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MESSY MINDS, MEANINGFUL CHOICES: CREATIVE-CHAOS AND EVERYDAY EMPLOYED FEMALE CONSUMERS' BEHAVIOUR

Valentia Mouton, Heleen Dreyer, & Annemie Niemann
Africa Unit for Transdisciplinary Health Research, Faculty of Applied Health Sciences, North-West University, Potchefstroom 2520 (South Africa)

Abstract

Everyday consumer decision-making among employed females (EFs) occurs amid role strain, time scarcity, and cognitive overload. While personality traits are known to influence stress appraisal and coping, less is understood about how trait configurations may shift in response to contextual pressures. This study examined personality, perceived shopping-related challenges, and coping strategies among South African EFs (N = 255). Exploratory factor analysis of the MINI-IPIP6 largely reproduced the expected six-factor structure but revealed an additional, theoretically coherent factor comprising high imaginative engagement and behavioural disorganisation. This emergent dimension, labelled *Creative-Chaos (C-C)*, reflects a contextual blending of Openness and low Conscientiousness. Regression analyses indicated that C-C predicted both increased organisational strain and greater creativity-based coping, suggesting a dual risk–resilience convergence. Rather than proposing a new personality trait, findings highlight how trait interactions may manifest uniquely under gendered role demands. The study contributes to applied personality psychology by demonstrating how contextual pressures shape the expression of traits in everyday economic behaviour.

Keywords: *Consumer psychology, coping, creative-chaos, employed female, personality configuration.*

1. Introduction and motivation

Routine purchasing of fast-moving consumer goods (FMCGs) may appear cognitively simple. However, for employed females (EFs) managing occupational responsibilities alongside household coordination, these decisions occur within persistent time pressure, mental load, and competing demands (UN Women, 2024). Such pressures can elevate stress and negatively affect well-being (Kinnear & Naidoo, 2024). In addition, information overload increases cognitive strain and emotional discomfort, undermining decision quality and potentially reducing productivity (Qiu et al., 2025).

Within psychological models of consumer decision-making, personality traits shape stress evaluation, impulse regulation, and coping behaviour (Abood, 2019). From a transactional stress perspective, personality influences both primary appraisal (perceived demands) and secondary appraisal (perceived coping capacity) (Lazarus & Folkman, 1984). Personality traits, therefore, can shape the experience of routine consumption under conditions of time scarcity and cognitive overload (Zhao, 2025). Although personality has been widely linked to impulsivity (Qureshi et al., 2025), ethical consumption (Dreyer et al., 2024), and planning behaviour (Ngcamu et al., 2023), research on these dynamics among EFs in emerging economies remains limited (Pushpika et al., 2025).

Employed females frequently navigate dual roles as caregivers and income earners, increasing cognitive load and decision fatigue (UN Women, 2024). Under such strain, individuals rely more strongly on dispositional tendencies, making personality more behaviourally visible in high-demand contexts. FMCG purchasing can therefore be understood as a recurring site of psychological regulation where stress appraisal and coping processes are enacted. Personality traits are known to predict important life outcomes, including mental well-being (Anglim et al., 2020). While traits are typically conceptualised as stable temperaments, contemporary perspectives emphasise contextualised trait expression, whereby traits dynamically co-activate in response to environmental pressures (Kuper et al., 2021). This perspective positions personality as both enduring and situationally responsive.

In the present study, personality was assessed using the MINI-IPIP6 (Sibley et al., 2011), measuring Openness (O), Conscientiousness (C), Extraversion (E), Agreeableness (A), Neuroticism (N), and Honesty–Humility (H-H). These traits reflect enduring patterns of cognition, affect, and behaviour

relevant to stress appraisal and behavioural regulation. Within constrained consumer environments, C tends to support structured purchasing but may heighten perceived time pressure (Tharp et al., 2020). Openness promotes cognitive flexibility and adaptive problem-solving (Parra et al., 2022), whereas N reflects greater stress sensitivity and impulsive purchasing under strain (Chein et al., 2020). Extraversion may increase engagement with stimulating retail environments, while Agreeableness can encourage cooperative, family-oriented purchasing, but also increase susceptibility to external influence (Hilbig, Zettler, Leist & Heydasch, 2013). H-H is associated with ethical, value-driven consumption and reduced prestige-based motives (Hilbig, Zettler, Moshagen & Heydasch, 2013). These tendencies influence whether coping responses are disciplined and problem-focused (e.g., planning and budgeting) or more emotion-focused and avoidant (e.g., impulsive purchasing or stockpiling). As such, coping strategies function as the behavioural bridge linking structural constraints to purchasing outcomes. While the six-factor personality model provides a robust framework, contextual pressures may also shape how traits combine within specific populations.

This article forms part of a broader study examining perceived purchasing challenges, coping strategies, and consumer personality among employed South African females. While challenges and coping strategies were measured, the present paper focuses on the structural validity of the MINI-IPIP6 in this context and the emergence of an exploratory personality configuration labelled **Creative-Chaos (C-C)**. By integrating trait psychology with stress–coping consumer behaviour theory, the study extends the psychological application of personality science within everyday consumer behaviour.

2. Methodology

As part of a more extensive descriptive, cross-sectional survey, this paper reports the personality constructs and their relationship with the challenges and coping strategies of EFs. However, the discussion focuses only on C-C and relevant associations. We used a quantitative, cross-sectional design, employing convenience and snowball sampling, and distributed an online questionnaire via social media to South African EFs (18-65 years) nationwide. Inclusion criteria required current employment and responsibility for household FMCG purchasing. Ethical clearance was obtained from an institutional Health Research Ethics Committee (XXX-00003-19-S1). Employed female respondents (N = 255) were predominantly young (71.3%; 18-44 yrs), and most indicated Afrikaans as home language (43.5%). These demographic data indicate that the findings of this study cannot be generalized, but were deemed appropriate for its exploratory purposes.

The measures included the Mini-IPIP6 personality scale (Sibley et al., 2011; Sibley & Pirie, 2013) employing a 24-item Likert scale (1: Strongly disagree; 5: Strongly agree) to determine participants' personality dimensions profile (Table 1).

Table 1. Summary of the scales and resulting factors for the study variables.

Scale with Factors	KMO[1]	Explained variance %	α[2]	Mean factor score	SD[3]
Personality[4]	0.775	80.8			
Honesty-Humility (H-H)			0.781	3.131	0.999
Extraversion (E)			0.566	2.847	0.764
Neuroticism (N)			0.518	3.018	0.732
Openness to experience (O)			0.720	2.564	0.905
Agreeableness (A)			0.643	3.753*	0.720
Creative-Chaos (C-C)			0.614	2.836	0.923
Challenges[4]	0.904	92.2			
Internal struggles regarding informed decisions			0.864	3.499	0.893
Product and time availability			0.688	2.955	0.891
Lack of alone time			0,725	3.360	0.997
Lack of support system			0.705	2.738	1.096
Work-life balance struggles			0.817	3.031	1.041
Coping strategies[4]	0.759	84.3			
Higher-order coping			0.709	3.177	0.792
Buy known brands			0.711	4.034	0.653
Short-cut heuristics			0.782	2.761	0.881
Rely on external sources			0.609	3.379	0.752
Figh-or-flight			0.662	3.838	0.736
Cope with children			0.599	2.784	0.928

1 Kaiser-Meyer-Olkin sampling adequacy measure (KMO)
2 Cronbach alpha (α)
3 SD – Standard deviation
4 Likert scale: 1: Strongly disagree; 2: Disagree; 3: Neutral; 4: Agree; 5: I strongly agree.

Participants also reported perceived FMCG-related challenges (time pressure, cognitive overload, budget strain, emotional exhaustion) and coping strategies (planning, avoidance, impulse buying, creativity-based coping). These variables are summarised briefly to contextualise the focal analysis. Both the challenges scale (22 items [Mohanasundhari, 2017; De Hauw & Greenhaus, 2015; Yadav & Dabhade, 2014; Payne & Doyal, 2010) and coping strategies scale (26 items [Aliasgar, 2017; Rao et al., 2017; Somech & Drach-Zahavy, 2012] of EFs used a self-compiled and adapted Likert scale (1: Strongly disagree; 5: Strongly agree).

Data analysis included descriptive statistics and Spearman's rank-order correlations using IBM SPSS version 25. We established construct validity using an exploratory factor analysis (EFA), applying Principal Axis Factoring to extract factors and using direct Oblimin rotation with Kaiser normalisation (KMO). Assumptions for factor analysis were satisfied (KMO > .70; Bartlett's Test $p < .001$). Factors with eigenvalues > 1 were retained, and interpretability, as guided by the literature, guided the final selection. Cronbach's alpha indicated internal reliability within each factor.

3. Results

3.1. Factor structure of the personality scale

For the personality scale, EFA largely replicated the expected six-factor structure; however, a seventh factor emerged (eigenvalue > 1), explaining additional variance. Three items cross-loaded, forming a coherent factor characterised by: high imaginative engagement and tendency to behavioural disorganisation ("Have a vivid imagination" [Openness]; "Make a mess of things" [Reverse Conscientiousness]; "Often forget to put things back in their proper place" [Reverse Conscientiousness]. These items, together, describe someone who is imaginative yet disorganized, creative yet messy. This pattern in creativity literature is known as *"disorderly openness"* or *"chaotic creativity"* (Egan, 2025). Given the exploratory design and theoretical origins of the MINI-IPIP6, this factor was interpreted cautiously and labelled **Creative-Chaos (C-C)**. It is not proposed as a revision of trait theory, but as a contextual configuration that requires confirmatory testing in independent samples. Respondents generally reported more neutral responses towards the personality dimension, resulting in neutral mean factor scores, although the standard deviations indicated high variance (Table 1). However, respondents tend to agree being more **agreeable**.

3.2. Correlational findings

Although Table 2 includes all correlations among challenges, coping strategies, and personalities for completeness, we discuss only those applicable to the *C-C dimension*. *Creative-Chaos* showed significant associations with all challenge categories (small to medium effect sizes). Higher *C-C* scores were linked to greater *internal struggles* (r = .258), perceived *product and time constraints* (r = .289), and *work-life balance* difficulties (r = .247), with smaller associations observed for *lack of alone time* and *perceived support.*

Table 2. Correlations between the challenges, coping strategies, and personality dimensions of employed females.

		PERSONALITY DIMENSIONS					
		Openness to experience	**Extro-version**	**Agree-ableness**	**Neuro-ticism**	**Honesty-Humility**	**Creative-Chaos**
CHAL-LENGE	**Internal struggles**	0.297	-0.183	-0.052	*0.420	0.090	**0.258**
	Product & Time Availability	0.302	-0.003	-0.249	0.183	0.113	**0.289**
	Lack of Alone Time	0.243	-0.134	-0.031	0.135	0.130	**0.145**
	Lack Support	0.243	-0.134	-0.031	0.135	0.130	**0.145**
	Balance Struggles	0.179	-0.099	-0.047	0.199	0.027	**0.247**
COPING STRATEGIES	**Higher Order Coping**	0.132	-0.016	-0.209	-0.155	0.295	**0.123**
	Buy Known Brands	-0.097	0.115	0.135	0.033	-0.008	0.044
	Short-Cut Heuristics	0.197	0.140	-0.186	0.008	*0.431	**0.320**
	Rely on External Sources	0.025	0.224	-0.026	-0.174	0.159	0.093
	Fight & Flight	0.087	-0.114	0.112	*0.351	0.149	**0.274**
	Cope With Children	0.125	0.017	-0.190	-0.035	0.266	**0.155**

*Notes: **Bold values** indicate a small, medium, or large correlation values for Creative-Chaos*
Small size effect (r ~ 0.1), medium size effect (r ~ 0.3), and large size effect (r ~0.5).
** Asterix indicates the large effect size values*

Correlations between *C*-*C* and the coping strategies identified in this study context shed light on whether respondents choose problem-focused, emotion-focused, or avoidance-based coping strategies to bridge structural and contextual challenges. *C*-*C* correlated with four of the six coping strategies. Accordingly, medium effect-size tendencies indicated that respondents with higher *C*-*C* tend to use *short-cut heuristics* ($r = .320$, $p < .05$) to cope, or to exhibit *Fight or Flight* behaviour ($r = .274$, $p < .05$). Using *short cut heuristics* can be seen as a problem-focused coping strategy, while choosing to *fight or flee* is emotion-focused or avoidance-based coping strategies, which is regarded as unhealthy coping strategies on the long term (Dreyer et al, 2025). Additionally, there were small-to-medium effect-size correlations between *C*-*C* and *higher-order coping* ($r = .123$, $p < .05$) and *coping with children* ($r = .155$, $p < .05$).

4. Discussion, limitations and implications

The findings suggest that the *C*-*C* configuration reflects a hybrid self-regulatory pattern in which high *O* supports divergent thinking and cognitive reframing, while lower *C* reduces behavioural structure. Under role strain, this pattern may simultaneously generate vulnerability and resilience. Behavioural disorganisation can amplify everyday challenges through inefficiencies that increase time pressure and stress, whereas imaginative flexibility may support adaptive coping through creative problem-solving. This dual-process dynamic aligns with resilience theory, which conceptualises adaptation as the coexistence of vulnerability and resourcefulness (The Conversation, 2023), and offers insights into how EFs in South Africa navigate everyday consumer demands.

Research on creativity similarly suggests that highly creative individuals often display psychological complexity, combining tendencies that may appear contradictory when considered independently (Csikszentmihalyi, 1996). Neuroscientific perspectives indicate that creative cognition emerges from the interaction of three large-scale brain systems: the default mode network (idea generation), the salience network (relevance detection), and the executive control network (evaluation and regulation). Variability in the balance among these systems may produce imaginative thinking alongside reduced behavioural structure. In this context, the *C*-*C* configuration (vivid imagination combined with behavioural disorganisation) may reflect strong idea generation with comparatively weaker executive structuring. Importantly, *C*-*C* should not be interpreted as a distinct personality trait. Rather, it appears to represent a contextually expressed interaction between *O* and *C* that becomes significant under sustained cognitive load and role strain. Contemporary personality theory increasingly recognises that trait expression may vary in response to environmental pressures (Kuper et al., 2021). Within routine FMCG decision environments, such interactions may shape how consumers appraise stress and regulate behaviour. Overall, the findings demonstrate that personality meaningfully shapes how EFs experience routine consumer challenges. While the MINI-IPIP6 dimensions largely behaved as expected, the emergence of the *C*-*C* configuration highlights how contextual pressures can influence how traits combine and manifest in everyday decision environments.

This study is limited by its cross-sectional design, convenience sampling, and reliance on self-report measures. Future research should employ confirmatory factor analysis to assess structural stability and use longitudinal designs to examine cumulative stress processes. Practically, the findings suggest that consumers characterised by the *C*-*C* structure may benefit from decision environments that reduce cognitive strain while preserving flexibility. Retailers and digital platforms could support such consumers through simplified product comparisons, automated shopping lists, or subscription-based replenishment systems for routine goods. At an organisational level, the association between *C*-*C* and work–life balance pressures highlights the importance of workplace well-being initiatives that address cognitive load and role strain among EFs. Rather than revealing a statistical anomaly, the *C*-*C* pattern illustrates how everyday decision environments can surface hidden formations of personality, suggesting that what appears to be a behavioural disorder may instead represent the psychological architecture of adaptive creativity under pressure.

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