



**Faculty of Cognitive Sciences and Human Development**

**PERSONALITY TRAITS AND ONLINE SPENDING BEHAVIOUR IN  
GENERATION Y AND Z DURING PANDEMIC OF COVID-19 AT  
SOUTH-EAST MALAYSIA REGION**

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UNIVERSITI MALAYSIA SARAWAK

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Final Year Project Report

Masters

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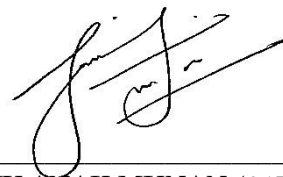
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**PERSONALITY TRAITS AND ONLINE SPENDING BEHAVIOUR IN GENERATION Y AND Z DURING PANDEMIC OF COVID-19 AT SOUTH-EAST MALAYSIA REGION**

**Jimmy Anak Munan**

A thesis submitted  
in partial fulfilment of the requirements for a  
Bachelor of Psychology with Honours

Faculty of Cognitive Sciences and Human Development  
UNIVERSITI MALAYSIA SARAWAK  
(2021)

The project entitled 'Personality Traits and Online Spending Behaviour in Generation Y and Z During Pandemic of Covid-19 at South-East Malaysia Region' was prepared by *Jimmy Anak Munan* and submitted to the Faculty of Cognitive Sciences and Human Development in partial fulfillment of the requirements for a Bachelor of Science with Honours (*Psychology*)

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**Gred**

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## **LIST OF ABBREVIATIONS**

MCO	Movement Control Order
GDP	Gross Domestic Product
BFI	Big Five Inventory
TAM	Technology Acceptance Model
TRA	Theory of Reasoned Action
TPB	Theory of Planned Behaviour
PBC	Perceived Behavioural Control
PTPA	Personality Trait Prediction Algorithm
SPSS	Statistical Package for Social Sciences

## **ABSTRACT**

In the global economy, consumers' personality traits have become the central issues for online spending behaviour especially during the pandemic of Covid-19. The purpose of this study is to determine the correlation relationship between personality traits and online spending behaviour in Generation Y (Age:27-43) and Z (Age:18-26) during pandemic of Covid-19 at the South-East Malaysia region which is Kuching, Sarawak. A correlational research design along with a convenience sampling was applied in this study. Primary data was collected through an online survey and 180 consumers from Kuching, Sarawak was voluntarily participated in this study. Findings show a positively significant correlation between personality traits (agreeableness, openness, conscientiousness, and extraversion) and online spending behaviour (perceived usefulness). Surprisingly, personality traits (neuroticism) have a negatively significant correlation with online spending behaviour (perceived usefulness). Besides, a positively significant correlation also found between personality traits (agreeableness, openness, conscientiousness, and extraversion) with online spending behaviour (perceived ease of use). However, personality traits (neuroticism) have no significant correlation with online spending behaviour (perceived ease of use). Furthermore, the findings show a significant difference in online spending behaviour (perceived usefulness) between Generation Y and Z. Generation Y demonstrated higher perceived usefulness on online shops than Generation Z. In contrast, there is no significant difference in online spending behaviour (perceived ease of use) between Generation Y and Z. Overall, personality traits (openness and conscientiousness) were found to be the strongest significantly correlated with online spending behaviour (perceived usefulness and perceived ease of use) on online shops among Generation Y and Z consumers in Kuching, Sarawak. Moreover, although the current study was based on a small sample of participants, yet the findings show a significant difference in online spending behaviour (perceived usefulness) between Generation Y and Z consumers in Kuching, Sarawak on online shops. In future research, it might be possible to use different location in this region to represent whole population.

**Keywords:** Personality traits, Online spending behaviour, Generation Y, Generation Z, Pandemic of Covid-19

## **ABSTRAK**

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*Dalam ekonomi global, sifat-sifat personaliti pengguna telah menjadi isu utama bagi tingkah laku perbelanjaan dalam talian terutamanya semasa pandemik Covid-19. Tujuan kajian ini dijalankan adalah untuk mengkaji hubungan korelasi antara sifat-sifat personaliti dan tingkah laku perbelanjaan dalam talian oleh Generasi Y (Umur:27-43) dan Z (Umur:1826) semasa pandemik Covid-19 di rantau Malaysia Tenggara iaitu Kuching, Sarawak. Penyelidikan berbentuk korelasi dengan persampelan mudah telah digunakan dalam kajian ini. Data utama telah dikumpul melalui kaji selidik dalam talian dan 180 pengguna dari Kuching, Sarawak telah menyertai kajian ini secara sukarela. Penemuan kajian menunjukkan positif, signifikan korelasi antara sifat-sifat personaliti (agreeableness, openness, conscientiousness, dan extraversion) dengan tingkah laku perbelanjaan dalam talian (perceived usefulness). Agak mengejutkan, sifat personaliti (Neuroticism) mempunyai negatif, signifikan korelasi dengan tingkah laku perbelanjaan dalam talian (perceived usefulness). Selain itu, positif, signifikan korelasi juga didapati antara sifat-sifat personaliti (agreeableness, openness, conscientiousness, dan extraversion) dengan tingkah laku perbelanjaan dalam talian (perceived ease of use). Walau bagaimanapun, sifat-sifat personaliti (neuroticism) tidak mempunyai signifikan korelasi dengan tingkah laku perbelanjaan dalam talian (perceived ease of use). Tambahan pula, penemuan menunjukkan perbezaan yang signifikan dalam tingkah laku perbelanjaan dalam talian (perceived usefulness) antara Generasi Y dan Z. Generasi Y menunjukkan kegunaan yang lebih tinggi terhadap kedai-kedai dalam talian daripada Generasi Z. Sebaliknya, tidak ada perbezaan yang signifikan dalam tingkah laku perbelanjaan dalam talian (perceived ease of use) antara Generasi Y dan Z. Secara keseluruhan, sifat-sifat personaliti (openness dan conscientiousness) didapati mempunyai hubungan korelasi yang signifikan yang paling kuat dengan tingkah laku perbelanjaan dalam talian (perceived usefulness dan perceived ease of use) terhadap kedai dalam talian di kalangan pengguna dari Generasi Y dan Z di Kuching, Sarawak. Selain itu, walaupun kajian semasa adalah berdasarkan sampel yang kecil, namun penemuan dapat menunjukkan perbezaan yang signifikan dalam tingkah laku perbelanjaan dalam talian (perceived usefulness) antara pengguna dari Generasi Y dan Z di Kuching, Sarawak terhadap kedai dalam talian. Penyelidikan di masa hadapan boleh menggunakan lokasi yang berbeza di rantau ini untuk merangkumi kesemua populasi.*

**Kata kunci:** *Sifat-sifat personaliti, Tingkah laku perbelanjaan dalam talian, Generasi Y, Generasi Z, Pandemik Covid-19*

# **CHAPTER 1**

## **INTRODUCTION**

### **1.0 Introduction**

This chapter covered the background of the study, problem statement, research questions, objective of the study, hypotheses, conceptual framework, definition of terms, population, sample, significance of the study, scope of the study, limitation of the study, and summary of chapter one.

### **1.1 Background of the Study**

Recent trends in e-commerce have led to a proliferation of studies in personality traits and online spending behaviour among Generation Y and Z at South-east Malaysia regions which is Kuching, Sarawak during the covid-19 pandemic. Malaysia government implemented the Movement Control Order (MCO) on the 18<sup>th</sup> March 2020 to control the spread of coronavirus (Aziz, Othman, Lugova & Suleiman, 2020). This government policy has caused a drastic change in economic activities in the country. Economic activities such as restaurants, public transit and physical shopping were limited and almost prohibited by the government to fight against the spread of coronavirus. People are forced to stay at home during the MCO period. However, these restrictions have changed the ways of peoples living their daily life especially on how they buy things.

According to a study by iPrice Group (2017), they found that the e-commerce sector in Malaysia was predicted to become a RM24.5 billion industry by the end of 2017 and was expected to contribute more than 20% to this country's gross domestic product (GDP) by 2020. From these big numbers, East Malaysian spend 75% more time searching for products online compared to West Malaysian. There are a variety of items and services provided in online shopping which might attract the consumers online spending behaviour. Nevertheless, a consumer characteristic was the most important element to determine the consumer online spending behaviour. Thus, this enhances more interest in exploring the personality traits among Generation Y and Z in Kuching Sarawak to understand the online spending behaviour during the covid-19 pandemic.

### **1.2 Problem Statement**



A rapid progress in information and technology developments have improved consumers' information accessed via various media approaches such as print, broadcast and electronic media comprising the Internet. Among these various approaches, the Internet has become a highly used medium for businesses and service providers in communicating information and delivering products and services to customers (San, Omar & Thurasamy, 2015). As online shopping becomes more popular among generation y and z, it is important for the online retailers to know their customer personality traits and online spending behaviour. This is because it can help them to make more profit through online marketing strategy based on the consumers' personality traits and online spending behaviour.

Personality traits can give all lots of information in the individuals which can affect the online spending behaviour in them. Thus, online retailers can make a strategy to make sure that they do not lose their customers easily. According to San et al, (2015) future studies should continue to study the possible factors affecting online shopping behaviour by referring to theories and models for better understanding of consumer behaviour.

### **1.3 Research Questions**

1. What is the relationship between personality traits and online spending behaviour in Generation Y and Z consumers in Kuching, Sarawak?
2. Is there any difference in Generation Y and Z consumers in Kuching, Sarawak in online spending behaviour?

### **1.4 Objective of the Study**

General objective:

To determine the correlation relationship between personality traits and online spending behaviour in Generation Y and Z during Pandemic Covid-19 at Kuching, Sarawak.

Specific objective:

- a. To determine the correlation relationship between agreeableness and perceived usefulness in Generation Y and Z at Kuching, Sarawak.
- b. To determine the correlation relationship between openness and perceived usefulness in Generation Y and Z at Kuching, Sarawak.
- c. To determine the correlation relationship between conscientiousness and perceived usefulness in Generation Y and Z at Kuching, Sarawak.
- d. To determine the correlation relationship between extraversion and perceived usefulness in Generation Y and Z at Kuching, Sarawak.
- e. To determine the correlation relationship between neuroticism and perceived usefulness in Generation Y and Z at Kuching, Sarawak.
- f. To determine the correlation relationship between agreeableness and perceived ease of use in Generation Y and Z at Kuching, Sarawak.
- g. To determine the correlation relationship between openness and perceived ease of use in Generation Y and Z at Kuching, Sarawak.
- h. To determine the correlation relationship between conscientiousness and perceived ease of use in Generation Y and Z at Kuching, Sarawak.
- i. To determine the correlation relationship between extraversion and perceived ease of use in Generation Y and Z at Kuching, Sarawak.
- j. To determine the correlation relationship between neuroticism and perceived ease of use in Generation Y and Z at Kuching, Sarawak.
- k. To identify the differences in perceived usefulness in Generation Y and Z at Kuching, Sarawak.
- l. To identify the differences in perceived ease of use in Generation Y and Z at Kuching, Sarawak.

## **1.5 Hypotheses**

H<sub>1</sub>: There is a relationship between agreeableness and perceived usefulness.

H<sub>2</sub>: There is a relationship between openness and perceived usefulness.

H<sub>3</sub>: There is a relationship between conscientiousness and perceived usefulness.

H<sub>4</sub>: There is a relationship between extraversion and perceived usefulness.

H<sub>5</sub>: There is a relationship between neuroticism and perceived usefulness.

H<sub>6</sub>: There is a relationship between agreeableness and perceived ease of use.

H<sub>7</sub>: There is a relationship between openness and perceived ease of use.

H<sub>8</sub>: There is a relationship between conscientiousness and perceived ease of use.

H<sub>9</sub>: There is a relationship between extraversion and perceived ease of use.

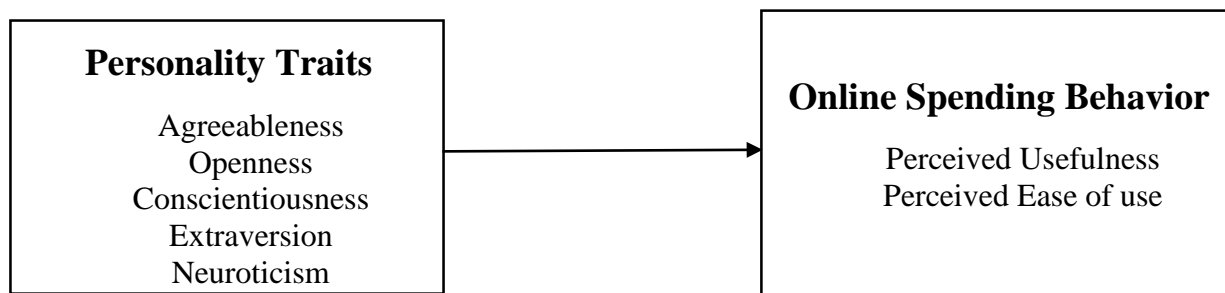
H<sub>10</sub>: There is a relationship between neuroticism and perceived ease of use.

H<sub>11</sub>: There is a difference in perceived usefulness between generation y and z.

H<sub>12</sub>: There is a difference in perceived ease of use between generation y and z.

## **1.6 Conceptual Framework**

The conceptual framework of this study explains the relationship between independent variables and dependent variables as Figure 1.0: The Conceptual Framework of the Study.



**Figure 1.0:** The Conceptual Framework of the Study

## 1.7 Definition of Terms

### 1.7.1 Personality traits

Conceptual definition: Personality traits can be defined as a direct influence of a persons' behavior and determines their pattern of interaction with the environment (McKenna & Bargh,2000). Meanwhile, according to Walczuch and Lundgren (2004), personality refers to an individual's unique internal traits. Personality is a person's consistent pattern of responses from internal structure in which a person experiences certain behavior in an orderly way (Mullin, 2010).

Operational definition: In this study, personality traits will be measured by using Big Five Inventory (BFI) (John & Srivastava, 1999). The inventory consists of five (5) dimensions of personality traits which are openness, conscientiousness, extraversion, agreeableness, and neuroticism.

#### *a. Openness*

Conceptual definition: Openness refers to the number of a person's interests and the extent to which the person pursues those interests. The more open a person is, the more varied his interests are, the more iconoclastic he is, the higher his inclination to challenge authority, and he is willing to consider different opinions (Costa and McCrae, 1992, 1989).

Operational definition: In this study, the openness will be measuring the originality and openmindedness in online shopping among Generation Y and Z in Kuching, Sarawak. *b.*

#### *Conscientiousness*

Conceptual definition: Conscientiousness is the intensity with which a person pursues his goals. The more conscientious a person is, the more he is individualistic, detail-oriented, efficient, responsible, highly organized, and self-controlled (Costa and McCrae, 1992, 1989).

Operational definition: In this study, the conscientiousness will be measuring the control and constraint factors in online shopping among Generation Y and Z in Kuching, Sarawak. *c.*

### ***Extraversion***

Conceptual definition: Extraversion refers to the degree of at ease feeling that a person perceives about his relationship with others. The more extraversion a person is, the more sociable he is, he tends to be more lively, vocal, action-oriented, enthusiastic, and he is more inclined to seek sensory excitements and gratifications. Consequently, he values his external images more, and he is more receptive to new things, ideas, and changes (Costa and McCrae, 1992, 1989).

Operational definition: In this study, the extraversion will be measuring the enthusiasm and energy among the Generation Y and Z in Kuching, Sarawak toward online shopping. *d.*

### ***Agreeableness***

Conceptual definition: Agreeableness is the degree with which a person complies with rules established by others. The more agreeable a person is, the more polite he is, the more people trust him, the more friendly he treats others, and the better people get along with him. This type of people easily maintains friendly relationships with others, believe that all men are born righteous, like to help others, and are considerate (Costa and McCrae, 1992, 1989).

Operational definition: In this study, the agreeableness among Generation Y and Z in Kuching, Sarawak will be measured in the degree of altruism and affection toward online shopping.

### ***e. Neuroticism***

Conceptual definition: Neuroticism is the number and intensity of stimuli needed to spur a person's negative emotions. The more neurotic a person is, the harder it is for the person to control his or her emotions, the easier for the person to be sensitive to other people's reproaches and ridicules (Costa and McCrae, 1992, 1989).

Operational definition: In this study, the neuroticism will be measuring the negative affectivity among the Generation Y and Z in Kuching, Sarawak toward online shopping.

### **1.7.2 Online spending behaviour**

Conceptual definition: Online spending is basically a process between a buyer and seller by selling and buying of goods and services on the World Wide Web (Sultan & Uddin, 2011). According to Kuester (2012; p.110) online spending behavior refers to the consumer behavior as an individual, group, or organizations and the processes they use to choose, secure, and dispose of products, services, experiences, or ideas to reach a satisfaction level of needs.

Operational definition: In this study, online spending behavior will be measured by adapting eight (8) items from Technology Acceptance Model (TAM) (Koufaris, 2002). There are two (2) factors that will be measured which are perceived usefulness and perceived ease of use toward online shopping in Generation Y and Z in Kuching, Sarawak.

#### ***a. Perceived usefulness***

Conceptual definition: Perceived usefulness is the degree to which a person believes that by using a particular system would enhance his or her job performance (Davis, 1989).

Operational definition: In this study, perceived usefulness will be measuring the shopping performance, productivity, effectiveness, and the usefulness of the online shopping site toward Generation Y and Z in Kuching, Sarawak.

#### ***b. Perceived ease of use***

Conceptual definition: Perceived ease of use is the degree to which a person believes that by using a particular system would require less effort (Davis, 1989).

Operational definition: In this study, perceived ease of use will be measuring the learning experience, understandable, skills and perception toward the online shopping site among Generation Y and Z in Kuching, Sarawak.

### **1.7.3 Generation Y**

Conceptual definition: Generation Y are people who were born between 1980 to 1995 (Stanimir, 2015).

Operational definition: In this study, Generation Y refer to consumer in Kuching, Sarawak who are born between 1980 to 1995

### **1.7.4 Generation Z**

Conceptual definition: Generation Z are defined as a group of people born within the same span of years who share a unique identity due to life experiences and Generation Z refer to people who were born in 1995 or after (Hampton & Keys, 2017).

Operational definition: In this study, Generation Z refers to consumers in Kuching, Sarawak who are born after 1995.

## **1.8 Population**

According to the Department of Statistics Malaysia (2010), there are 617,887 people in Kuching, Sarawak. There are approximately 176,000 people from Generation Y and 180,000 people from Generation Z.

## **1.9 Sample**

The sample size used in this study was 180 respondents from Generation Y and Generation Z in Kuching, Sarawak.

## **1.10 Significance of the Study**

This study provided insightful ideas for both online marketer and Generation Y and Z in Kuching, Sarawak. Online marketers will be able to adjust their marketing strategy to become more profitable by using the knowledge from this study. The findings from this study are expected to be able to help online marketer and consumers from both generations in Kuching, Sarawak. This is because online marketers can develop new products in the online marketplace and as well as helping all lots of consumers from both generations to search on their favourable product instead of wasting time in selecting the product. Basically, every consumer is having different personality traits and if it had any effects on the online spending behaviour, it would be helpful for online marketer to categorize these consumers into a particular segment. Thus, this study can give benefits for both consumers and online retailers.

### **1.11 Scope of the Study**

There are five dimensions of personality traits from the big five personality theory was discovered in this study to determine the online spending behaviour in Generation Y and Z in Kuching, Sarawak. Five dimensions of personality traits which are openness, conscientiousness, agreeableness, extraversion, and conscientiousness was discussed in this study. Meanwhile, online spending behaviours was measured by using two factors in Technology Acceptance Model (TAM) which are perceived usefulness and perceived ease of use of the online shopping site. The sample size used for this research was 180 respondents from Generation Y and Z in Kuching, Sarawak. An online Google form was randomly distributed in online social media to collect the data.

### **1.12 Limitation of the Study**

This study was conducted through online surveys which may affect the quality of the respondent responses. Due to the current situation of the covid-19 pandemic in Malaysia, this study cannot be done by using an interview session. Other than that, this study limits itself in terms of time provided to conduct the study. This is because this study was only conducted in a short period of time. Furthermore, this study only focuses on a single region in Sarawak.

Besides that, this study does not refer to any specific online shopping site that is available in Malaysia.

### **1.13 Summary of the Chapter**

A brief insight about the study was provided in this chapter. The background of the study, problem statement, research questions, objective of the study, hypotheses, conceptual framework, definition of terms, population, sample, significance of the study, scope of the study, limitation of the study was explained in detail.