step 4: *Set a Code to the Data Collected*

Setting up proper codes for the collected data takes a step ahead. Coding is one of the best ways to compress a huge amount of information collected. Coding of qualitative data simply means categorizing and assigning properties and patterns to the collected data and the study conducted is a mixed research which includes the quantitative research. Coding is an important step in qualitative data analysis as well, as we can derive theories from relevant research findings. After assigning codes to the data, we can then begin to build on the patterns to gain in-depth insight into the data that will help make informed decisions.

Therefore, the data collected through the primary resource was being coded in to numerical forms to simplify the data entry process. For instance, in section I the choices for the respective questions were coded from 1-4 and in section II and III all the answers were coded “1” for “Almost Always”, “2” for “Usually”, “3” for “Occasionally”, “4” for “Usually Not” and “5” for “Almost Never”. Respondents have been helped to understand these options by elaborating each as needed.

Step 5: *Data transcription*

All the data collected were keyed into the data analysis software, Statistic Package for Social Science (SPSS) in order to obtain desired result. Information of relevant variables is inserted into the “variable view”. These included the variable name, data type, measurement scale, label and others. When entering data into “data view” of SPSS, data are arranged and categorized into different rows and columns respectively following the variables assigned. Instead, the data entering process have been carried out with due care in order to achieve the accuracy and completeness of data by minimizing the avoidable human errors.

Step 6: *Concluding the Analysis Process*

It is important to finally conclude the data, which means, presenting the data in a systematic manner, a report, which can be readily used. The report stated the method that is used to conduct the research studies, the positives, and negatives and study limitations.

In the report, we also stated the suggestions/inferences of the findings and any related area for future research. Nevertheless, qualitative analysis, though based on certain ground rules, does not follow a rigid process. According to National Science Foundation (NSF), it's not guided by any ground rules and is highly dependent on the researcher and the context of the study.

As for this research, all the important and relevant data were collected and eventually use computer program to analyze the data in depth. Most of the computer analysis was being conducted by using Statistical Packaging for Social Science (SPSS).

As mentioned above on Data collection section, the research instrument that was used in the study is Questionnaire. It was developed based on previous research and the literature review. The questionnaire was taken from the instruments structured for the study conducted by different researchers but modified so as to be consistent with research objective and up to date considering the intended respondents and added some questions.

3.8. Validity and Reliability

Even though a questionnaire can be carried out by a researcher or by any number of people with limited affect to its validity and reliability, the data collection instrument either made by researcher or readymade customized to the research setting fit to the research purpose it must be tested to see its appropriateness to the study.

3.8.1. Validity

The instrument content validity will be checked consulting experts and professionals in the area. Validating data is one of the important steps of qualitative data analysis for successful research. Since data is quintessential for research, it is extremely important to ensure that the data is not flawed. We need to note that data validation is not just one step in this analysis; this is a recurring step, which needs to be followed throughout the research process.

There are two sides to validating data: First, it is about the accuracy of the research design or methods. Second, it's about the reliability, which is the extent to which the methods produce accurate data consistently.

The model uses four questions for each personality trait that exhibit a strong convergent validity. The respondents were asked to indicate to what extent they agreed with a set of statements. Likert scale was applied in ranking responses. Thus, 400 questionnaires were administered in all the major city areas and selected towns and villages in each of the senatorial zones of each state to give an all encompassing coverage. This is because most of the senatorial zones have homogeneous characteristics like culture and dressing

3.8.2. Reliability

The reliability of the instrument is checked by applying SPSS on the pilot questionnaires distributed for some selected sample elements. In this research, we used 51 respondents for the pilot study. Reliability of an instrument is testing for both consistency and stability. Consistency indicates how well the items measuring a concept hang together as a set (Sekaran&Bougie, 2010). The role of reliability is to reduce the errors and biases in a study (Yin, 1994). Also, according to Chisnall (1997), reliability is concerned with consistency, accuracy and predictability of specific research findings.

3.9. Ethical Consideration

According to Kumar and Kandasamy (2012) ethical considerations in research work includes the following:

- ✓ *Right to Choose*: everyone has the right to determine whether or not to participate in a marketing research project.
- ✓ *Right to Safety*: research has the right to safety from physical or psychological harm. While it is unusual for a respondent to be exposed to physical harm, it is common for a respondent to be placed in a physiologically damaging situation. Individuals might experience stress when an interviewer presses them to participate in a study.

- ✓ *Right to be informed:* research participants have the right to be informed of all aspects of a research task. Knowing what is involved, how long it will take, and what will be done with the data, a person can make an intelligent choice to whether to participate in the project.
- ✓ *Right to Privacy:* all consumers have the right to privacy. Consumer privacy can be defined in terms of two dimensions of control. The first dimension includes control of unwanted telephone, mail, e-mail, or personal intrusion in the consumer's environment, and the second concerns control of information about the consumer.
- ✓ *Confidentiality:* Moreover, ethically, confidentiality concerns must be observed. For example, we use only number codes to link the respondent to a questionnaire and storing the name –to- code linkage information separately from the questionnaire, and refuse to give the names of respondents to anyone outside the research project. Individual respondents should never be identified in reporting survey findings; completely anonymous summaries, for example in terms of tables and charts should be given. Respondents must be asked for their consent to participate in a survey, and their privacy and rights must be observed.

Chapter 4

Results and Discussion

Introduction

In this chapter, the researcher presents the analysis on variables of the study and results of regression analysis that constitute the main findings of this study. Analysis of the data is mainly done to find an answer to the research question raised and to discuss the objective stated in previous sections. The outcome of this research will be further described based on the data analysis and circulation by Statistical Package for Social Science (SPSS). The questionnaires were used to collect data from the target population and the result was analyzed.

4.1. Response Rate

This study had a sample size of 400 respondents and out of the 400 questionnaires distributed, 380 valid responses were obtained. This represents 95% response rate.

4.2. Respondents' Demographic Results

In response to this field survey's questionnaire, the demographic profile consist a total of 7 questions that are being asked throughout section I. The demographic questions being answered by our respondents are residence, Occupational status, type of organization, working hour, age, educational level and marital status. Since the study is done in Addis Ababa all of the respondents approached were from Addis Ababa. In addition the respondents are all employed except that the researcher includes minor amount of students found employed.

Table I: Frequency and Percentage of Demographic Variables

Background variable	Group	Frequency	Percent
Occupational status	Student	6	1.6
	Employed	374	98.4
Kind of organization	Governmental	258	67.9
	Non-Governmental	84	22.1
	Self-employed	38	10.0
Working hour	Full time	331	87.1
	Part time	40	10.5
	Shift	9	2.4
	Contract	0	0
Age	Under 25	8	2.0
	25 to 40	356	93.7
	41 to 59	16	4.3
Educational level	High school complete	25	6.6
	Diploma	181	47.6
	University Degree & above	174	45.8
Marital status	Married	215	56.6
	Unmarried	160	42.1
	Divorced	5	1.3

Table I shows frequency and percentage of demographic variables of participants participated in this study. A total of 380 female participants from Addis Ababa involved in this study of which almost all (98.4%) were employed and the remaining 1.6% were students.

Relatively the majority of participants (93.7%) were in the age range of 25-40 years old. Only 2% of participants were under 25 years old while 4.3% of participants were in the age range of 41-59 years. This means that the data is collected from the intended age group which is from between 25 to 40 which makes the research reliable.

Regarding kind of organization in which participants currently working, 67.9% were working governmental work whereas the remaining, 22.1%, were working in non-governmental work and the self-employed respondents took the rest 10%. This means 100% participants are currently working.

As far as the work hour of participants is concerned, the majority of participants, 87.1%, were working a full time job. 10.5% and 2.4% of participants were working part-time and shift respectively. Concerning educational level of participants, almost equal proportion of participants, 47.6% and 45.8%, were having educational status of diploma and university degree and above respectively. The remaining minority, 6.6%, were having educational status of high school complete. Finally, for marital status of participants, Majority of participants, 56.6% were married, 42.1% were unmarried the minorities if 1.3% were divorced.

The researcher has no interest in analyzing the above result as it has no significant influence on the subject matter which is the effect of the 'Big Five' personality traits on the working women purchase decision. But since these factors i.e. working hour, educational level and marital status have undeniable strong relationship in ones personality, the researcher will recommend to be investigated on future researches.

4.3. Reliability Results

Cronbach's alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. It was created by Lee Cronbach during year 1951 (Tavakol&Dennick, 2011). The closer Cronbach's alpha is to 1, the higher the internal consistency reliability and the greater the reliability of the instrument according to Sekaran and Bougie (2010). The researcher used Cronbach's alpha in order to measure the reliability of the information and results obtained through the questionnaire.

Sekaran and Bougie (2010) stated that reliabilities that are less than 0.60 are considered poor, those in the 0.70 range are acceptable, and those more than 0.80 are excellent. This is the scale that the researcher relied upon to determine the reliability of the factors.

Table II: Reliability Test using Cronbach's Alpha Coefficient

Variables	Cronbach's Alpha	No. of Items
Openness	0.810	04
Conscientiousness	0.767	04
Extraversion	0.703	04
Agreeableness	0.758	04
Neuroticism	0.800	04
Purchase Decision	0.785	05
Over All	0.770	25

Source: *Developed for the research*

Discussion- Based on Table II above, the overall Cronbach's alpha coefficient for all variables is more than 0.6; it can indicate that the measurement scales for various hypotheses were reliable and consistent for each variable in measuring the hypotheses.

4.4. Relationship results

Pearson's correlation analysis is used to indicate the strength and direction of relationship between two variables. In this study, this analysis is chosen to measure the co-variation between the five independent variables and the dependent variable which is purchase decision of working women in Addis Ababa. The correlation coefficient determines how the value of one variable changes when the value of another variable changes.

The coefficient (r) indicates both the magnitude of the linear relationship and the direction of the relationship. The correlation coefficient ranges from +1.0 indicated perfect positive relationships to -1.0 which indicates perfect negative relationships while value of 0 shows no linear relationship. Absolute value is used to know strength of correlation.

Correlation coefficient value range from 0.10 to 0.29 is deemed to be weak, from 0.30 to 0.49 is regarded as medium and from 0.50 to 1.0 is believed to be strong (Cohen, 1988). Nevertheless, to avoid multicollinearity problem among independent variables, this value should not go further than 0.9 (Hair et al., 2007).

Correlation analysis estimates the extent of the relationship between any pair of variables (Reimann, Filzmoser, Garrett, & Dutter, 2008). The correlation coefficient is a measure of this relationship and depends on the variability of each of the two variables. Because of covariance, correlation coefficient can take a number with + or – sign (Reimann et.al, 2008). One of the widely-used methods to calculate a correlation coefficient is the Pearson product moment correlation. This method result in a number between -1 and $+1$ that expresses how closely the two variables are related, ± 1 shows a perfect 1:1 relationship (positive or negative) and 0 indicates that no systematic relationship exists between the two variables (Reimann et.al, 2008). In relation to the magnitude of correlation coefficient, Cohen (1988) stated that a correlation coefficient between 0.10 to 0.29 can be considered as small or weak, from 0.30 to 0.49 medium and from 0.50 to 1.00 large or strong.

Table III: Correlation Statistics of Independent and Dependent Variables

	Pd	Op	Co	Ex	Ag	Ne
Pd	1	.524**	.051	.313**	.546**	-.109*
Op		1	.083	.432**	.741**	-.007
Co			1	.019	.020	-.406**
Ex				1	.352**	.075
Ag					1	-.045
Ne						1

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

*. Correlation is significant at the 0.05 level (1-tailed).

Note: Pd = Purchase Decision, Op = Openness, Co = Conscientiousness, Ex = Extraversion, Ag = Agreeableness, Ne = Neuroticism.

Discussion - Table III shows correlation between dependent and independent variables. Accordingly, as indicated in table III, there was a statistically significant positive correlation between purchasing decision and openness, purchasing decision and extroversion, purchasing decision and agreeableness. The correlation between purchasing decision and openness was strong, $r = 0.524$, $p < 0.01$. Similarly, the correlation between purchasing decision and agreeableness was also strong, $r = 0.546$, $p < 0.01$.

The correlation between purchasing decision and extroversion was also moderate, $r = 0.313$, $p < 0.01$. However, there was weak correlation between purchasing decision and conscientiousness, $r = 0.051$, $p < 0.01$. In addition, there was statistically significant and negative correlation between purchasing decision and neuroticism, $r = -0.109$.

Table III also shows correlation among independent variables. The strongest statistically significant correlation was between openness and agreeableness, $r = 0.741$, $p < 0.01$. There was a positive statistically moderate correlation between openness and extroversion, $r = 0.432$, $p < 0.01$. Similarly, there was a positive statistically moderate correlation between extroversion and agreeableness, $r = 0.352$, $p < 0.01$.

There was a negative statistically significant moderate correlation between conscientiousness and neuroticism, $r = -0.406$, $p < 0.01$. However, the correlations among the rest independent variables were not statistically significant.

4.5. Multiple Linear Regression Results

Tests of assumptions for multicollinearity, outliers, normality, linearity, homoscedasticity, and independence of residuals.

Multicollinearity Test

Multicollinearity occurs when independent variables are correlated. If two independent variables are correlated, then it's difficult to keep the other independent variable constant. When multicollinearity arises, the ability to define any variable's effect is diminished (Hair et al., 2010). Independent variables should be *independent*. If the degree of correlation between variables is high enough, it can cause problems when you fit the model and interpret the results.

When independent variables are correlated, it indicates that changes in one variable are associated with shifts in another variable. The stronger the correlation, the more difficult it is to change one variable without changing another. It becomes difficult for the model to estimate the relationship between each independent variable and the dependent variable independently because the independent variables tend to change in unison. The acceptable level of correlation between each pair of the independent variables should be at 0.80 or less (Bryman and Cramer, 1999).

Table IV: Collinearity Statistics Test of Independent Variables

Variable	Collinearity Statistics	
	Tolerance	VIF
OP	.411	2.430
Co	.821	1.218
Ex	.804	1.243
Ag	.444	2.255
Ne	.821	1.219

Multicollinearity

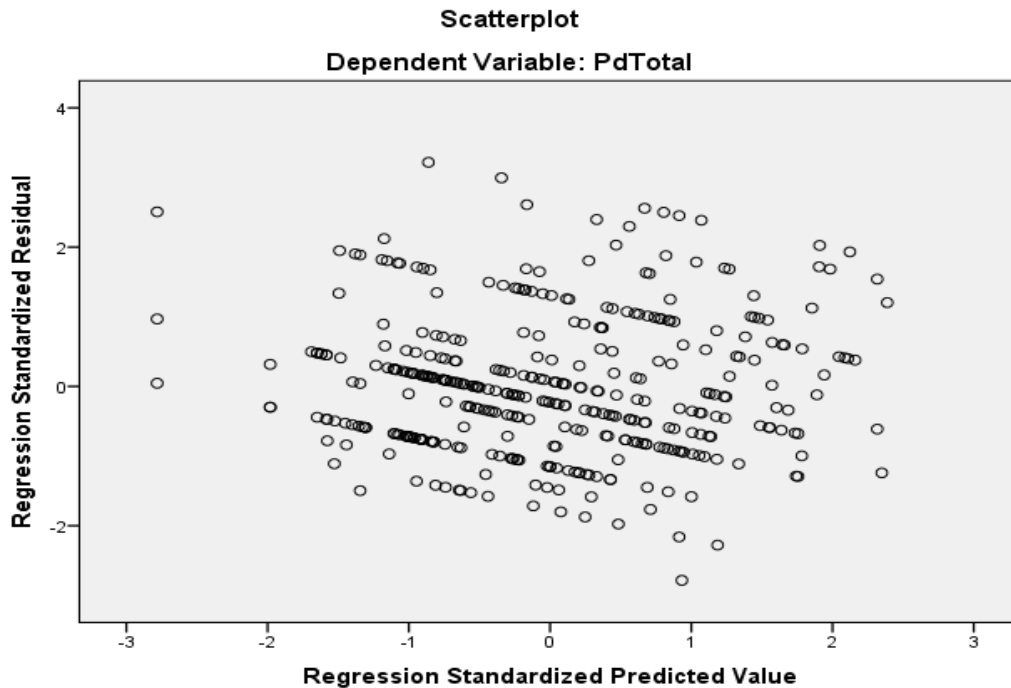
The variables (Op, Co, Ex, Ag and Ne) have shown significant relationship with each other which was not too high (see table IV). In addition the assumption of multicollinearity can also be assessed using SPSS as part of multiple regression procedure. In the collinearity statistics section, Tolerance and VIF values are given. Tolerance is an indicator of how much of the variability of the specified independent is not explained by the other independent variables in the model and is calculated using the formula $(1 - R^2)$ for each variable. If this value is small (less than 0.10) it indicates that the multiple correlation with other variables is high, suggesting the possibility of multicollinearity. In the present study the tolerance value for each independent variable was not less than 0.10 therefore, this also suggests that the assumption of multicollinearity was not violated (see table IV).

The other value given is the VIF (Variance inflation factor), which is just the inverse of the Tolerance value. VIF values above 10 would indicate multicollinearity. Again in the present study the VIF value was less than 10 for all independent variables (see table IV). This also indicates that the assumption of multicollinearity was not violated.

Homoscedasticity - "homogeneity of variance" assumption or homoscedasticity. It states that the variances of the same variable, selected from independent samples, will be equal. In regression analysis, this assumption states that the variances of the Y s, for each X , will be equal. The standard suggestion for examining the assumption of homoscedasticity in regression analysis is to plot the predicted Y values against the residual values.

Heteroscedasticity is indicated when these values spread or fan out from left to right or right to left. The scatter plot shows that the points are concentrated around 0 which shows that no violation of homoscedasticity (see figure I) below.

Figure I, Scatter plot of purchasing decision



Outliers and independence of residuals

In the Scatter plot of the standardized residuals, the residuals were roughly rectangular with most of the scores concentrated in the center, along the line 0. This also suggests no violation of the assumption of independence of residuals. Outliers can also be detected from the Scatter plot. From this Scatter plot we can find that there were no major outliers.

Normality

These assumptions can be checked by inspecting the Normal Probability Plot (P-P) of the Regression Standardised Residual and the Scatter plot shown as part of the analysis. If points lie in a reasonably straight diagonal line from bottom left to top right in the Normal P-P plot, no major deviation from normality can be suggested.

In the present study, we can easily inspect from the Normal P-P plot that points line in a reasonably straight diagonal line from bottom left to top right for all dependent variables (see figure II). This suggests that the assumption of normality was not violated.

Figure II also indicates that the majority of the scores of purchasing decision were concentrated around the mean score which further confirms that the assumption of normality was not violated.

Figure II: Normal P-P Plot of purchasing decision

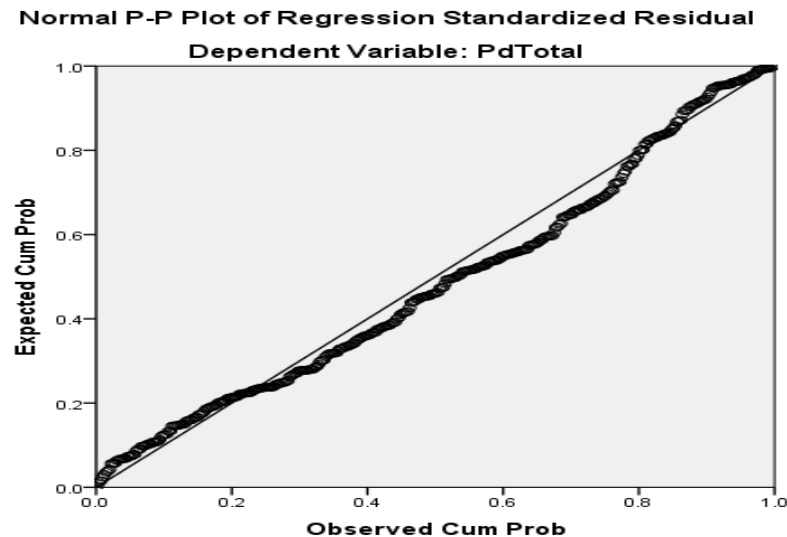
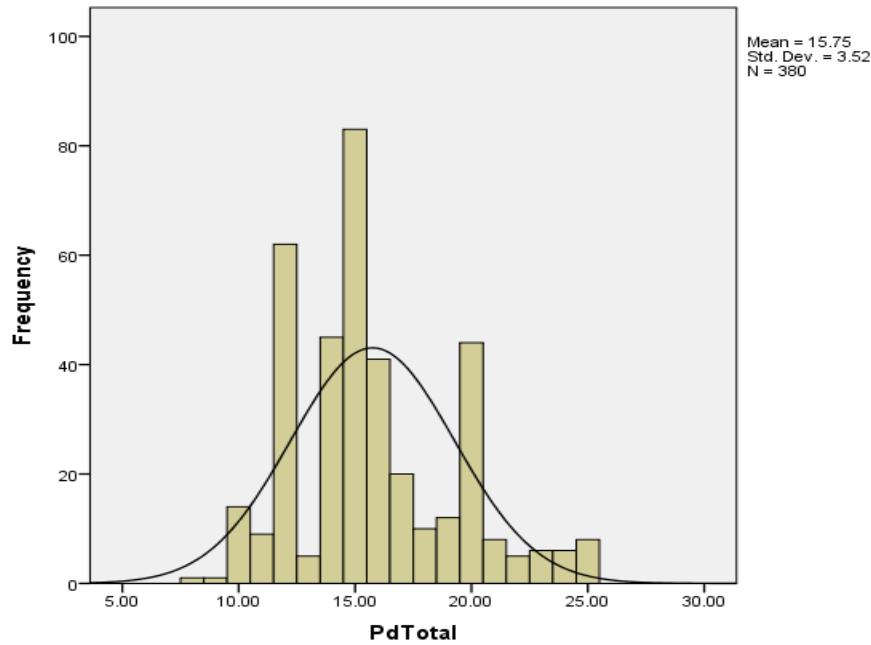


Figure III: Histogram of purchasing decision



4.6. Regression Analysis and Results

Table V: The Influence of Independent Variables on the Dependent Variable: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.589 ^a	.347	.339	2.88607

- a. Predictors: (Constant), OP(Openness), Co(Conscientiousness), Ex(Extroversion), Ag(Agreeableness), Ne(Neuroticism)
- b. Dependent Variable: Pd(Purchase Decision)

As shown in table V, the value of R square was 0.347. This value tells how much of the variance in the dependent variable purchasing decision is explained by the model. It shows the percentage of the response variable between the value of 0 and 100%.

According to Cohen (1992) R-square value .12 or below indicate low, between .13 to .25 values indicate medium, .26 or above values indicate high effect sizes. In this study, the value of R Square is .347 or in other words multiplying the R square value with 100, the model explains 34.7% of the variance in the dependent variable (purchasing decision).

As it is explained in the review of related literature in chapter two, OCEAN model is among other models like Economic model, Learning model, Psychoanalytic Model, Sociological model, The Systems Model, and The Howerd and Sheth Model that measure the influence or the effect of personality on purchase decision making that psychologists believe in characterizing the personality of an individual at extensive and wide-ranging level of generalization and abstraction (John, Naumann, & Soto, 2008).

Table V shows the model has a high effect size on explaining the variance in the purchase decision which is 34.7% which covers more than one third of the total models.

Table VI: Goodness of Fit – ANOVA Result

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1658.966	5	331.793	39.834	.000 ^b
Residual	3115.190	374	8.329		
Total	4774.155	379			

a. Dependent Variable: Pd(Purchase Decision)

b. Predictors: (Constant) :OP(Openness), Co(Conscientiousness),
Ex(Extroversion), Ag(Agreeableness), Ne(Neuroticism)

The goodness of fit results of linear multiple regressions with purchasing decision as the dependent variable and independent variables as predictors is reported in table VI.

The model reveals a statistically significant relationship between purchasing decision and predictor variables, $F(5,374) = 39.83$, $p < 0.001$. In other words the model was significant.

Table VII: Regression Coefficients of Predictor Variables in Predicting the Dependent Variable, Purchasing Decision

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	8.937	1.014		8.813	.000
Op	.218	.060	.235	3.611	.000
Co	-.023	.052	-.021	-.450	.653
Ex	.115	.051	.104	2.234	.026
Ag	.300	.057	.331	5.278	.000
Ne	-.095	.040	-.109	-2.354	.019

- a. Independent Variables: Op(Openness), Co(Conscientiousness), Ex(Extroversion), Ag(Agreeableness), Ne(Neuroticism).
- b. Dependent Variable: Pd(Purchase Decision)

To evaluate the contribution or influence of each independent variable to the dependent variable, one can see the Beta value. In the table VII above, the Beta value for predictor variable, Agreeableness, was 0.331 which implies that this predictor variable made strong positive and statistically significant influence in explaining or predicting the dependent variable (purchasing decision) when the variance explained by all other variables in the model is controlled for. In addition, Openness made statistically significant positive prediction to the dependent variable next to Agreeableness with Beta value of 0.235. This implies that openness made the second strong influence in predicting the criterion variable, purchasing decision. Neuroticism made the third strong negative influence/contribution in predicting the dependent variable, with Beta value of -0.109. Furthermore, Extroversion made the fourth strong positive influence/contribution in predicting the dependent variable, with Beta value of 0.104. However, the remaining independent variable Conscientiousness didn't make any statistically significant contribution/influence in determining the dependent variable, $p > 0.05$.

4.7. Discussion of Results

In this section, the outputs of factors affecting the purchase decision of working women in Addis Ababa will be presented. Accordingly, the following sub sections discuss the results of the research hypotheses presented in the previous chapter. In order to assess the effect/influence of the five dimensions of personality on purchasing decision of working women participants, multiple linear regression analysis was computed. The table VII shows that, among the predictor variables, variables like openness, agreeableness and neuroticism made a statistically significant prediction in predicting the dependent variable, purchasing decision.

4.7.1. Openness and Purchase Decision

Openness made statistically significant positive prediction to the dependent variable next to Agreeableness with Beta value of 0.235. As shown on the results section of Table VII, Openness has a positive significant relationship with purchase decision.

H_0 : Openness has no significant effect on purchasing decisions of working women in Addis Ababa

H_1 : Openness has an effect on purchasing decisions of working women in Addis Ababa

Reject H_0 , if $p < 0.05$

From table VII The significant value for Op is 0.000 (i.e. $p < 0.05$). Therefore, reject H_0 which indicates that openness has an effect on purchasing decisions of working women in Addis Ababa.

Discussion- Open minded people are quick at learning new things and tend to adopt or try out new products (Hirsh, 2010). Working women with open personality are always ready to experience new things and are quite adventurous (Hirsh, 2010). Indeed, this research has shown us the significance of this specific personality factor on the purchase decision making of working women in Addis Ababa.

4.7.2. Conscientiousness and Purchase Decision

As we have discussed on the conceptual view of the research, being conscientious could limit a person from going for impulse purchases instead they will focus much on their life and the goals to be achieved (Leong, Jaafar, &Sulaiman, 2017; Donnelly, Lyer, & Howell, 2012; Verplanken&Herabadi, 2001).Conscientiousness didn't make any statistically significant contribution/influence in determining the dependent variable, $p > 0.05$ which is 0.653.

H_0 : There is no relationship between Conscientiousness and the purchasing decisions made by working women in Addis Ababa

H_1 : There is a relationship between Conscientiousness and the purchasing decisions made by working women in Addis Ababa

Reject H_0 , if $p < 0.05$

Therefore, accept H_0 , which indicates there is no relationship between Conscientiousness and purchase decisions of working women in Addis Ababa.

Discussion- Individuals scoring high in this trait focus more on their future planning and expenses, which eventually limits them to go for impulse purchases (Leong, Jaafar, &Sulaiman, 2017; Donnelly, Lyer, & Howell, 2012; Verplanken&Herabadi, 2001). According to the research, this factor has no relationship with the purchase decision making process of working women in Addis Ababa.

4.7.3. Extroversion and Purchase Decision

According to the Beta value on Table VII, this independent variable made the fourth strong positive influence/contribution in predicting the dependent variable, with Beta value of 0.104 when the variance explained by all other variables in the model is controlled for.

H₀: There is no relationship between being extrovert and purchase decisions of a working women in Addis Ababa.

H₁: There is a relationship between being extrovert and purchase decisions of a working women Addis Ababa.

Reject H₀, if $p < 0.05$

From table VII the significant value for Ex is 0.026 (i.e. $p < 0.05$). Therefore, reject H₀ which indicates there is relationship between being extrovert and purchase decisions of working women in Addis Ababa.

Discussion- The sociability of extroverts includes their interaction with family, friends, also sales staff and retailers. The individuals scoring high on this trait love to explore new things in life which make them go for an impulse purchase in order to experience new things, as they have low self-control over themselves (Eysenck, Barrett, & Barnes, 1993; Leong et.al, 2017; Judge, Simon, & Hurst, 2014). The research also shows that this trait has a significant relationship with the purchase decision making of the working women in Addis Ababa.

4.7.4. Agreeableness and Purchase Decision

According to the Beta value on Table VII, this independent variable made the first strong positive and statistically significant influence in explaining or predicting the dependent variable (purchasing decision) when the variance explained by all other variables in the model is controlled for.

H₀: Agreeableness has no effect on working women purchase decisions in Addis Ababa

H₁: Agreeableness has an effect on working women purchase decisions in Addis Ababa

Reject H₀, if $p < 0.05$

The significant Value for Ag is 0.000 (i.e. $p < 0.05$). Therefore, reject H₀ which indicates agreeableness has an effect on working women purchase decisions in Addis Ababa.

Discussion- Individuals with the high score on this trait tend to be sensible and think before act and they are less likely to go for impulse buying (Verplanken & Herabadi, 2001). Individuals with this kind personality will plan ahead to make purchase decisions and it shows that this personality factor has a relationship with making the decision. Therefore, according to the research, Agreeableness has significant effect on purchase decisions of working women in Addis Ababa.

4.7.5. Neuroticism and Purchase Decision

According to table VII results of regression, Neuroticism made the third strong negative influence/contribution in predicting the dependent variable purchase decision, with Beta value of -0.109.

H_0 : Neuroticism has no effect on working women purchase decision in Addis Ababa.

H_1 : Neuroticism has an effect on working women purchase decision in Addis Ababa.

Reject H_0 , if $p < 0.05$

From table VII, the significant value for Ne is 0.019 (i.e. $p < 0.05$). Therefore, reject H_0 which indicates that Neuroticism has an effect on working women purchase decision in Addis Ababa.

Discussion- McCrae and Costa (2008) believe that the individuals scoring high in this trait tend to be highly depressive, conscious about them, very much impulsive and defenseless. They are irrational, illogical and unreasonable where it has a significant effect on the purchase decision of a person. As our research also shows above, Neuroticism has an effect on working women purchase decision of Addis Ababa.

To summarize, this chapter discussed the survey analysis results and then presented the discussions of these results using the appropriate method.

Chapter 5

Summary of Findings, Conclusion and Recommendations

Introduction

The purpose of this study is to identify the factors of personality that affect the purchase decision of working women in Addis Ababa. This chapter, based on the findings of the study stated on the previous chapter, presents the Summary Of Findings, recommendations and future research of the study.

Different theories have been developed to explain personality. The psychodynamic theory and the trait theory have been particularly relevant to an understanding of consumer behavior. Personality does influence purchase decision making of working women as attest by the finding of many empirical studies. This information has been successfully applied in the development of products and services, segmenting market, positioning products and developing marketing communication.

5.1. Summary of Findings

- **Openness:** Was found to have an effect on purchasing decisions of working women in Addis Ababa. Therefore, a working woman in Addis Ababa can be affected by her open personality while making a purchase decision.
- **Conscientiousness:** Was found to have no relationship with or effect on purchase decisions of working women in Addis Ababa. This implies that, a working woman in Addis Ababa can be planned and organized but her being conscientiousness will not affect the purchase decisions she is making.
- **Extraversion:** Being extravert has positive relationship with the purchasing decisions made by working women in Addis Ababa. As a result, being extrovert can affect the purchase decisions made by a working woman who lives in Addis Ababa.

- **Agreeableness:** Was found to have an effect on working women purchase decisions in Addis Ababa. Consequently, purchase decisions of working women in Addis Ababa can be affected by their personality.
- **Neuroticism:** Was found to have an effect on working women purchase decisions in Addis Ababa. As a result, being neurotic or emotionally unstable has an effect on making purchase decisions on working women in Addis Ababa.

5.2. Conclusion

This study was conducted in Addis Ababa to find out the effects of personality factors on working women purchase decision that live in Addis Ababa. The researcher used the OCEAN or the ‘Big Five’ model. This model has been an innovative and groundbreaking concept which helps to identify the rare, exceptional and unusual characteristics of an individual (Goldberg, 1990). The big five model characterizes the personality of an individual at extensive and wide-ranging level of generalization and abstraction (John, Naumann, & Soto, 2008). It helps an individual to study the fundamental and essential set of behavioral traits (Feldman, 2010; Larsen, Cervone, & Butterworth, 2010).

To achieve the main objective a total of 380 respondents including their responses on the 5 items on purchase decision and another 20 items on the personality factors of Openness, Conscientiousness, Extroversion, Agreeableness and Neuroticism or in general the ‘Big five’ traits were carefully selected from the study area consisting of the specific needed population which is the working women in order to have unbiased outcome.

This study was able to conceptualize how Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism affect the purchase decision of working women in Addis Ababa. And it has proved that, personality traits like Openness, Extraversion, Agreeableness and Neuroticism has an effect on the purchase decision of working women in Addis Ababa where as Conscientiousness has no effect on the purchase decision making process of working women in Addis Ababa.

Personality is therefore a highly relevant explanatory concept for the examination or investigation of the factors that affect the purchase decision making of working women in Addis Ababa.

5.3. Recommendations

- Independent variables of this research were confined to personality factors only. Future study may consider other individual factors such as culture, social class, marital status, age group, occupational status and education as the predicting and influencing variables of personality.
- This research used the “Big Five” personality traits that can be considered a limitation and the researcher thus suggests that scholars in future research adopt an extended version of the ‘Big Five’ model or encouraged to include other factors of personality in addition to the Big five traits.
- More importantly, based on the findings of this research, Marketers should consider the different personality effects and target their strategies on convincing the social influencers who are working women as their purchase decisions will go a long way in commanding the purchase decision making process of their family and may be more.
- In addition, marketers should make more efforts and research towards understanding the relationships of the factors of personality of working women and how they can affect purchase decision.

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Jisana T. K. *CONSUMER BEHAVIOUR MODELS: AN OVERVIEW* Research Scholar, PSMO

College Tirurangadi, Malappuram (University of Calicut), Kerala, India

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APPENDIX 1

EFFECTS OF PESONALITY ON PURCHASE DECISION OF WORKING WOMEN IN ADDIS ABABA QUESTIONNAIR

Dear Madam,

I am a graduate student in Marketing Management at Addis Ababa University, School of Commerce. As part of my project I would like to gather some information from you which will help me in an in-depth study of my project on “Effects of Personality on Working Women Purchase Decision in Addis Ababa” for the partial fulfillment of the requirements of the degree of Master of Art in Marketing Management. The purpose of the study is to identify the factors of personality that marketers should pay attention in order to satisfy the need of working women who are the potential consumers and purchasing agents for their families. The results of the study will have a paramount importance to the working women in particular, for the whole family, and for marketers. To this end, this questionnaire is prepared to gather pertinent information.

I kindly request you to spare a few minutes of your time. I sincerely assure you that the information you provide will be used only for academic purposes. Your involvement is regarded as a great input to the quality of the research results. Your honest and thoughtful response is invaluable.

Best Regards,

EtsegenetLegesse

Section I: Demographical Questions

Please place a ✓ mark in the box of your answer for each of the following questions.

1. Presently where do you live?

Addis Ababa ☐

Outside Addis Ababa ☐

2. What is your occupational status?

Student ☐

Employed ☐

Unemployed ☐

3. In what kind of organization are you working?

Governmental ☐

Non- Governmental ☐

Self- employed ☐

4. How is your daily working hour?

Full time ☐

Part time ☐

Shift ☐

Contract ☐

5. In which age group do you find yourself?

Under 25 ☐

From 25 to 40 ☐

From 41 to 59 ☐

Above 59 ☐

6. What is your educational level?

High school complete ☐

Diploma ☐

University Degree & above ☐

7. Please indicate your marital status.

Married ☐

Unmarried ☐

Divorced ☐

Section II: Personality factors related questions

Please place a ✓ mark in the box of your answer for each of these statements.

	Code	Item	Almost Always	Usually	Occasionally	Usually Not	Almost Never
OPENNESS	Op1	I am curious about everything.					
	Op2	I am a quick learner.					
	Op3	I have a flexible behaviour					
	Op4	I love entertaining people.					
CONSCIENTIOUSNESS	Co1	I am organized.					
	Co2	I plan before I do anything.					
	Co3	I know my responsibilities and believe in hard work.					
	Co4	I focus much on my life & achieving my goals.					
EXTRAVERSION	Ex1	I tend to be assertive and cheerful in my social interactions.					
	Ex2	I can't control myself when it comes to new experience.					
	Ex3	I love to explore new things.					
	Ex4	I am sociable with everyone around.					
AGGREGABLENESS	Ag1	I easily understand people.					
	Ag2	I am generous/giving					
	Ag3	I am compassionate and easily trust people.					
	Ag4	I am concerned about everything					
NEUROTICISM	Ne1	I easily slip into anxiety or nervousness.					
	Ne2	I worry about anything.					
	Ne3	I am irrational.					
	Ne4	I am depressed					

Section III. Purchase decision related questions.

Please place a ✓ mark in the box of your answer for each of these statements.

PURCHASE DECISION	Code	Item	Almost Always	Usually	Occasionally	Usually Not	Almost Never
	Pd1	I am ready to purchase new products					
	Pd2	I plan before making any purchase decision					
	Pd3	I love exploring new experience and go for impulse purchase					
	Pd4	I am sensible and think before act.					
	Pd5	I make purchase decisions without any reason					

Source: Prepared for this research

Thank you for your cooperation!

Appendix 3

Reliability Test

Openness

Reliability Statistics

Cronbach's Alpha	N of Items
.810	4

Conscientiousness

Reliability Statistics

Cronbach's Alpha	N of Items
.767	4

Extraversion

Reliability Statistics

Cronbach's Alpha	N of Items
.703	4

Agreeableness

Reliability Statistics

Cronbach's Alpha	N of Items
.758	4

Neuroticism

Reliability Statistics

Cronbach's Alpha	N of Items
.800	4

Purchase Decision

Reliability Statistics

Cronbach's Alpha	N of Items
.785	5

