

## Psychological and personal factors affecting the consumer behavior of employees

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ISSN: 2243-7770  
Online ISSN: 2243-7789

OPEN ACCESS

Received: 24 February 2026

Available Online: 2 April 2026

Revised: 27 March 2026

DOI: 10.5861/ijrsm.2026.26012

Accepted: 30 March 2026

### **Abstract**

This research study investigated the influence of psychological and personal factors on the consumer behavior of employees of Divine Word College of San Jose. Specifically, the study examined the extent of psychological factors (motivation and product perception), the extent of personal factors (lifestyle and personality), and the level of consumer behavior. It also determined whether psychological and personal factors significantly affect consumer behavior. The research employed a quantitative approach using a descriptive-correlational design. Data were gathered through a structured questionnaire distributed to employees through total enumeration sampling. The instrument utilized a four-point Likert scale to measure responses. Statistical tools used for data analysis included the weighted mean to determine the extent and level of the variables and the Pearson Product-Moment Correlation Coefficient to test significant relationships among psychological factors, personal factors, and consumer behavior. Results revealed that psychological and personal factors were manifested to a high extent among the respondents. The level of consumer behavior was found to be very high, indicating careful, value-oriented, and well-planned purchasing decisions. Furthermore, both psychological and personal factors were significantly related to consumer behavior, suggesting that internal motivations, product perception, lifestyle, and personality play vital roles in shaping purchasing patterns. Based on the findings, it is recommended that marketers and business establishments consider psychological and personal characteristics when developing marketing strategies to address employees' needs and preferences better.

**Keywords:** psychological factors, personal factors, consumer behavior, product perception, motivation

## Psychological and personal factors affecting the consumer behavior of employees

### 1. Introduction

In the field of business, understanding consumer behavior is crucial. As time passes by, people tend to have dynamic consumption patterns. Consumer behavior, like all human behavior, is shaped and influenced by various factors. Consumer behavior encompasses the decision-making process, from choosing and purchasing goods to fulfill individual needs and preferences. This understanding includes several factors to consider, mainly the psychological and personal factors, which are the focus of this study. The core problem in this study is the unpredictability of consumer behavior despite its crucial role in marketing success. While several studies offer insights into consumer behavior, needs, and motivations, the constantly shifting nature of lifestyles, habits, and preferences makes it challenging for marketers to meet consumer needs and achieve mutual satisfaction consistently. The added complexity of individual differences further complicates the issue, requiring marketers to develop sophisticated, adaptable strategies to navigate this dynamic landscape (Šostar & Ristanović, 2023). In this case, it is essential to understand consumer behavior thoroughly. Considering how frequently people use products, consumer behavior encompasses every aspect of life. It examines the entire consumption process, from pre-purchase influences to post-purchase experiences (Vainikka, 2015). According to Ramya and Ali (2016), a purchase decision results from each of these factors. Initially, the consumer identifies which commodities they would like to consume, then selects only those that promise greater utility.

In line with this, individual characteristics significantly shape consumer behavior. Key personal factors influencing purchasing decisions include age, income level, occupation, lifestyle, and personality traits (Mukhiddinovich et al., 2019). It was also stated in their study that a consumer's internal mental state affects their purchasing decisions. Key psychological factors affecting consumer behavior include perception, motivation, learning processes, and attitudes. According to Pleša (2018), understanding consumer behavior is increasingly crucial in marketing. This knowledge underpins effective strategies, from market segmentation and product positioning to new product launches and marketing mix decisions. Understanding these factors is essential for three groups: researchers in economics and marketing, everyday consumers, and local businesses. Raising awareness can help change how retailers and consumers think, making businesses more competitive internationally. While there is no one-size-fits-all solution, it is crucial to prioritize studying consumer psychology, including their needs and attitudes. This understanding will help businesses adapt to changing consumer preferences, leading to better success and growth (Lichev, 2017).

Along with these, Qazzafi (2020) emphasized that consumer purchasing behavior constantly evolves, shaped by a person's age, life stage, and relationship status. This is because people's tastes change as they grow older. Consumer behavior shifts throughout life's major transitions, such as marriage, parenthood, and children's entry into college (Qazzafi, 2020). In short, people are driven by a particular need at a particular time. Psychological and internal factors drive consumers' excitement about new products. Companies leverage this by focusing on elements such as motivation, perception, learning, and memory (Kotler & Keller, 2016). Numerous studies have explored psychological and personal factors affecting consumer behavior across various sectors, but few have included the private sector. It also seeks to give unique insights into how these factors play out in a specific workplace environment, specifically a private institution. Understanding these influences is crucial for improving services, enhancing employee satisfaction, and optimizing resource allocation (Susanto et al., 2016). Specifically, this study aimed to examine how these personal and psychological factors interact to influence employee consumer behavior at Divine Word College of San Jose. Nonetheless, this research provided insights into the decision-making process behind product selection. The goal was to get a clearer picture of their decision-making process, going beyond simple economic factors to understand the human side of their consumption decisions. This understanding can help businesses better adapt to the market and create products for this group of people in the

private sector.

**Statement of the Problem** - This study aimed to determine the effect of psychological and personal factors on the consumer behavior of employees in Divine Word College of San Jose. Specifically, it sought to answer the following questions: (1) What is the extent of psychological factors of employees in Divine Word College of San Jose in terms of motivation and product perception? (2) What is the extent of personal factors of employees in Divine Word College of San Jose in terms of lifestyle and personality? (3) What is the level of consumer behavior of employees in Divine Word College of San Jose? (4) Is the level of consumer behavior of employees significantly affected by psychological factors and personal factors?

**Significance of the Study** - This study aimed to determine how psychological and personal factors affect the consumer behavior of employees at Divine Word College of San Jose (DWCSJ). These factors include personal and psychological ones. The findings of this research will benefit several groups or individuals. The researchers believe that employees, such as non-teaching personnel, can become more aware of their consumption behavior. The study may help them determine their spending and limits. The school may also benefit by learning how to offer improved products that meet the needs and interests of its employees/consumers. Local business owners can use this study as a guide to modify their products or marketing plans to suit market needs better. The Local Government Unit (LGU) can use the study to support local economic development plans and to have a better understanding of the spending behavior of a specific workforce. The school administrators can also gain some insights about the needs, preferences, and behaviors of their non-teaching staff. Future researchers can use these as a reference for similar topics in consumer behavior, especially in other sectors related to educational institutions.

**Scope and Delimitation of the Study** - This study aimed to determine the effect of psychological and personal factors on the consumer behavior of employees within Divine Word College of San Jose (DWCSJ). This included maintenance personnel, librarians, and some other staff who do not perform teaching duties. The research only concentrated on specific factors, the psychological and personal factors that may affect how and why they buy products. The psychological factors encompass motivation and product perception; the personal factors include lifestyle and personality. This study was done from July 2025 to March 2026. This study did not include teaching staff, students, or personnel from other educational institutions. It also did not include some influences such as marketing strategies, product availability, or pricing. Additionally, this study did not examine consumer behavior in online markets or platforms. Each participant or respondent was given the same survey questionnaire for data collection. The findings are limited to what the respondents have and are only available to the setting and time of the study at Divine Word College of San Jose (DWCSJ).

## 2. Methodology

**Research Design** - This study utilized a descriptive-correlational design. According to Bhandari (2021) and Clarete et al. (2023), this descriptive-correlational design examined and described the relationship between variables but did not focus on cause-and-effect relationships. Descriptive research was used to determine the extent of psychological factors in product perception and motivation, the extent of personal factors in lifestyle and personality, and the level of consumer behavior among employees at Divine Word College of San Jose. Furthermore, a correlational design was used to determine if the level of consumer behavior is significantly affected by psychological and personal factors.

**Respondents of the Study** - The respondents in this study were all 46 non-teaching personnel at Divine Word College of San Jose. Using complete enumeration, they are all included to represent a distinct group of employees in the institution whose consumer behavior may be influenced by psychological and personal factors such as motivation, product perception, lifestyle, and personality. This ensures that the data collected comprehensively represent the entire group of non-teaching personnel, preventing bias and ensuring fairness. The survey was administered to the entire respondent population, provided they voluntarily agreed to participate.

**Research Instrument** - The research instrument used in this study was a researcher-made questionnaire. The

questionnaire was divided into three (3) main parts. Part I focuses on the respondents' psychological factors. This section included statements related to motivation and product perception, which were measured using a five-point Frequency scale. Part II covers the respondents' personal factors. This section focuses on lifestyle and personality, which will also be measured using the same five-point Likert scale. Part III focuses on the level of consumer behavior of employees, such as the non-teaching personnel. This part determined their purchasing practices and decision-making patterns in relation to the psychological and personal factors. The responses were measured using the five-point Likert scale. The questionnaire was designed to be clear, concise, and easy to answer, ensuring that the data collected accurately reflect respondents' perceptions and behaviors. Moreover, to assess the reliability of the researcher-developed questionnaire, the researchers sought assistance from field experts. The questionnaire was reviewed and evaluated by three research professors in the senior high school department of Divine Word College of San Jose to ensure that the items align with the study's objectives, are clear, and are appropriate for measuring psychological and personal factors, as well as consumer behavior. Suggestions and corrections from the validators were incorporated before the final administration of the survey.

**Data Gathering Procedure** - The researchers submitted a formal request letter to the human resource department of Divine Word College of San Jose to obtain approval to conduct the study and to identify the total population of non-teaching personnel. Once approval was granted, the researchers coordinated with the department to identify the designated workplaces of non-teaching personnel on campus. In accordance with ethical standards, informed consent was obtained from all potential participants, clearly outlining the purpose of the study, the procedures involved, and their right to participate voluntarily or withdraw at any time without consequences. After securing consent, the researchers personally administered the questionnaires to the respondents to ensure accurate distribution and to address any clarifications or concerns that arose during the process. The researchers allocated sufficient time, about one day, for the participants to complete the questionnaires comfortably and without pressure, and two to three days of data collection. Upon completion, the questionnaires were collected directly by the researchers to ensure data integrity and avoid misplacement. All data collected were systematically organized and prepared for analysis, with strict confidentiality maintained throughout the process.

**Statistical Treatment of the Data** - The data from this study were analyzed using descriptive and inferential statistics to determine how the information gathered aligns with the study's objectives. Weighted Mean was used to determine the extent of psychological factors (motivation and product perception), personal factors (lifestyle and personality), and the level of consumer behavior among the respondents, based on their answers to the survey questionnaire. Furthermore, Pearson's R Moment Correlation was used to determine whether the level of consumer behavior is significantly affected by psychological and personal factors.

**Ethical Considerations** - The researchers first secured formal permission from the Human Resources Department before proceeding with the study. In identifying and selecting the respondents, the researchers sought their authorization and consent prior to administering the survey questionnaire. Each participant was provided with an informed consent form that clearly explained the purpose of the study, the procedures involved, and their rights as respondents. Participation was entirely voluntary, and no individual was pressured to take part in the research process. Furthermore, the researchers strictly upheld confidentiality by ensuring that all information and responses provided would be treated with the highest level of privacy and used solely for academic purposes. To protect the participants' identities, no personal details were disclosed in the final report or any related documentation. Additionally, all written outputs and references followed the guidelines set by the American Psychological Association (APA) 7th edition.

### 3. Results and Discussions

Table 1 presents the mean extent of psychological factors in motivation and product perception, with an overall mean of 4.04, interpreted as High Extent. Regarding the mean extent of psychological factors in motivation among the employees of Divine Word College of San Jose, the composite mean of 3.97, interpreted as a High Extent, indicates that motivation plays a significant role in influencing the respondents' consumer behavior. This implies

that employees' consumption behavior is largely driven by their internal needs and personal goals rather than by external pressure or impulse. This result is supported by Maslow's Hierarchy of Needs, as discussed by Meshram (2023), which explains that individuals are motivated to satisfy basic and security needs before pursuing higher-level needs such as self-esteem and self-fulfillment. In the context of this study, the high level of motivation suggests that respondents engage in consumption behavior that prioritizes essential goods and personal well-being. Similarly, Bandhu et al. (2024) emphasized that motivation serves as a primary psychological driver of consumer behavior, especially when purchases are associated with personal satisfaction, responsibility, and goal attainment. In addition, Kumar et al. (2022) stated that motivated consumers are more likely to engage in deliberate and rational purchasing behavior by evaluating product relevance and perceived benefits. This explains why respondents in the study demonstrate careful decision-making rather than impulsive buying. Motivation, therefore, influences not only what consumers buy but also how they evaluate their choices before making a purchase.

**Table 1**

*Mean Extent of Psychological Factors in terms of Motivation and Product Perception*

Indicators (Motivation)	Weighted Mean	Verbal Description
1. I usually purchase products based on my basic needs (e.g., food, clothing, shelter).	4.52	Very High Extent
2. I buy products to make myself feel rewarded after finishing a task.	3.91	High Extent
3. I purchase items because they make me feel accepted or connected with others.	3.61	High Extent
4. I am motivated to buy products that I think can boost my self-esteem.	3.70	High Extent
5. I consider self-improvement and personal growth when making purchasing decisions.	4.09	High Extent
Composite Mean	3.97	High Extent
Indicators (Product Perception)		
1. My past experiences with a product influence my current purchase decisions.	4.15	High Extent
2. Advertisements and promotions affect how I view the quality of a product.	4.09	High Extent
3. I often compare different products before making a purchase.	4.30	Very High Extent
4. I am easily influenced by the brand image of a product.	3.61	High Extent
5. I buy products based on how I interpret their value, not just their price.	4.33	Very High Extent
Composite Mean	4.10	High Extent
OVERALL MEAN	4.04	High Extent

Legend: 4.20-5.00 Very High; 3.40 -4.19 High; 2.60-3.39 Moderate; 1.80-2.59 Low; 1.00-1.79 Very Low

The highest weighted mean was seen in the indicator "I usually purchase products based on my basic needs," with a mean of 4.52, indicating that respondents strongly prioritize necessities over wants. This finding aligns with Sharma's (2021) study, which indicates that consumers with a fixed income tend to be more conscious of their budgets and prioritize necessities. This suggests that employees are practical consumers who prioritize meeting essential needs. On the other hand, the lowest weighted mean was recorded for the statement "I purchase items because they make me feel accepted or connected with others," with a mean of 3.61, suggesting that social motivation has a weaker influence on respondents' consumption behavior. This result is consistent with Lichev (2017), who noted that social influence is less significant among consumers who value practicality, responsibility, and financial stability over social standards or trends. Overall, the findings indicate that employee motivation is largely shaped by necessity and personal fulfillment, reinforcing its strong influence on consumer behavior.

Furthermore, in terms of product perception, it obtained a composite mean of 4.10, which is interpreted as a High Extent. This result indicates that respondents' perceptions of product quality, value, and usefulness significantly shape their consumer behavior. It suggests that employees tend to evaluate products carefully before making purchasing decisions, relying on their own judgment and experience rather than external influences alone. This finding is supported by Khaniwale (2015), who explained that consumer behavior is primarily influenced by how individuals perceive products rather than by the products' objective attributes. Similarly, Kumar et al. (2022) emphasized that perceived quality and prior experience strongly influence purchase intention, as consumers are

more likely to choose products they believe will provide satisfaction and reliability. Furthermore, Tulcanaza-Prieto et al. (2023) found that positive product perception increases consumer trust, which in turn enhances willingness to purchase. These studies collectively support the result that product perception is a critical psychological factor influencing consumer behavior.

The highest weighted mean was recorded in the statement “I buy products based on how I interpret their value, not just their price,” with a mean of 4.33. This implies that respondents prioritize the value of money over low price alone, suggesting that they have a practical approach to purchasing. Similarly, this finding aligns with Wang et al. (2023), who stated that consumers rely heavily on value assessment and product comparison when making purchasing decisions, especially when financial resources are limited. This behavior reflects careful consideration of the benefits, durability, and overall value of the products respondents tend to purchase.

On the other hand, the lowest weighted mean was observed for the statement “I am easily influenced by the brand image of a product,” with a mean of 3.61, implying that branding has a relatively weaker influence on respondents’ purchasing behavior. This suggests that employees are less likely to be swayed by brand popularity or image and are more focused on personal evaluation and functional benefits. This finding is consistent with Hexian (2023), who noted that modern consumers increasingly rely on their own assessments of product quality rather than on brand reputation alone. All in all, the results indicate that product perception significantly influences consumer behavior, with respondents preferring practical, value-oriented purchasing decisions.

**Table 2**  
*Mean Extent of Personal Factors in terms of Lifestyle and Personality*

Indicators (Lifestyle)	Weighted Mean	Verbal Description
1. My daily routines influence the kind of products I buy.	3.93	High Extent
2. I prefer products that match my hobbies, interests, and values.	4.00	High Extent
3. I often buy convenient products that save me time and effort.	4.28	Very High Extent
4. I choose products that reflect my way of living.	4.17	High Extent
5. My social activities influence the products I consume.	3.85	High Extent
<b>Composite Mean</b>	<b>4.05</b>	<b>High Extent</b>
Indicators (Personality)		
1. My personality influences the brands or products I prefer	3.78	High Extent
2. I am consistent in the type of products I buy because of my personal traits.	3.91	High Extent
3. I prefer products that match my individuality and uniqueness.	3.91	High Extent
4. I avoid products that do not align with my personal values.	3.98	High Extent
5. I tend to remain loyal to brands that fit my personality.	4.00	High Extent
<b>Composite Mean</b>	<b>3.92</b>	<b>High Extent</b>
<b>OVERALL MEAN</b>	<b>3.99</b>	<b>High Extent</b>

Legend: 4.20-5.00 Very High; 3.40 -4.19 High; 2.60-3.39 Moderate; 1.80-2.59 Low; 1.00-1.79 Very Low

Table 2 shows the mean extent of personal factors in terms of lifestyle and personality, with an overall mean of 3.99, interpreted as High Extent. It also shows the mean extent of spending on personal needs and wants, with an overall mean of 3.49, interpreted as High Level. Lifestyle, as a personal factor, explains how respondents' daily routines, interests, and activities affect the products they buy. With a composite mean of 4.05 (High Level), the result indicates that lifestyle strongly influences respondents' buying behavior. This means that their way of life and daily activities affect their purchasing decisions. These findings were supported by Kumar et al. (2022), who reported that consumers typically purchase products that align with their daily habits and lifestyles. Clootrack (2025) explained that lifestyle was shaped by personal preferences, work, and social identity, which influence what consumers value and buy. This shows that lifestyle plays an important role in shaping consumer choices.

The highest weighted mean was found for the statement ‘I often buy convenient products that save me time and effort’, with a mean of 4.28, indicating that respondents prefer products that are easy to use and not time-consuming. This may be because employees have busy schedules, leading them to choose convenient products, as supported by Lichev (2017), who found that people with regular routines prefer practical, convenient products. In contrast, the lowest weighted mean was found in the statement ‘My social activities influence the products I consume’ with a mean of 3.85, which shows that social activities have less influence on their buying behavior.

This result was also supported by Dhanush (2024), who found that buying behavior was more influenced by habits and routines than by social interaction. In addition, Victor and Viswanadham (2022) stated that lifestyle and personal responsibilities influence buying decisions more than social factors do. Overall, the results show that lifestyle significantly affects employees' consumer behavior, particularly through convenience and daily routines.

Furthermore, personality obtained an average score of 3.92, categorized as high; the results indicate that personality significantly affects respondents' buying decisions. They tend to favor products and brands that reflect their personal traits and values. These findings are supported by Shemshaki et al. (2024), who state that personality involves consistent patterns of thinking, feeling, and acting, including how people engage with products and brands. When a brand matches a consumer's personality and values, it becomes easier for that consumer to feel satisfied and loyal. Moreover, Nordin et al. (2024) state that personality is a major factor affecting consumer behavior, which relates to the study, as employees can purchase a product brand based on their personality.

Additionally, Lau et al. (2024) found that extraversion, agreeableness, and conspicuousness significantly influence impulsive buying decisions, indicating that personality traits shape how employees engage with their product brands. The highest weighted mean was recorded in the statement “I tend to remain loyal to brands that fit my personality” with the mean of “4.00.” This indicates that they repeatedly stick with their product brand, which reflects their characteristics, values, or self-image. Similarly, these findings align with Kolańska-Stronka, M., & Singh, B. (2023), which indicates that they remain loyal to their preferred product brand as a result of their loyalty to the product.

On the other hand, the lowest weighted mean was recorded in the statement “My personality influences the brands or products I prefer” with the mean of “3.78,” which indicates that most of the employees are not influenced according to the brands or products that they prefer, as if they base their preferences on the prices or brands. This study is consistent with Huang and Yu (2024), who stated that personality alone does not fully determine consumer behavior. Thus, the results indicate that personality significantly influences the respondents' consumer behavior toward their preferred product or brand.

**Table 4**  
*Mean Level of Consumer Behavior*

Indicators (Consumer Behavior)	Weighted Mean	Verbal Description
1. I carefully consider my needs and wants before making a purchase.	4.17	High Level
2. I tend to buy products that provide the best quality for my money.	4.41	Very High Level
3. I often rely on recommendations from others before deciding to purchase.	3.93	High Level
4. I am likely to repeat purchases if I am satisfied with a product.	4.37	Very High Level
5. I choose products that provide good value for their cost.	4.46	Very High Level
6. I avoid buying products that do not meet my quality expectations.	4.41	Very High Level
7. I plan my purchases ahead of time rather than buying impulsively.	4.09	High Level
8. I check information such as product reviews before deciding to buy.	4.26	Very High Level
9. I adjust my purchasing behavior based on my monthly budget.	4.35	Very High Level
10. My consumer choices are influenced by both psychological and personal factors.	4.30	Very High Level
Composite Mean	4.28	Very High Level

Legend: 4.20-5.00 Very High Level; 3.40 -4.19 High Level; 2.60-3.39 Moderate Level; 1.80-2.59 Low Level; 1.00-1.79 Very Low Level

Table 4 discloses the level of consumer behavior of employees of Divine Word College of San Jose, with a composite mean of 4.28, interpreted as a Very High Level. This result indicates that the respondents demonstrate careful, well-planned consuming behavior. The very high level suggests that employees are conscious buyers who consider value, necessity, and practicality when making purchasing decisions, rather than engaging in impulsive or unplanned consumption. This finding is supported by Williams (2025), who emphasized that consumer behavior among working individuals is largely influenced by rational decision-making, financial awareness, and budget



pursuing higher-level needs. In line with this, Meshram (2023) emphasized that motivation drives need-based and goal-oriented purchasing behavior, particularly among individuals with fixed incomes, such as employees.

For product perception, the relationship with consumer behavior shows a strong positive correlation ( $r = 0.714$ ), an effect size of 0.510, a computed t-value of 6.761, and a p-value  $< 0.001$ , indicating a highly significant effect. This indicates that product perception has a substantial influence on consumer behavior. The large effect size suggests that more than half of the variance in consumer behavior is explained by respondents' perceptions of product value, quality, and usefulness. This finding is consistent with Khaniwale (2015), who stated that consumer behavior is largely influenced by product perception rather than objective product attributes. Similarly, Kumar et al. (2022) emphasized that perceived quality and value are strong predictors of purchase intention and actual consumption behavior.

When psychological factors are considered as a whole, the correlation between psychological factors and consumer behavior is  $r = 0.648$ , with an effect size of 0.420, a computed t-value of 5.640, and a p-value  $< 0.001$ , indicating a highly significant, strong positive relationship. This implies that motivation and product perception collectively play an important role in shaping how employees consume products. This result aligns with Kotler and Keller (2016), who explained that psychological factors are central determinants of consumer decision-making processes.

In terms of lifestyle, the correlation coefficient between lifestyle and consumer behavior is  $r = 0.736$ , with an effect size of 0.542, a computed t-value of 7.209, and a p-value  $< 0.001$ , indicating a highly significant relationship. This indicates a strong positive relationship, suggesting that respondents' daily routines, time constraints, and activities strongly influence their purchasing behavior. The large effect size implies that lifestyle accounts for a substantial portion of variation in consumer behavior. This finding supports Schiffman and Wisenblit (2019), who stated that lifestyle reflects how consumers allocate time and money, thereby shaping their consumption patterns. Likewise, Kotler and Keller (2016) emphasized that lifestyle is a key personal factor influencing product choice and buying decisions.

Regarding personality, the relationship between personality and consumer behavior yielded a correlation coefficient ( $r$ ) of 0.771, an effect size of 0.594, a computed t-value of 8.019, and a p-value  $< 0.001$ , indicating a highly significant relationship. This strong positive relationship indicates that personality traits significantly influence respondents' brand preference, loyalty, and purchasing consistency. The relatively large effect size suggests that personality explains a considerable portion of consumer behavior. This finding is consistent with Schiffman and Wisenblit (2019), who noted that personality affects decision-making styles and preference consistency. In addition, Kotler and Keller (2016) emphasized that personality influences how consumers respond to products and brands that align with their self-concept.

When personal factors are considered collectively, the correlation coefficient between personal factors and consumer behavior is  $r = 0.806$ , with an effect size of 0.650, a computed t-value of 9.039, and a p-value  $< 0.001$ , indicating a very strong and highly significant relationship. This suggests that lifestyle and personality together have a greater influence on consumer behavior than psychological factors alone. The large effect size indicates that respondents' personal characteristics can explain a substantial portion of consumer behavior. This finding supports Kotler and Keller (2016), who emphasized that personal factors are among the strongest determinants of consumer behavior, especially among working adults with established routines and responsibilities.

The findings in Table 5 confirm that both psychological factors and personal factors significantly affect the consumer behavior of employees of Divine Word College of San Jose. Among the variables, personal factors, particularly personality and lifestyle, exhibited the strongest relationships, followed closely by product perception. These results validate the study's conceptual framework and theoretical foundations discussed in Chapter 2. Anchored on Consumer Behavior Theory and Maslow's Motivation Theory, the findings demonstrate that consumer behavior is shaped by an interaction of internal psychological processes and personal characteristics, thereby supporting the study's objectives and strengthening the rejection of the null hypothesis.

#### 4. Conclusions

Based on the significant findings, the following conclusions were made. The findings show that employees are highly motivated to consume products. They are mostly motivated by their basic needs and personal goals when buying products. Based on the results, the respondents exhibit a high extent of product perception. Employees tend to carefully consider the value and quality of products before deciding to buy. The findings indicate that their lifestyle highly drives the respondents. Their daily routines and need for convenience influence what products they purchase. Employees' personalities have a significant impact on their consumer behavior. As shown in the findings, respondents prefer products and brands that align with their personal traits and values. The respondents exhibit a high level of consumer behavior. It shows that employees are careful, practical consumers who consider quality, value, and budget when making purchases. The results reveal that psychological factors significantly affect respondents' consumer behavior, indicating a strong influence of internal motivations and perceptions. Additionally, the findings also confirm that personal factors significantly influence consumer behavior, suggesting that individual characteristics play an important role in purchasing decisions.

**Recommendations** - In relation to the conclusion, the following recommendations are proposed to enhance understanding and support better consumer practices among the employees in Divine Word College of San Jose (DWCSJ). Businesses on or near campus may focus on offering essential, affordable products. Since product quality and value for money influence their buying decisions, sellers may ensure that the product remains reliable and long-lasting and offer reasonable prices to maintain customers' trust and loyalty. Recognizing that lifestyle also influences consumer behavior, businesses may provide convenient, practical products that fit employees' daily routines. Businesses may strengthen their brand identity and maintain a positive relationship with customers. Employees may continue to practice careful planning before making a purchase decision, especially for their own goods, to maintain their value-oriented decision-making behavior. Since psychological and personal factors significantly influence consumer behavior, businesses and institutions may consider them when developing strategies and programs that align with employees' needs and preferences. Future researchers may examine the long-term effects of psychological and personal factors on consumer behavior. This may provide deeper insights into potential changes in motivation, lifestyle, and purchasing behavior among employees, such as non-teaching personnel at Divine Word College of San Jose (DWCSJ).

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