



**THE EFFECT OF PERSONALITY AND
MATERIALISTIC ATTITUDES ON FRUGALITY
BEHAVIOR OF CUSTOMERS**

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**THE EFFECT OF PERSONALITY AND MATERIALISTIC ATTITUDES
ON FRUGALITY BEHAVIOR OF CUSTOMERS**

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CONTENTS

	<u>Page</u>
CONTENTS.....	1
THESIS APPROVAL PAGE.....	5
DECLARATION.....	6
FOREWORD.....	7
ABSTRACT.....	9
ÖZ.....	10
ARCHIVE RECORD INFORMATION.....	11
ARŞİV KAYIT BİLGİLERİ.....	12
SUBJECT OF THE RESEARCH	13
PURPOSE AND IMPORTANCE OF THE RESEARCH	14
POPULATION AND SAMPLE.....	15
SCOPE AND LIMITATIONS / DIFFICULTIES.....	15
1. CHAPTER ONE.....	17
INTRODUCTION AND CUSTOMER BEHAVIOR.....	17
1.1. Overview	17
1.2. The Concept of Consumer Behavior	18
1.3. Definition of Consumer Behavior	18
1.4. Development of Consumer Behavior.....	19
1.4.1. Production Orientation	19
1.4.2. Sales Orientation.....	19
1.4.3. Marketing Orientation	19
1.5. Types of Consumers	20
1.5.1. Final Consumer.....	20
1.5.2. Industrial Consumer	20
1.5.3. Consumer Mediator	20
1.6. The Purchasing Decision	20
1.6.1 Sense of Need and Perception of the Commodity	20
1.6.2. Search for Information	21

	<u>Page</u>
1.6.2.1. Internal Sources	21
1.6.2.2. External Sources	22
1.6.3. Evaluate Available Alternatives	22
1.6.4. Purchase Decision	23
1.6.5. Post-Purchase Behavior	24
2. CHAPTER TWO	25
FACTORS AFFECTING CONSUMER BEHAVIOR.....	25
2.1. Factors Affecting Consumer Behavior	25
2.1.1. Psychological Factors	25
2.1.1.1. Motivations and Needs	25
2.1.1.2. Perceptual	29
2.1.1.3. Memory	30
2.1.1.4. Beliefs	31
2.1.1.5. Learning.....	31
2.1.2. Social, Cultural Factors	32
2.1.2.1. Culture	32
2.1.2.2. Social Groups	33
2.1.3. Personal Factors	37
2.1.3.1. Personality	37
2.1.3.2. Self - Perception	37
2.1.3.3. Values.....	38
2.1.4. Socio-Economic Factors	38
2.1.4.1. Income.....	38
2.1.4.2. Social Class	38
2.2. Personality.....	38
2.2.1. The Definition of Personality	39
2.3. Frugality	40
2.3.1. Frugality Definition	40
2.3.2. Elements of Economics.....	40
2.3.2.1. Production	40
2.3.2.2. Exchange	40
2.3.2.3 Distribution.....	41

	<u>Page</u>
2.3.2.4 Consumption	41
3. CHAPTER THREE	42
COLLECTED DATA AND TESTING	42
3.1. Methodological Procedures	42
3.1.1. Identify The Problem of the Study.....	42
3.1.2. Data Collection Method	42
3.1.2.1. The Scale of Questionnaire Answers.....	43
3.1.3. Study Population and Sample Size.....	43
3.2. Data Analysis Tools	43
3.2.1. Relatability Test.....	44
4. CHAPTER FOUR.....	45
RESULTS and DISCUSSIONS	45
4.1. Demography Analysis	45
4.1.1. Gender	45
4.1.2. Age.....	46
4.1.3. Education Level	47
4.1.4. Family Monthly Income	48
4.2. Expressions Analysis	49
4.3. Description Statements	64
4.4. Variables Analysis	70
4.4.1. Expressions Statements	70
4.4.1.1. Gender.....	70
4.4.1.2. Age	71
4.4.1.3. Education Level.....	73
4.4.1.4. Monthly Family Income	75
4.4.2. Description Statements.....	76
4.4.2.1. Gender.....	77
4.4.2.2. Age	78
4.4.2.3. Education Level.....	82
4.4.2.4. Family Income	84
CONCLUSIONS and RECOMMENDATIONS	89
REFERENCES.....	93

	<u>Page</u>
LIST OF TABLES	95
LIST OF FIGURES	96
LIST OF ATTACHMENTS.....	97
CURRICULUM VITAE.....	99

THESIS APPROVAL PAGE

I certify that in my opinion the thesis submitted by Abdalla Mohamed Abdalla ZAGALL titled “THE EFFECT OF PERSONALITY AND MATERIALISTIC ATTITUDES ON FRUGALITY BEHAVIOR OF CUSTOMERS” is fully adequate in scope and in quality as a thesis for the degree of Master's Thesis.

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This thesis is accepted by the examining committee with a unanimous vote in the Department of Business Administration as a Master's Thesis. .../.../2021

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The degree of Master of Science by the thesis submitted is approved by the Administrative Board of the Institute of Graduate Programs, Karabuk University.

Prof. Dr. Hasan SOLMAZ
Director of the Institute of Graduate Programs

DECLARATION

I hereby declare that this thesis is the result of my own work and all information included has been obtained and expounded in accordance with the academic rules and ethical policy specified by the institute. Besides, I declare that all the statements, results, materials, not original to this thesis have been cited and referenced literally.

Without being bound by a particular time, I accept all moral and legal consequences of any detection contrary to the aforementioned statement.

Name Surname : Abdalla Mohamed Abdalla ZAGALL

Signature :

FOREWORD

As a student of business administration department, I have written my master's thesis on the subject of The Effect of Personality and Materialistic Attitudes On Frugality Behavior of Customers.

I would like to express my appreciation to my supervisor Asst. Prof. Dr. HASAN TERZI for his constructive advice and assistance during the entire process of this thesis research. Also, thanks the discussion committee.

I would like to say thank you to my family for help me, also, I would like to say thank you for each of gave me support from friends or others.

“I declare that all the information within this thesis has been gathered and presented in accordance with academic regulations and ethical principles and I have according to the requirements of these regulations and principles cited all those which do not originate in this work as well.”

Abdalla Mohamed Abdalla ZAGALL

ABSTRACT

The purpose of this study is to demonstrate the effect of personality and materialistic attitudes on frugality behavior of customers. The literature review and survey have been done. In this study the questionnaire is collection data method. The data has been collected and analysis using SPSS Software. The research finding shows that there is significant difference in student awareness according to gender. There is significant difference in answers according to age variable. There is no awareness about the effect of personality and materialistic attitudes on frugality customer behavior according to education level. There is significant difference in Monthly Family Income variable between customer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers.

Key Words: Personality; Materialistic Attitudes; Frugality; Consumer Behavior.

ÖZ

Bu çalışmanın amacı kişilik ve materyalist tutumların müşterilerin davranış davranışları üzerindeki etkisini ortaya koymaktır. Literatür taraması ve araştırması yapılmıştır. Bu çalışmada anket veri toplama yöntemidir. SPSS Yazılımı kullanılarak tarih toplanmış ve analiz edilmiştir. Araştırma bulgusu, cinsiyete göre öğrenci farkındalığında önemli bir fark olduğunu göstermektedir. Yaş değişkenine göre cevaplarda anlamlı fark vardır. Kişilik ve materyalist tutumların eğitim düzeyine göre tutumlu müşteri davranışı üzerindeki etkisi hakkında farkındalık yoktur. Kişilik ve materyalist tutumların müşterilerin tutumlu davranışı üzerindeki etkisine göre, müşteri grupları arasında Aylık Aile Geliri değişkeninde önemli bir fark vardır.

Anahtar Kelimeler: Kişilik; Materyalist Eğilim; Tutumluluk; Tüketici Davranışları.

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SUBJECT OF THE RESEARCH

The nature of human as customer is characterized by a range of needs and desires that he always seeks to satisfy. Because it is about his work to stabilize his personality and ability to adapt to the various critical situations that he can encounter in his daily life, under the constant influences of the various factors that exist in him such as personality and materialistic attitudes. therefore, the study of human behavior, especially consumerism, is very important for scientists, researchers, marketing and production. This behavior is not fixed, characterized by mobility and the process must be working to keep pace with the image is renewed. This means that the customer's needs and wishes are constantly changing. We cannot rely on a single formula in providing goods and services to this consumer.

In light of the impact of various social and cultural factors in particular and the various demographic variables in the environment. This effect is at the level of change of direction or path of this consumer behavior. This dynamic forces the marketing and production human to work on the need to know and understand the motivations of this consumer continuously and scientifically so that they can formulate their marketing strategies. To ensure the marketing of those goods and services on the one hand, and to achieve the satisfaction of real needs and desires of this consumer on the other hand.

Nations and communities are the result of interaction process of a number of systems and formats that are primarily in the family, culture, values, politics, economics. In fact, these systems are driving infrastructure of these societies, which in turn supervises and modifies individual or customer behaviors to take multiple directions and acceptable.

In this context, it is possible to point out that individuals are directly and indirectly influenced by the factors, norms and values prevailing in their societies and are determined by the nature of their attitudes towards many issues and concerns related to their daily lives. These standards and values are an important indicator of the quality and standard of living in society. In addition to social life is a characteristic of civil society, so that whatever the nature of the individual's needs and desires, there is a specific social system that works to unite and the word on the continuity and survival of those values and standards as the basis in light of the changes and developments in society.

PURPOSE AND IMPORTANCE OF THE RESEARCH

Research Goals

The purpose of this study is to demonstrate the effect of personality and materialistic attitudes on frugality behavior of customers. Through the achievement of a set of objectives are:

- Identify the role played by the characteristics of the personal and its impact on the behavior of the Frugality in the Libyan customers.
- Identify the role played by the characteristics of the impact of Materialistic Attitudes on the behavior of the Frugality in Libyan customers.
- Provide a set of conclusions, recommendations and appropriate proposals to companies and organizations.
- Study the effect of research variables such as gender, age, family income on the behavior of the Frugality in the Libyan customers.

Research Importance

- The importance of the study stems from the importance of explaining the impact of personal and Materialistic Attitudes On Frugality Behavior of Customers, and how to understand it in order to know the impact on this behavior.
- In addition, the importance of this study stems from the academic aspect, in its attempt to link the Frugality behavior of Libyan, by studying the impact of personal and Materialistic attitudes.
- The practical importance of this scientific study is the practical utilization of the obtained results, which is a set of suggestions, recommendations and advice for companies and institutions in order to guide their knowledge in how to benefit from consumer culture and behavior as a new and important element in the marketing process.
- In addition, to helping to develop plans and strategies in the field of business and marketing, and the distribution of goods and services through obtaining effective results and information for a large number of entities (producer, broker, seller, consumer). This helps to divide the market for the distribution of goods and the provision of services and the possibility of control according to the wishes and needs consumer.

POPULATION AND SAMPLE

The study samples are randomly selected as customers in Libya, which according to the nature of the research that focusing on the effect of personality and materialistic attitudes on frugality behavior of customers.

Data Collection Methods

In this study the questionnaire is collection data method. The questionnaire provides clear and free responses, since it sends the individual or customer by mail or any other means and when it is returned, it is assumed that the name or signature of the respondent is not obtained in order not to embarrass him and be far from any accounting or blame. This aspect is important in the questionnaire because it provides openness and scientific objectivity in the results. Then, SPSS software has been used to analyzed the collected data.

SCOPE AND LIMITATIONS / DIFFICULTIES

This research aims to study the effect of personality and materialistic attitudes on frugality behavior of customers. The present study has two main aspects:

The Theoretical Part

Contains two chapters, the first chapter represents the conceptual framework of the study. Which included the problem of the study and its identification by asking questions. In addition to clarifying the importance of scientific and practical study and its objectives and some previous studies that dealt with the subject of the study from other aspects. As for the second chapter of the trends, which dealt with the definition of the concept of the customer's behavior and its various definitions as well as its basic components and the interpretation of its basic functions, taking into account the strategy of change and different definitions, and to a large extent to the most important factors affecting this consumer behavior such as personality and materialistic attitudes.

Experimental Part

Includes collected data and testing in chapter three, which given the explanations about the research methodology started by methods of data collection, then research tool and procedures, and some explanation about statistical analysis. In addition, the research results and discussions are shown in chapter four, which includes

demography analysis, statistical analysis of research data, and analysis of relationships. Chapter five, conclusions and recommendations. Then, references and appendixes.

Methodology

The analytical descriptive approach has been adopted as a practical method, because it works to study and trace the phenomenon, in order to diagnose it and determine its dimensions, in order to find objective answers and understanding the customer's behaviors. This does not depend on all the data and comment on them, and its analysis to derive and derive statistical indications to determine the relationship between the variables of the study.

Limitations

The research data collections are 2019, which is the time limitation. This research deal with customers from Libya, which are the human limitations.

1. CHAPTER ONE

INTRODUCTION AND CUSTOMER BEHAVIOR

1.1. Overview

The world has witnessed several shifts and rapid developments in various fields, especially economic ones. This is the concept of commodity orientation, which is the slogan "Good commodity sells itself". So that institutions focus on products more than on the needs and desires of consumers as well as the markets that guide these products, which is considered short-sighted marketing, and with the increase in the supply of goods and services equivalent to or slightly above the demand for them appeared sales concept, which focuses on the discharge of the Foundation's products through the use of various promotional activities, especially advertising and personal sale.

Due to the large increase in the number of enterprises producing different types of goods and services which led due to the rapid and rapid technological development which has led to a decrease in the product life cycle and increased imitation, as well as to the high level of consumer perception and marketing culture as a result of the different stimuli they receive which has led to the complexity of consumers' needs and desires, The modern concept of marketing has emerged, "Production of marketable products". Therefore, that enterprises can produce only by recognizing the needs and desires of consumers. Through continuous and permanent study of the behavior of consumers even planning their policies and formulate marketing strategies to achieve their goals, whether immediate or medium or long term.

Considering that the promotional strategy is an important component of the marketing mix elements, especially in service products, its importance has increased by increasing the means of communication and development, and increasing the availability of alternatives for different goods and services, as well as increasing the exposure of consumers to many stimuli by institutions. Competition, which earned them a kind of awareness of the value and quality of products, and so in order to keep pace with the institution of all these variables, and considering that the consumer is the cornerstone of the planning of marketing activities, the study of various aspects related to consumers such as factors affecting his purchasing and consumer behavior and the

stages of his purchasing decision have become necessary to choose the elements of the promotional mix that suit the characteristics of consumers, as well as the most influential communication means in them, ie consumers and can be used in promotional campaigns, as well as the choice of promotional strategy that have an impact on the purchasing and consumer decisions of consumers that fit With the nature of the activity of the institution and its capabilities as well as the nature of the targeted consumers and their characteristics..

1.2. The Concept of Consumer Behavior

The behavior of the consumer is the basis for the understanding of the marketing process based on the consideration of the service or consumer (consumer) as a set of satisfying needs and desires and a set of actions, reactions and indirect decisions, not as a source of money. Therefore, it is necessary to identify the real determinants of the personality of this consumer in light of their interactions with the various variables in the society.

1.3. Definition of Consumer Behavior

There are many definitions of consumer behavior, the most important of which are:

Consumer behavior is a set of direct actions of individuals or customers to obtain a good or service that involves making a purchase decision. Also, it can be known as a set of mental and muscular activities associated with the process of valuation, differentiation, access to and use of goods and services. Consumer behavior is economic behavior based on study, to maximization of utility and satisfaction of the desires of the individual. In addition, it is the behavior that the consumer highlights in the search for the purchase or use of goods and services or ideas and experiences that are expected to satisfy his desires or needs and the available purchasing possibilities (Hawkins, Mothersbaugh, & Best, 2010).

Consumer behavior is the behavior of the consumer when he / she is researching, buying, using, valuing and disposing of goods and services (after their use), which is expected to satisfy needs, and is the actions of individuals directly

related to access to and use of economic goods and services, and identify these actions (Solomon, Dahl, White, Zaichkowsky, & Polegato, 2014).

1.4. Development of Consumer Behavior

Consumer behavior towards goods and services has developed with the development of marketing, where consumer behavior has evolved through the following directions:

1.4.1. Production Orientation

This trend began after the Second World War, with the military factories moving from military manufacturing to civilian industrialization. Here was a great thirst for consumer needs and desires. His approach was to address this need in any way regardless of quality, features and additional requirements.

customer needs a car no matter what the important thing is to get to where he wants to go. So, consumer behavior was static and moving in one direction without any choices, because at that moment there was no room for trade-offs.

1.4.2. Sales Orientation

This approach was built on the basis of the previous orientation. The consumer will accept the goods offered to him, so the trend in these factories began to make goods often. These commodities are normal and similar in their performance and characteristics. Therefore, serious thinking started by looking at the method of selling and reaching the consumer to convince him to buy without competition. From there, the first interest in consumer behavior began.

1.4.3. Marketing Orientation

Began in the year 1950, after the factories found that the consumer began to decrease the demand for the purchase of goods offered and he began to look at such goods in terms of specifications, and this led to the emergence of thinking by studying the consumer by identifying what he needs and what his desires, Hence the idea of marketing, which deals with the needs and desires of the consumer to achieve satisfaction, marketing men found that access to know the nature of the needs and desires of the consumer can increase the volume of sales (Sharp, 1991).

1.5. Types of Consumers

There are three types of consumers:

1.5.1. Final Consumer

Which is the individual who buys the goods or request the service for the purpose of exploitation and use, in which case the consumer at this level buys in limited quantities, his information is limited to the goods and services that he wants in addition to this is affected by many psychological factors and cultural.

1.5.2. Industrial Consumer

Mainly in institutions and units, both public and private, which are engaged in the purchase of manufactured goods. For the purpose of exploiting them in the production of goods and raw materials in return to sell goods to achieve profits. At this level, it can be find that the quantities acquired are large based on consumer.

1.5.3. Consumer Mediator

Which is sometimes represented in the individual and sometimes in the institution. This type of consumer relies mainly on buying goods and selling them again for profit. At this level, it also finds that the consumer purchases goods in large quantities by relying on complete information related to goods and services.

1.6. The Purchasing Decision

The purchasing decision passes through many different procedures due to the many factors that affect the consumers, which makes it difficult to identify them well. However, there are attempts to identify them as a step or stage passed by the buyer consumer in the case of making choices about any goods and services that are preferred and seeking to acquire and include the decision to buy several stages, including (Ellram & Pearson, 1993; Laios & Moschuris, 2001):

1.6.1 Sense of Need and Perception of the Commodity

Which represents the starting point in any purchase or acquisition of a certain item or service and in the stage of feeling the need or consumer goods and appear when the consumer understands the difference between the current situation and the

desired situation. This feeling shows of need due to internal characteristics such as the desire to satisfy the material need or psychological or external stimuli, such as the media and publicity. It can be find that the greater the degree of intensity of need and continued for a period of time as the individual consumer insist on continuing the search to reach a greater stage of saturation, where we see that the feeling of need or consumer problem is due to two important things:

- First, which includes all the changes that occur in the immediate state of the individual, which is the reduction of inventory of goods for the consumer or when he is not satisfied with the status of the current stock or when exposed to financial crises.
- Second, which includes the overall changes that occur in the desired situation through the emergence and emergence of new needs of the consumer or the emergence of new goods and services in the market and this imposes on the men of marketing the need to study the motives related to new goods or service and work. To adjust purchases that can help create a desire to buy a product or service.

1.6.2. Search for Information

When a problem arises regarding the consumption side of the customer, it naturally works to find a solution to it through the search for information related to the various alternatives. Until reach the result of satisfying the actual needs and desires. In this context find that there are two types from the sources that consumers can rely on to obtain information:

1.6.2.1. Internal Sources

Which is directly related to the consumer by reviewing the information and data stored in his memory, which includes previous experiences related to the problems related to the consumer side similar to the problems currently facing him. As well as, the information stored and collected through other sources such as friends, family. ... etc. This research may stop as soon as it is satisfied and continue in the opposite case.

1.6.2.2. External Sources

Which is resorted to the consumer to solve its problems through the following channels:

1. Official channels

Which are all the means of public communication and that will spread a large number of information and data that can benefit the consumer to solve its consumer problems These channels include:

2. Commercial Channels

It includes points of sale, sales representatives, distributors of goods, as well as directories and saws relating to various goods produced by the establishment or factory.

3. Government channels

It includes magazines, newspapers and government leaflets, which contain information and periodic data on the various goods and services that are of interest to any consumer.

4. Independent channels

It includes specialized scientific societies or independent bodies. Its primary functions are to serve and protect consumers within the activities of quality considerations, packaging of goods and services offered to consumers.

5. Informal channels

It includes family members, relatives, friends, etc. This type of channel has great credibility compared to other channels in the consumer because it is believed that this type of channels provides him with information and honest data.

1.6.3. Evaluate Available Alternatives

Once the consumer has finished identifying the problem of consumption, identifying the available alternatives. The process of collecting information and data, it moves to its evaluation stage and determines its attractiveness by adopting a number of

criteria that reflect the characteristics and characteristics desired by the consumer. Are as follows:

1. Determination of evaluation criteria

For example, a consumer buys a television set to be the important evaluation criteria for this TV, image clarity, sound, size, price, etc.

2. Determine the importance of standards

Generally, the consumer depends on the price or the price as a basic and important criterion when evaluating the commodity and service alternatives available.

3. Determine the value of the commodity to the consumer

The consumer often uses the comparison to the available alternatives or brands, in line with what the consumer thinks of these brands, based on each of the previous criteria.

4. Choose the best alternative

At this stage, the consumer works to choose between the alternatives offered for the product or service that can achieve full satisfaction. After completing the process of collecting the complete and correct data on the various commodity and service alternatives presented to him, this selection process is different. From one consumer to another even with one consumer from one purchasing decision to another. As we find this consumer in his work to find or to satisfy his needs and desires, he is always looking to find the benefits and positives that have to do with the goods or service that give him this saturation. Here, it can be find depends on a set of characteristics and features that it is necessary to have those the product or service is the place of choice. In this proposition it finds that marketing is always working to link the advertised item or service with multiple features that have a great influence on the consumer's choice of the specific brand.

1.6.4. Purchase Decision

This stage is the conclusion of the previous stages because they are and constitute a number of preferences between commodity or service alternatives

presented to the consumer, which often provides to buy the commodity or service request the most preferred, and sometimes we find that the consumer does not find the preferred alternative In the same usual shop the animal in the neighborhood resorted to the acquisition in the second shop and may be delayed the actual purchase until another time due to the unavailability of this alternative.

1.6.5. Post-Purchase Behavior

The purchase process does not stop for the consumer by the purchase decision of a particular product or service request, but extends to the post-purchase feeling, which basically includes the satisfaction or dissatisfaction of the consumer with respect to the commodity he or she has purchased or the service requested. And how to use and exploit this product or service and the extent of need for post-purchase or sale services.

In general, in practice, consumer satisfaction with the product or service is mainly focused on repurchasing, speaking, and mentioning the positive advantages of that product or service to other consumers. This station is highly regarded by marketing men as important in formulating and developing their marketing strategies.

2. CHAPTER TWO

FACTORS AFFECTING CONSUMER BEHAVIOR

2.1. Factors Affecting Consumer Behavior

The consumer is exposed to a number of factors that affect his behavior and his attitude towards what is offered of goods and service (Gajjar, 2013; Park & Kim, 2003; Sata, 2013).

2.1.1. Psychological Factors

Psychology is the best framework to analyze and study the behavior of individuals about products and services, buying a particular type of product comes only to meet the needs of internal psychological, according to psychologists. The choice of a specific product from a specific mark without selecting another product is due to a set of psychological characteristics of the individual, which are:

2.1.1.1. Motivations and Needs

1. Motives

A. Concept of Motivation

Motivation is the driving force inherent in individuals that drives them to behave in a certain direction and enables them to identify the environment and interpret information about the environment.

B. Types of motivation

Motives can be broadly divided into two parts:

First Part

This part includes two types of motives:

1. Mental motivations

It appears in the case of making a purchase decision after the study and planning prior to the purchase is considered mental.

2. Emotional motives:

It appears in the case if the decision to purchase without study or planning before we say that the emotional motive.

Second Part

This section includes three types of motivation:

1. Primary motives:

Are the factors that drive the consumer towards the purchase of a particular commodity without other goods.

2. Selective motivations:

The factors that drive the consumer towards the preference of one brand or brand name over another.

3. Motivation of dealing:

Are the factors that drive the consumer towards dealing with a particular store without other stores.

2. Needs

A. Concept of need:

Need is a feeling of a certain lack

B. Need types:

Everyone has his or her needs, both innate and acquired

Fungal needs

Innate needs are those psychological needs, which contain the need for food, water, air, dress. Human life is generally not right without a minimum of satisfying these basic needs.

Gained Needs

Acquired needs are what we learn during the journey of life, and may include the need for respect and appreciation, prestige, a love of control and learning.

C. The most important theories that were concerned with the study of motives and needs:

There are many theories that have been concerned with the study of motives and needs, most notably the theory of Freud, Maslow, Friedrich Hitterberg.

Freud's Theory

Freud focuses on sexual instincts by restoring the need for an individual's instinctive impulses, and making them a stimulant for all needs. These impulses are passed through multiple channels to control them and end the state of tension that leaves them with the individual or at least alleviate them. These channels are:

- Projection: The belief that others have the same sensations he has
- Imitating: imitate others in their behavior, some may bathe, for example, a certain type of soap similar to the ideal has a bathe it.
- Unload large energies in socially acceptable practices such as: sport fishing ... etc in order to avoid what can be dictated by the motives of the actions can be socially acceptable.

Theory of Abraham Maslow

Maslow tried to explain why individuals address certain needs at certain times and propose what is known as the hierarchy of needs. It ranks the needs according to the degree of priority starting with physiological needs through to the needs of safety and social and emotional needs to the needs of appreciation and finally the needs of self-realization, and according to Maslow, needs that are located at the top level of the pyramid does not appear only after satisfying the needs located at the lower level, but it is In practical terms, the needs of each level of the Maslow pyramid cannot be separated, since most needs are interrelated.

Maslow represents the needs in what is called the order of needs, which takes the following form in Figure 2.1:

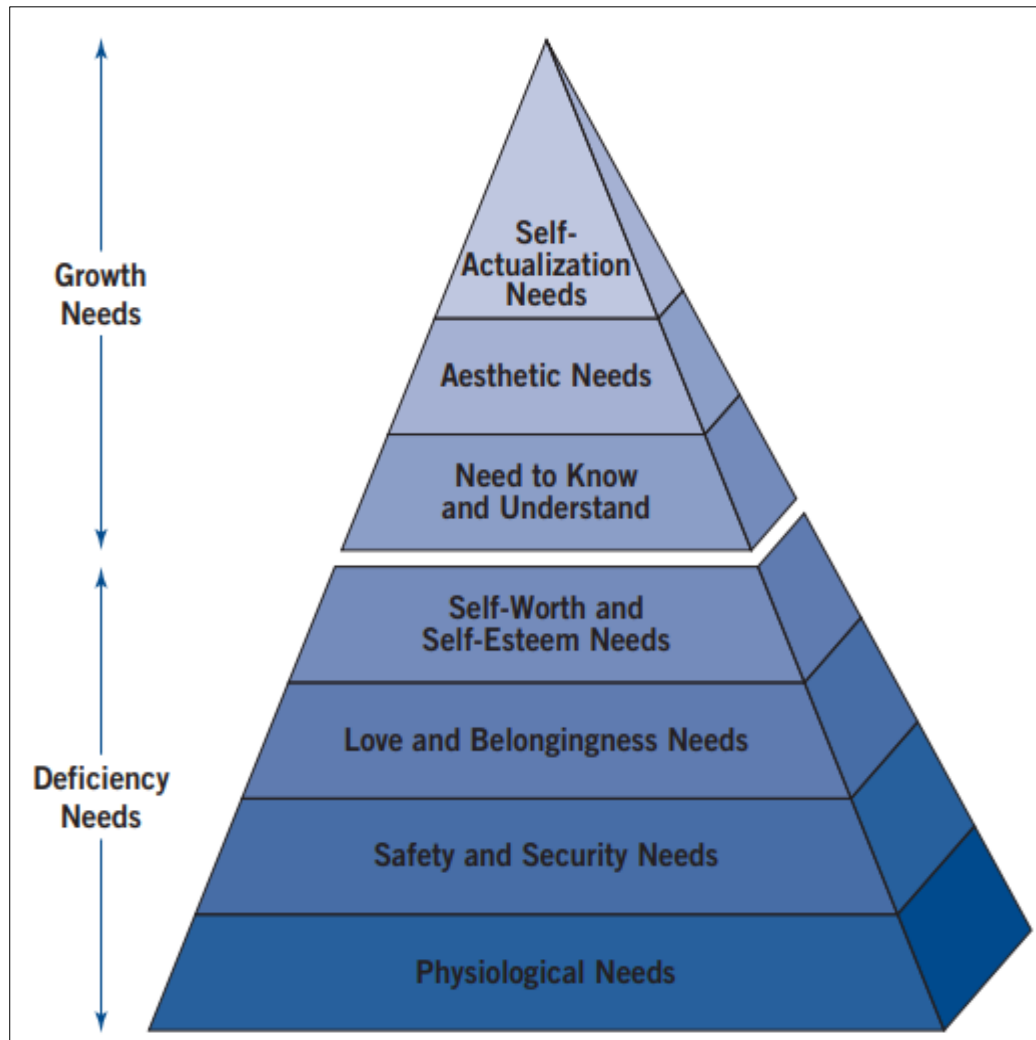


Figure 2.1. Maslow's hierarchy of needs (Gawel, 1997; McLeod, 2007).

Heterberg Theory

Heterberg's theory is called the theory of workers. It distinguishes between the factor of satisfaction and the factor of dissatisfaction. Hitterberg asserts that the absence of the dissatisfaction factor is insufficient and the satisfaction factor must be present. Buying a washing machine without a guarantee and the customer wants to have a guarantee creates dissatisfaction (Asp, 1999). That the institution must always work in two directions:

- First, to avoid customer dissatisfaction.
- Second: to accurately identify the causes that lead to satisfaction.

2.1.1.2. Perceptual

A. Concept of perception

Sensory perception is defined as all those actions leading to an individual choosing, organizing and interpreting different marketing and environmental stimuli to which they are exposed and putting them into concrete form and content of the world around them.

B. Types of perception:

Perceptual is divided into:

Selective Perception

Consumers take the stimuli they are exposed to optionally according to their needs, goals and past experience as well as their demographic and psychological characteristics. Optional perception explains why two or more people perceive the same alarm, for example, but each perception will be different in number and gender.

Distorted Perception

Attention to a stimulus does not mean that it will translate, understand, and call a distorted mechanical perception that drives an individual to misrepresent information in the form it provides for his or her needs and desires. This kind of perception serves primarily products with major brands, since the consumer, given the preference of this mark, will consider the information in favor Mark even if the information is neutral or there is some kind of confusion.

Semi-Conscious Perception

Selective storage, the consumer forgets most of the information directed to him, and is characterized by the storage of information that is in line with his wishes and point of view, the consumer remembers the positive features in his favorite product and end up those in other products, so it must be repeated information many times to avoid forgetting it.

This type of perception depends on the inclusion of hidden messages in the publicity and packaging and thus the consumer is aware of these hidden messages without the desire to do so, which affect the latter and make him change his actions.

2.1.1.3. Memory

A. Memory Types

There are two types of memory:

1. Short-Term Memory

This is the memory in which the information is stored without giving any meaning, and then moved to long-term memory in the case of the consumer awakening any attention to the result of a need or motivation makes him interested in the information and focus and stored in the long-term memory.

2. Long-Term Memory

It is divided into modern memory and semantic memory

- Modern memory:

This is memory that stores information in the form of events and facts.

- Semantic memory:

Information is stored when the consumer is exposed to an alarm from the alarms that have a relationship with a particular good or service.

B. Ways of Processing Information in Memory

The information is processed in memory according to four stages:

1. The First Stage

This is called the information gathering stage. At this stage, when a consumer is exposed to a TV commercial, for example, about a particular brand, he starts collecting information about the characteristics and specifications of the latter, if he is interested in these products because if he is not interested in them will not be given any attention.

2. The Second Stage

Called the selection phase, after the collection of information, the consumer focuses in another phase on the information that corresponds to its capabilities and

goals, which is stored in what is known as sensory rapid memory and this is done through the senses.

3. Third Level

At this point, the information you want to keep about your products, brands, or services is converted to short-term memory where you stay.

4. The Fourth Stage

It is the stage of converting information stored in short-term memory into long-term memory after reorganization, repetition, and giving its content a specific interpretation by the consumer, which ultimately reflects the consumer's opinion, belief, feelings or position towards anything.

2.1.1.4. Beliefs

Belief is a descriptive cognitive component that a person has about a particular thing. If beliefs are true and in their best interest, the organization works to reinforce this belief.

2.1.1.5. Learning

A. Learning Concept

Learning is defined as all actions that either modify existing patterns of behavior, or develop new ones in education. That is, the information obtained by the individual in an attempt to search for products more satisfying to his needs and desires, will contribute to determine the quality of their positive or negative behaviors, and the comparison between past and current behavior, and thus try to get the best always, and is also known as variables in the individual's behavior towards responding under the impact of his experiences or observations on marketing activities. This definition indicates that the more experience and experience, the more it leads to a change in behavior and behavior as a result of these experiences and experience (Bacon & Stewart, 2006; Bayton, 1958).

Learning is the process of obtaining different information and experiences resulting from the situations experienced by the consumer in his daily life, which leads him to change his behavior relatively as a result of his previous experiences, where the

change of behavior of the individual can be positive or negative, depending on the ability to satisfy the needs and level of satisfaction. There are several factors affecting learning, including:

- The process of repetition, which increases the rate of recall of the product to the individual consumer is done by providing short and repeated ads at specific intervals that allow the product to be embedded within the memory of the consumer.
- Exposing the individual to certain effects until they respond to them, such as attaching advertising to a type of movement, music and colors that remain firmly in the minds of consumers.
- Having a fertile environment conducive to learning.

2.1.2. Social, Cultural Factors

2.1.2.1. Culture

A. Concept of Culture:

Culture is a comprehensive concept that contains many material and non-material factors that affect the way people think and behaviors. They can be defined as a set of knowledge, beliefs, values, habits... gained from their lives. As an individual belongs to a particular community. Known as well as standards and beliefs and habits acquired by someone from the social environment in which they exist and which define models of behavior is common among all individuals (Y. Durmaz, Celik, & Oruc, 2011; Gajjar, 2013).

Therefore, the culture is an acquired behavior. Connections to groups to which he belongs to culture. So it is passed on from generation to generation by the community.

B. Culture components:

Culture consists of three basic levels:

1. First Level

It is called the lower level, which is what is known as the culture of explicit explanation, which relates to visual factors such as language, eating, buildings, arts, etc. (culture explicate)

2. Second Level

What is known as the middle level, which is summarized in the criteria and values, where the standards represent the common direction of a group of individuals towards a particular position, either values represent how or the behavior of the individual towards a position a certain.

3. The Third Level

Known as the higher level, it represents how the individual or group adapts to the environment.

2.1.2.2. Social Groups

A. The Concept of Social Groups

Gathering a group of people in a particular place is not a group, such as gathering passengers at the station to wait for the bus or gathering workers in the post and transportation center to receive wages. Individual or shared them all, the various decisions taken by persons take into account the views of others who may be family members or various social groups (A. P. D. Y. Durmaz, 2014; Peter, Olson, & Grunert, 1999).

B. Types of Social Groups:

Social groups are divided into:

1. Reference Groups

These are real or imaginary groups that either positively or negatively affect the behavior of individuals, which are in turn divided into:

- Identification / Inspiration Groups:

These are groups with which the individual shares attitudes and values.

- Avoidance groups:

These are groups with which an individual does not agree with attitudes and values.

2. Reference Groups Types

There are different types of collections that can represent a reference group that has a significant impact on consumer behavior and are:

Family

It is the most important group that influences the patterns of individuals under its banner.

Friends

They are practically an informal group because they are usually unorganized, and they have virtually no formal powers. All that friends have as a reference group is a moral authority whose purpose is to influence the attitudes and feelings of their friends towards various issues and living issues related to many goods and services.

Official social groups

Unlike friends' groups, formal social groups are more influential, serving and performing different functions for their members. Often, an individual joins an official social group to achieve certain goals, such as making new friends or meeting more famous and knowledgeable people about life, some of which they may gain.

Working Groups

It may exceed the time spent by individuals at work or in their jobs and others. Half of the time available to them every week, and therefore there seems to be a great opportunity for individuals in permanent jobs to interact with each other in most things of life and living.

Affiliation Groups

These are the groups to which the individual belongs and which is in direct contact with other members of the group.

- Primary groups

are groups in which the individual is in direct contact and is represented by friends and neighbors.

- Secondary groups

It consists of cultural, student, professional and sports associations, international organizations, trade unions and even international organizations.

3. Family

A. Family Concept

The family is a reference group in which the individual is influenced by being the first starting point of the individual, and can distinguish between two types of family cells: the original family and the current family.

- Original family

It consists of parents, brothers and sisters, a family in which the individual is raised and from them acquires many values and intellectual attitudes towards religion, politics, economy etc.

- Current family

This family consists of husband, wife and children: a family common in most societies, so that the individual through marriage and childbearing and exerts a profound and lasting influence on the views of the views and values of the individual.

In the context of the study of consumer behavior, the family can be analyzed in two ways:

First: Consider the nature and strength of the impact of the family life cycle on private consumption and in this case we are faced with a general problem related to the purchasing power of the family to make a purchase decision.

Second: In this regard, the family is not only a factor of influence, but in addition to this, it is the decision-making unit. The study here concerns parents and children and their roles in making purchasing decisions.

B. Family Functions

Socially, the family provides its members with four basic functions:

- Economic welfare:

Ensuring the economic well-being of family members is one of the essential roles played by the family through guardians.

- Psychological Assistance

Psychological assistance and support for all is one of the main functions of the family. A successful family can help its members in solving their daily problems.

- Determine The Appropriate Standard of Living

Determining an appropriate standard of living for all members of the family is another important function. Training and experience of spouses and the goals they have set out collectively or individually determine the psychological importance each of them places on learning, reading, watching television, trivia, and others. The time factor is one of the key elements in determining the standard of living.

- Upbringing Children

Adaptation or socialization of children is another key function of the family: teaching and cultivating values and patterns of behavior in the child that fit the culture of the community

- Living Style

The lifestyle is the scheme that guides the individual in his life, which consists mainly of the activities carried out by the individual and the lifestyle of great importance for the marketing man is one of the basic factors that depend on the division of society in addition to being one of the important factors that enable us to understand consumer behavior and decisions.

2.1.3. Personal Factors

There are a number of important factors, including:

2.1.3.1. Personality

The concept of personality is used to try to understand the difference in the behavior of individuals, although they are in the same situation, because of the importance of personality in the field of consumer behavior, many researchers were interested in studying it (Muniady, Al-Mamun, Permarupan, & Zainol, 2014).

A. Personal Concept

Personality can be defined as a combination of innate biological data, the passions, motives, desires and instincts of an individual and the collection of trends gained through experience. It is also that the unique and unique combination of features, beliefs, behaviors and habits carried by the individual, and it can be said that the personality reflects those permanent behavioral responses to the total effects faced by the individual, and translates the personality of the individual through a number of situations such as impulsivity, emotional, quiet, creative ... etc. Knowing the personality of the individual enables us to predict his actions and in order for the personality factor to be useful we must be able to measure and identify different types of characters (Khuong & Duyen, 2016).

2.1.3.2. Self - Perception

Self-perception is the concept associated with the way in which a person perceives himself, which he believes that others see him, and so the person is three images of himself:

- The real picture: is the way the person sees himself.
- Ideal picture: It is what a person should be.
- The image of others: It is the way others perceive it (according to his opinion) and here lies the difficulty of using this criterion in going to the consumer

2.1.3.3. Values

A. The concept of values

Values are defined as a set of concepts, or beliefs of the behavioral method, which constitute the superstructure of particular situations and guide selection or evaluation. The set of values of an individual is generally organized according to their severity, and generally relates to three necessities:

- Basic needs: happiness, love, affection.
- The need for communication and social interaction such as honor and equality.
- Social requirements.

2.1.4. Socio-Economic Factors

2.1.4.1. Income

There is a difference between the wage and the income. Muscular or intellectual. While income, or what is known as disposable income (because it is at the disposal of the consumer) is a nominal income minus direct taxes income is the sum of wages, allowances and grants minus all direct taxes, which includes the amounts saved (Bhattacharjee & Reichard, 2012; Sánchez, Beriain, & Carr, 2012).

2.1.4.2. Social Class

Concept of social class

The social class is the position occupied by the individual or family in a society according to a particular division scale based on a set of criteria such as occupation, income, degree of learning, etc.

2.2. Personality

Personality plays a prominent role in influencing the behavior and consumer's behavior, which is what made the marketing men in the institutions attach great importance to them, they do various studies related to them (Kassarjian, 1971).

2.2.1. The Definition of Personality

Writers and researchers differed in finding a unified definition of personality, due to the complexity of the study of the human personality on the one hand, and the differing views among researchers on the other.

Allport is defined as the dynamic organization within the individual of those psycho-physical systems that determine its own character in its compatibility with its environment. Others defined it as those internal psychological traits that define and reflect how an individual behaves and behaves toward all internal or external environmental stimuli that are periodically or systematically exposed. The following two definitions deduce the following characteristics:

- Personality is the product of the interaction of psychological and physical organs within the individual;
- Personality determines the nature of the individual in conformity with his or her environment;
- Character contains a set of internal characteristics that determine the behavior of the individual and his actions towards stimuli to which he is exposed;
- Personality as an internal component reflects differences between individuals;
- Characteristics and characteristics of the character of relative stability, as the personality of the individual formed since the early stages of human life.
- The apparent behavior of the individual is determined by the attributes of the source.

2.3. Frugality

2.3.1. Frugality Definition

Frugality is a set of theories and intellectual models that seek to explain how to build a wealth, distribute it within societies, and understand the way individuals deal with resources, especially with the scarcity of their existence, and economics is defined as the method used to organize a group of sectors, such as the financial sector, Industrial and commercial, as it seeks to study economic ideas associated with a set of policies. Another definition of economics is a term used to refer to a group of human studies, related to the nature of human choices based on the use of limited resources, and economic analysis is provided; through the implementation of deductive processes, such as relying on logic in mathematics.

2.3.2. Elements of Economics

Economics depends on using a set of elements that contribute to fulfilling the needs of individuals. Here are the most important elements used in economics:

2.3.2.1. Production

Production is building a benefit or making sure to increase it, meaning that the product does not already exist or contribute by adding a benefit to a product that contains a specific amount of it, and any process that provides the needs of individuals directly or indirectly is considered a type of production, often The productive process depends on the use of capital, labor, and other components, and production contributes to covering the apparent gap between the consumption needs of individuals and available resources, and the amount of production in each country of the world depends on how the resources are used, and the nature of the organizational methods that depend upon production.

2.3.2.2. Exchange

It is the second element after production; it was the result of the absence of self-sufficiency among individuals, which led to the emergence of exchange as the means that helps to achieve this sufficiency, and initially pushed individuals to exchange goods between each other through reliance on barter, but Nowadays, the

exchange process is dependent on the use of cash, as the most widely accepted instrument for obtaining products.

2.3.2.3 Distribution

It is the division of income (purchasing power) between individuals contributing to the production process, and this distribution is divided into two types: functional distribution: it is the division that is applied through the payment of employee wages, capital benefits, and organizational profits, and was launched He has a job distribution, because the income of workers is distributed according to the nature of their jobs or their contribution to production. Marketing distribution: It is the special movement in products as they move from producers to end consumers, and this distribution is part of the production process.

2.3.2.4 Consumption

Consumption is the use by individuals of the services and goods that contribute to satisfying their needs. The demand depends on the diversified products according to the objective of their consumption, and the extent of their ability to provide satisfaction to the needs of consumers, and there is not enough consumer desire for individuals to contribute to stimulating production. Unless there is reliance on the presence of cash-backed purchasing power, linked to demand for consumer goods. Individuals express their requests according to the prices they can pay for services and goods, and often the increase in demand for a particular product leads to an increase in its price, and this results in an increase in its production percentage, and this process is called (consumer sovereignty).

3. CHAPTER THREE

COLLECTED DATA AND TESTING

3.1. Methodological Procedures

The field study was conducted using the questionnaire as it is considered one of the most important means that can be used to know the personal data and the point of view of certain parties.

3.1.1. Identify The Problem of the Study

The main problem of the study is to determine the effect of personality and materialistic attitudes on frugality behavior of customers through the study of a sample of them.

3.1.2. Data Collection Method

Determine the method of study (data collection method). The survey data was collected through the questionnaire and the use of the survey method for customers. the questionnaire was divided to three part, which are as following:

Fist Part: It includes personal questions related to the customer which are gender, age, academic level, and monthly family income.

Second Part: Includes the Expressions, which contains 14 questions started with the question "If you take good care of your stuff, you'll definitely save money in the long run" and finished with the question of "I think others will evaluate me with the product types and brands I use". The answers of the question measurement have been done using five points scale.

Third Part: The last part of questionnaire measured the How much do the following statements describe customers, by indicate customer's degree of participation. the first question was "Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy)" and last question "Open to experiences, dreamer (ie curious, thoughtful, creative, sincere, open-minded, not traditional)", the answers of the question measurement have been done using five points scale as well.

3.1.2.1. The Scale of Questionnaire Answers

The answer to these phrases according to the degree of approval through the famous Likert scale, which contains five degrees, which is considered appropriate standards and takes the following Table.

Table 3.1. The scale of questionnaire answers.

Approval scale	No. of point
Strongly Disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

3.1.3. Study Population and Sample Size

This study targeted a sample of customers with different tastes and ages. So that the questionnaire was distributed randomly, and was distributed personally with the help of some relatives in the distribution process, where 421 questionnaires were distributed to customers and after the process of collecting questionnaires was adopted on 400 questionnaires for analysis as shown in following table.

Table 3.2. Study population and sample size.

Number of questionnaires distributed	The number of questionnaires retrieved	The number of questionnaires canceled and not retrieved
421	400	21

3.2. Data Analysis Tools

Data analysis tools (statistical methods used to analyze data). This data was analyzed using Excel's questionnaire program, after which the data were analyzed using the following tools:

- percentages and iterations in the description of the sample data.
- Arithmetic mean to know the degree of customer's approval.
- Standard deviation.

To deal with these lists, we adopted the automated method by means of a specialized program to convert the results into statistical tables and in the form of ratios, in order to obtain accurate results in a short period of time through coding and naming variables to facilitate the work, which is SPSS software.

3.2.1. Relatability Test

To calculate the stability of the study instrument Cronbach's Alpha coefficient was used, and the results obtained were as follows in table 3.3. The way in which the questionnaire was constructed was considered an indication of its logical veracity, as well as the honesty reflected in the opinions of the arbitrator. There are different references on acceptable values for alpha, ranging from 0.70 to 0.95 (Bland & Altman, 1997; Nunnally, 1975).

Table 3.3. The Cronbach's Alpha of stability and reliability.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.741	.741	19

4. CHAPTER FOUR

RESULTS and DISCUSSIONS

4.1. Demography Analysis

View and analyze and test of study data. This stage is very important as it includes several steps that are necessary to follow, namely to review the questionnaire lists and work to prepare them for the tabulation process. This after ensuring the safety of the selected sample of the study population to reach the tabulation of these results in a summary to help in the preparation of the final report that is through, which to make the necessary recommendations and suggestions.

Characteristics of the study sample are described in order to identify the personal characteristics of the study sample members. We will deal with the first part of the questionnaire, which includes sex, age, academic level and monthly income of the family.

4.1.1. Gender

Table 4.1 shows that (85.6%) of the study sample are male and (14.4%) of the study sample are female. Figure 4.1 shows the distribution of the sample items by gender variable.

Table 4.1. The frequency analysis for gender variable.

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	329	82.3	82.3	82.3
	Female	71	17.8	17.8	100.0
	Total	400	100.0	100.0	

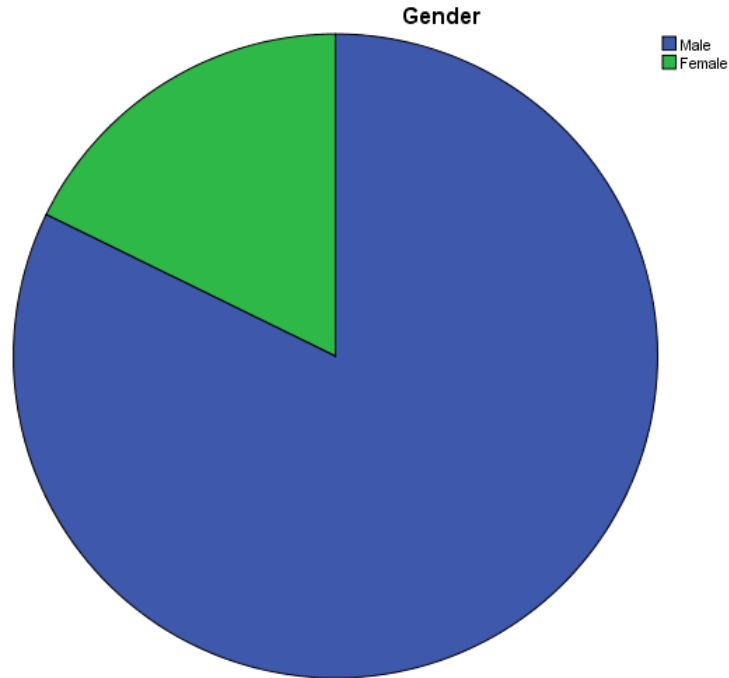


Figure 4.1. The distribution of the sample items by gender variable.

4.1.2. Age

Figure 4.2 the distribution of the sample items by Age variable. Table 4.2 shows that (42.4%) of the study sample were ranged 21-30 years, (29.2%) of the study sample aged less than 20, (17.2%) of the study sample aged 31 years - 40 years, and (11.2%) years old of the sample were 40 years and more.

Table 4.2. The frequency analysis for age variable.

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 20	114	28.5	28.5	28.5
	21 - 30	171	42.8	42.8	71.3
	31-40	73	18.3	18.3	89.5
	More then 40	42	10.5	10.5	100.0
	Total	400	100.0	100.0	

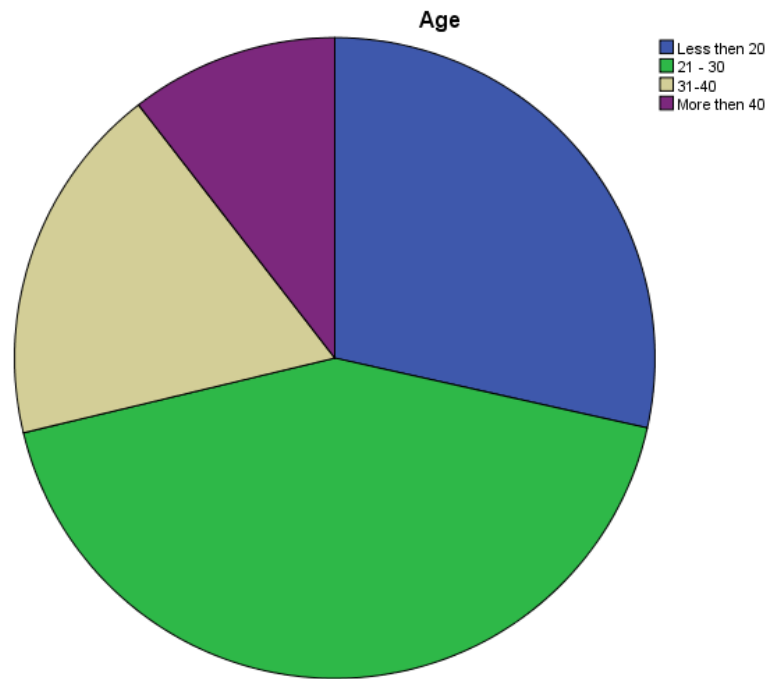


Figure 4.1.The distribution of the sample items by Age variable.

4.1.3. Education Level

Table 4.3 shows that (58%) of the study sample have a bachelor's degree and (31.2%) of the study sample have a High school. While, (7.2%) of the sample of study has master degree, and the lowest percentage was Ph.D by (3.6%). Figure 4.3 shows The distribution of the sample items by education level variable.

Table 4.3. The frequency analysis for education level variable.

Education level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High school	122	30.5	30.5	30.5
	Undergraduate	231	57.8	57.8	88.3
	Master	31	7.8	7.8	96.0
	Doktora	16	4.0	4.0	100.0
	Total	400	100.0	100.0	

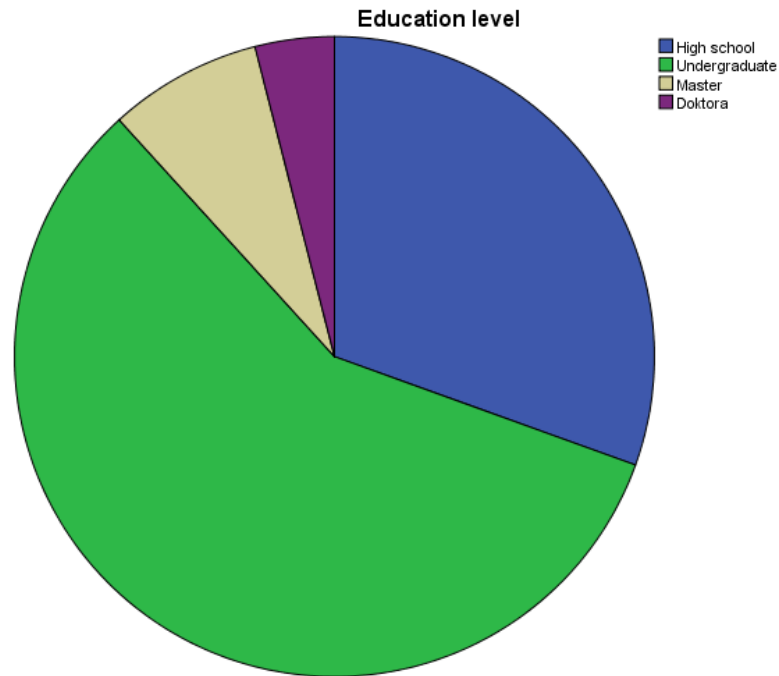


Figure 4.3. The distribution of the sample items by education level variable.

4.1.4. Family Monthly Income

The highest percentage group of family monthly income were in-between 1000-2000 by (48.4%), following by (22%) of group 2000-3000. Then, more than 3000 recorded (17.2%), while the lowest group were less than 1000 by (12.4%) as shown in Table 4.4. Figure 4.4 shows the distribution of the sample items by family income variable.

Table 4.4. The frequency analysis for Family monthly income variable.

Family monthly income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1000	50	12.5	12.5	12.5
	1000 - 2000	192	48.0	48.0	60.5
	2000 - 3000	84	21.0	21.0	81.5
	More then 3000	74	18.5	18.5	100.0
	Total	400	100.0	100.0	

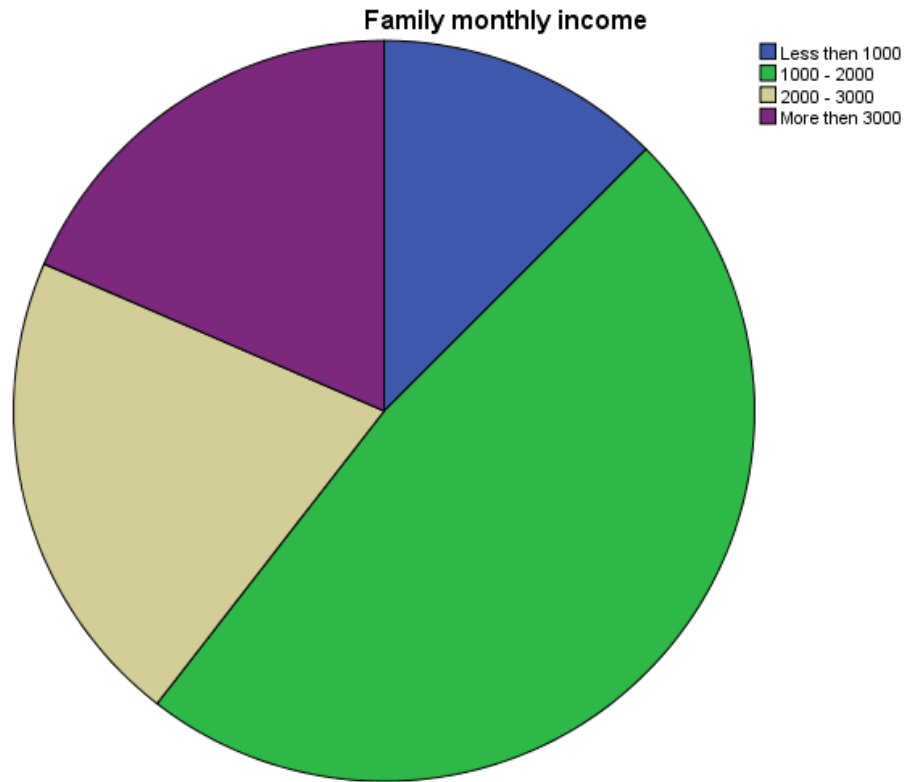


Figure 4.4. The distribution of the sample items by family income variable.

4.2. Expressions Analysis

The study is done by field researching by distributing questionnaires to study some of the research vocabulary, compiling the necessary information in the subject of the research. Then unloading and analyzing it using statistical and using the tests SPSS (Statistical Package for Social Science) the appropriate statistical program in order to reach valuable indications and indicators supporting the subject of the study. Table 4.5 shows the frequency analysis for expressions statements.

Table 4.5. The frequency analysis for expressions statements.

The question	Strongly Disagree %	Disagree %	Natural%	Agree%	Strongly Agree %	Average	Standard deviation
Q1. If you take good care of your stuff, you'll definitely save money in the long run.	0	3.5	16.5	52.5	27.5	4.04	.761
Q2. Many things that are normally thrown away are actually still available	0	2.5	16.3	44.5	36.8	4.16	.779
Q3. Using my resources better makes me feel better	0	1.8	15.0	27.0	56.3	4.38	.801
Q4. If we can reuse an item we have, there's no point in buying something new	.5	7.0	21.3	52.8	18.5	3.82	.831
Q5. I believe in being careful about spending money	2.8	7.0	27.0	42.5	20.8	3.72	.962
Q6. I discipline myself to get the most out of my money	1.5	13.3	23.0	41.8	20.5	3.67	.995
Q7. I can wait to buy anything I want to save money	1.5	11.5	17.8	48.0	21.3	3.76	.964
Q8. There are some things I didn't buy today to save money for tomorrow	0	12.8	21.3	40.8	25.3	3.79	.965
Q9. It is really true that money can buy happiness	4.3	5.5	24.8	45.3	20.3	3.72	.987
Q10. My dream in life is to have expensive things	8.5	5.3	27.5	46.0	12.8	3.49	1.060
Q11. People judge others with what they have	9.5	7.8	16.0	44.3	22.5	3.63	1.189
Q12. I buy some things that I hope to secretly influence other people.	2.8	9.8	39.3	31.8	16.5	3.50	.971
Q13. Money is the most important thing to consider when choosing a job	.8	10.8	21.3	44.5	22.8	3.78	.944
Q14. I think others will evaluate me with the product types and brands I use	1.0	16.5	21.5	49.8	11.3	3.54	.930

First Question, whether if you take good care of your stuff, you'll definitely save money in the long run. Agree recorded the highest percentage by (52.5%), the positive answers have (80%) by (27.5% strongly agree and 52.5% agree). Following by natural answers with (16.5%), as shown in Figure 4.5. this analysis shows that the most of research sample are satisfied with take good care which definitely save money in the long run. The answer's mean recorded 4.04, where means the respondents agree with the content of this question with 0.761 standard deviation.



Figure 4.5. The distribution of expressions statements answers of first question.

Second Question, recorded 4.16 as the average answer, which is more than the neutral mark 2.5, and 0.779 standard deviation that given indicate that there is concentration and non-dispersion in the question's answer. The highest value was (44.5%), which is fundamental to the agree answer. That is to say, the respondents agree with the content of this question and see that many things that are normally thrown are actually still available, as shown in Figure 4.6.

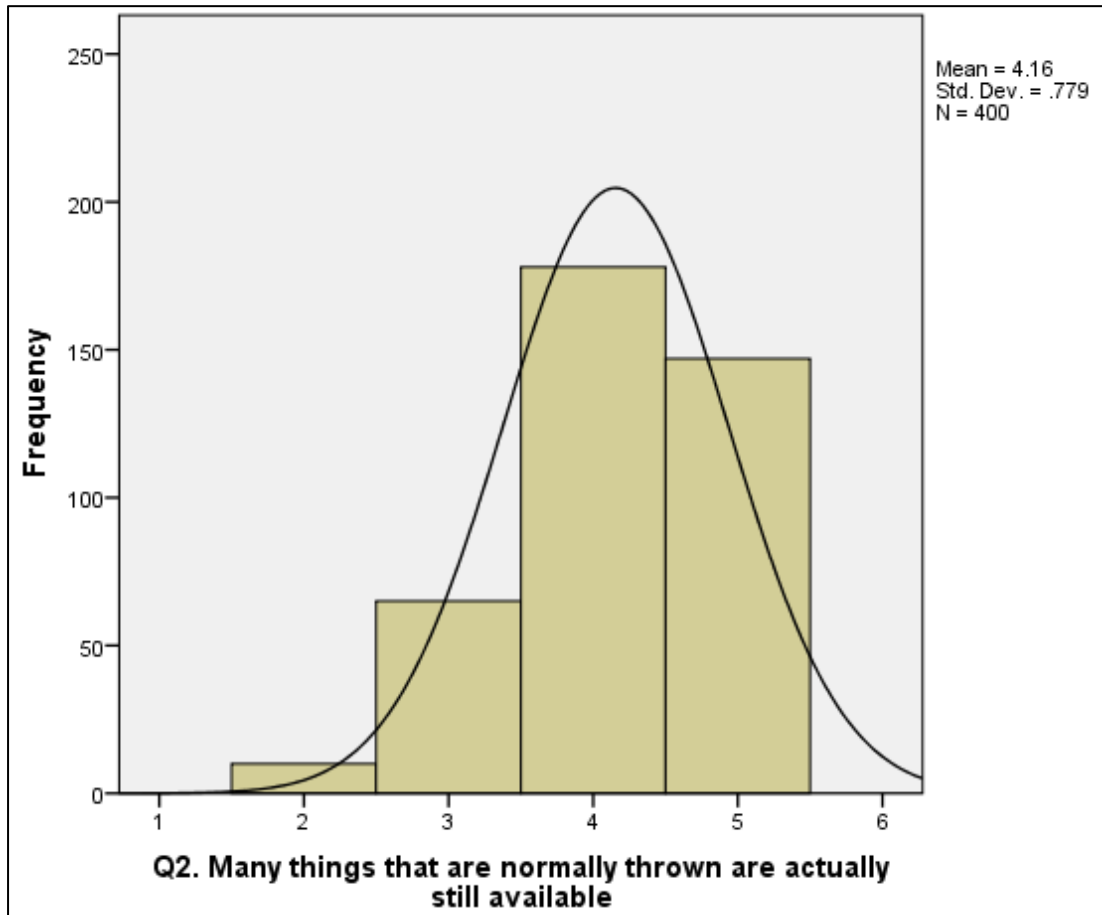


Figure 4.6. The distribution of expressions statements answers of second question.

Third question, the average answer to this question is 4.38 and standard deviation is 0.801 as concentration and non-dispersion. the participants strongly agree with (56.3%) the content of this question and see that using my resources better makes me feel better, as shown in Figure 4.7

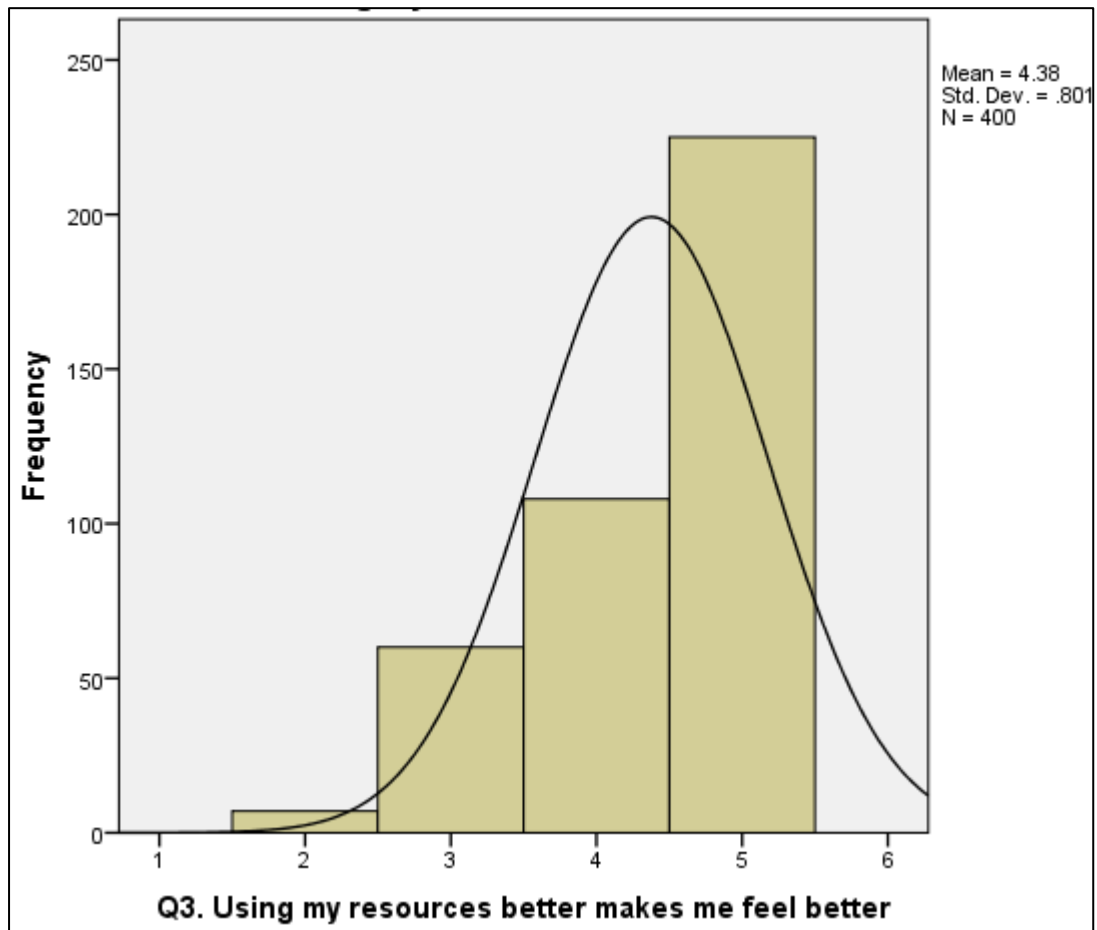


Figure 4.7. The distribution of expressions statements answers of third question.

Fourth Question, whether if we can reuse an item we have, there's no point in buying something new. Agree recorded the highest percentage by (52.8%), the positive answers have (71.3%) by (18.5% strongly agree and 52.8% agree). Following by natural answers with (21.3%), as shown in Figure 4.8. The answer's mean recorded 3.82, where means the respondents agree with the content of this question with 0.831 standard deviation.

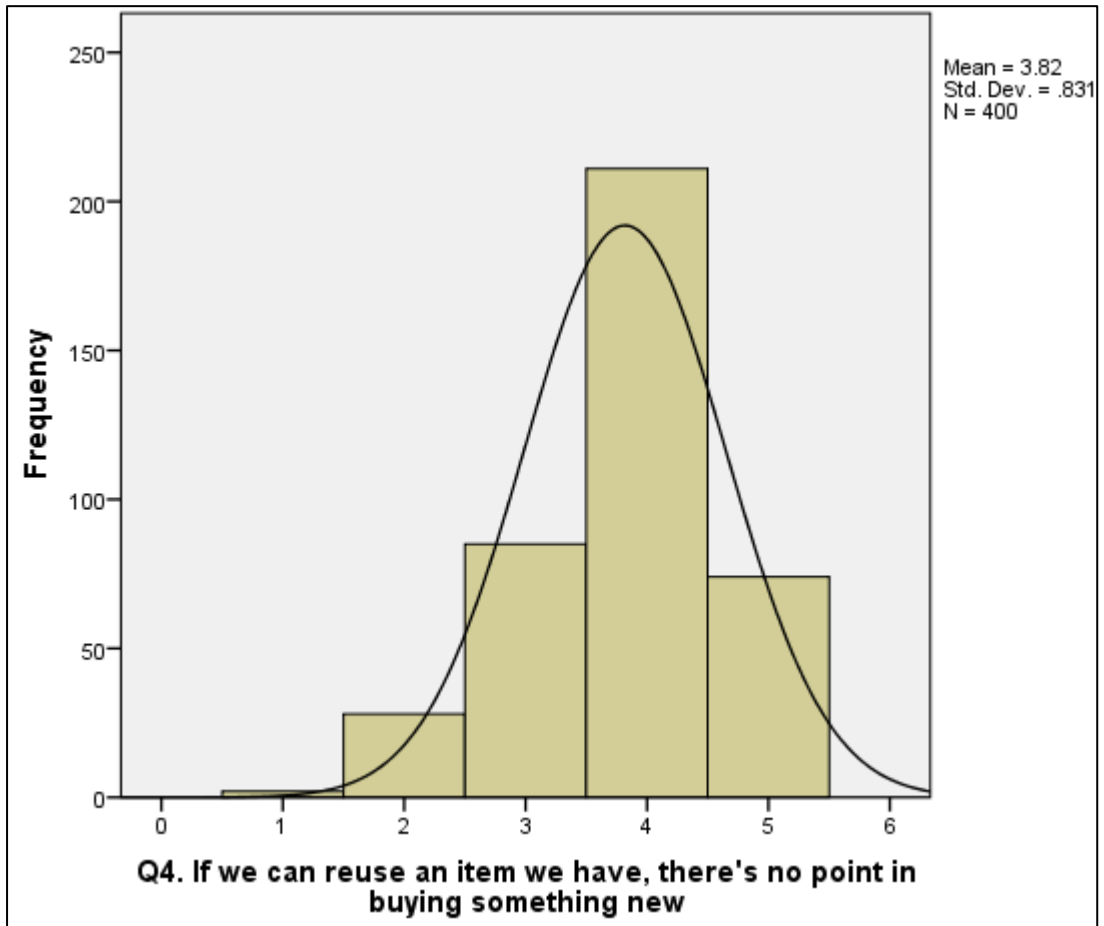


Figure 4.8. The distribution of expressions statements answers of fourth question.

Fifth Question, recorded 3.72 as the average answer, which is more than the neutral mark 2.5, and 0.962 standard deviation that given indicate that there is concentration and non-dispersion in the question's answer. The highest value was (42.5%), which is fundamental to the agree answer. That is to say, the respondents agree with the content of this question and they believe in being careful about spending money, as shown in Figure 4.9.

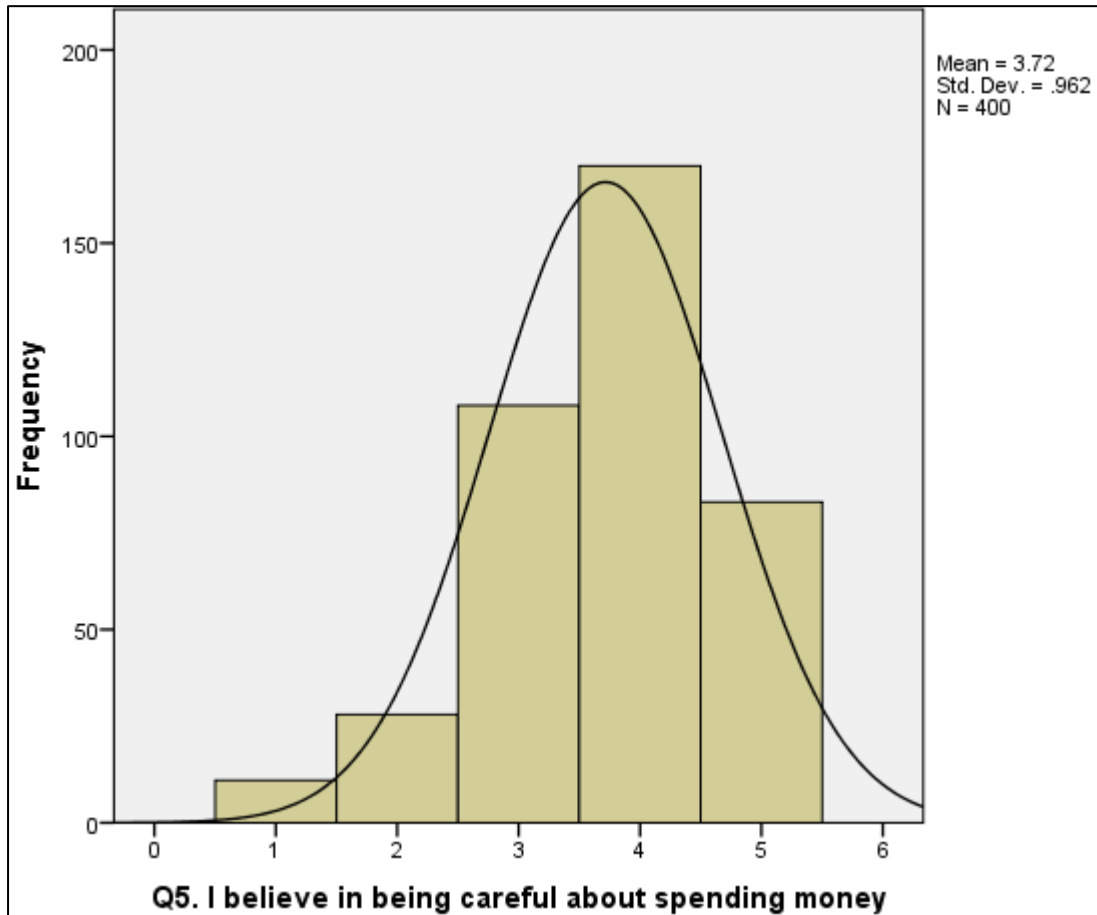


Figure 4.9. The distribution of expressions statements answers of fifth question.

Sixth question, according to the SPSS software analysis, the average answer to this question is 3.67 and standard deviation is 0.995 as concentration and non-dispersion. the participants agree with (41.8%) the content of this question and see that discipline myself to get the most out of my money, as shown in Figure 4.10.

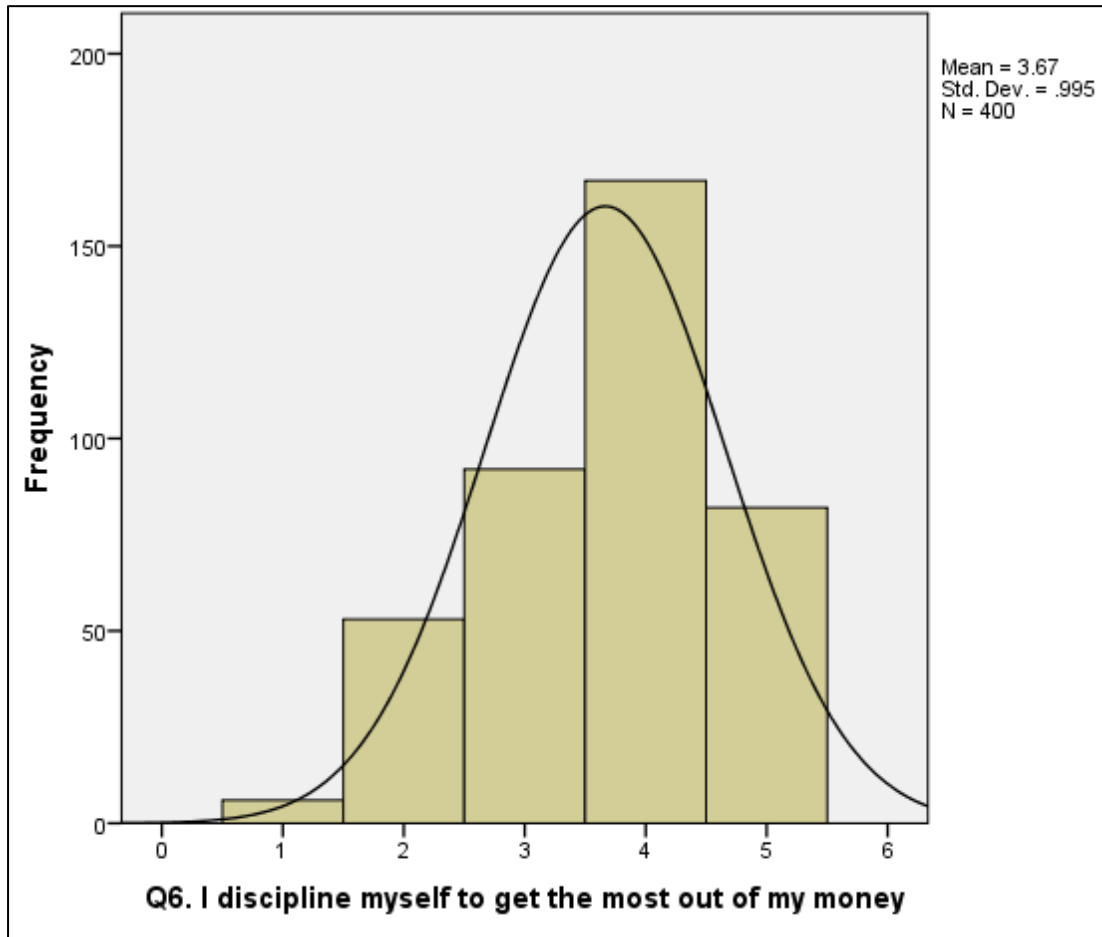


Figure 4.10. The distribution of expressions statements answers of sixth question.

Seventh Question, whether if we can wait to buy anything I want to save money. Agree recorded the highest percentage by (48.0%), the positive answers have (69.3%) by (21.3% strongly agree and 48.0% agree). Following by natural answers with (17.8%), as shown in Figure 4.11. The answer's mean recorded 3.76, where means the respondents agree with the content of this question with 0.964 standard deviation.



Figure 4.11: The distribution of expressions statements answers of seventh question.

Eighth Question, recorded 3.79 as the average answer, which is more than the neutral mark 2.5, and 0.965 standard deviation that given indicate that there is concentration and non-dispersion in the question's answer. The highest value was (40.8%), which is fundamental to the agree answer. That is to say, the respondents agree with the content of this question and see that there are some things I didn't buy today to save money for tomorrow, as shown in Figure 4.12.

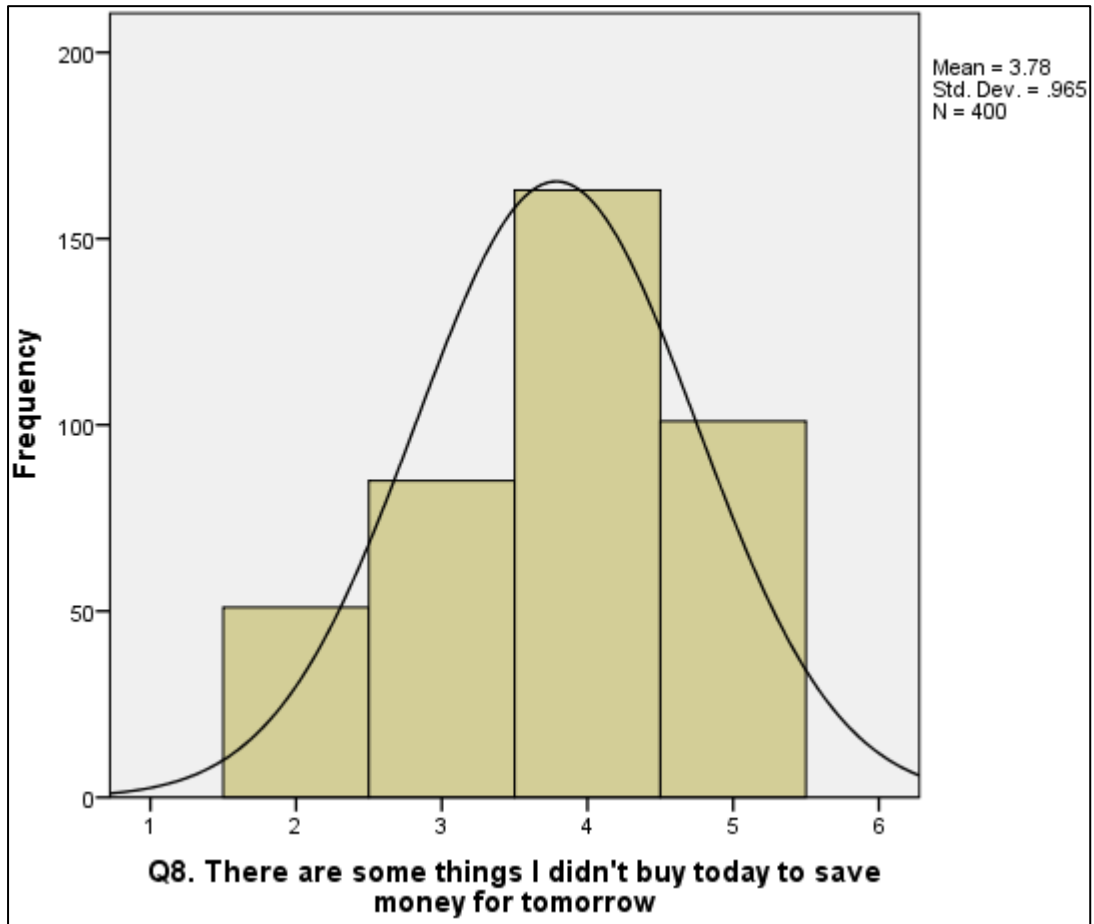


Figure 4.12. The distribution of expressions statements answers of eighth question.

Ninth question, the average answer to this question is 3.72 and standard deviation is 0.987 as concentration and non-dispersion. The participants strongly agree with (20.3%) and agree by (46.0%) the content of this question and see that it is really true that money can buy happiness, followed by natural answers by (27.5%), as shown in Figure 4.13.

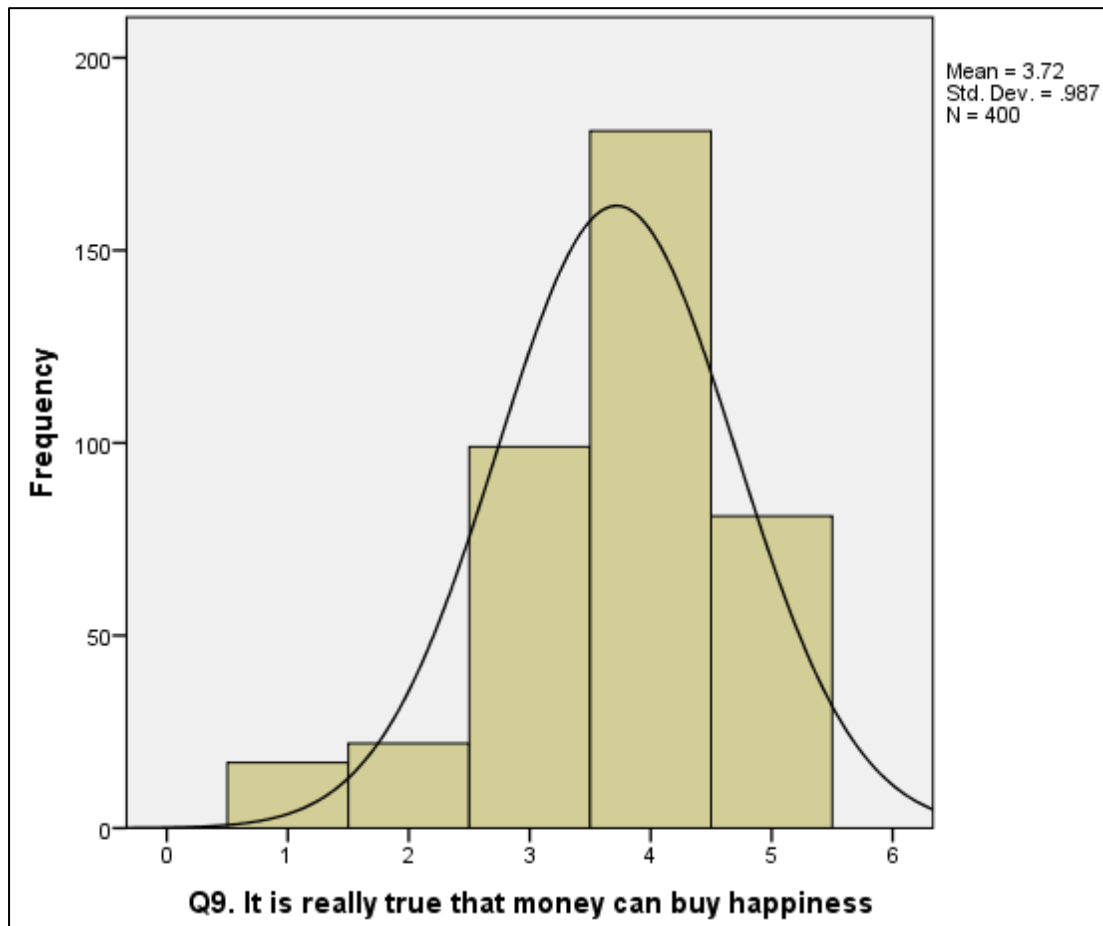


Figure 4.13. The distribution of expressions statements answers of ninth question.

Tenth Question, whether my dream in life is to have expensive things. Agree recorded the highest percentage by (46.0%), the positive answers have (62.8%) by (12.8% strongly agree and 46.0% agree). Following by natural answers with (27.5%), as shown in Figure 4.14. This analysis shows that the most of research sample are satisfied with my dream in life is to have expensive things. The answer's mean recorded 3.49, where means the respondents agree with the content of this question with 1.060 standard deviation.

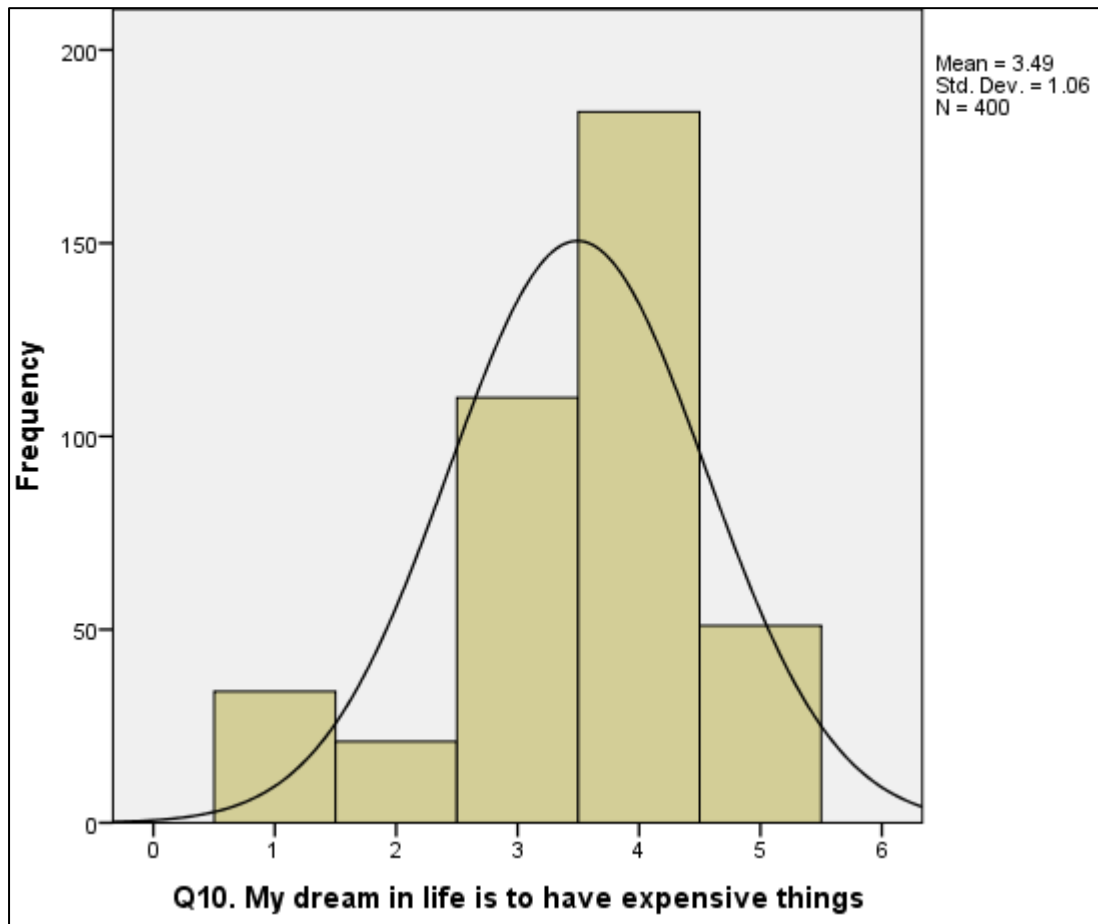


Figure 4.14. The distribution of expressions statements answers of tenth question.

Eleventh Question, according to SPSS software analysis the average answer recorded 3.63, which is more than the neutral mark 2.5, and 1.189 standard deviation that given indicate that there is concentration and non-dispersion in the question's answer. The highest value was (44.3%), which is fundamental to the agree answer. That is to say, the respondents agree with the content of this question and see that people judge others with what they have by total agreement (66.7%), as shown in Figure 4.15.

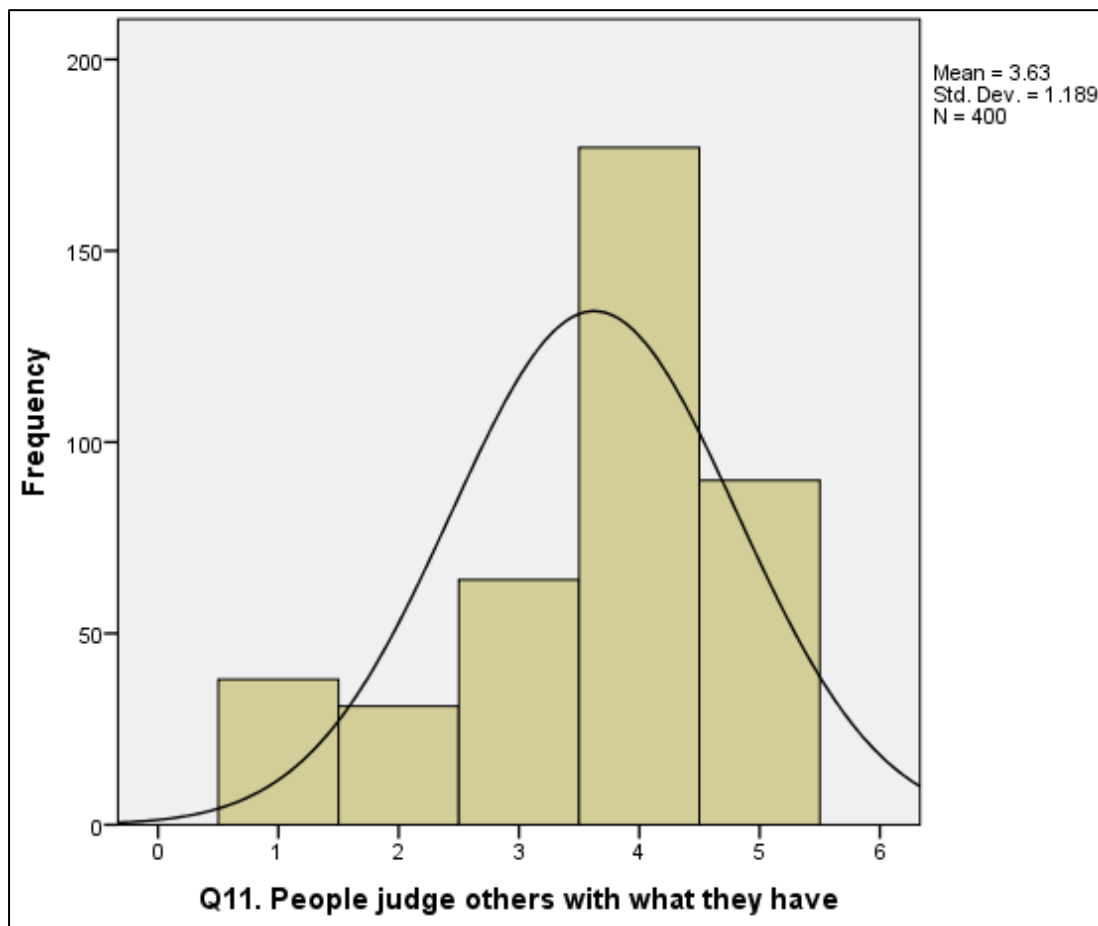


Figure 4.15. The distribution of expressions statements answers of eleventh question.

Twelfth question, the average answer to this question is 3.50 and standard deviation is 0.971 as concentration and non-dispersion. the participants strongly agree with (16.5%) and agree by (31.8%), which contain (48.3%) as higher percentage of sample answers followed by natural (39.3%), the content of this question and see that I buy some things that I hope to secretly influence other people, as shown in Figure 4.16.

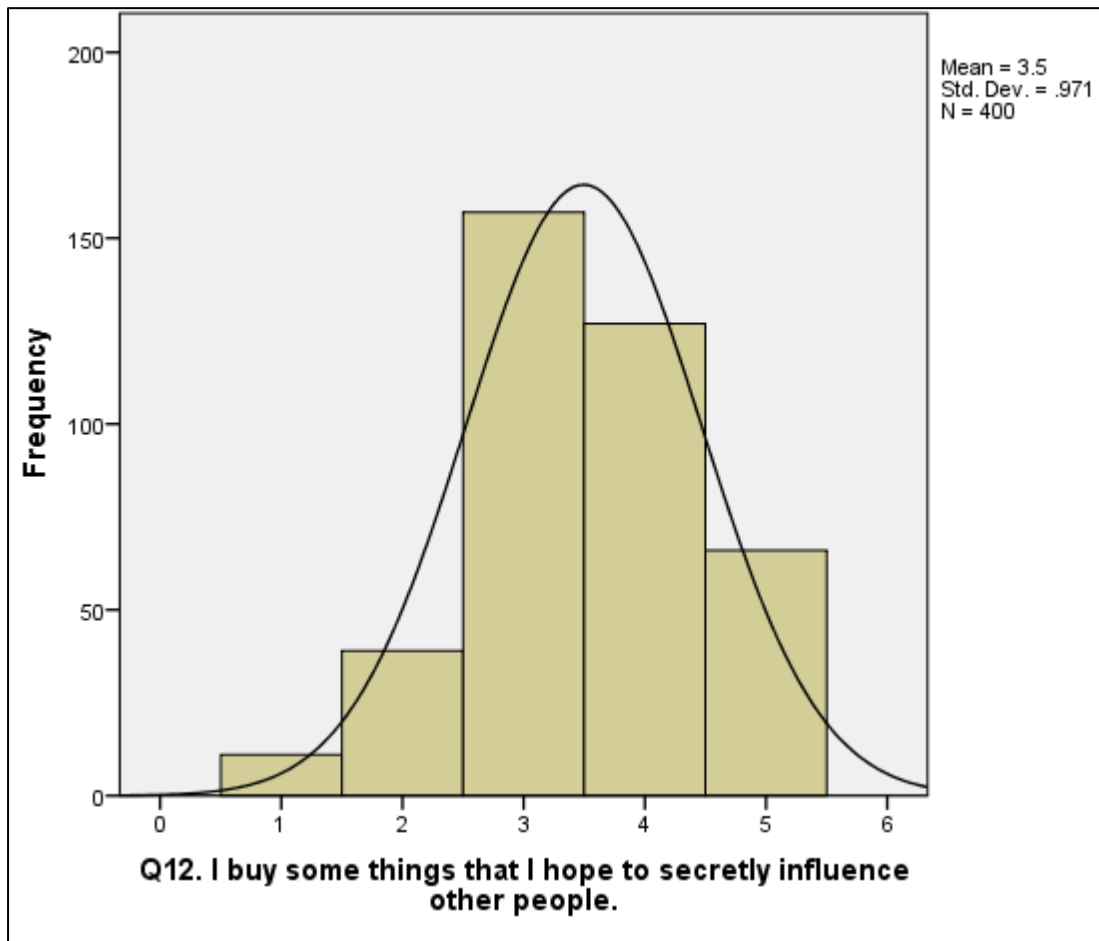


Figure 4.16. The distribution of expressions statements answers of twelfth question.

Thirteenth Question, whether if money is the most important thing to consider when choosing a job. Agree recorded the highest percentage by (44.5%), the positive answers have (67.3%) by (22.8% strongly agree and 44.5% agree). Following by natural answers with (21.3%), as shown in Figure 4.17. This analysis shows that the most of research sample are satisfied with money is the most important thing to consider when choosing a job. The answer's mean recorded 3.78, where means the respondents agree with the content of this question with 0.944 standard deviation.

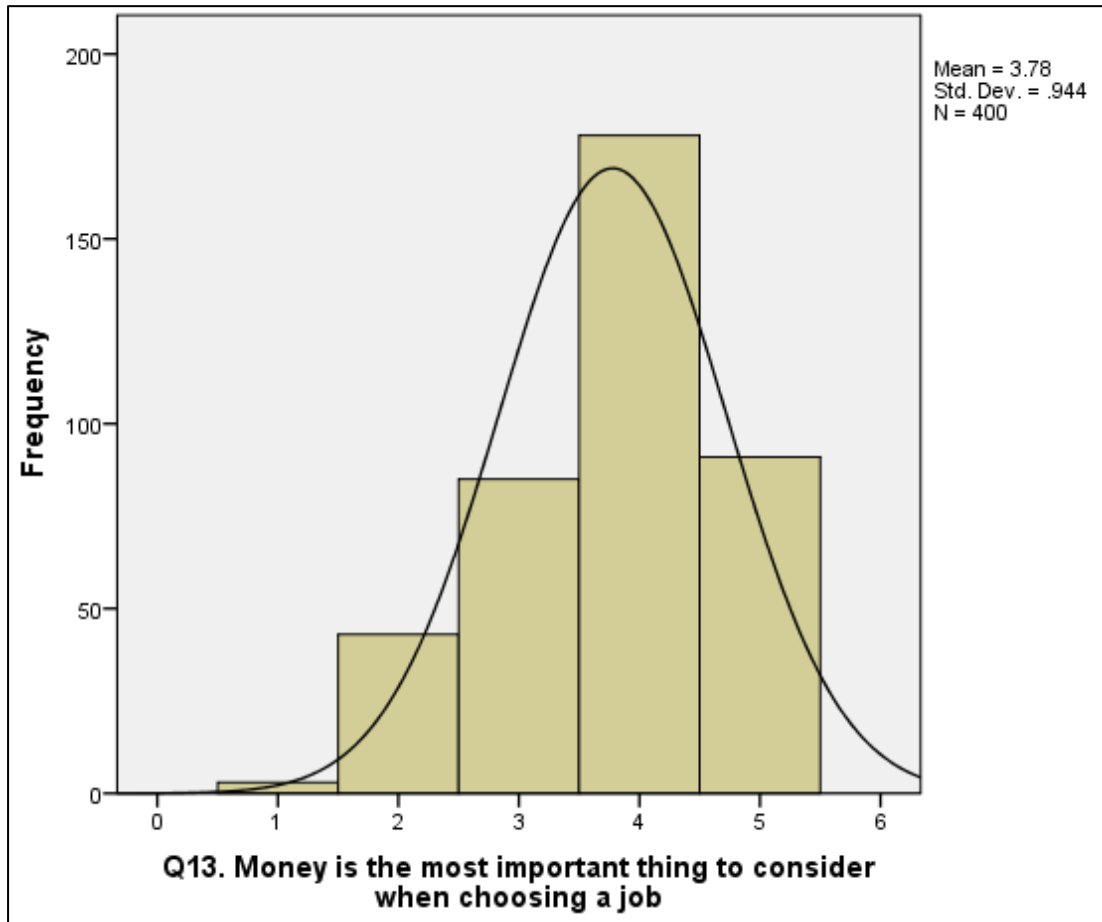


Figure 4.17. The distribution of expressions statements answers of thirteenth question.

Fourteenth Question, recorded 3.54 as the average answer, which is more than the neutral mark 2.5, and 0.930 standard deviation that given indicate that there is concentration and non-dispersion in the question's answer. The highest value was (49.8%), which is fundamental to the agree answer. That is to say, the respondents agree with the content of this question and see that I think others will evaluate me with the product types and brands I use, as shown in Figure 4.18.

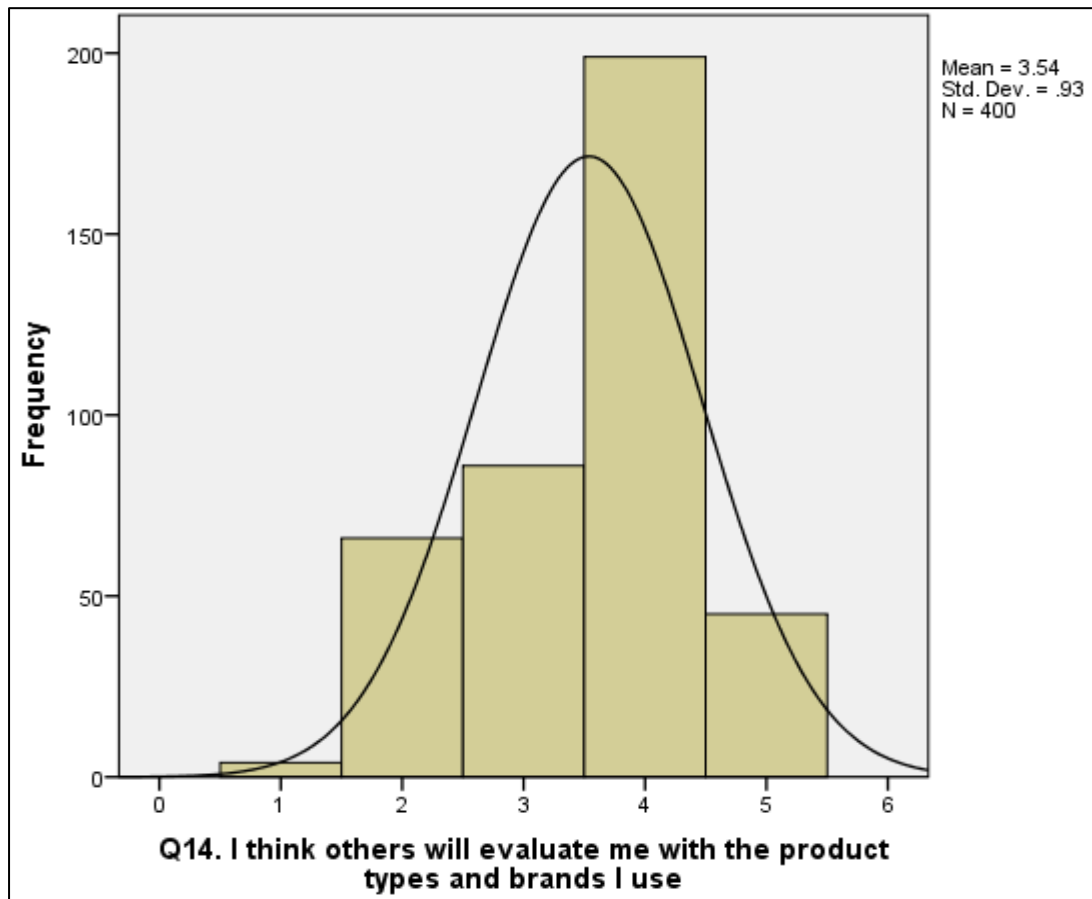


Figure 4.18. The distribution of expressions statements answers of fourteenth question.

4.3. Description Statements

These set of questions describe some features of research samples by how much do the following statements describe them, these features such as:

- Outward-looking, enthusiastic
- Tame, polite
- Reliable, organized
- Emotionally stable, calm
- Open to experiences, dreamer

The statistical analysis has been done by SPSS software and the results shown in Table 4.6.

Table 4.6. The frequency analysis for descriptions statements.

The question	Strongly Disagree %	Disagree %	Natural%	Agree%	Strongly Agree %	Average	Standard deviation
D1. Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy)	6.0	16.0	16.3	39.8	22.0	3.56	1.171
D2. Tame, polite (ie confident, generous, sympathetic, ready to help, not aggressive or cold)	0	5.0	12.8	41.0	41.3	4.19	.841
D3. Reliable, organized (ie hardworking, responsible, self-disciplined, perfect, careless and inconsiderate)	0	1.3	22.8	28.0	48.0	4.23	.841
D4. Emotionally stable, calm (ie not relieved, confident, anxious, grumpy, easily upset or stressed)	1.5	.3	11.0	48.5	38.8	4.24	.770
D5. Open to experiences, dreamer (ie curious, thoughtful, creative, sincere, open-minded, not traditional)	2.5	10.0	21.3	51.5	14.8	3.66	.934

Figure 4.19 shows the distribution of descriptions statements answers of first question. The first describe question was, how much do the following statements describe you, Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy). Agree recorded the highest percentage by (39.8%), the positive answers have (61.8%) by (22.0% strongly agree and 39.8% agree). Following by natural answers with (16.3%), as shown in Table 4.6. This analysis shows that the most of research sample are satisfied with describe them self by outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy). The answer's mean recorded 3.56, where means the respondents agree with the content of this question with 1.171 standard deviation.

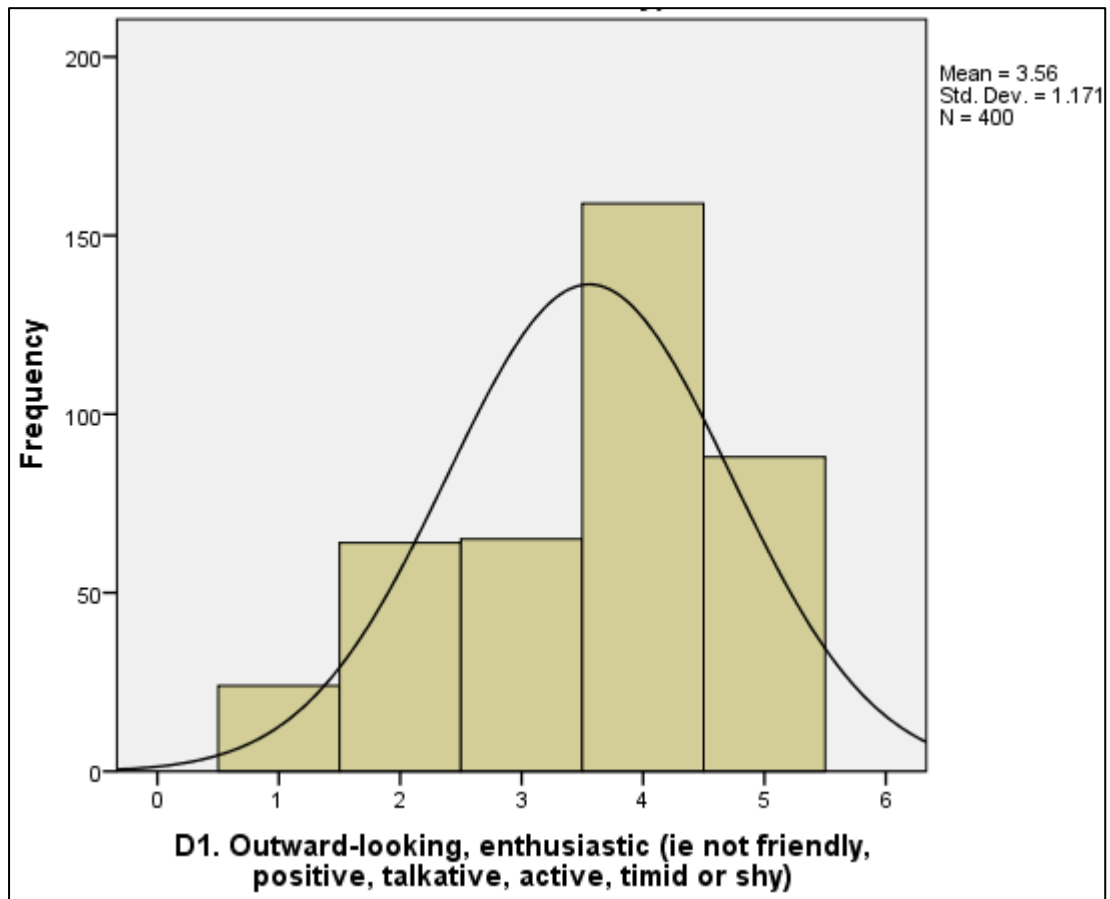


Figure 4.19. The distribution of descriptions statements answers of first question.

Second Question of descriptions statements, recorded 4.19 as the average answer, which is more than the neutral mark 2.5, and 0.841 standard deviation that given indicate that there is concentration and non-dispersion in the question's answer. Table 4.6 shows that the highest value was (41.3%), which is fundamental to the agree answer. That is to describe them as tame, polite (ie confident, generous, sympathetic, ready to help, not aggressive or cold), as shown in Figure 4.20.

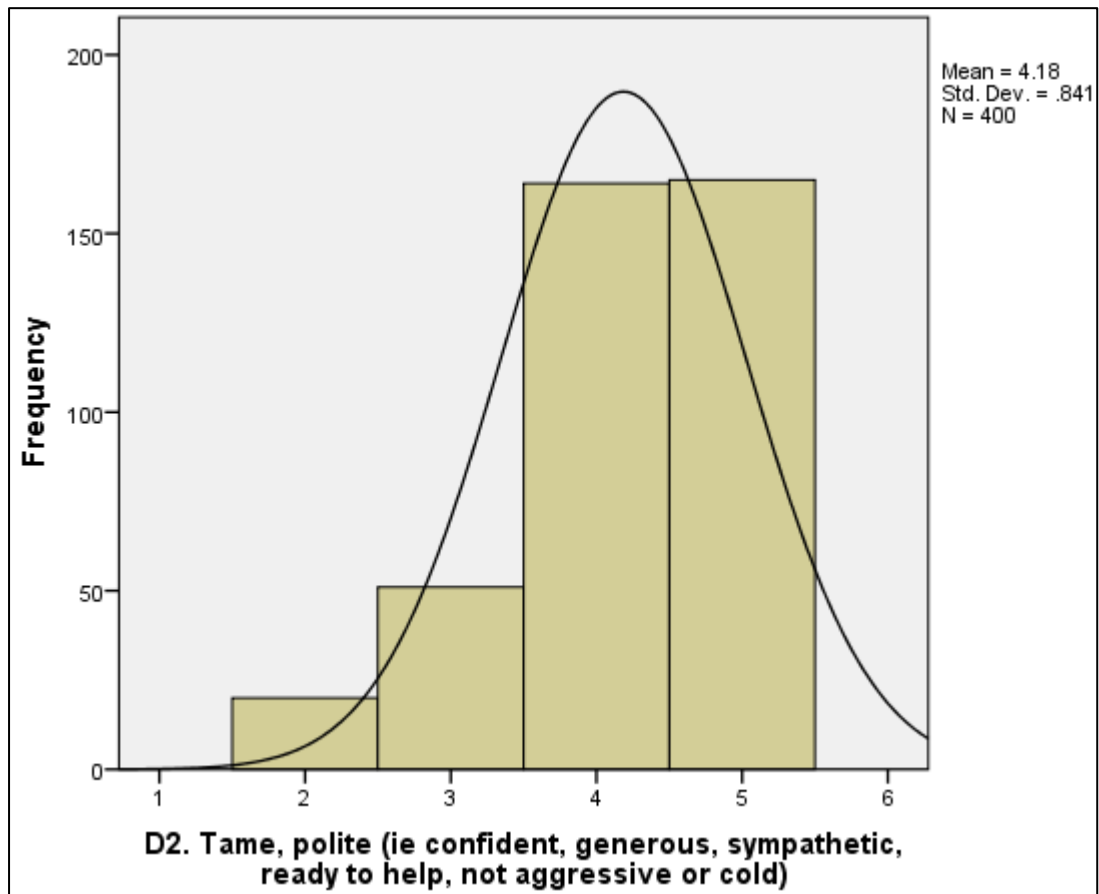


Figure 4.20. The distribution of descriptions statements answers of second question.

Third question of descriptions statements, the average answer to this question is 4.23 and standard deviation is 0.841 as concentration and non-dispersion. the participants strongly agree with (48.0%) followed by agree with (28.0%), which contains (76.0%) of total answers, the content of this question and see that Reliable, organized (ie hardworking, responsible, self-disciplined, perfect, careless and inconsiderate). Figure 4.21 shows the distribution of descriptions statements answers of third question.

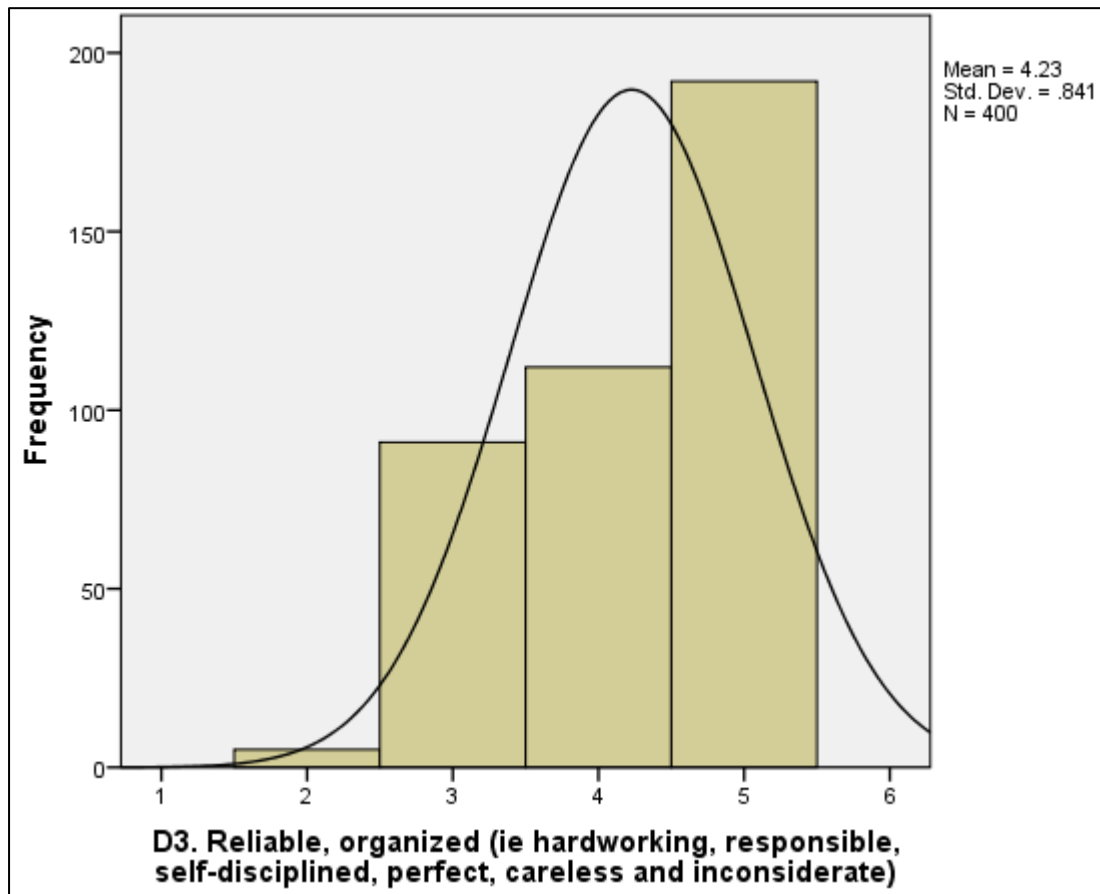


Figure 4.21. The distribution of descriptions statements answers of third question.

Figure 4.22 shows the distribution of descriptions statements answers of third question. The third describe question was, how much do the following statements describe you, emotionally stable, calm (ie not relieved, confident, anxious, grumpy, easily upset or stressed). Agree recorded the highest percentage by (48.5%), the positive answers have (87.3%) by (38.8% strongly agree and 48.5% agree). Following by natural answers with (11.0%). This analysis shows that the most of research sample are satisfied with describe them self by emotionally stable, calm (ie not relieved, confident, anxious, grumpy, easily upset or stressed). In addition, the answer's mean recorded 4.24, where means the respondents agree with the content of this question with 0.770 standard deviation.

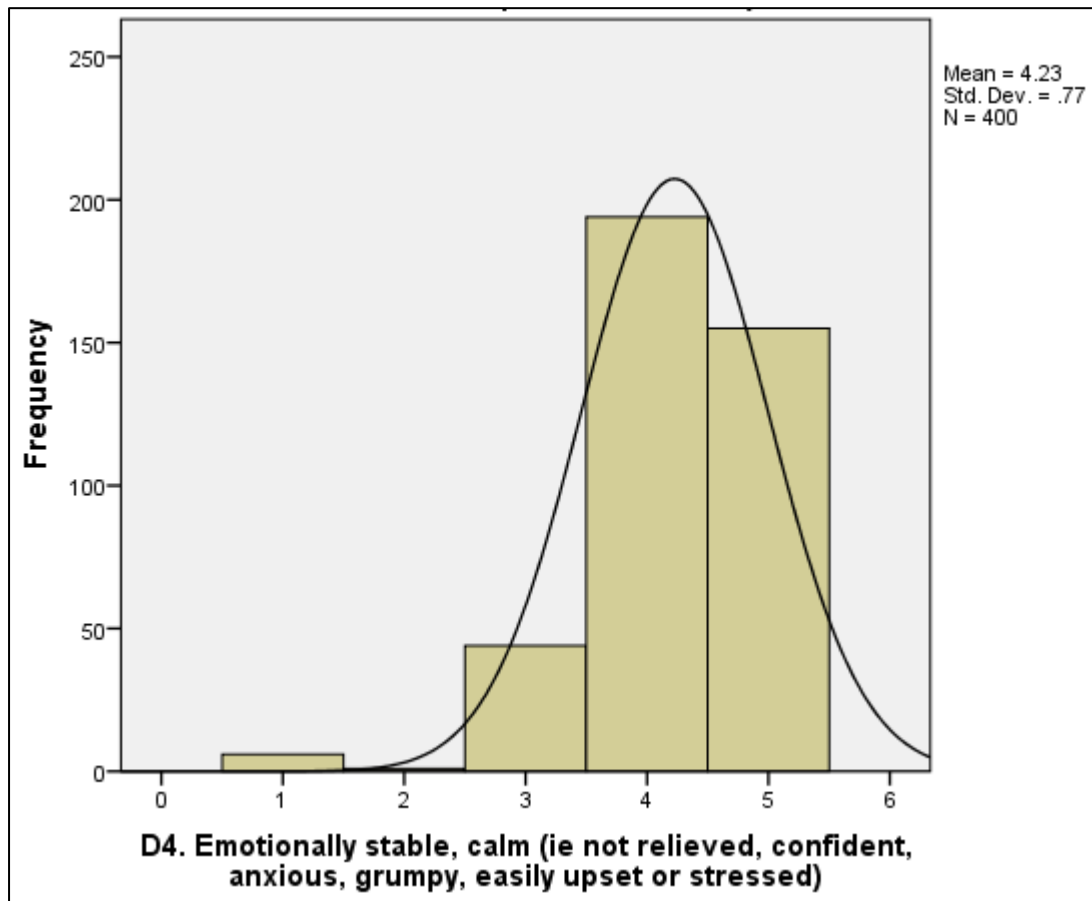


Figure 4.22. The distribution of descriptions statements answers of fourth question.

The last question of descriptions statements, recorded 3.66 as the average answer, which is more than the neutral mark 2.5, and 0.934 standard deviation that given indicate that there is concentration and non-dispersion in the question's answer. The highest value was (51.5%), which is fundamental to the agree answer. That is to describe them as open to experiences, dreamer (ie curious, thoughtful, creative, sincere, open-minded, not traditional), as shown in Figure 4.23.

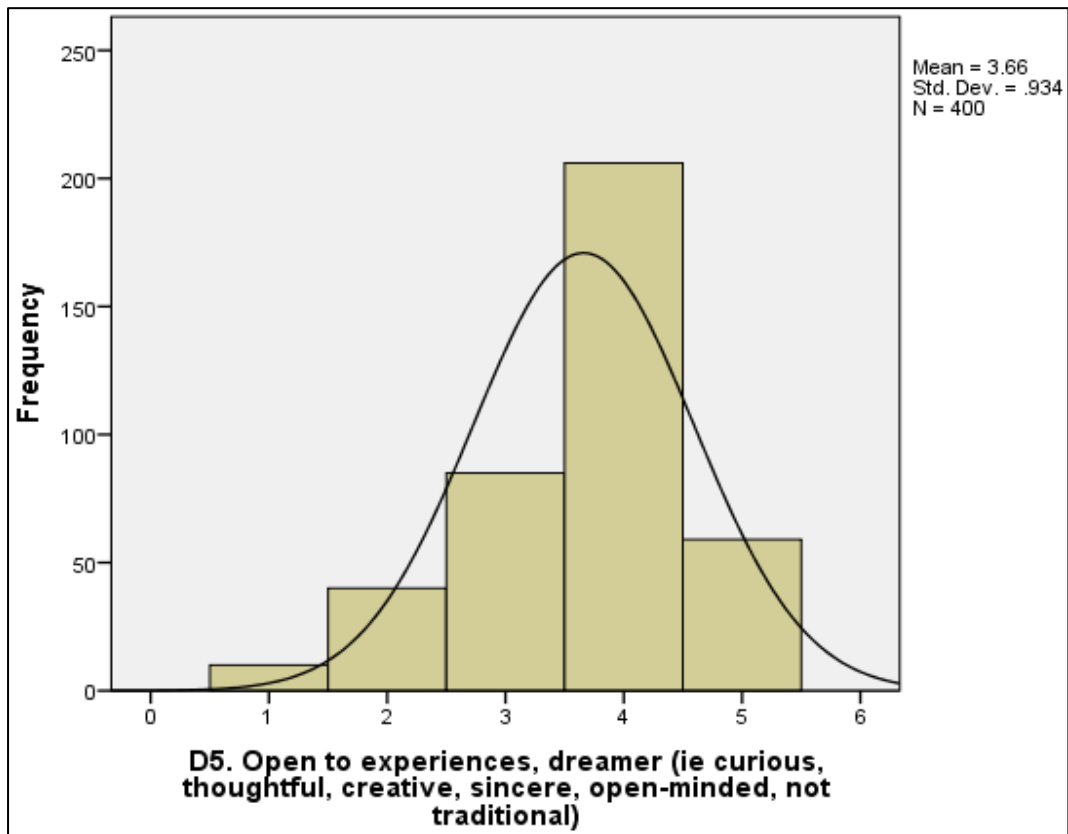


Figure 4.23. The distribution of descriptions statements answers of fifth question.

4.4. Variables Analysis

4.4.1. Expressions Statements

4.4.1.1. Gender

Independent Samples t-Test

To find out if there is significant difference in gender variable between male and female costumers in the effect of personality and materialistic attitudes on frugality behavior of customers, the Independent samples t-Test has been used. The results displayed in Table 4.7, which shows the independent sample t-test results according to SPSS software. Where the statistics group shows that the male about 329 contains 82.3% from total research samples, while female recorded 71 that contains 17.8% from total research samples. The degree of freedom of answers recorded 398. The significant 2-tailed recorded 0.000 in all answers of personality and materialistic groups that given indicate that there is awareness about the effect of personality and materialistic attitudes on frugality customer behavior. According to these answers,

which less than 0.05 that main there is significant difference in student awareness according to gender.

Table 4.7. Gender variable analysis by Independent samples t-Test.

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
TUTUMLULUK_ORT	Male	329	3,8682	,35764	,01972
	Female	71	4,1285	,46193	,05482
MATERYALİZM_OR	Male	329	3,5238	,54181	,02987
	Female	71	3,9953	,59427	,07053

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
TUTUMLULUK_ORT	Equal variances assumed	8,789	,003	5,263	398	,000	,26036	,04947	-,35762	,16310
	Equal variances not assumed			4,469	88,964	,000	,26036	,05826	-,37612	,14460
MATERYALİZM_OR	Equal variances assumed	,097	,756	6,534	398	,000	,47150	,07215	-,61335	,32964
	Equal variances not assumed			6,156	96,702	,000	,47150	,07659	-,62351	,31948

4.4.1.2. Age

One Way ANOVA

In this case, to find out if there is significant difference in student answers according to their age One Way ANOVA test has been used. Age variable divided

participants to different age groups started with less than 20 which recorded 114 as 28.5% from total samples, followed by 21 – 30 that recorded 171 as 42.8%, then 31 - 40 recorded 73 as 18.3% from total sample, finally more than 40 which recorded 42 as 10.5% from total research sample.

The test results of personality and materialistic groups shows that the significance values are more than 0.05 in all answers personality and materialistic groups, that mean there is no significant difference in answers according to age variable, as shown in Table 4.8.

Table 4.8. Age variable analysis by One-way ANOVA.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
TUTUMLULUK_ORT	Between Groups	,280	3	,093	,610	,609
	Within Groups	60,569	396	,153		
	Total	60,849	399			
MATERYALIZM_ORT	Between Groups	2,200	3	,733	2,204	,087
	Within Groups	131,789	396	,333		
	Total	133,989	399			

Multiple Comparisons							
Scheffe							
Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
TUTUMLULUK_ORT	Less than 20	21 - 30	-,00219	,04729	1,000	-,1350	,1306
		31-40	,05482	,05863	,832	-,1098	,2194
		More than 40	,06078	,07059	,863	-,1374	,2590
	21 - 30	Less than 20	,00219	,04729	1,000	-,1306	,1350
		31-40	,05702	,05468	,780	-,0965	,2105
		More than 40	,06297	,06735	,832	-,1261	,2521
	31-40	Less than 20	-,05482	,05863	,832	-,2194	,1098
		21 - 30	-,05702	,05468	,780	-,2105	,0965
		More than 40	,00595	,07574	1,000	-,2067	,2186

	More then 40	Less then 20	-,06078	,07059	,863	-,2590	,1374
		21 - 30	-,06297	,06735	,832	-,2521	,1261
		31-40	-,00595	,07574	1,000	-,2186	,2067
MATERYALİZM_ORT	Less then 20	21 - 30	,05604	,06975	,886	-,1398	,2519
		31-40	,11818	,08648	,601	-,1246	,3610
		More then 40	,25522	,10413	,113	-,0371	,5476
	21 - 30	Less then 20	-,05604	,06975	,886	-,2519	,1398
		31-40	,06214	,08065	,898	-,1643	,2886
		More then 40	,19918	,09935	,261	-,0797	,4781
	31-40	Less then 20	-,11818	,08648	,601	-,3610	,1246
		21 - 30	-,06214	,08065	,898	-,2886	,1643
		More then 40	,13704	,11173	,681	-,1766	,4507
	More then 40	Less then 20	-,25522	,10413	,113	-,5476	,0371
		21 - 30	-,19918	,09935	,261	-,4781	,0797
		31-40	-,13704	,11173	,681	-,4507	,1766

4.4.1.3. Education Level

One-Way ANOVA

The One-Way ANOVA has been used to find out if there is significant difference in education level variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers. The education level groups have been divided as (58%) of the study sample have a bachelor's degree and (31.2%) of the study sample have a High school. While, (7.2%) of the sample of study has master degree, and the lowest percentage was Ph.D by (3.6%).

The significant of personality and materialistic groups recorded 0.000~ 0.033, the most of answers recorded less than 0.05 that given indicate that there is awareness about the effect of personality and materialistic attitudes on frugality customer behavior according to education level as shown in Table 4.9.

Table 4.9. Education level variable analysis by One-way ANOVA

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
TUTUMLULUK_ORT	Between Groups	2,800	3	,933	6,367	,000
	Within Groups	58,048	396	,147		
	Total	60,849	399			
MATERYALIZM_OR T	Between Groups	2,918	3	,973	2,939	,033
	Within Groups	131,070	396	,331		
	Total	133,989	399			

Multiple Comparisons								
Scheffe								
Dependent Variable	(I) Education level	(J) Education level	Education level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
TUTUMLULUK_ORT	High school	Undergraduate		-,01461	,04285	,990	-,1349	,1057
			Master	,28606*	,07701	,004	,0699	,5023
			Doktora	-,12372	,10180	,688	-,4095	,1621
	Undergraduate	High school		,01461	,04285	,990	-,1057	,1349
			Master	,30067*	,07323	,001	,0951	,5063
			Doktora	-,10910	,09898	,749	-,3870	,1688
	Master	High school		-,28606*	,07701	,004	-,5023	-,0699
			Undergraduate	,30067*	,07323	,001	-,5063	-,0951
			Doktora	-,40978*	,11786	,008	-,7407	-,0789
	Doktora	High school		,12372	,10180	,688	-,1621	,4095
			Undergraduate	,10910	,09898	,749	-,1688	,3870
			Master	,40978*	,11786	,008	,0789	,7407
MATERYALIZM_ORT	High school	Undergraduate		,04056	,06439	,941	-,1402	,2213
			Master	,31447	,11571	,062	-,0104	,6393
			Doktora	,21602	,15297	,574	-,2135	,6455
	Undergraduate	High school		-,04056	,06439	,941	-,2213	,1402
			Master	,27391	,11004	,104	-,0350	,5829
			Doktora	,17546	,14873	,708	-,2421	,5930
	Master	High school		-,31447	,11571	,062	-,6393	,0104
			Undergraduate	-,27391	,11004	,104	-,5829	,0350
			Doktora	-,09845	,17710	,958	-,5957	,3988
	Doktora	High school		-,21602	,15297	,574	-,6455	,2135
			Undergraduate	-,17546	,14873	,708	-,5930	,2421
			Master	,09845	,17710	,958	-,3988	,5957

*. The mean difference is significant at the 0.05 level.

4.4.1.4. Monthly Family Income

One Way ANOVA

The percentage group of family monthly income were 1000-2000 by (48.4%), following by (22%) of group 2000-3000. Then, more than 3000 recorded (17.2%), while the lowest group were less than 1000 by (12.4%), to identify the effect of these groups about the awareness of the effect of personality and materialistic attitudes on frugality behavior of customers, the One-Way ANOVA test has been utilized, as shown in Table 4.10. the test's results show that most of significant are less than 0.05, which mean that there is significant difference in monthly family income variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers.

Table 4.10. Monthly Family Income variable analysis by One-way ANOVA.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
TUTUMLULUK_ORT	Between Groups	2,017	3	,672	4,525	,004
	Within Groups	58,832	396	,149		
	Total	60,849	399			
MATERYALİZM_ORT	Between Groups	15,413	3	5,138	17,158	,000
	Within Groups	118,576	396	,299		
	Total	133,989	399			

Multiple Comparisons								
Scheffe								
Dependent Variable	(I) Family monthly income	(J) Family monthly income	Family	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
TUTUMLULUK_ORT	Less than 1000	1000 - 2000		-,05461	,06120	,850	-,2264	,1172
		2000 - 3000		,03161	,06885	,976	-,1617	,2249
		More than 3000		,13622	,07056	,294	-,0619	,3343
	1000 - 2000	Less than 1000		,05461	,06120	,850	-,1172	,2264
		2000 - 3000		,08622	,05042	,405	-,0553	,2278
		More than 3000		,19083*	,05274	,005	,0428	,3389

	2000 - 3000	Less than 1000	-,03161	,06885	,976	-,2249	,1617
		1000 - 2000	-,08622	,05042	,405	-,2278	,0553
		More than 3000	,10461	,06145	,409	-,0679	,2771
	More than 3000	Less than 1000	-,13622	,07056	,294	-,3343	,0619
		1000 - 2000	-	,05274	,005	-,3389	-,0428
		2000 - 3000	-,10461	,06145	,409	-,2771	,0679
MATERYALİZM	Less than 1000	1000 - 2000	-,07882	,08688	,844	-,3227	,1651
_ORT		2000 - 3000	-,19563	,09774	,262	-,4700	,0788
		More than 3000	,38604*	,10018	,002	,1048	,6673
	1000 - 2000	Less than 1000	,07882	,08688	,844	-,1651	,3227
		2000 - 3000	-,11682	,07158	,448	-,3178	,0842
		More than 3000	,46486*	,07487	,000	,2546	,6751
	2000 - 3000	Less than 1000	,19563	,09774	,262	-,0788	,4700
		1000 - 2000	,11682	,07158	,448	-,0842	,3178
		More than 3000	,58167*	,08724	,000	,3367	,8266
	More than 3000	Less than 1000	-	,10018	,002	-,6673	-,1048
		1000 - 2000	-	,07487	,000	-,6751	-,2546
		2000 - 3000	-	,08724	,000	-,8266	-,3367

*. The mean difference is significant at the 0.05 level.

4.4.2. Description Statements

These set of questions describe some features of research samples by how much do the following statements describe them, these features such as:

- Outward-looking, enthusiastic
- Tame, polite
- Reliable, organized
- Emotionally stable, calm
- Open to experiences, dreamer

The statistical analysis has been done by SPSS software and the results shown in Table 4.6.

4.4.2.1. Gender

Independent Samples Test

The Independent samples t-Test has been used to find out if there is significant difference in gender variable between male and female costumers in the effect of personality and materialistic attitudes on frugality behavior of customers. The results displayed in Table 4.11, which shows the independent sample t-test results according to SPSS software. The results show that Sig. (2-tailed) recorded more than 0.05 in D2, 3, and 4, which mean that there is no significant difference in gender variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers. While its recorded 0.000 in D1 and 5 (Outward-looking, enthusiastic & Open to experiences, dreamer), which mean that there is significant difference in gender variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers.

Table 4.11. Gender variable of description statements by Independent samples t-Test.

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
D1. Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy)	Equal variances assumed	16,055	,000	4,153	398	,000	-,624	,150	-,919	-,328
	Equal variances not assumed			4,746	120,552	,000	-,624	,131	-,884	-,363

D2. Tame, Equal polite (ie variances confident, assumed generous, Equal sympathetic, variances ready to not assumed help, not aggressive or cold)	10,916	,001	- ,912	398	,362	-,100	,110	-,317	,116
			- ,793	90,520	,430	-,100	,127	-,352	,151
D3. Reliable, Equal organized (ie variances hardworking, assumed responsible, Equal self-disciplined, variances perfect, not assumed careles and inconsiderate)	,001	,970	- ,443	398	,658	-,049	,110	-,265	,168
			- ,442	102,213	,660	-,049	,110	-,268	,170
D4. Emotionally Equal stable, calm assumed (ie not Equal relieved, variances confident, not assumed anxious, grumpy, easily upset or stressed)	1,012	,315	- ,314	398	,754	-,032	,101	-,230	,167
			- ,314	102,568	,754	-,032	,101	-,231	,168
D5. Open to Equal experiences, variances dreamer (ie assumed curious, Equal thoughtful, variances creative, not assumed sincere, open-minded, not traditional)	46,382	,000	6,015	398	,000	-,704	,117	-,935	-,474
			- 9,555	243,841	,000	-,704	,074	-,850	-,559

4.4.2.2. Age

One-Way ANOVA Test

The One-Way ANOVA test has been used to find out if there is significant difference in age variable between costumers in the effect of personality and materialistic attitudes on frugality behavior of customers. The results displayed in

Table 4.12, which shows the One-Way ANOVA test results according to SPSS software. The results show that Sig. (2-tailed) recorded more than 0.05 in D3, 4, and 5, which mean that there is no significant difference in age variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers. While its recorded less than 0.05 in D1 and 2 (Outward-looking, enthusiastic & Tame, polite), which mean that there is significant difference in age variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers.

Table 4.12. Age variable of description statements by One-Way ANOVA Test.

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
D1. Outward-looking, enthusiastic (ie not friendly, talkative, timid or shy)	Between Groups	3	3,613	2,670	,047
	Within Groups	396	1,353		
	Total	399			
D2. Tame, polite (ie confident, sympathetic, to help, aggressive or cold)	Between Groups	3	6,512	9,814	,000
	Within Groups	396	,664		
	Total	399			
D3. Reliable, organized (ie hardworking, responsible, self-disciplined, careless and inconsiderate)	Between Groups	3	,794	1,123	,340
	Within Groups	396	,707		
	Total	399			
D4. Emotionally stable, calm (ie relieved, anxious, easily stressed)	Between Groups	3	1,510	2,580	,053
	Within Groups	396	,585		
	Total	399			
D5. Open to experiences, dreamer (ie thoughtful, sincere, open-minded, not traditional)	Between Groups	3	,820	,940	,421
	Within Groups	396	,872		
	Total	399			

Multiple Comparisons								
Scheffe								
Dependent Variable	(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
D1. Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy)	Less than 20	21 - 30	-,032	,140	,997	-,43	,36	
		31-40	-,488	,174	,050	-,98	,00	
		More than 40	-,237	,209	,734	-,82	,35	
	21 - 30	Less than 20	,032	,140	,997	-,36	,43	
		31-40	-,456*	,162	,050	-,91	,00	
		More than 40	-,205	,200	,789	-,77	,36	
	31-40	Less than 20	,488	,174	,050	,00	,98	
		21 - 30	,456*	,162	,050	,00	,91	
		More than 40	,251	,225	,741	-,38	,88	
	More than 40	Less than 20	,237	,209	,734	-,35	,82	
		21 - 30	,205	,200	,789	-,36	,77	
		31-40	-,251	,225	,741	-,88	,38	
D2. Tame, polite (ie confident, generous, sympathetic, ready to help, not aggressive or cold)	Less than 20	21 - 30	,170	,098	,398	-,11	,45	
		31-40	,149	,122	,684	-,19	,49	
		More than 40	,797*	,147	,000	,38	1,21	
	21 - 30	Less than 20	-,170	,098	,398	-,45	,11	
		31-40	-,020	,114	,998	-,34	,30	
		More than 40	,627*	,140	,000	,23	1,02	
	31-40	Less than 20	-,149	,122	,684	-,49	,19	
		21 - 30	,020	,114	,998	-,30	,34	
		More than 40	,648*	,158	,001	,21	1,09	
	More than 40	Less than 20	-,797*	,147	,000	-1,21	-,38	
		21 - 30	-,627*	,140	,000	-1,02	-,23	
		31-40	-,648*	,158	,001	-1,09	-,21	
D3. Reliable, organized (ie hardworking, responsible, self-disciplined, perfect, carefree and inconsiderate)	Less than 20	21 - 30	,035	,101	,989	-,25	,32	
		31-40	,288	,125	,154	-,06	,64	
		More than 40	,197	,151	,638	-,23	,62	
	21 - 30	Less than 20	-,035	,101	,989	-,32	,25	
		31-40	,253	,117	,198	-,08	,58	
		More than 40	,162	,144	,739	-,24	,57	

	31-40	Less than 20		-,288	,125	,154	-,64	,06
		21 - 30		-,253	,117	,198	-,58	,08
		More than 40		-,092	,162	,956	-,55	,36
	More than 40	Less than 20		-,197	,151	,638	-,62	,23
		21 - 30		-,162	,144	,739	-,57	,24
		31-40		,092	,162	,956	-,36	,55
D4. Emotionally stable, calm (ie not relieved, confident, anxious, grumpy, easily upset or stressed)	Less than 20	21 - 30		-,091	,092	,810	-,35	,17
		31-40		,012	,114	1,000	-,31	,33
		More than 40		-,398*	,138	,040	-,79	-,01
	21 - 30	Less than 20		,091	,092	,810	-,17	,35
		31-40		,103	,107	,819	-,20	,40
		More than 40		-,308	,131	,141	-,68	,06
	31-40	Less than 20		-,012	,114	1,000	-,33	,31
		21 - 30		-,103	,107	,819	-,40	,20
		More than 40		-,411	,148	,054	-,83	,00
	More than 40	Less than 20		,398*	,138	,040	,01	,79
		21 - 30		,308	,131	,141	-,06	,68
		31-40		,411	,148	,054	,00	,83
D5. Open to experiences, dreamer (ie curious, thoughtful, creative, sincere, open-minded, not traditional)	Less than 20	21 - 30		,006	,111	1,000	-,31	,32
		31-40		-,425*	,138	,025	-,81	-,04
		More than 40		-,224	,166	,611	-,69	,24
	21 - 30	Less than 20		-,006	,111	1,000	-,32	,31
		31-40		-,431*	,129	,012	-,79	-,07
		More than 40		-,230	,159	,552	-,68	,22
	31-40	Less than 20		,425*	,138	,025	,04	,81
		21 - 30		,431*	,129	,012	,07	,79
		More than 40		,201	,178	,738	-,30	,70
	More than 40	Less than 20		,224	,166	,611	-,24	,69
		21 - 30		,230	,159	,552	-,22	,68
		31-40		-,201	,178	,738	-,70	,30

*. The mean difference is significant at the 0.05 level.

4.4.2.3. Education Level

The One-Way ANOVA test

The One-Way ANOVA test has been used to find out if there is significant difference in education level variable between male and female costumers in the effect of personality and materialistic attitudes on frugality behavior of customers. The results displayed in Table 4.13, which shows the One-Way ANOVA test results according to SPSS software. The results show that Sig. (2-tailed) recorded more than 0.05 in D1, 3, and 5, which mean that there is no significant difference in education level variable between costumers' groups in the effect of personality and materialistic attitudes on frugality behavior of customers in these description statements. While its recorded 0.000 in D2 and 4 (Tame, polite & Emotionally stable, calm), which mean that there is significant difference in education level variable between costumers' groups in the effect of personality and materialistic attitudes on frugality behavior of customers in these description statements.

Table 4.13. Education level variable of description statements by One-Way ANOVA Test.

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
D1. Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy)	Between Groups	3	1,720	1,258	,289
	Within Groups	396	1,367		
	Total	399			
D2. Tame, polite (ie confident, generous, sympathetic, ready to help, not aggressive or cold)	Between Groups	3	5,210	7,737	,000
	Within Groups	396	,673		
	Total	399			
D3. Reliable, organized (ie hardworking, responsible, self-disciplined, perfect, careless and inconsiderate)	Between Groups	3	,423	,596	,618
	Within Groups	396	,710		
	Total	399			
D4. Emotionally stable, calm (ie not relieved, confident, anxious, grumpy, easily upset or stressed)	Between Groups	3	3,814	6,717	,000
	Within Groups	396	,568		
	Total	399			

D5. Open to experiences, dreamer (ie thoughtful, sincere, open-minded, not traditional)	Between Groups	6,503	3	2,168	2,516	,058
	Within Groups	341,257	396	,862		
	Total	347,760	399			

Multiple Comparisons								
Scheffe								
Dependent Variable	(I) Education level	(J) Education level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
D1. Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy)	High school	Undergraduate	-,205	,130	,480	-,57	,16	
		Master	-,526	,234	,170	-1,18	,13	
		Doktora	,285	,309	,838	-,58	1,15	
	Undergraduate	High school	,205	,130	,480	-,16	,57	
		Master	-,321	,223	,557	-,95	,30	
		Doktora	,490	,301	,449	-,35	1,33	
	Master	High school	,526	,234	,170	-,13	1,18	
		Undergraduate	,321	,223	,557	-,30	,95	
		Doktora	,810	,358	,165	-,19	1,82	
	Doktora	High school	-,285	,309	,838	-1,15	,58	
		Undergraduate	-,490	,301	,449	-1,33	,35	
		Master	-,810	,358	,165	-1,82	,19	
D2. Tame, polite (ie confident, generous, sympathetic, ready to help, not aggressive or cold)	High school	Undergraduate	,133	,091	,549	-,12	,39	
		Master	,884*	,164	,000	,42	1,34	
		Doktora	,149	,217	,925	-,46	,76	
	Undergraduate	High school	-,133	,091	,549	-,39	,12	
		Master	,752*	,156	,000	,31	1,19	
		Doktora	,016	,211	1,000	-,58	,61	
	Master	High school	-,884*	,164	,000	-1,34	-,42	
		Undergraduate	-,752*	,156	,000	-1,19	-,31	
		Doktora	-,736*	,251	,036	-1,44	-,03	
	Doktora	High school	-,149	,217	,925	-,76	,46	
		Undergraduate	-,016	,211	1,000	-,61	,58	
		Master	,736*	,251	,036	,03	1,44	
D3. Reliable, organized (ie hardworking, responsible, self-disciplined,	High school	Undergraduate	,024	,094	,996	-,24	,29	
		Master	,295	,169	,388	-,18	,77	
		Doktora	-,050	,224	,997	-,68	,58	
	Undergraduate	High school	-,024	,094	,996	-,29	,24	

perfect, careless and inconsiderate)	Master	Master	,270	,161	,420	-,18	,72
		Doktora	-,074	,217	,990	-,68	,54
	Master	High school	-,295	,169	,388	-,77	,18
		Undergraduate	-,270	,161	,420	-,72	,18
		Doktora	-,345	,259	,621	-1,07	,38
	Doktora	High school	,050	,224	,997	-,58	,68
Undergraduate		,074	,217	,990	-,54	,68	
Master		,345	,259	,621	-,38	1,07	
D4. Emotionally stable, calm (ie not relieved, confident, anxious, grumpy, easily upset or stressed)	High school	Undergraduate	-,061	,086	,918	-,30	,18
		Master	-,425	,154	,056	-,86	,01
		Doktora	-,094	,203	,975	-,67	,48
	Undergraduate	High school	,061	,086	,918	-,18	,30
		Master	-,364	,146	,104	-,78	,05
		Doktora	-,034	,198	,999	-,59	,52
	Master	High school	,425	,154	,056	-,01	,86
		Undergraduate	,364	,146	,104	-,05	,78
		Doktora	,331	,235	,579	-,33	,99
	Doktora	High school	,094	,203	,975	-,48	,67
		Undergraduate	,034	,198	,999	-,52	,59
		Master	-,331	,235	,579	-,99	,33
D5. Open to experiences, dreamer (ie curious, thoughtful, creative, sincere, open-minded, not traditional)	High school	Undergraduate	-,077	,105	,911	-,37	,22
		Master	-,313	,188	,428	-,84	,21
		Doktora	-,035	,248	,999	-,73	,66
	Undergraduate	High school	,077	,105	,911	-,22	,37
		Master	-,237	,179	,625	-,74	,26
		Doktora	,042	,241	,999	-,64	,72
	Master	High school	,313	,188	,428	-,21	,84
		Undergraduate	,237	,179	,625	-,26	,74
		Doktora	,278	,287	,817	-,53	1,09
	Doktora	High school	,035	,248	,999	-,66	,73
		Undergraduate	-,042	,241	,999	-,72	,64
		Master	-,278	,287	,817	-1,09	,53

*. The mean difference is significant at the 0.05 level.

4.4.2.4. Family Income

The One-Way ANOVA test

The results displayed in Table 4.14, which shows the One-Way ANOVA test results according to SPSS software. The results show that Sig. (2-tailed) recorded more

than 0.05 in D1, 3, and 5 (Outward-looking, enthusiastic & Reliable, organized & Open to experiences, dreamer), which mean that there is no significant difference in family monthly income variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers in these description statements. While its recorded 0.000 in D2 and 4 (Tame, polite & Emotionally stable, calm), which mean that there is significant difference in family monthly income variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers in these description statements.

Table 4.14. Family income variable of description statements by One-Way ANOVA Test.

ANOVA					
	Sum of Squares	df	Mean Square	F	Sig.
D1. Outward-looking, enthusiastic (ie not friendly, talkative, active, timid or shy)	Between Groups	3	1,720	1,258	,289
	Within Groups	396	1,367		
	Total	399			
D2. Tame, polite (ie confident, sympathetic, help, not cold)	Between Groups	3	5,210	7,737	,000
	Within Groups	396	,673		
	Total	399			
D3. Reliable, organized (ie responsible, disciplined, careless inconsiderate)	Between Groups	3	,423	,596	,618
	Within Groups	396	,710		
	Total	399			
D4. Emotionally stable, calm (ie not confident, grumpy, stressed)	Between Groups	3	3,814	6,717	,000
	Within Groups	396	,568		
	Total	399			
D5. Open to experiences, dreamer (ie thoughtful, sincere, open-minded, not traditional)	Between Groups	3	2,168	2,516	,058
	Within Groups	396	,862		
	Total	399			

Multiple Comparisons								
Scheffe								
Dependent Variable	(I)	Family monthly income	Family (J) monthly income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
D1. Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy)	Less then 1000	1000 - 2000		-,160	,186	,864	-,68	,36
			2000 - 3000	-,195	,209	,833	-,78	,39
			More then 3000	,109	,214	,968	-,49	,71
	1000 - 2000	Less then 1000		,160	,186	,864	-,36	,68
			2000 - 3000	-,035	,153	,997	-,46	,39
			More then 3000	,268	,160	,422	-,18	,72
	2000 - 3000	Less then 1000		,195	,209	,833	-,39	,78
			1000 - 2000	,035	,153	,997	-,39	,46
			More then 3000	,303	,186	,450	-,22	,83
	More then 3000	Less then 1000		-,109	,214	,968	-,71	,49
			1000 - 2000	-,268	,160	,422	-,72	,18
			2000 - 3000	-,303	,186	,450	-,83	,22
D2. Tame, polite (ie confident, generous, sympathetic, ready to help, not aggressive or cold)	Less then 1000	1000 - 2000		,068	,130	,965	-,30	,43
			2000 - 3000	,170	,147	,720	-,24	,58
			More then 3000	,576*	,150	,002	,15	1,00
	1000 - 2000	Less then 1000		-,068	,130	,965	-,43	,30
			2000 - 3000	,101	,107	,828	-,20	,40
			More then 3000	,508*	,112	,000	,19	,82
	2000 - 3000	Less then 1000		-,170	,147	,720	-,58	,24
			1000 - 2000	-,101	,107	,828	-,40	,20
			More then 3000	,407*	,131	,023	,04	,77
	More then 3000	Less then 1000		-,576*	,150	,002	-1,00	-,15
			1000 - 2000	-,508*	,112	,000	-,82	-,19
			2000 - 3000	-,407*	,131	,023	-,77	-,04
D3. Reliable, organized (ie hardworking, responsible, self-disciplined, perfect, careless and inconsiderate)	Less then 1000	1000 - 2000		,075	,134	,957	-,30	,45
			2000 - 3000	,189	,150	,665	-,23	,61
			More then 3000	,090	,154	,952	-,34	,52
	1000 - 2000	Less then 1000		-,075	,134	,957	-,45	,30
			2000 - 3000	,114	,110	,785	-,20	,42
			More then 3000	,015	,115	,999	-,31	,34
	2000 - 3000	Less then 1000		-,189	,150	,665	-,61	,23
			1000 - 2000	-,114	,110	,785	-,42	,20
			More then 3000	-,099	,134	,910	-,48	,28

	More then 3000	Less then 1000		-,090	,154	,952	-,52	,34
		1000 - 2000		-,015	,115	,999	-,34	,31
		2000 - 3000		,099	,134	,910	-,28	,48
D4. Emotionally stable, calm (ie not relieved, confident, anxious, grumpy, easily upset or stressed)	Less then 1000	1000 - 2000		,201	,120	,421	-,13	,54
		2000 - 3000		,110	,135	,882	-,27	,49
		More then 3000		-,254	,138	,336	-,64	,13
	1000 - 2000	Less then 1000		-,201	,120	,421	-,54	,13
		2000 - 3000		-,092	,099	,835	-,37	,19
		More then 3000		-,455*	,103	,000	-,74	-,17
	2000 - 3000	Less then 1000		-,110	,135	,882	-,49	,27
		1000 - 2000		,092	,099	,835	-,19	,37
		More then 3000		-,364*	,120	,028	-,70	-,03
	More then 3000	Less then 1000		,254	,138	,336	-,13	,64
		1000 - 2000		,455*	,103	,000	,17	,74
		2000 - 3000		,364*	,120	,028	,03	,70
D5. Open to experiences, dreamer (ie curious, thoughtful, creative, sincere, open-minded, not traditional)	Less then 1000	1000 - 2000		-,206	,147	,584	-,62	,21
		2000 - 3000		-,119	,166	,916	-,58	,35
		More then 3000		,128	,170	,905	-,35	,60
	1000 - 2000	Less then 1000		,206	,147	,584	-,21	,62
		2000 - 3000		,087	,121	,916	-,25	,43
		More then 3000		,333	,127	,077	-,02	,69
	2000 - 3000	Less then 1000		,119	,166	,916	-,35	,58
		1000 - 2000		-,087	,121	,916	-,43	,25
		More then 3000		,246	,148	,430	-,17	,66
	More then 3000	Less then 1000		-,128	,170	,905	-,60	,35
		1000 - 2000		-,333	,127	,077	-,69	,02
		2000 - 3000		-,246	,148	,430	-,66	,17

*. The mean difference is significant at the 0.05 level.

CONCLUSIONS and RECOMMENDATIONS

The purpose of this study is to demonstrate the effect of personality and materialistic attitudes on frugality behavior of customers. The literature review and survey have been done. In addition, the importance of the study stems from the importance of explaining the impact of personal and Materialistic Attitudes On Frugality Behavior of Customers, and how to understand it in order to know the impact on this behavior. In this study the questionnaire is collection data method. The data has been collected and analysis using SPSS Software.

The opinion of customers toward personality and materialistic attitudes has been highlighted throughout the opinions of the Libyan customers.

The importance of customer's behavior as an effective factor in business has been shown and explained, as well as its relationship with personality and materialistic attitudes.

Theoretical and experimental part of the study clarified the extent of importance of personality and materialistic attitudes and its effect on frugality behavior of Libyan customers.

This study from the academic aspect, its attempt to link the Frugality behavior of Libyan, by studying the impact of personal and Materialistic attitudes, which gives it high importance.

The practical utilization of the obtained results of this research, which is a set of suggestions, recommendations and advice for companies and institutions in order to guide their knowledge in how to benefit from consumer culture and behavior as a new and important element in the marketing process, which gives the practical importance of this scientific study.

The research finding has been prepared to help to develop plans and strategies in the field of business and marketing, and the distribution of goods and services through obtaining effective results and information for a large number of entities (producer, broker, seller, consumer). This helps to divide the market for the

distribution of goods and the provision of services and the possibility of control according to the wishes and needs consumer.

For Expressions Statements

The research has been studied the role that played by the characteristics of the personal and its impact on the behavior of the Frugality in the Libyan customers, and the effect of research variables such as gender, age, family income on the behavior of the Frugality in the Libyan customers, which after investigation can be concluded some points as following:

To find out if there is significant difference in gender variable between male and female costumers in the effect of personality and materialistic attitudes on frugality behavior of customers, the Independent samples t-Test has been used. According to costumer's answers, the significant 2-tailed has been recorded, which less than 0.05 that main there is significant difference in costumer's awareness according to gender.

To find out if there is significant difference in costumer's answers according to their age One Way ANOVA test has been used. The test results of personality and materialistic groups shows that the significance values are more than 0.05 in all answers personality and materialistic groups, that mean there is no significant difference in answers according to age variable.

To find out if there is significant difference in Education level variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers, the One-Way ANOVA has been used. The significant of personality and materialistic groups recorded 0.000~ 0.033, the most of answers recorded less than 0.05 that given indicate that there is awareness about the effect of personality and materialistic attitudes on frugality customer behavior according to education level.

To identify the effect of these groups about the awareness of the effect of personality and materialistic attitudes on frugality behavior of customers, the One-Way ANOVA test has been utilized. the test's results show that most of significant are less than 0.05, which mean that there is significant difference in monthly family income

variable between customer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers.

For Description Statements

Description statements have been analyzed, these set describe some features of research samples by how much do the following statements describe them, these features such as (Outward-looking, enthusiastic), (Tame, polite), (Reliable, organized), (Emotionally stable, calm), and (Open to experiences, dreamer).

The gender variable has been tested used Independent samples t-Test. The results show that Sig. (2-tailed) recorded more than 0.05 in D2, 3, and 4, which mean that there is no significant difference in gender variable between customer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers. While its recorded 0.000 in D1 and 5 (Outward-looking, enthusiastic & Open to experiences, dreamer), which mean that there is significant difference in gender variable between customer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers.

The One-Way ANOVA test has been used to analyzed age variable. The results show that Sig. (2-tailed) recorded more than 0.05 in D3, 4, and 5, which mean that there is no significant difference in age variable between customer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers. While its recorded less than 0.05 in D1 and 2 (Outward-looking, enthusiastic & Tame, polite), which mean that there is significant difference in age variable between customer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers.

The One-Way ANOVA test has been used to analyzed education level variable. The results show that Sig. (2-tailed) recorded more than 0.05 in D1, 3, and 5, which mean that there is no significant difference in education level variable between customer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers in these description statements. While its recorded 0.000 in D2 and 4 (Tame, polite & Emotionally stable, calm), which mean that there is significant difference in education level variable between customer's groups in the effect of

personality and materialistic attitudes on frugality behavior of customers in these description statements.

The One-Way ANOVA test has been used to analyzed family monthly income variable. The results show that Sig. (2-tailed) recorded more than 0.05 in D1, 3, and 5 (Outward-looking, enthusiastic & Reliable, organized & Open to experiences, dreamer), which mean that there is no significant difference in family monthly income variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers in these description statements. While its recorded 0.000 in D2 and 4 (Tame, polite & Emotionally stable, calm), which mean that there is significant difference in family monthly income variable between costumer's groups in the effect of personality and materialistic attitudes on frugality behavior of customers in these description statements

The research provides a set of conclusions, recommendations and appropriate proposals to companies and organizations.

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LIST OF TABLES

Table 3.1. The scale of questionnaire answers.....	43
Table 3.2. Study population and sample size.....	43
Table 3.3. The Caronbach’s Alpha of stability and reliability.....	44
Table 4.1. The frequency analysis for gender variable.....	45
Table 4.2. The frequency analysis for age variable.....	46
Table 4.3. The frequency analysis for education level variable.....	47
Table 4.4. The frequency analysis for Family monthly income variable.....	48
Table 4.5. The frequency analysis for expressions statements.....	50
Table 4.6. The frequency analysis for descriptions statements.....	65
Table 4.7. Gender variable analysis by Independent samples t-Test.....	71
Table 4.8. Age variable analysis by One-way ANOVA.....	72
Table 4.9. Education level variable analysis by One-way ANOVA.....	74
Table 4.10. Monthly Family Income variable analysis by One-way ANOVA.....	75
Table 4.11. Gender variable of description statements by Independent samples t-Test.....	77
Table 4.12. Age variable of description statements by One-Way ANOVA Test.....	79
Table 4.13. Education level variable of description statements by One-Way ANOVA Test.....	82
Table 4.14. Family income variable of description statements by One-Way ANOVA Test.....	85

LIST OF FIGURES

	<u>Page</u>
Figure 2.1. Maslow’s hierarchy of needs (Gawel, 1997; McLeod, 2007).	28
Figure 4.1. The distribution of the sample items by gender variable.....	46
Figure 4.2. The distribution of the sample items by Age variable.....	47
Figure 4.3. The distribution of the sample items by education level variable.	48
Figure 4.4. The distribution of the sample items by family income variable.	49
Figure 4.5. The distribution of expressions statements answers of first question.	51
Figure 4.6. The distribution of expressions statements answers of second question...	52
Figure 4.7. The distribution of expressions statements answers of third question.	53
Figure 4.8. The distribution of expressions statements answers of fourth question. ...	54
Figure 4.9. The distribution of expressions statements answers of fifth question.	55
Figure 4.10. The distribution of expressions statements answers of sixth question. ...	56
Figure 4.11. The distribution of expressions statements answers of seventh question.....	57
Figure 4.12. The distribution of expressions statements answers of eighth question..	58
Figure 4.13. The distribution of expressions statements answers of ninth question....	59
Figure 4.14. The distribution of expressions statements answers of tenth question....	60
Figure 4.15. The distribution of expressions statements answers of eleventh question.....	61
Figure 4.16. The distribution of expressions statements answers of twelfth question.	62
Figure 4.17. The distribution of expressions statements answers of thirteenth question.....	63
Figure 4.18. The distribution of expressions statements answers of fourteenth question.....	64
Figure 4.19. The distribution of descriptions statements answers of first question....	66
Figure 4.20. The distribution of descriptions statements answers of second question.	67
Figure 4.21. The distribution of descriptions statements answers of third question....	68
Figure 4.22. The distribution of descriptions statements answers of fourth question.	69
Figure 4.23. The distribution of descriptions statements answers of fifth question. ...	70

LIST OF ATTACHMENTS

SURVEY FORM

The Effect of Personality and Materialistic Attitudes On Frugality Behavior of Customers

- This study is a questionnaire prepared for a master's thesis which is conducted in Karabuk University, Institute of Social Sciences, Department of Business Administration.
- Complete the questionnaire anonymously.
- The information obtained from this study will be used for academic purposes only.
- Please select the appropriate option for each expression.

A. Demographic Information

Gender	Man		Wamen	
Age	20'den az	21-30	31-40	40'tan fazla
Education Level	High school	Associate Degree / Undergraduate	Master	Ph.D
Monthly Income	Less than 2000 LYD	1000-2000 LYD	2000-3000 LYD	More than 3000 LYD

B. Expressions

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
Q1. If you take good care of your stuff, you'll definitely save money in the long run.					
Q2. Many things that are normally thrown are actually still available					
Q3. Using my resources better makes me feel better					
Q4. If we can reuse an item we have, there's no point in buying something new					
Q5. I believe in being careful about spending money					
Q6. I discipline myself to get the most out of my money					
Q7. I can wait to buy anything I want to save money					
Q8. There are some things I didn't buy today to save money for tomorrow					

Q9. It is really true that money can buy happiness					
Q10. My dream in life is to have expensive things					
Q11. People judge others with what they have					
Q12. I buy some things that I hope to secretly influence other people.					
Q13. Money is the most important thing to consider when choosing a job					
Q14. I think others will evaluate me with the product types and brands I use					

How much do the following statements describe you? Please indicate your degree of participation.

	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
D1. Outward-looking, enthusiastic (ie not friendly, positive, talkative, active, timid or shy)					
D2. Tame, polite (ie confident, generous, sympathetic, ready to help, not aggressive or cold)					
D3. Reliable, organized (ie hardworking, responsible, self-disciplined, perfect, careless and inconsiderate)					
D4. Emotionally stable, calm (ie not relieved, confident, anxious, grumpy, easily upset or stressed)					
D5. Open to experiences, dreamer (ie curious, thoughtful, creative, sincere, open-minded, not traditional)					

CURRICULUM VITAE

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