

## Research Article

# Big Five Personality and Consumer Trust: The Impact on Consumer Loyalty

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**Abstract.**

The growth of e-commerce platforms in Indonesia has led to a significant surge, intensifying market rivalry and pushing companies to prioritize establishing customer loyalty. The primary objective of this study is to investigate the impact of the big five personality traits and customer trust on customer loyalty. The present study employed a quantitative methodology, utilizing a correlational research design. The researchers employed purposive sampling to conduct the sampling process. It comprised 145 customers who had engaged in several transactions on online retail platforms and employed the IPIP-BFM-25 scale, Customer Trust Scale, and Customer Loyalty Scale as research instruments. The data collected from online questionnaires was further analyzed using multiple linear regression techniques. Extraversion, agreeableness, and openness—three essential characteristics from the Big Five personality model—are shown to have an impact on customer loyalty in the current study. On the contrary, conscientiousness and neuroticism do not influence customer loyalty. Additionally, this study demonstrates a significant positive relationship between customer trust and loyalty. The findings of this study can be used by companies to formulate effective strategies to sustain client loyalty.

**Keywords:** big five personality, customer loyalty, customer trust, online store, personality

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**Published** 7 February 2024

Publishing services provided by  
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Selection and Peer-review under the responsibility of the ICAP-H Conference Committee.

## 1. BACKGROUND

Competition in the corporate business world is heavily influenced by the accelerating rate of change in the global economy. These changes also affect the manufacturing sector, particularly the fashion industry. A growing number of product varieties from different brands are being brought to the market, which indicates the present fashion model's quick development [1]. According to data acquired by CNBC Indonesia in 2019, fashion industry advancements in Indonesia contributed 18.01 percent or 116 trillion rupiahs.

This development also pertains to transactions conducted in physical stores and online stores. Survey results from the Association of Indonesian Internet Service Providers (APJII) indicate that more than 55 percent of Internet users utilize the Internet for online shopping. The majority of Internet usage is for commerce (35.1%), followed

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by providing services (26.1%). This increasing competition demonstrates the value of customer retention for businesses. Customers are one of the most essential factors that a business must consider, as they can determine its success [2].

With the proper strategy for its marketing activities, a company can conduct business to retain its customers. Marketing activities aim to achieve customer satisfaction so that the company can acquire more customers and retain those who provide benefits [3]. Building positive relationships with consumers is one of the best customer-focused marketing strategies [4]. Customers can determine the survival and development of a company's business making the company's strategy for establishing customer relationships crucial [5].

Customer loyalty refers to a customer's attachment to and history with a brand [6]. Loyalty is one of the most essential aspects of marketing and consumer behavior [7]. Customer loyalty demonstrates the customer's desire and interest in reusing the service, which encourages individuals to repurchase [8]. In addition, customer loyalty may dissuade customers from moving to a competitor's service. Therefore, customer loyalty is one of the keys for companies to win the market competition, given that by retaining customers, a business can ensure its continued existence [9].

Customers make purchasing decisions based on their requirements and preferences [10]. Customers' selection of a product or service is influenced by a variety of individual traits as well as internal and external influences [11]. According to Kotler and Keller [12] the primary determinants of customers' purchasing behavior are cultural, social, personal, and psychological variables. In order to develop an effective marketing plan that fosters customer loyalty, a company needs to comprehend the significance of key aspects influencing consumer behavior [13].

Individual characteristics, such as personality, lifestyle, employment, and economy, are among the internal factors that can influence individuals' product or service selection [14]. Then, Winata and Fiqri's [15] research indicates that trust, customer satisfaction, and service quality can also foster customer loyalty. This analysis provides valuable information that can be utilized to influence consumer behavior and attitudes.

Each customer has a different way of showing loyalty, consumption, and preference for their chosen product. These different ways are due to customer personality differences [16]. The argument is consistent with the findings of Kim et al. [17], who demonstrated that customer personality traits mediated by satisfaction and conformity can affect customer loyalty. Customer personality traits and brand personality support the research of Lin [18] regarding the variables that influence customer loyalty. Both of these studies demonstrate that customers' personality traits can affect customer loyalty.

The Big Five Personality theory, developed by Goldberg, is widely acknowledged and accepted within the business world. This theory classifies variations in individual personalities based on a comprehensive five-dimensional framework [19]. McCrae and Costa expanded upon the earlier five dimensions: Neuroticism, Extraversion, Openness to Experience, Agreeableness, and Conscientiousness. Each of these dimensions indicates distinct personality traits shown by individuals. A personality trait refers to the complex arrangement of internal psychophysical systems that determine an individual's behavior and cognition based on distinct characteristics. These personality traits tend to be stable and cause differences in perceptions and values in response to events.

Each of The Big Five Personality Traits has multiple facets. Neuroticism is a personality trait that characterizes the emotional stability of an individual. Extraversion is the tendency or intensity of an individual to establish interpersonal relationships. Openness is a personality trait associated with receptivity to new experiences. A person's agreeableness reflects his or her ability to get along with others and concern for social harmony. Conscientiousness leads to characteristics that motivate individuals to take actions that contribute to goal achievement [19].

Previous research has demonstrated significant correlations between the Big Five personality types of smartphone consumers and their level of brand loyalty [16]. Moreover, this finding demonstrates that customers use products corresponding to their personality traits. Consequently, the company's marketing strategies seek to increase customer trust and familiarity with the brand's personality. Good marketing strategies also strengthen brand-consumer communication to increase customer loyalty. In addition, customers may have product preferences based on the brand's personality, the customer's personality, or even their self-concept [20].

In addition to personality, customer trust also plays a significant role in customer loyalty [21]. Following the findings of Sun and Lin [22], companies can acquire fresh customers and retain existing ones through customer trust, which promotes customer loyalty.

A business's primary foundation is trust. Two parties can engage in business transactions if they trust one another; therefore, it is essential to establish trust from the very start of the relationship [23]. According to Moorman [24], customer trust is the tendency of an individual to rely on a company they trust. Putranto [25] defined customer trust as the trust, confidence, and knowledge of the product's numerous attributes and benefits. Customers' repeated perceptions of something can foster trust, followed by their learning and experiences. A customer's perception of trust in the company's services can result in customer loyalty [26]. Maintaining long-term relationships, particularly with

customers, necessitates the consideration of trust in the hopes of fostering customer loyalty.

Numerous studies on customer loyalty have been conducted, including separate studies relating customer loyalty to personality [18,27,28] and between customer loyalty and trust [29–31]. However, research on customer loyalty, the Big Five personality traits and customer trust in a single study is still limited. Determining the influence of the Big Five personalities and customer trust on customer loyalty is therefore essential.

This study aims to determine the effect of the Big Five personality traits on customer loyalty, the effect of customer trust on customer loyalty, and the combined impact of the Big Five personality traits and customer trust on customer loyalty.

## 2. RESEARCH METHODS

### 2.1. Variables or concepts studied

The present study incorporated three variables, including two independent variables (X1 and X2) and one dependent variable (Y). Customer loyalty (Y) is the dependent variable, while Big Five personality (X1) and customer trust (X2) are independent variables. Customer loyalty is the consistency of a customer's purchasing behavior. The Big Five personality traits comprise openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism. Customer trust is a customer's confidence and trust in a product based on their knowledge of its attributes and benefits.

### 2.2. Sampling Method

The present study employs a correlational quantitative methodology. The sampling method employs purposive sampling based on multiple criteria. After screening, it was determined that 145 individuals served as study subjects.

### 2.3. Research subject

Customers of a fashion retailer's online store who have made at least two purchases at the retailer qualify as research participants. This characteristic was selected because repeat purchases are assumed to indicate a loyal customer.

## 2.4. Research Instruments

The customer loyalty scale used in this study was adapted from the Customer Loyalty Scale [32] based on Evanschitzky and Wunderlich's [33] aspects of customer loyalty, namely cognitive loyalty, affective loyalty, conative loyalty, and action loyalty. This Likert-style scale consists of thirteen items. It contains seven categories of answer options: 1 = strongly disagree, 2 = disagree, 3 = quite disagree, 4 = neutral, 5 = quite agree, 6 = agree, and 7 = strongly agree. This scale has a coefficient reliability of  $\alpha = 0.911$ .

The Big Five Personality Scale is the International Personality Item Pool-Big Five Factor Marker 25 (IPIP-BFM-25), developed by Akhtar and Azwar [34]. The scale consists of 25 Likert items with five answer categories: 1 = very inappropriate, 2 = not appropriate, 3 = neutral, 4 = appropriate, and 5 = very appropriate—the IPIP-BFM-25 scale's coefficient reliability  $\alpha = 0.672$  to 0.900.

The customer trust scale was adapted from the Customer Trust Scale based on aspects of customer trust identified by Gefen et al. [35], such as integrity, altruism, and competence. This scale is a seven-item Likert scale with seven answer categories: 1 = firmly disagree, 2 = disagree, 3 = quite disagree, 4 = neutral, 5 = quite agree, 6 = agree, and 7 = strongly agree. The coefficient reliability of this scale is  $\alpha = 0.91$ .

## 2.5. Research design

The current study employs a quantitative methodology and correlational design. This method predicts that a specific variable can influence other variables.

## 2.6. Data Collection Procedures

Using the Google Form link, the researcher collected research data online, which was then distributed to customers who had been pre-screened.

## 2.7. Data analysis technique

The collected data was processed with Microsoft Excel and later analyzed with the SPSS program. Multiple linear regression is used in data analysis to determine the impact of the independent variables [Big Five personalities and customer trust) on the dependent variable (customer loyalty).

### 3. RESULT

Based on the research conducted on 145 customers, demographic data can be observed in the following table:

TABLE 1: Demographic Data Distribution.

Category	Frequency	Percentage (%)
<b>Gender</b>		
Female	145	100
<b>Age (Years Old)</b>		
26 – 30	10	6,9
31 – 35	35	24,1
36 – 40	41	28,3
41 – 45	29	20
46 – 50	25	17,2
>50	5	3,4
<b>Marital Status</b>		
Married	144	99,3
Unmarried	1	0,7
<b>Occupation</b>		
Midwife	1	0,7
Teacher	8	5,5
Housewife	83	57,2
Private Sector	22	15,2
Civil Servant	3	2,1
Self-employed	28	19,3
<b>Salary (Rp)</b>		
< 1.000.000	33	22,8
1.000.000 – 2.500.000	27	18,6
2.500.000 – 5.000.000	67	46,2
5.000.000 – 10.000.000	11	7,6
>10.000.000	7	4,8

Table 1 illustrates that the entirety of the participants in the study were female, with a majority falling between the age range of 36 to 40 years (28.3%). Nearly every respondent was married (99.3%), with most professionals being housewives (57.2%). In addition, nearly half of the participants (46.2%) reported monthly incomes falling within 2,500,000 to 5,000,000 rupiah..

According to the findings presented in Table 2, the statistical analysis  $F(6,138) = 43,908$ ;  $p < 0,01$ ) indicates a significant relationship between the big five personality traits and consumer trust, when examined simultaneously, affects customer loyalty. The

TABLE 2: Multiple Linear Regression Test Big Five personality, customer trust and customer loyalty.

Variable	Unstandardized		Standardized $\beta$	t	Sig.
	B	Std. Error			
Constant	0,620	5,177		0,120	0,905
Extraversion	0,484	0,181	0,164	2,680	0,008
Agreeableness	0,734	0,257	0,200	2,855	0,005
Conscientiousness	0,192	0,283	0,048	0,676	0,500
Neuroticism	0,216	0,122	0,096	1,774	0,078
Openness	0,970	0,201	0,307	4,817	0,000
Customer Trust	0,546	0,121	0,277	4,518	0,000
R	0,810	4,162			
Adjusted R <sup>2</sup>	0,641				
R <sup>2</sup>	0,656				
F	43,908				
Sig	0,000				

$R^2 = 0,656$  value suggests that approximately 65.6% of the variations in customer loyalty may be attributed to the combined effects of the Big Five personality traits and customer trust. The remaining 34.4% of the variations are likely impacted by additional factors not considered in this study.

Extraversion ( $t=2,680$ ;  $p<0,01$ ;  $\beta=0,164$ ), agreeableness ( $t=2,855$ ;  $p<0,01$ ;  $\beta=0,200$ ), and openness ( $t=4,817$ ;  $p<0,01$ ;  $\beta=0,307$ ) can predict customer loyalty, according to the t-test results. Customer loyalty, however, is not predicted by conscientiousness ( $t=0,676$ ;  $p>0,05$ ;  $\beta=0,048$ ) or neuroticism ( $t=1,774$ ;  $p>0,05$ ;  $\beta=0,096$ ). Furthermore, the results of the t-test customer trust ( $t=4,518$ ;  $p<0,01$ ;  $\beta=0,277$ ) show that it can predict customer loyalty.

## 4. DISCUSSION

Customer loyalty is a significant determinant of business performance concerning customer behavior [36]. The selection of products by customers can be impacted by many factors, encompassing both internal and external variables [11]. Personality is one of the internal characteristics influencing client buying behavior [14]. The study's findings indicate that customer loyalty is highly influenced by extraversion, openness, and agreeableness. Nevertheless, it has been observed that conscientiousness and neuroticism do not exert any discernible influence on consumer loyalty. These results are consistent with the findings of Maulana and Ruhaniah's research [16], which indicates that each of the big five personality traits is associated with various levels of loyalty and

that extraversion, openness, and agreeableness tend to be associated with high levels of loyalty.

Extraversion has a positive effect on customer loyalty, meaning that the higher the level of extraversion within customers, the higher the level of customer loyalty tends to be. According to Ou [37], extraversion positively influences customer loyalty. Additionally, it was explained that individuals with greater extroversion would be more willing to explore and attempt new products. In contrast, individuals with emotional instability and weak opinions will be readily influenced by others to choose different products. On the other hand, consumers with dominant extraversion are more likely to purchase a product repeatedly. Companies can, therefore, implement strategies involving social interaction based on the characteristics of extraversion.

People with a dominant openness personality will have creative, imaginative tendencies and a strong interest in new experiences [19]. Based on these characteristics, individuals with a dominant trait of openness will be more eager to attempt and seek out new experiences. According to Ou's research [37], individuals with dominant openness tend to try new products from the same brand. As an attraction for individuals with a high openness tendency, companies can implement strategies such as introducing new products or creating special editions of existing ones.

This study discovered that agreeableness has a significant positive influence on customer loyalty. The more agreeable a client is, the greater customer loyalty. This study supports Lin's [18] findings that individuals with agreeableness personalities positively influence loyalty. A person with agreeableness attributes will naturally exhibit empathy, care, and generosity. Consequently, individuals with high levels of agreeableness are more likely to perceive the relationship between companies and themselves as honest and trustworthy [27]. Then, individuals with dominant agreeableness are not easily disappointed, are forgiving, and have a high level of trust [19]. Customers with high agreeableness tend to be more loyal as a result. Therefore, based on agreeableness traits such as empathy and generosity, the company can implement a charity strategy, such as donating a portion of profits to those in need.

In addition, the conscientiousness personality trait did not affect customer loyalty in this study. This result is because customers with conscientiousness pay more attention to and prioritize achievement in their studies and occupations and are, therefore, less involved in other activities [38]. Moreover, individuals with dominant conscientiousness traits tend to be organized, disciplined, and conscientious, so they are likely to make comparisons, resulting in the selection of alternative brands [19]. Consequently, individuals with a dominant conscientiousness trait have a low tendency for loyalty.



In addition, neuroticism does not influence customer loyalty. Because of emotional instability, Smith [27] demonstrated that neuroticism personality is prone to mood fluctuations, irritability, and impatience. Individuals with neuroticism tend to swap brands frequently due to these characteristics. Consequently, emotional instability leads to reliance on emotions in purchasing behavior. Therefore, individuals with neuroticism traits tend to have low loyalty.

Moreover, other findings of this study suggest that customer trust has a favorable impact on customer loyalty. One of the factors that can lead to customer loyalty is customer trust [15]. The greater the degree of customer trust, the greater the customer loyalty. This result is consistent with the findings of several prior studies, which demonstrated that trust is one of the factors that can influence customer loyalty [30,31].

According to this explanation, customer loyalty is formed when a company maintains the confidence of its customers and satisfies their trust and positive expectations. This is accomplished by providing customers with products and services that meet their needs. However, if consumers are dissatisfied and lack confidence in a company's products or services, they are likelier to choose products from other companies [39].

## 5. CONCLUSION

This study indicates that extraversion, agreeableness, and openness positively affect customer loyalty. In contrast, the remaining two traits, conscientiousness and neuroticism, do not have any significant impact. Moreover, this study discovered that consumer trust may influence customer loyalty.

The findings of this study suggest that customers who exhibit extraversion, agreeableness, and openness personality traits are more likely to demonstrate loyalty towards products or firms. Companies might prioritize these individuals as the primary target audience when developing product marketing strategies. Furthermore, companies must enhance client trust. Companies need to uphold a commitment to integrity and maintain the trust of their customers. Therefore, companies retain the ability to sustain client loyalty.

## Acknowledgments

Acknowledgments contain statements to those involved in conducting the research, which can be organizations, groups, communities, or individuals. Parties whose names are mentioned must be written in full without abbreviations.

## Funding

Funding contains information on sources of funding for research implementation.

## Ethics Policy

Ethical policies include the conflict-of-interest statements, informed consent procedures, and ethical committee approval. Requirements can vary by discipline. If you are unclear about the requirements for your study, check with your colleagues and advisors, and also the Conference Organizer(s).

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