

Customers' personality, buying attitude, and their influence on purchase decisions

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Abstract

This study utilized a mixed-methods approach, which examined the influence of personality types and buying attitude on consumer purchasing decisions among the administrative employees of Occidental Mindoro State College-Main Campus (OMSC). There were 151 respondents who participated in answering the validated survey questionnaire to evaluate how Type A and Type B personalities affect consumer behavior in terms of habitual, limited, and impulsive purchasing decisions. Statistical analysis was employed using SPSS version 26 for descriptive data and WarpPLS version 7.0 for PLS-SEM. The study found that Type A consumers prioritize product quality, service reliability, and variety, while Type B consumers focus more on convenience, accessibility, and promotional discounts. Results also indicate no significant correlation between demographic factors and purchasing decisions. However, personality type and buying attitude significantly impacted buying behavior. The findings suggest that businesses tailor their marketing strategies to appeal to consumers' psychological traits rather than just demographic characteristics. An intervention program was proposed to promote responsible consumer behavior through financial literacy initiatives, consumer awareness campaigns, and strategic retail practices. These efforts aim to encourage mindful purchasing decisions while maintaining business profitability. The study highlights the importance of understanding personality-driven consumer behavior in developing effective marketing strategies and fostering sustainable consumer practices. Thus, future studies can explore the impact of emerging digital shopping trends, such as e-commerce platforms and mobile shopping applications, on consumer purchasing decisions. Investigating how personality traits influence online versus offline shopping behaviors can provide valuable insights for businesses adapting to the evolving retail landscape.

Keywords: consumer behavior, personality type, buying attitude, product quality, promotional discounts

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1. Introduction

Every single day, the typical adult makes between 33,000 and 35,000 decisions. According to a study by Reill (2023), consumer behavior involves various decision-making processes since every decision has consequences. First, they choose which products to buy and then determine the quantity. His study generally explains these decisions using customer behavior models, which come in different forms. In addition, one version of the model tries to describe how consumers make rational brand choices despite having incomplete information and limited cognitive ability. Along with another model version, it provides little explanation of the internal factors influencing a consumer's personality or attitude toward a product (Burinskiene & Daskevici, 2014). Understanding how customers buy means grasping the key components of business success in a rapidly changing market. The sum of activities, thoughts, and feelings that buyers go through to purchase a product is clinically known as customer buying habits (Cai, 2023). Knowing the factors that cause a yes or no in a customer's buying decision can help retail enterprises change their strategies or products to suit these factors and, in so doing, make each trip to the shop a more efficient, more effective source of sales (Pelau et al., 2018). Owing to its virtuosity and innovative nature, information technology, especially the Internet, impacts every minute aspect of people's lives. These two advancements come with various side benefits that are convenient for people everywhere. In today's society, most shopping will be done via the internet. With the growing popularity of online shopping, people increasingly employ social media as middlemen: they use such services as bloggers to market the goods they want consumers to buy (Gunawan & Iskandar, 2020).

The purchasing decision process involves several stages, from recognizing a need to evaluating alternatives to choosing the product that best satisfies the consumer's needs (Roviqoh & Supriati, 2022). This complex process is often shaped by various factors, including psychological, economic, and situational influences (Kotler & Keller, 2016). Concerning Amos (2021), one of the most common approaches people use to a purchasing method is a purchasing decision-making style that touches a consumer's cognitive and affective traits. Many frames and structures can distract us from making better decisions. The process we go through while making decisions is the most complex process of human thinking. This research focuses on the effects on a customer's personality and attitude of making a decision to purchase a good or not. The main objective of this work is to generate useful information that will assist marketers and local policymakers in appreciating the determinants of consumer decision-making from the community's perspective.

Statement of the Problem - The study aimed to analyze the types of personality and attitude of consumers that influenced their purchasing decisions. It aimed to answer the following questions: (1) What influences the customers to purchase an item or product in a retail store? (2) What is the demographic profile of the respondents in terms of age, sex, monthly income, and number of children? (3) What is the level of personality type of the respondents in terms of Type A and Type B? (4) What is the level of the buying attitude of the respondents? (5) What is the level of the respondents' purchase decisions in terms of habitual, limited, and impulsive decisions? (6) Is there a significant relationship between the demographic profile and the level of purchase decisions of the respondents? (7) Is the level of purchase decision of the respondents significantly affected by the type of personality and buying attitude? (8) What intervention may be proposed to guide the consumers' purchase decision?

Significance of the Study - The study's results will benefit the following: first, it will guide the consumers and help them make better decisions on purchasing goods, not by whim or impulse, but by the basic need for the items. Second, this study highlights the importance of upholding consumer protection rights, recognizing that loyalty is built through years of quality service. By prioritizing ethical practices, transparency, and customer satisfaction, they can foster trust, ensure long-term success, and contribute to economic growth. Third, to the academic, the consumer attitude, personality, and purchase decision should be part of the curriculum, specifically

in business subjects, to foster awareness and predisposition toward purchasing a specific product or service. Fourth, this study provides insights to the local government unit to help the LGUs propose ordinances to protect consumers and business owners. Laws on fair trade, particularly those concerning quality and pricing, should be given due attention. Fifth, this study offers valuable information to policymakers and community developers that can direct economic initiatives to assist the regional business community. Policymakers may support initiatives that support local companies and meet customer demands by knowing what drives consumer spending. Lastly, for future researchers, this study's findings can be a good reference for those willing to study and scope consumer behavior, pricing strategies, and marketing effectiveness in the rural and small-town retail industries. Researchers in the future can expand on this study by examining other variables that may contribute to or influence the long-term effects of short-term discounts on customer loyalty or comparing cost trends across various areas.

Scope and Delimitation of the Study - This study aimed to investigate the factors that influenced consumer behavior in San Jose, Occidental Mindoro, focusing on the type of personality, attitude, and the purchase decision. Specifically, it sought to understand how consumers are influenced when making purchasing decisions, their attitude toward buying, and the types of personalities that drive their behavior. The research analyzed the demographic profiles of respondents, including their age, sex, monthly income, and number of children, and how these factors relate to their buying attitude and personality traits. Additionally, the study assessed the extent to which purchase decisions are habitual, limited, or impulsive. This study examined the relationship between personality and purchase decisions of administrative employees of OMSC Main Campus, School Year 2024-2025. The research focused on exploring the relationship between personality types (Type A and Type B) and consumer behavior, particularly in the three categories of purchase decisions: habitual, limited, and impulse. This classification did not consider other variables such as income level, product categories, or external impacts on purchase decisions (beyond personality and decision-making trends). The results of this research were limited to the administrative staff of OMSC only and therefore could not be generalized to other settings or subjects. The study was conducted from August 2024 to March 2025.

2. Methodology

Research Design - A mixed-methods approach provides several advantages for tackling intricate research problems, as it combines philosophical perspectives from both post-positivism and interpretivism, integrating qualitative and quantitative data to explain research issues effectively. Applying mixed methods allows researchers to address research questions with adequate depth and breadth, facilitating the generalization of findings and implications to the entire population (Dawadi et al., 2021). Results of the qualitative phase through interviews direct the quantitative phase, and quantitative results are used to validate the qualitative findings.

Respondents of the Study - For the qualitative phase, the respondents were the customers from a fast food chain in San Jose, Occidental Mindoro. The proponent randomly selected the 15 early customers of the fast food chain. These respondents were no longer included in the final administration of the questionnaire. For the quantitative research method, the researcher used stratified random sampling to identify the respondents. The respondents included in the study were the administrative employees of Occidental Mindoro State College (OMSC) Main Campus. The sample size was 151. The sample size computation was taken from Raosoft with a 5% margin of error and a 95% confidence level.

Research Instrument - The data from the qualitative phase were obtained from an interview guide. It was an open-ended question soliciting the respondents' opinion of their purchase decision. In the quantitative part, the questionnaire includes the demographic profile, type of personality, buying attitude, and consumer purchase decision of the respondents. Overall, the researcher-made questionnaire is divided into three (3) parts. Part I—Demographic Profile; Part II—Questions are about the respondents' dominant purchasing personality and buying attitude. This part of the questionnaire comprises 20 items, divided as follows: type of personality—10 items, and buying attitude—10 items. Part III—Questions are about the consumer purchase decision: habitual decision—10 items, limited decision—10 items, and impulse decision—10 items. In answering parts II and III, the researcher

asked the respondents to rate each statement on the type of personality, attitude, and consumer purchase decision by checking the column that corresponds to their agreement by using a 5-point Likert-type scale. The researcher sought the expertise of the Divine Word College of San Jose (DWCSJ) graduate school professors and Occidental Mindoro State College (OMSC) professors to validate the questionnaire, parts II and III only. All experts' suggestions were incorporated, and upon revising the questionnaire, the researcher presented it to her adviser for final approval. Moreover, upon approval, the researcher reproduced and distributed the instrument for reliability testing. Those who took the reliability testing were automatically excluded from the final survey. Moreover, the split-half method was used to test the reliability of the items in the questionnaire. It was tested only once on the 30 randomly selected respondents. Trochim et al. (2016) explained that in split-half reliability, all items measuring the same construct were randomly divided into sets to check for homogeneity within a single instrument.

Table 1**Reliability Analysis Results**

Variables	Number of Items	Reliability Coefficients*	Interpretation
Personality			
1. Type of Personality	10	0.744	High Reliability
2. Buying Attitude	10	0.718	High Reliability
Consumer Purchase Decision			
1. Habitual Decision	10	0.749	High Reliability
2. Limited Decision	10	0.781	High Reliability
3. Impulsive Decision	10	0.851	High Reliability

The results in Table 1 yielded a consistently high level of reliability based on Spearman-Brown coefficients of equal length, both for personality factors and consumer purchase decision factors. These are reflected in the coefficients ranging from 0.718 to 0.851. The results attest to the acceptability of the instrument and are therefore ready for administration to the final group of consumer respondents.

Data Gathering Procedure - In the qualitative phase, the researcher prepared a consent letter for the respondents, signed by the research advisor. After the respondents' approval, an interview guide and one-on-one discussions with randomly selected customers of a fast food chain in San Jose, Occidental Mindoro, were conducted. Respondents could openly share their opinions because the interviews were conversational and informal. Open-ended questions were used to explore their purchasing decisions and behaviors. The data-gathering process lasted for two weeks. The collected data were thematized, properly labeled, and systematically organized to facilitate accurate analysis. The researcher then applied a thematic coding process and an initial analysis. Finally, a thematic analysis was conducted using a diagram to highlight the key variables that served as the foundation for the quantitative phase of the study. This approach made it possible to see how various elements affecting customer behavior relate to one another. The findings from the qualitative phase were then integrated into the quantitative analysis, providing a comprehensive understanding of the trends observed in the purchasing decisions of the participants. It took another week to complete the survey procedure.

Statistical Treatment of the Data - Thematic analysis was used to analyze the qualitative problem of what enticed the consumer to purchase the product, and the coded answers were the variables for the quantitative part. Data were collected, classified, tabulated, and coded for analysis using statistical data treatment using SPSS ver. 26 & WarpPLS ver. 7. Frequency and percentage were applied to describe the consumer's profile and the dominant purchasing personality. The weighted mean was used to analyze the attitude and the extent of consumer purchase decisions regarding habitual, limited, and impulsive purchases. A quantitative research method was employed to analyze the relationship between respondents' demographic profiles and the connection between consumer purchase decisions, buying attitude, and personality types. The data were processed using WarpPLS version 7, ensuring a robust statistical analysis of the findings.

Ethical Considerations - All participants or respondents in this study were treated with utmost confidentiality and respect. The proponent ensured that the data did not allow tracing any person. The identities of respondents who participated in the survey were kept anonymous, and the results were published as a research article and

possibly in a peer-reviewed journal. The researcher ensured that the respondents were volunteers and had the right to withdraw at any time. The first page of the survey form included a consent letter that explained the study's principal elements and the requirements of respondents. Respondents were required to provide informed consent, demonstrating that they fully understood how the study would proceed.

3. Results and Discussions

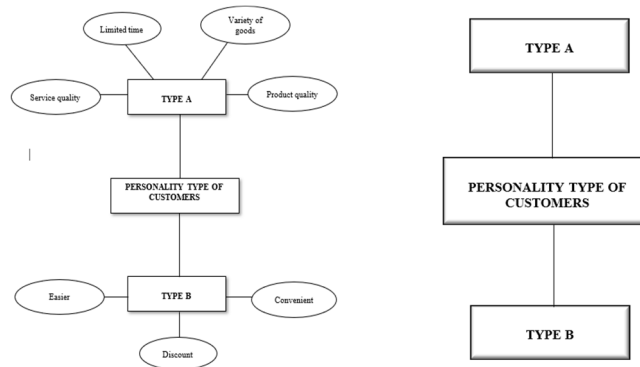


Figure 1. Initial Thematic Map and Final Thematic Map of Personality Type of Customers

The qualitative part of this study involved interviewing 15 randomly selected customers of a fast food chain in San Jose, Occidental Mindoro, on the factors that influenced their purchasing decisions. The respondents' answers on the purchasing decision based on the survey were further analyzed and grouped into two significant personality types, Type A and Type B (Lussier, 2021).

The Type B response was mainly on convenience being a significant determinant in their decision. Some respondents indicated that volume discounts and promotions like a "buy one, get one free" offer also impacted their purchasing habits. Convenience was particularly relevant for respondents juggling busy lives, limited funds, or daily household chores. This thematic code encapsulates the practical considerations of consumers with efficiency in mind, who prioritize cost-effective products. On the other hand, Type A respondents emphasized product quality, service quality, and the availability of different products as significant determinants of their decision-making process. Some wanted to interact with staff and have products available, influencing their purchasing decisions. Consumers' consciousness of quality and customer service tends to make a store based on product reliability and overall value. As a result, they prefer stores that match their standards: long-term-oriented, high-quality goods and a shopping experience.

This thematic analysis provides a meaningful realization of the interviews. It points out that the two most important contributors of customers in San Jose, Occidental Mindoro, are a balance between convenience and quality in the items they purchase in the store. This information helps evaluate what consumers want in local retail markets. As such, firms would need to sell convenience goods and higher-quality items to appeal to the two types of consumers, Type A and Type B personalities. Personality plays a significant role in shaping consumer purchasing decisions, as it influences how individuals express their emotions, attitudes, and behaviors in response to different situations (Tufail et al., 2018). The findings of this study align with the existing literature, which suggests that personality traits, such as aggression, dominance, and self-assurance, contribute to consumer behavior (Onu et al., 2014). Consistent with previous studies, the research found that Type A consumers prioritize product and service quality, the availability of different products, and staff interaction in their decision-making process (Samaras & Galanakis, 2022). This supports earlier findings that Type A individuals are goal-oriented, competitive, and value reliability when selecting products and services (Sohn & Ko, 2021). Conversely, Type B consumers emphasized convenience as a key determinant in their purchasing decisions, favoring promotions such as "buy one, get one free" and valuing efficiency in their shopping experiences. This finding aligns with the literature stating that Type B individuals are more relaxed and adaptable, making spontaneous or flexible purchasing decisions (Sharma &

Jain, 2015; Aragoncillo & Orús, 2018). Additionally, previous studies suggest that price-conscious consumers prioritize cost-effective products (Alavi et al., 2016), which is evident in the responses of Type B consumers, who highlighted the importance of affordability and ease of purchase.

Moreover, external factors, such as reference groups and social influences, have been found to impact purchasing decisions (Kushwaha et al., 2015). The study findings suggest that Type A individuals may be influenced by brand reputation and service quality. In contrast, Type B individuals focus more on practical benefits, such as price discounts and convenience. This reinforces the idea that psychological traits and external influences shape consumer behavior. Overall, the study confirms that consumers in San Jose, Occidental Mindoro, exhibit purchasing behaviors that balance convenience and quality, driven by their personality types. Businesses seeking to cater to these consumers must consider offering a mix of high-quality products for Type A consumers and cost-effective, convenient options for Type B consumers. Understanding these personality-driven preferences can help firms tailor their marketing strategies to meet the diverse needs of their target market.

Table 2

Distribution of Respondents' Demographic Profile (n=151)

Age	Frequency	Percent
20–29	65	43.0
30–39	60	39.7
40–49	17	11.3
50 and above	9	6.0
Total	151	100.0
Sex		
Male	75	49.7
Female	76	50.3
Total	151	100.0
Monthly Income		
Below P11,000	43	28.5
P11,000 - P20,999	61	40.4
P21,000 - P30,999	27	17.9
P31,000 - P40,999	12	7.9
P41,000 and above	8	5.3
Total	151	100.0
Number of Children		
0–2	124	82.1
3–4	25	16.6
5–6	2	1.3
Total	151	100.0

Table 2 presents the distribution of respondents' demographic profiles. This shows that most respondents fall under the 20-29 age bracket, with a frequency of 65, or 43 percent. This implies that the younger generation respondents of this study are conspicuously involved in purchasing behavior, likely due to their financial self-sufficiency and knowledge of e-marketing, the online world, and current consumer trends. This is followed by 60 respondents who belong to the middle-age group of 30-39, representing 39.7 percent of the respondents. This is consistent with prior research emphasizing the strong influence of age on consumer behavior (Slaba, 2020; Amos, 2021; & Yuvashree, 2021). They highlighted that younger individuals, particularly Millennials and Generation Z, exhibit distinct preferences and decision-making patterns compared to older consumers. In addition, it is important to consider how consumer behavior can change based on age. Moreover, low prices are an important factor for young consumers, while older individuals pay more attention to the durability and reliability of the product (Mohammad & Drolet, 2019). However, fewer respondents fell within the older age brackets (50 and above). This does not necessarily mean that their purchasing priorities have shifted as they aged but suggests potential changing trends (still early in each customer's lifecycle) as age increases. Puska et al. (2018) highlighted other demographic factors influencing purchase decisions, including income level, education, and family size. The purchasing behavior of the majority of respondents in this study, who are younger and middle-aged, is thus likely influenced by their age and these interrelated demographic variables. Finally, Yuvashree (2021) asserted that consumer buying behavior evolves as individuals move through different life stages. This aligns with the study's demographic

distribution, as younger consumers focus on affordability and trends, while older consumers prioritize long-term value and durability.

The respondents were almost evenly divided by sex, with the male respondents accounting for 49.7 percent, or 75 out of 151 respondents from Occidental Mindoro State College administrative employees, and the female respondents 76 for 50.3 percent. This even split indicates that men and women are just as likely to influence purchasing decisions in the context of this research. The findings on gender distribution reveal a nearly equal representation of male and female respondents, suggesting that consumer purchasing behavior is not significantly skewed toward one gender. This aligns with Amos (2021), who emphasized that while men and women may exhibit different purchasing preferences and motivations, both actively participate in decision-making. The balanced representation also supports the insights of Puska et al. (2018), who argued that purchase behaviors are influenced by gender alongside other factors such as marital status and household responsibilities. This suggests that businesses should adopt marketing strategies catering to male and female consumers by recognizing their distinct yet equally influential purchasing patterns. Additionally, given the interplay of demographic factors like age, income, and education, future research could further explore how these elements interact with gender to shape consumer decision-making. Moreover, they also emphasized that marketers have traditionally focused on women as primary decision-makers, particularly in household and family-related purchases.

The monthly income distribution shows respondents' financial differences, which might influence their purchasing choices or decisions. The monthly income of 40.4% of the sample population ranges from P11,000 to P20,999, which places them within the lower-middle income category. So, they could not care less about any possible upgrades in whatever they buy; affordability and value for money are prime considerations when purchasing. The majority of participants in the study are cost-conscious consumers who show a preference for practical and economical purchases. To attract buyers from this group, businesses must provide budget-friendly options and special deals that meet the financial limits of most consumers. Products and services that command premium prices will attract a limited market of customers with higher disposable incomes. Businesses can establish marketing and pricing plans that match their customers' financial capabilities by analyzing income segments. The findings aligned with existing literature on how income levels shape consumer purchasing behavior. As Puska et al. (2018) noted, income determines purchasing power, influencing whether consumers opt for premium or budget-friendly products. The study suggests that low-income consumers prioritize essential goods. At the same time, high-income earners have the financial capability to purchase luxury items such as real estate, high-end vehicles, and overseas travel. Similarly, Decena (2022) highlighted that low-income households, particularly in urban areas, are more affected by economic downturns, making them more price-sensitive and cautious in spending. This aligns with the 28.5% of respondents earning below PHP 11,000, who are likely to prioritize necessities over discretionary spending. High-income individuals are more inclined to invest in expensive, status-enhancing products, whereas those with limited income opt for practical, affordable goods. This insight supports the finding that most respondents in the lower-middle income bracket prefer cost-effective purchases. Additionally, Amos (2021) highlighted that income directly influences decision-making power, with dual-income families and high earners having greater financial flexibility in purchasing decisions.

Regarding the number of children, it indicates that the majority of respondents, 82.1 percent (n=124), have 0 to 2 children, indicating that many were single, newly married, or raising small families. This signifies that their expenditure might be freer. Instead, they can focus on consumers, lifestyle, or savings instead of burdening household expenses. On the other hand, 25, or 16.6 percent, of those who participated had three or four children. This implies that they are more likely to manage different responsibilities, including household, health, and education expenses. With a more prominent family to support, they may focus on saving money and looking for promotional deals like percentage discounts, buy-one-take-one promotions, etc. A very small group, 2 or 1.3 percent, have 5 to 6 children, indicating that large families are rare among the respondents. These households might have stricter financial priorities, concentrating on essential needs and making cost-effective purchasing decisions. The findings aligned with existing literature on family size and consumer behavior. Studies suggested that children today, influenced by television and the internet, have increasing purchasing power across various

product categories, regardless of the number of children in the household (Amos, 2021). However, it has also been noted that families with fewer children are more inclined to allow their children to influence purchasing decisions than more prominent families focusing on financial responsibilities (Pettigrew et al., 2016). Moreover, research highlighted that different family structures and obligations generate varied consumer demands, ultimately affecting purchasing patterns (Kushwaha et al., 2015). Families with 0 to 2 children may have more financial flexibility, allowing them to allocate resources toward lifestyle choices, discretionary spending, or savings instead of prioritizing household expenses. On the other hand, families with three or more children are more likely to prioritize essential needs, such as food, healthcare, and education, making them more inclined to seek promotional deals, such as percentage discounts or buy-one-take-one offers, to stretch their household budgets. These insights supported the study's findings that smaller families tend to have more financial freedom, while larger families focus on cost-conscious purchasing behaviors due to their more outstanding financial obligations (Amos, 2021; Pettigrew et al., 2016; Kushwaha et al., 2015).

Table 3*Respondents' Level of Personality*

Type of Personality	Type A		Type B		Neither A Nor B	
	F	%	F	%	F	%
1. I buy items or goods without thinking.	84	55.6	45	29.8	22	14.6
2. I enjoy buying the latest/newest items or goods.	97	64.2	40	26.5	14	9.3
3. I enjoy buying old items as keepsakes.	87	57.6	33	21.9	31	20.5
4. I buy only branded items.	80	53.0	48	31.8	23	15.2
5. It is a good purchase when I receive a larger discount.	128	84.8	7	4.6	16	10.6
6. I get upset when my favorite items or goods are out of stock.	103	68.2	21	13.9	27	17.9
7. I often brag about the big discount I get.	102	67.5	26	17.3	23	15.2
8. I measure the quality of an item or good based on its price.	127	84.1	7	4.6	17	11.3
9. I buy only things that I need.	123	81.5	10	6.6	18	11.9
10. I am anxious when the items or goods I need are out of stock.	88	58.3	33	21.9	30	19.9

Legend: 4.50-5.00 – Very High; 3.50-4.49 – High; 2.50-3.49 – Moderate; 1.50-2.49 – Low; 1.00-1.49 – Very Low

Table 3 shows the respondents' level of personality in terms of Type A and B. Moreover, the respondents were categorized into three groups: Type A, Type B, or neither. A moderate percentage of respondents tended to portray Type A purchasing attributes based on their responses. Some respondents confess to making unplanned purchases (55.6%), being motivated by new fashion trends (64.2%), and even nostalgic items kept for collection (57.6%). This means that many respondents in this study will likely be more impulsive, trendy, and sentimental shoppers. The data reflects some aspects of behavioral economics wherein an overwhelming majority correlates quality with price (84.1%) and derives enjoyment when more significant discounts are offered (84.8%). Notably, a number of them seem to find satisfaction in the price paid because a surprising 67.5 percent claim that they frequently boast about the discounts they receive. This reinforces the assumption that some respondents cited that shopping is more than a needful activity but a pleasurable chase for getting a bargain.

In contrast, a much smaller proportion of the respondents seem to exhibit some Type B personality traits, which are more characterized in this study by an easier and more thoughtful style of shopping. Only 6.6 percent of respondents claim that they routinely purchase only those they strictly require, while 4.6 percent admit they are less concerned about the price when judging quality. Further, respondents with Type B personalities are also the least affected by sentiments of unavailability of stock for their favorite brands. Only 13.9 percent of them feel frustrated in such instances, while 68.2 percent of the Type A respondents do so.

According to Samaras and Galanakis's (2022) prior study, Type A aggressive disposition, self-confidence, impatience, and a strong competitive spirit characterize a personality type. People with Type B personalities are patient, laid-back, and easygoing. Additionally, as Lateef et al. (2019) explained, Type A personality has various

unfavorable qualities, including aggressiveness and impatience. In agreement with Sharma and Jain's (2015) findings, people with the B personality type tend to plan things before carrying them out. According to Gambhir (2024), Type A is related to competition and acts quickly, whereas Type B is more relaxed and patient. These findings suggest that most of this study's sample are likely to have a type A personality, which means that they tend to have more buying impulses, are more price sensitive, and are emotionally invested during shopping. Knowing this behavior enables businesses to design strategies that arouse their excitement toward discounts, their inclination toward trendy branded items, and their consciousness.

Table 4*Respondents' Mean Level of Buying Attitude*

Buying Attitude	Weighted Mean	Interpretation
1. I purchase items or goods because I need them.	4.40	High
2. I buy items or goods in bulk to save time.	3.86	High
3. I purchase items or goods because my friends have those, too.	3.13	Moderate
4. I purchase items or goods to help our economy improve.	3.62	High
5. I purchase items or goods because of a credit arrangement.	3.36	Moderate
6. I purchase the branded item.	3.54	High
7. I buy items or goods to keep up with the latest trends.	3.47	Moderate
8. I need lots of information about the items or goods before I purchase them.	4.24	High
9. I buy items or goods on a regular patronage basis.	3.81	High
10. I rely on the opinion of my family before I buy items or goods.	3.87	High
Composite Mean	3.73	High

Legend: 4.50-5.00 – Very High; 3.50-4.49 – High; 2.50-3.49 – Moderate; 1.50-2.49 – Low; 1.00-1.49 – Very Low

Table 4 presents the mean level of the respondents' buying attitude. The composite mean of 3.73, which falls under the high interpretation, indicates that respondents generally exhibit a well-considered and purposeful approach to purchasing decisions. This suggests that, rather than making impulsive purchases, they evaluate their needs, consider relevant information, and make choices that align with their financial priorities and personal preferences. The high composite mean reflects a consumer base that values practicality, quality, and informed decision-making. Supported by Syahrivar (2016) and Parsad et al. (2017), they asserted that consumers had specific attitudes and opinions on various products. Attitude toward a product can be positive; hence, the consumer will be driven to repeat purchases and develop brand loyalty (Wang et al., 2016). A strong reason to buy is to support the economy (3.62). The low impact of the economy on business makes the efforts of many respondents to buy to support the local and relevant industry to help businesses stay afloat interesting.

These insights point to respondents being practical and cautious shoppers. They buy primarily out of necessity, rely on research, and consider their families' opinions. While trends and peer influence play a role, they are not the biggest drivers of their buying decisions. Businesses can use these findings by emphasizing product quality, offering bulk discounts, and providing detailed product information to cater to this consumer mindset.

Table 5*Respondents' Mean Level of Purchase Decision by Habitual Decision*

Consumer Purchase Decision	Weighted Mean	Interpretation
1. I purchase items or goods from a specific store.	4.19	High
2. I buy personal care products when there are price discounts.	4.19	High
3. I have a strong preference for discounted items or goods.	4.32	High
4. My budget influences my decision on low-cost products	4.23	High
5. I purchase in bulk to avail myself of the discount.	4.03	High
6. I wait for promotions before making purchases.	4.05	High
7. I prioritize stores that consistently offer low prices or discounts.	4.30	High
8. I stick to purchasing the same brand for essential items or goods.	4.28	High
9. I prefer shopping at stores where I have loyalty cards or rewards programs.	4.03	High
10. I choose the same product out of habit, even when there are other options.	3.96	High
Composite Mean	4.16	High

Legend: 4.50-5.00 – Very High; 3.50-4.49 – High; 2.50-3.49 – Moderate; 1.50-2.49 – Low; 1.00-1.49 – Very Low

Table 5 shows the mean level of purchase decision by habitual decision. The findings reveal that respondents strongly follow habitual buying behaviors, as reflected in the composite mean of 4.16 (high). This means that for most consumers, shopping is not just about making one-time choices but about routines, preferences, and patterns they have developed over time. Based on these findings, most consumers in the study are habitual and price-sensitive shoppers. They like stores with predictable discounts, tend to be loyal to known brands (Alavi et al., 2016), and make choices based on habit and value. For businesses, this could mean implementing strategies such as keeping prices competitive, having frequent promotions, and developing good customer loyalty programs to attract and keep hold of these buyers.

Table 6

Respondents' Mean Level of Purchase Decision by Limited Decision

Consumer Purchase Decision	Weighted Mean	Interpretation
1. Prior knowledge of the product is my consideration when buying.	4.44	High
2. I purchase items or goods based on a recommendation from my family and friends.	4.11	High
3. Few alternatives are a factor in my decision to purchase items or goods.	4.10	High
4. I check online reviews before I buy the items or goods.	4.46	High
5. I ask the opinion of the sales staff before I purchase the items or goods.	4.15	High
I go for the saleable item or good if the alternative is limited.	4.18	High
7. I buy an item or good that has clear and detailed information on its labels.	4.48	High
8. I purchase items or goods from brands I trust when there are limited options.	4.40	High
9. I prefer items or goods recommended by experts or influencers.	4.31	High
10. I consider the reputation of the store or seller when making a purchase decision if options are limited.	4.35	High
Composite Mean	4.30	High

Legend: 4.50-5.00 – Very High; 3.50-4.49 – High; 2.50-3.49 – Moderate; 1.50-2.49 – Low; 1.00-1.49 – Very Low

Table 6 presents the mean level of purchase decision by limited decision. With a composite mean of 4.44, consumers will consider familiarity with a product before making a purchase, and hence, ratings of the importance have a meaningful resource. In addition, recommendations from family or friends serve the same function. It has a mean score of 4.11. According to Xi et al. (2016), this study's findings show that customers' opinions and social connections play a crucial role in decision-making. Consumers in a situation where only a few alternatives are available probably depend largely on availability in purchasing, as shown in 4.10. Similarly, 4.46 says that information from online reviews is another primary source of reference value--suggesting extensive past research by consumers before purchasing behavior (Tufail et al., 2018) attests to the findings. In addition, a weighted mean of 4.15 suggests that shop assistants and the items they recommend are important sources that should not be overlooked before making a final decision. When alternatives are limited, the best sellers are the most important factor in market preference. Product labels that are clear and detailed carry heavy authority. These factors have the highest weighted mean, 4.48. Another key factor is brand trust. Here, the choice is expedient, while limited 4.40 gives us a clear span. Moreover, Kushwaha et al. (2015) highlighted that reference groups such as family, friends, and professional affiliations significantly impact consumer preferences and brand selection. Besides, experts and key opinion influencers, with an average of 4.31, also affect consumers' purchase decisions.

Finally, when there are few choices available to consumers, the reputation of the shop where they buy is important, with a score of 4.35. With an overall weighted mean of 4.30 (high), these results show that all factors strongly affect consumer purchasing behavior in such cases with limited decision-making capacity. This aligns with existing literature on consumer behavior, particularly the studies by Xi et al. (2016) and Kushwaha et al. (2015), emphasizing the influence of peers, reference groups, and external validation in shaping purchase decisions.

As seen in Table 7, impulse buying ranks high among respondents, shown in the setting of a weighted mean of 3.78 (high). This suggests that respondents frequently make spontaneous and unplanned purchases, often driven by external stimuli such as promotions, trends, or social influence. The best stimulus to impulse buying is attractive sales promotions (\$3.99). Consumers tend to be impulsive and make snap decisions when items are on sale. Likewise, shopping is sometimes used as another emotional outlet (3.99), with many respondents admitting to

purchasing items to cope with stress or just to feel better. Social influence also plays an important role in spur-of-the-moment buying. Respondents with openness to experience (3.81) buy products due to their curiosity, respondents who are open to social and advertisement influence (3.81), and human beings are influenced by new trends (3.63). This implies that peer effects and online marketing primarily drive the factors of spontaneous buying decisions. However, although impulse buying happens, it is not entirely unreasonable. The lowest-rated activity—making purchases despite having no real use for something (3.46, Moderate)—indicates that people still have some self-control, and their impulse is not always to spoil themselves. These findings align with existing research on impulsive buying behavior. According to Burton et al. (2018) and Reisch & Zhao (2017), impulsive purchases were often triggered by sudden desires, store environments, and promotional offers, which explains why sales promotions in this study strongly entice respondents to buy. Moreover, Xi et al. (2016) argued that the rise of e-commerce has increased impulsive purchasing by making products more accessible and transactions more convenient, which may contribute to respondents' inclination to buy items simply because they are trending (3.63). Furthermore, Liao et al. (2016) defined impulse buying as a spontaneous and rapid decision made without prior planning, which aligns with the respondents' high ratings for purchasing on a whim (3.77) and buying based on sudden desire (3.91). Chen & Wang (2016) further emphasized that impulse buyers make quick decisions with little time to process information, making them more likely to be swayed by price reductions, promotions, and external stimuli—factors that this study's respondents acknowledged as influencing their buying habits. Additionally, Kem et al. (2018) categorized impulse buying into pure, suggestion, and planned impulse buying. The findings suggested that respondents engage in all three types, as they exhibit behaviors such as breaking regular buying habits for instant gratification, purchasing out of curiosity, and spending beyond their initial budget when encountering discounts or promotions.

Table 7

Respondents' Mean Level of Purchase Decision by Impulsive Decision

Consumer Purchase Decision	Weighted Mean	Interpretation
1. I purchase items or goods on a whim.	3.77	High
2. I purchase based on a sudden desire for the product.	3.91	High
3. Attractive sales promotions entice me to buy the items or goods.	3.99	High
4. I buy items or goods out of curiosity.	3.81	High
5. I purchase items or goods without planning.	3.70	High
6. I buy goods on the spur of the moment.	3.75	High
7. I purchase items or goods as a way to relieve stress or feel better.	3.99	High
8. I am easily influenced by social media or online advertisements to buy items.	3.81	High
9. I purchase items or goods simply because they are trending or popular.	3.63	High
10. I buy items or goods even if I do not need them.	3.46	Moderate
Composite Mean	3.78	High

Legend: 4.50-5.00 – Very High; 3.50-4.49 – High; 2.50-3.49 – Moderate; 1.50-2.49 – Low; 1.00-1.49 – Very Low

Finally, O'Creevy et al. (2018) and Raposo et al. (2013) stated that impulse buying is often associated with emotional gratification, explaining why many respondents purchase items to relieve stress or feel better (3.99). This suggests that shopping serves as an emotional outlet for some consumers, reinforcing the psychological aspect of impulse buying. In conclusion, the findings highlight the strong influence of promotions, social media, and emotional factors on respondents' purchase decisions. This suggests businesses can capitalize on these behaviors by employing strategic promotional campaigns, influencer marketing, and targeted digital advertisements to drive sales. However, consumers should also be mindful of impulse buying tendencies to ensure spending aligns with their financial goals.

Figure 3 emerged from the structural equation modeling using the partial least squares method generated by WarpPLS version 7.0. While the structural model showed no significant link between the profile and purchasing decision, a new model reflects that personality and buying attitude are directly linked to the purchasing decision. Customers' habitual buying decisions are influenced moderately by the combined contribution of their personality type and buying attitude. Limited and impulsive levels of decision-making can be attributed to personality type and buying attitude. The beta coefficients (β), ranging from 0.260 to 0.512, are also shown with the corresponding

p-values, or significance levels, set at 0.05 as the result of the structural equation modeling. Limited decision-making takes place when consumers rely on prior experiences or outside recommendations, especially when product availability is limited. This is in line with Kumar et al. (2020), who pointed out that in rural areas, consumers' trust in local companies and customer service is essential when deciding what to buy.

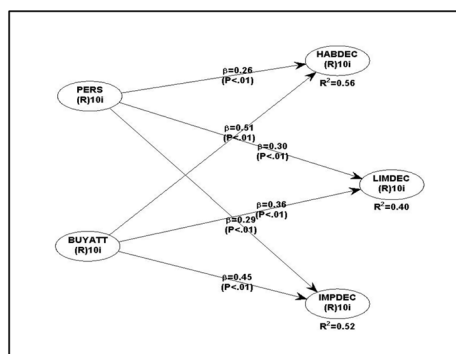


Figure 3. The Emerging Model

Furthermore, Tufail et al. (2018) noted that contemporary consumer behavior increasingly relies on digital information. Nowadays, customers use the internet to make quick selections about what to buy, eliminating the necessity for in-store visits. This shift supports Decena's (2022) claim that modern consumers are more informed and value-conscious. Limited decision-making is also heavily influenced by social factors. According to Xi et al. (2016) and Kushwaha et al. (2015), family, friends, and professional connections are examples of reference groups that significantly influence brand choice and buying behavior. The model's suggestion that personality and attitude influence buying habits was further supported by Amos (2021), who emphasized that product knowledge affects consumer decisions. Gunawan et al. (2023) also noted that electronic word-of-mouth (eWOM), experiences, and recommendations influence consumer choice. This supports Yuvashree's (2021) claim that social elements, including roles and reference groups, affect customer decisions and cause dissonance after a purchase. Consumer behavior in San Jose's rural area is further influenced by household size, personality qualities, and economic conditions, underscoring the necessity of customized company tactics. External factors like promotions and retail surroundings might influence impulsive purchases, which are frequently brought on by spontaneous urges (Burton et al., 2018; Reisch & Zhao, 2017). The study's conclusion that personality and buying attitude substantially impact impulsive decisions aligns with Xi et al. (2016), who pointed out that social influence and peer pressure are important factors in impulsive purchases.

In the study by Liao et al. (2016), impulse buying is defined as impulsive, unplanned purchases that result from an immediate demand. This is consistent with the study's concept, which postulates that snap judgments are made without much thought. Chen and Wang (2016) went on to explain that price reductions speed up impulsive purchases by reducing the time needed to make a decision. There are several types of impulsive purchases. According to Kem et al. (2018), pure impulse buying is a departure from typical purchase habits motivated by novelty. Contrarily, suggested impulse buying requires mental effort since buyers must remember prior encounters or product information before making an impulsive purchase. In line with the study's finding that a buyer's mindset influences their propensity for impulsive purchases, planned impulse buying happens when customers look for sales and discounts.

Considering the results of this study, a practical approach to intervening and directing consumers' purchase decisions is to encourage them to make informed and rational shopping decisions but acknowledge the psychological and habitual habits of humans. As many respondents show impulse buying behavior, are price sensitive, and focus on brand loyalty, businesses and policymakers should develop strategies that promote mindful consumption while being affordable and convenient. First, companies need to increase consumer awareness through detailed product descriptions, labeling, online comments, and knowledgeable sales assistants. Given the behavior of many consumers when purchasing products, they look for familiar brands or seek a recommendation.

Companies should bolster their marketing efforts with greater transparency, reliability, and quality, such as clear labeling, easy-to-navigate online platforms, and personalized recommendations tailored to past purchases. Second, structured financial literacy programs can help consumers (even impulse buyers) make more rational choices. Workshops and digital outreach campaigns can prepare shoppers with information to budget better, to compare prices, and to recognize marketing devices that encourage impulse purchasing (Chen & Wang, 2016). Moreover, retailers must consider in-store and online nudges that prompt shoppers to pause and think about need versus want before purchasing.

Table 9

Intervention Program to guide the consumers' purchase decisions

Intervention	Consumer Purchase Decision Domain	Objective	Expected Outcome	Facilitating Agency
Consumer Awareness Initiatives	Habitual, Limited	Improve consumer awareness through knowledgeable salespersons, internet reviews, and clear labeling.	Reduced impulsive purchases result from consumers making thoughtful and well-informed purchasing selections.	Department of Trade and Industry (DTI), Consumer Protection Organizations
Financial Literacy Programs	Impulsive, Limited	Teach customers to compare prices, create a budget, and understand marketing strategies.	Consumers' increased financial literacy results in improved purchasing choices and spending control.	Bangko Sentral ng Pilipinas (BSP), Financial Literacy NGOs, Schools and Universities
Balanced Promotional Strategies	Habitual, Limited, Impulsive	Use organized loyalty programs that encourage financial discipline instead of temporary incentives.	Consumers maintain spending control while businesses achieve customer retention and profitability.	Chamber of Commerce, Retail Business Associations
Community-Based Marketing	Habitual, Limited	Use peer evaluations, influencer referrals, and family-friendly promos to match social buying patterns.	Social media influencers that consumers trust boost brand loyalty by giving them greater confidence in their purchases.	Digital Marketing Agencies, Local Business Councils, Social Media Influencers
Cooling-Off Features for Online Shopping	Impulsive	Introduce a brief interval allowing consumers to reconsider and possibly undo impulse purchases.	Reduced impulsive buying results in more deliberate and well-considered purchases.	E-commerce Platforms, Consumer Rights Organizations
Responsible Retail Designs	Habitual, Limited	Optimize store layouts and online platforms to highlight essential products and budget-friendly options.	Customers are encouraged to purchase necessities, encouraging frugal spending and thoughtful purchasing.	Retail Store Owners, Urban Planners, Trade and Commerce Departments

Third, businesses need to rethink their promotional strategy to balance equivalent price incentivization with long-term value offerings. Given that discounts and promotions are significant determinants of purchase decisions, companies can implement loyalty programs that reward repeated purchases without encouraging overspending. Structured loyalty discounts can help promote repeat customers with financial expenditure control instead of temporary, one-time flash-based sales. Furthermore, considering the social impact and personal outlook, organizations can adopt a community-based, reachable showcasing structure through influencer suggestions, peer evaluations, or family purposes (Rachmawati, 2024). Offers like family bundle discounts or positioning social responsibility as a selling point are important in marketing strategies, because customers tend to consult families before purchasing.

Finally, retailers might integrate “cooling-off” features on e-commerce platforms where customers would have a brief interval to undo their impulse purchasing decisions before they are finalized. Stores and businesses can further organize their layouts or online platforms to guide shoppers toward more functional, necessity-oriented, and efficient purchasing choices through the more dominant display of need-based essentials, such as recommendations for budget-oriented shopping (Wadera & Sharma, 2018). Such an approach can help consumers work their way through the shopping experience more consciously while catering to their habits and emotions. The interventions could include improved consumer education, financial literacy programs, structured promotional strategies, social influence marketing, and responsible retail designs.

4. Conclusions

Based on the summary of the findings presented, the following conclusions are obtained: Types A and B personality influenced the buying attitude of the customers. Consumers are more inclined to make decisions based on their inborn temperament and attitudinal orientation than demographic orientations. Since most respondents are type A, businesses must design strategies that arouse their excitement toward discounts and trendy, branded items. Consumers’ choices are predicted by their unique preferences and their budget limit. The culture of the community is an important factor in determining the marketability of the products and services. Demographically driven purchasing behaviors have been acknowledged in several previous studies to exist in many different contexts, but since this study’s findings say otherwise, the researcher concludes that consumers nowadays are being practical. Consumers’ personality traits and attitudes play a substantial role in purchasing decisions. The intervention strategies aim to influence consumer purchasing decisions across habitual, limited, and impulsive behaviors. Consumer awareness initiatives and financial literacy programs enhance knowledge, helping shoppers make informed and budget-conscious choices. Retailer nudges and cooling-off features reduce impulsive purchases by encouraging mindful consumption. Balanced promotions and community-based marketing foster financial discipline while leveraging social influences to build brand trust. Lastly, responsible retail designs guide consumers toward necessity-based shopping, ensuring financial prudence and sustainable spending habits. These interventions collectively promote more intentional, informed, and responsible consumer behavior while balancing business profitability.

Recommendations - Based on the findings and conclusions presented, the following recommendations are stated to further analyze the type of personality and attitude of the consumers that influence purchasing decisions: to cater to the tastes of both Type A and Type B customers, the retail establishments may use a dual-focused approach. Reliability-driven clients will be drawn in by offering a wide range of products and services of the highest caliber. At the same time, saving money and improving store accessibility and convenience will draw in budget-conscious customers. By balancing these criteria, retail establishments can increase client happiness, retention, and revenue. Since demographic profile is not significant in the purchase decision, the researcher suggests that future researchers examine or study other factors, such as situational influences, psychological traits, and celebrities as product/service endorsers. Results of the study show that buying attitude has more impact on the customers’ purchase decision than personality type, so that marketers can focus more on the attitudinal preferences of the consumers. Companies need to establish positive shopping experiences, use social media platforms, and create strategies to direct brand loyalty. Marketers need to be aware that consumers are of different types, tastes, and socioeconomic statuses, so they must develop unique strategies for each type of consumer. Since the demographic profile is insignificant, the researcher suggests examining and studying other factors such as situational influences and celebrities as product/service endorsers. A follow-up survey related to personality may be conducted to revalidate the previous survey and get other points of view. Replicate the study but focus more on the demographic profile, the psychological and behavioral aspects of the consumers’ buying decisions, and preferences. Future studies can explore the impact of emerging digital shopping trends, such as e-commerce platforms and mobile shopping applications, on consumer purchasing decisions. Investigating how personality traits influence online versus offline shopping behaviors can provide valuable insights for businesses adapting to the evolving retail landscape.

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