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# Examination of Interdisciplinary Personality Profiles in Context of Financial Behaviors

(Disiplinlerarası Kişilik Profillerinin Temel Finansal Davranışlar Bağlamında İncelenmesi)

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## Abstract

The study is based on examining the relationship between personality positions in the context of psychodynamic object relations, psychological personality types and personality traits of horoscopes and basic financial behaviors. By using Melanie Klein's paranoid-schizoid and depressive positions, Myers-Briggs' 16 personality types and personality traits defined through 12 zodiac signs, a description of people's personality profiles was made on three different grounds. Not by asking people directly, the data of the study were collected in the form of proxy reports in order to reach more objective findings and to eliminate attitudes and perceptions. Findings related to Chi-Square analysis have been associated with a significant deterioration in individuals' basic financial behaviors of narcissistic object relations in the psychoanalytic category. In addition, although a significant difference was detected in the headings of introversion-extraversion, which is the main distinction in Myers-Briggs personality types, statistically significant but fictionally meaningless results were obtained regarding the zodiac signs.

## Keywords:

Personality Types,  
Horoscope,  
Financial Behavior

## Paper type:

Research

## Öz

Çalışma, psikodinamik nesne ilişkileri bağlamında kişilik konumları, psikolojik kişilik tipleri ve burçların kişilik özellikleri ile temel finansal davranışlar arasındaki ilişkinin incelenmesi üzerine kurgulanmıştır. Melanie Klein'in paranoid-şizoid ve depresif konumları, Myers-Briggs'in 16 kişilik tipi ile 12 burç üzerinden tanımlanan kişilik özellikleri kullanılarak insanların kişilik profillerine yönelik üç farklı zeminde bir betimleme yapılmıştır. Çalışmanın verileri doğrudan kişilere sorularak değil, daha objektif bulgulara ulaşmak adına ve tutum ve algıların elimine edilmesini sağlamak amaçlı olarak vekil yanıtlama şeklinde toplanmıştır. Ki-Kare analizine ilişkin bulgular psikanalitik kategoride narsistik nesne ilişkilerinin bireylerin temel finansal davranışlarında kaydadeğer oranda bir bozulma ile ilişkilendirilmiştir. Ayrıca Myers-Briggs kişilik tiplerindeki temel ayrım olan içe dönüklük-dışa dönüklük başlıklarının da anlamlı bir farklılık tespit edilmesine rağmen burçlar ile ilgili ise istatistiksel olarak anlamlı ancak kurgusal olarak anlamsız sonuçlar elde edilmiştir.

## Anahtar Kelimeler:

Kişilik Tipleri,  
Burçlar,  
Finansal Davranış

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## Introduction

Along with behavioral finance, psychological factors have become one of the main research areas for studies on personal and corporate finance in recent years. At this point, it is understood that this is not limited to psychology, and that psychiatric, neurological and pharmacological factors are generally included in the field of behavioral finance. In essence, as a discipline built on investigating and detecting violations in finance area, taking into account certain human factors that standard finance ignores, the main pillars of behavioral finance consist of topics such as psychological factors, anomalies and especially irrationality. Therefore, in this study, “psychoanalysis” and “psychology”, whose main purpose of existence is the abnormality and irrationality of the individual; and “astrology”, which is one of the most common beliefs that claims that individuals are significantly different from each other and presents a classification based on the different preferences and behaviors of individuals according to their birth charts, has been applied, considering the basic research problems of behavioral finance.

In the study, first of all, it is aimed to determine whether the personality itself (schizoid position) and object relations (depressive position), which is a psychoanalytic description of individuals, are basically a determining factor in the context of a financial behavior against the irrationality and abnormality in question, and to make interpretations with the relevant findings. Secondly, within the framework of the findings related to the Myers-Briggs personality types, which are frequently used in the literature to determine the personality profile, especially the introversion-extraversion dimensions and the other 3 dimensions that are considered to evaluate rationality, it aims to evaluate whether basic financial behaviors have specific differences categorically or not. Finally, it is aimed to make a basic evaluation of horoscopes whose results are very riveting in studies included in scientific research.

In this regard, the theoretical literature on ego and object relations, Myers-Briggs personality types and zodiac signs has been compiled as follows. The findings and evaluations of the Chi-Square analysis regarding whether the 4 orientations of the individuals on the psychoanalytic basis, the 16 personality types on the psychological basis and the 12 signs on the astrological basis show a significant difference among themselves are given below, respectively. Financial behaviors are structured in the form of financial literacy, investment ability, saving money, stay within the budget and arrogance (being open to the ideas of others in the context of overconfidence) and hedonism (where pleasure takes precedence over financial control), snobbism (where vanity takes precedence over financial control), opportunism (inclination to constantly seek financial opportunities) and carpediem (impulsivity - gratification today takes precedence over the future) behaviors as financial meaning.

### 1. Ego and Object Relations

After Freud, the most remarkable name in the history of psychoanalysis, along with Lacan, is undoubtedly Melanie Klein. At the beginning of Klein's most important discoveries is the paranoid-schizoid position, which is the first position that the human

baby takes at birth, and the depressive position, which he defines as object relations by about the sixth month (Klein, 2020, p. 43). The reason why the adjective of “paranoia” added to the schizoid position is used to express the intense anxiety that the baby has towards the outside world at the time of birth and after (Segal, 2018, p. 24-25). The keyword for an essentially non-object-relative ego description is the schizoid description. As a schizoid personality disorder known as a psychotic illness, it refers to individuals with a symptomatology that has minimal object relations, and stays away from society and communication, including their family (Çakır & Bilge, 2020). From this point of view, Klein considered the definition of schizoid appropriate by making an analogy with the object relations of a newborn baby.

The second stage, which she then calls the depressive position, refers to the situation in which object relations begin. The depressive position describes situations in which the infant is able to recognize and relate to objects (Baum, 2006). The object relations can be considered from two perspectives. The first refers to the relationships with individuals included in the “narcissistic nucleus”, such as family, spouse, relatives, close friends, and the other refers to relationships established through “empathy”. However, it should be noted right away that these positions, rather than being alternative positions, describe a context that has a sequential appearance and is intertwined with the schizoid position. In other words, the schizoid position of the individual is always present even when object relations are involved. Another point to be noted, as used in practice, narcissism belongs to the schizoid position, just as egoism does. However, the narcissism used in this study is in the context of Klein's object relations, and it is used to clarify the distinction between a narcissistic or an empathic relationship, in other words, a close or distant relationship, while categorizing the individual's object relationships. Roth (2001) uses an example for individuals' schizoid and depressive positions. When it comes to the individual's egoistic, autistic and autoerotic schizoid structure, for example, when the person behaves rudely to his mother, the anxiety in his mind will be as follows: "I'm sure she hates me now and will probably tell my sister about it", while anxiety related to the depressive position: "I feel really bad about how unkind I was to her; I'm sure she was hurt" (Roth, 2001, p. 33). In summary, there is a dynamic process in which individuals' self and object relations are defined and their main defense is projective identification. It is already known that Myers-Briggs personality types and projective psychodynamic techniques are closely related (Carlson, 1985). In addition, in this study, a fourth additional dimension, alturism, was added in relation to these three dimensions. It is aimed to include object relations beyond empathic relations in the study with alturism.

## 2. MBTI – Myers-Briggs Type Indicator

The four dichotomous dimensions classify individuals as either Extraverted (E) or Introverted (I), Sensing (S) or Intuitive (N); Thinking (T) or Feeling (F) and Judging (J) or Perceiving (P). Combinations of the four preferences determine personality types. These four dichotomies provide 16 unique combinations of personality types: ESTP, ESFP, ENFP, ENTP, ESTJ, ESFJ, ENFJ, ENTJ, ISTJ, ISFJ, INFJ, INTJ, ISTP, ISFP, INFP,

INTP. Myers-Briggs personality types are designed to categorize specific behavioral tendencies (Boyle, 1995) and different aspects of individuals' personalities (Fretwell, et al., 2013).

The history of theories for determining the personality of people goes back to ancient times. Humoralism, which Hippocrates stated that man consists of four elements found in nature, related the differences in the personalities of individuals with the ratio of these elements (Cervellati, 2017). The Myers-Briggs theory was inspired by Carl Gustav Jung's bi-conscious dynamic personality model (Murray, 1990), and Jung's theory was inspired by the views of William James from classical literature (McCrae & Costa, 1989). Jung's claim is that the characters of individuals will differ according to their aptitudes, motivations, values and areas of interest (Buboltz, et al., 2000). Myers-Briggs personality types were developed by Isabel Briggs Myers and her mother Katharine Cooks Briggs in 1942 (Brownfield, 1993) and were initially thought to be used as an inventory tool in the field of human resources. Today, the Myers-Briggs test is considered a very popular test. (Pittenger, 1993). The test essentially categorizes individuals in 4 groups.

It has been reported that Myers-Briggs Personality Types are compatible and related at specific points with similar scales such as NEO-PI-R Personality Inventory (MacDonald, et al., 1994; Furnham, 1996; Furnham, et al., 2003), A/B Personality Types (Fretwell, et al., 2013), SII Personal Style Scale (Strong Interest Inventory) (Buboltz, et al., 2000), Lifestyle Approaches Inventory (LSI) (Williams, et al., 1995), Kalsbeek Learning Styles (Brownfield, 1993), Felder-Silverman Learning Styles Index (ILS – Index of Learning Styles) (Kamal & Radhakrishnan, 2019), True Colors™ Personality Typing System (Honaker, 2003), Cattell 16 Personality Factor (16PF) (Noël, et al., 2003), the Hogan Development Questionnaire (HDS) (Furnham & Crump, 2005).

These group are “life energy, participation, decision making and lifestyle”. The 4 dichotomies of Myers-Briggs personality types are as follows:

**Energy-EI (Extraverted, Introverted):** Extraverted-introverted group refers to the general orientation of the individual to the world rather than shyness (Boyle, 1995), where they focus their attention (Fretwell, et al., 2013), and the interaction styles of individuals (Ahmad, et al., 2020), in short, their preferences for obtaining information (Carlson, 1989). Extraverted is characterized by features such as acting without thinking (Michael, 2003; Tyagi, 2008), being impatient (Fretwell, et al., 2013), being sociable (Ahmad, et al., 2020), being open to advice (Cervellati, 2017) and to the outside world (Belcher, 2005). Introverted describes the types whose inner world orientation is dominant (Tyagi, 2008), who rely on their own experiences (Fretwell, et al, 2013) or prefer to work on their own (Michael, 2003), in other words, who take their energy from their inner world (Gakhar & Prakash, 2017).

**Information-SN (Sensing, Intuition):** The Sensing-Intuition group describes how individuals access (Hirsh & Kummerow, 1997; Fretwell, et al., 2013) and perceive information (Belcher, 2005), their way of thinking about a phenomenon (Ahmad, et al., 2020) and their characteristic perceptual style (Boyle, 1995), and thus whether the

individual acts according to the five senses or the sixth sense (Carlson, 1989). Sensing people are realistic and practical (Murray, 1990), and they tend to base their observations on a phenomenon with their five senses (Tyagi, 2008) and rely on concrete details (Fretwell, et al., 2013). Intuitive types, on the other hand, are those who like to go beyond concrete data and look for potentials (Murray, 1990), rely on the sixth sense, intuition and insight (Fretwell, et al., 2013), incorporate imagination and inspiration into events, and do not like to deal with details (Cervellati, 2017).

**Decisions-TF (Thinking, Feeling):** This dimension is the title that expresses a difference in the data processing and perception characteristics of individuals when evaluating (Fretwell, et al., 2013), in other words, categorizes it according to how they make a decision (Tyagi, 2008). The main distinction in this category is that the individual's approaches to knowledge are analytical and logical (thinking) and subjective and personal (feeling) (Carlson, 1989). The thinking group, which prioritizes objectivity, logic and fairness (Fretwell, et al., 2013), is the type who tries not to act emotionally in their decisions and can overcome difficult decisions (Michael, 2003), tries to avoid personal decisions (Murray, 1990), and thus expresses a characteristic that is closer to the rational human definition (Ahmad, et al., 2020). On the other hand, the feeling type is the people who have the characteristics of sympathy and harmony (Michael, 2003), evaluate the facts subjectively and personally (Murray, 1990), go beyond objectivity (Belcher, 2005), and therefore add their feelings and emotions to their decisions (Ahmad, et al., 2020).

**Lifestyle-JP (Judging, Perceiving):** The last dimension of Myers–Briggs personality types includes a categorization of lifestyle (Sprague, 1997). How an individual tends to the outside world is categorized as judging or perceiving (Tyagi, 2008), and it describes how individuals cope with the outside world, the way they organize themselves towards the outside world, and the preferences they make in this direction (Fretwell, et al., 2013). The basic distinction regarding personality traits in this dimension is shaped around a criterion in which information and experiences are evaluated or let things flow in his communication with the outside world (Carlson, 1989). The main emphasis of individuals who exhibit judgment preference is on a regular and programmed life (Belcher, 2005; Ahmad, et al., 2020), a planning that will ensure this order (Cervellati, 2017), and also on a structured lifestyle (Michael, 2003). Those who show a preference for perception, on the other hand, prefer to live more spontaneously (Fretwell, et al., 2013), prioritize harmony and flexibility (Ahmad, et al., 2020), and live a life with alternatives, rather than planning life (Cervellati, 2017).

### 3. Horoscopes

The literature on horoscopes has been examined and reviews have been made regarding the personality types and financial behaviors of zodiac signs. The following paragraphs have been compiled from literature and tabloid sources (Smith & Palmer, 1828, p. 61-69; de Saint-Germain, 1901, p. 23-72; Drower, 1949, p. 5-68; Çelik, 1994, p. 33-90; İlhan, 2004, p. 43-76; Orion, 2007, p. 41-87; Leo, 2003, p. 18-26; Özkan, et al., 2013; Woolfolk, 2012, p. 8-67).

**Aries:** When the literature is examined, it is understood that Aries tend to be asocial and not to exchange ideas with others. Since Aries is a hasty and impulsive sign, they can be expected to be prone to make intuitive/instinctive and feeling/emotional decisions. Further, it can be expected to show an uncontrolled personality type since they adopt a flexible lifestyle, free from discipline. So, the characteristic structure of the Aries corresponds significantly to the INFP personality type. Since this sign has an egoist and self-centered emphasis, it would be high in terms of spending on himself; but on the contrary there is not one who cares much more about others, they can be expected to obtain a low score on expenses related to his environment. Again, in the literature, because the person of the Aries is an uncontrolled intelligence and excesses are observed in his life, they may make unnecessary and hedonic expenditures under the influence of their impulses, although not at an advanced level. Hastiness and impatience may indicate that the sign does not seek opportunities, discounts and promotions much while spending. From an egoist, initiative and activist character it can be expected to choose to follow mostly his own instincts rather than the wishes and demands of others and their recommendations, and word-of-mouth communication. For Aries the glory, fame and dignity represent more important than wealth and comfort; therefore, it is understood that there is a tendency to show off while spending, and does not prioritize materialism in their lives.

**Taurus:** Taurus is similar to Aries in relation to sociality. Unlike the Aries, however, the Taurus does not rely on abstract energies but on concrete realities, taking refuge in real and experience-tested things and prefer the paths previously followed and it is therefore expected to show a realistic/sensing personality type. Taurus is not in a hurry to achieve his goals, they exhibit a long and determined character, and demonstrates a logical/thinking, practical and concrete manner, avoiding theory and fantasy. Taurus, which is a fixed sign, will be expected to adopt a careful and controlled/judging life. Given these characteristics, the personality type of Taurus is expected to be ISTJ. Their fondness for money influences both spending and investment and savings behavior and support the idea that they attach importance to material in their lives. In this respect, it is possible that the sign, who is fond of his individual life and the comfort of his close environment, will be generous for himself and his environment. However, although he is generous about spending, his carefulness and realism can prevent these expenditures from being too hedonic and unnecessary. Again, this non-hasty and practical structure increases the likelihood that the sign will be careful and follow the opportunities and promotions. Intense dependence on proven and experienced situations raises an expectation that they will take into account the opinions of others.

**Gemini:** Gemini represents a highly social sign who likes to talk and listen and enjoys communication. People of this sign tend to use their perceptions/senses instead of intuitions, not to add their own emotions when evaluating information. The information in his mind is mostly composed of objective information rather than his own judgment. In terms of lifestyle, the most obvious feature of twins, variability and adaptability, indicates that they signify a flexible lifestyle. Thus, Gemini would show

ESTP personality type. Although Gemini represents an intelligent and logical sign, they have a tendency to extravagance and clearly shows this feature both for themselves and for their environment. For the sign who are not very successful in terms of money management and financing, a portrait can be drawn that has poor financial literacy and is capable of hedonic and unnecessary expenses, not of investing and saving money and careless and do not follow opportunities. The fact that they are open to communication and a sign of logic can give rise to an expectation of respect for the ideas of others. It is also expected that the Gemini will draw a character that does not think much about the future and does not attach great importance to materialism. Considering the extravagance and its relationship with the environment, the Gemini can be expected to have high scores in both borrowing and lending.

**Cancer:** Cancer is a characteristic that wants to make strong connections and accept friends as family, so they are closed to individuals outside this boundary. In this respect, it is possible to say that Cancer is an introverted sign of life energy. They show a variable structure in the evaluation of information in their lives: Gemini, whose sixth sense is quite advanced, can be an intuitive sign as well as a sensing sign. Since emotionality is very important in their lives, it is possible to expect that their emotions will be influenced at the decision stage. Again, it is possible to say that this sign is a flexible and spontaneous living lifestyle. Thus, for the sign there are two personality types: ISFP, INFP. Cancer, which is highly sensitive to the complex and evaluated by others, is likely to make intense expenses for himself. In terms of his environment, this situation represents another variable state. However, it is understood that they prefer neither extravagance nor cheap escape. It is necessary to say that Cancer, who does not like to waste too much and wants to feel safe for the future, attaches importance to material for this reason. Also, as understood from the literature, Cancer is highly inclined to use leverage to guarantee today and tomorrow; therefore, it can be expected to achieve high scores on the borrowing. However, they show a variable structure in lending to others. It appears that they are very sparing people and are cautious about saving.

**Leo:** Leo, which has a very busy social calendar, shows an open structure. This practical and logical thinking sign is expected to show a perceptual/sensing character type but can be dogmatic/feeling at the point of decision making. In terms of lifestyle, Leo does not show a specific feature and as a result ESFJ or ESFP profiles are dominant in the personality type. Leo is the most wasteful and extravagant debt among the zodiac. He is the one who thinks about the people around him and spares them money and time and in this respect, it is likely to achieve high scores in terms of spending and lending to their environment. Leo is an egoist, fond of luxury and pretentiousness. In this respect, it can be expected that this sign will make unnecessary and hedonic consumption and enter into expenditure for show, however, due to its opportunistic nature, it is possible to show a character that follows caution, promotions and discounts. Again, because of its egoistic structure, Leo is open to lending and is quite closed in borrowing.



**Virgo:** Since Virgo is a secretive and shy sign, it shows an introvert type. It can be said that those who are from this sign are meticulous and detailed in their works and they are perceptive types due to their experiences. Virgo people whose beliefs are based on facts and who avoid emotional judgments will be expected to exhibit reasonable character type in decision making. They have a disciplined and planned lifestyle and based on these features Virgo may be ISTJ like Taurus. Virgo's personal expenses are high, and their expenditure on food and clothing represents an important item in their budget; however, this does not imply that the Virgo is inclined to show off. In terms of their environment, Virgo is not substandard, even if it does not have extraordinarily high scores for help; the people are generous and kindly. Material is very important for Virgo people; in terms of budgeting, they come at the forefront, so the people of that sign are not expected to be the types that tend to borrow too much. Virgo, which has the impulse for development in terms of material, warmly look at the idea of investment and savings.

**Libra:** Libra refers to an outward sign that does not like loneliness and can establish social relations with the general environment. The character of the analyst structure and the point of view of logic shows a perceptual type in this respect. Libra has a serious dilemma in decision making. The lifestyle of Libra zodiac sign, which is fond of its freedom, shows a flexible structure in this respect. Thus, they are ESTP or ESFP personality type. Libra is happy with everything that money can buy; so, it shows itself at the point of material expenditure. They are helpful and generous in terms of their environment as they have adopted the concept of “us” as well as generous in their expenditures. Although skilled in financial management, because of their personal luxury, Libra can be expected to make unnecessary, hedonic and ostentatious consumption. However, thank to their bargaining structure, it is possible that Libra will look for opportunities in their expenditures. Material is important in their lives, but it can be said that this is mostly for spending, not for investment and saving.

**Scorpio:** Scorpio, which prefers to hide his private life and gives importance to privacy, is an introverted sign. Scorpio, which is highly perceptual and sensory in the information processing, is based on instincts in decision making. Besides, Scorpio has a concentrated and disciplined lifestyle and in this way their personality type is close to ISFJ. Scorpio represents a conservative in terms of spending for himself and his environment. Therefore, people who are from this sign can be expected to stay away from unnecessary and hedonic consumptions, and to show a structure that is far from being ostentatious, and which is careful about spending and evaluating opportunities. It will be natural to expect Scorpio, who is very talented in saving, to invest in real estates.

**Sagittarius:** Sagittarius, which is quite social, signifies an outward sign in terms of personality. They represent a purely intuitive and feeling sign as they base their own thoughts and feelings. Naturally, they adopt a spontaneous and flexible lifestyle. Hereby, they show an ENFP type. It is a very hasty and intuitive horoscope, which is likely to make hedonic and careless expenses. Also, Sagittarius shows a person who prefers to live the moment rather than the future. They have no knowledge of their

financial position or are not aware of their expenditures; so, it makes a pretty bad profile about investment and savings. However, due to its hasty and risk-loving nature, it will increase the likelihood that Sagittarius will prefer securities when it comes to investment. Since Sagittarius is a sign that loves to invest in themselves (education, travel, etc.), their personal expenses are likely to be high.

**Capricorn:** Capricorn, who is very sensitive in hiding his weaknesses, shows a socially introverted type. Capricorn who is fond of reality and rationality, on the other hand, has a perceptual information processing and a thinking decision-making mechanism. They have organized, planned, practical lifestyles. These characteristics make Capricorn's personality type similar to Taurus and Virgo: ISTJ. They are probably the thriftiest sign in the zodiac. In this respect, it is expected to avoid unnecessary expenditures and be careful about opportunities. Material is very important for Capricorn people; they care more about the future than today and in this respect, they represent the leading names in the signs about investment and savings. Its conservative nature weakens the possibility of both borrowing and entering into debt relations. In addition, having a strong perspective on saving with a future-oriented approach increases the possibility that Capricorn signs will invest in real estates.

**Aquarius:** A person who cares about friendship and amity and does not like loneliness shows a socially open structure. A reasonable and rational horoscope, Aquarius is expected to make sensible decisions, but their intuition is very sharp. They have a flexible and irregular lifestyle and these make them ENTP personality type. Aquarius is an egoist and is about what money can get, rather than money itself. In this respect, they are not excessive in terms of hedonic and ostentatious consumption. Unsuccessful in investment, Aquarius shows a variable structure in terms of saving and spending. Aquarius, one of the leading humanist signs, is generous in helping people. Because of his egoism, he is not willing to borrow.

**Pisces:** Pisces refers to an outward sign in terms of human interaction. They are emotional people who act with intuition rather than perceptions. Pisces are people who find it difficult to discipline. Their personality type indicates ENFP like Sagittarius. Pisces does not have a materialistic character. Similar to Sagittarius, personal spending can be at the forefront, which can occasionally result in luxury, pretentious and unwise. It is a generous and helpful horoscope to its surroundings. In the literature, there is evidence that the relationship between the sign of fish and money is very good in financial management, budgeting and investment.

#### 4. Findings

The data were collected in the form of proxy respondents reports, so direct answers were obtained from the proxies in order to reduce the subjectivity of the perceptions and attitudes of the respondents. In other words, without the need to use certain perception and attitude scales for the answers sought from the data collected through the proxies, questions were asked directly about the answer sought. Therefore, the 3-point Likert method was preferred for the questions asked for clear and specific

answers. In addition, in order to remind and evoke the distinctive features of the individuals subject to the study, the proxies started with the title of horoscopes. For example, by asking questions in the form of “would you give the following answer for someone you know very well and know their zodiac sign?”, it was aimed to revive the sharpened behavior patterns in the minds of the proxies by reminding their horoscopes for the people they gave information about. The frequency, validity and reliability and factor analysis findings of the data collected for a total of 1920 people are as follows. In addition, the findings obtained from the Chi-Square analysis regarding the personality description of the 3 different perspectives and the basic financial behavior characteristics are given below.

#### 4.1. Frequency, Validity and Factor Analysis

Detailed tables regarding the demographic information are included in Appendix-1. The gender distribution of the individuals subject to the study is 54.2% for women and 45.8% for men. Looking at the ratios by age, the most crowded group is 56.5% for the age group of 18-28; 8.3% for 17 and below; 10.5% for 46 and above; 14.7% for 29-36 and 10% for 37-45. According to the zodiac signs, Leo is the most populous with 10.4% and the least populous is Sagittarius with 5.8%. The distribution of the zodiac signs according to their groups is 25% on average and shows a fairly regular distribution. The zodiac sign gender ratio is approximately 50-50%. In terms of Myers-Briggs personality types, the most populous personality type is ESTJ with 20.6% and the least populous is INTP with 1.5%. INFJ, which is defined as the least common type in the world in the literature (Gakhar & Prakash, 2017), is among the groups that are not crowded, although it is not the lowest in our study with 66 people.

Detailed data on the validity, kurtosis-skewness and factor analysis of the study are given in Appendix-1. The Cronbach's Alpha value is 62.4%, and the least correlation with other questions is in the "stay within budget" item. As seen in in Table 1, The kurtosis and skewness values are between -1.5 and +1.5, which are the desired values (Tabachnick, et al., 2007). Regarding the factor analysis, the KMO value is 70.9%, and 3 factor groups related to the responses have been reported.

**Table 1:** Skewness and Kurtosis

	N		Skewness	Kurtosis
	Valid	Missing		
Resistance to Hedonism	1920	0	-0,369	-1,171
Resistance to Snobbism	1920	0	-0,763	-0,960
Willingness for Opportunism	1920	0	-0,345	-1,246
Resistance to Arrogance	1920	0	-0,107	-1,106
Resistance to Carpediem	1920	0	-0,215	-1,323
Staying within Budget	1920	0	-0,529	-1,288
Persistence towards Savings	1920	0	-0,172	-1,346
Willingness for Invest	1920	0	0,064	-1,452
Financial Literacy	1920	0	0,323	-1,478

#### 4.2. Chi-Square Analysis

The results of the Chi-Square analysis of the categorical data are as follows.

**Gender:** Data on the relationships between genders and positions, personality types and variables are detailed in Appendix-1. There is no significant difference between genders in terms of schizoid (p .101) and narcissistic object relations (p .531). However, in the terms of empathy (p .004) and altruism (p .026), women, even without having narcissistic object relations, are more likely to empathize over certain specific issues (61.1%) and altruistic behaviors are more dominant (26.4%). No significant difference was observed between genders and extraversion-introversion dimension (p .685) and judgment-perception dimension (p .069). Sensing-intuitive and thinking-feeling dimensions are significant at the p .000 level for both. It is understood that women are dominant in the "introverted" variable, men in the "sensing" variable, women in the "perceiving" variable, and men in the "thinking" variable. No significant difference is reported in the items of hedonism (p .668), snobbism (p .668), arrogance (p .332), carpediem (p .205) and saving (p .117) in terms of genders. However, women are more successful than men in seizing opportunities (47% and 34.4%, respectively) and staying within the budget (55.2% and 43.9%, respectively). And consistent with the literature findings, it was observed that men are more successful in investment (24.4% and 38%, respectively) (Pompian & Longo, 2004) and financial literacy (19% and 37.5%, respectively) (Rinaldi, 2017).

**Age:** Details on the results of the Chi-Square analysis regarding the ages of the individuals are given in Appendix-1. A significant difference is found in all analyzes comparing ego and object relations and age groups of individuals. It is understood that schizoid resistance can be controlled in all age groups, except for the 18-28 age group. In other words, the schizoid resistance of people aged 29 and over is higher than those under the age group. It should also be noted that it is understood that the 0-17 age group is more rational than the 18-29 age group when it comes to the person himself. The same findings apply to narcissistic object relations. A significant difference is reported between weakening of resistances to empathy and altruism and decreasing age. The age of the individuals and the MBTI personality types show a statistically significant difference according to the Chi-Square analysis. Ages are concentrated on the ESTJ, ENFP and ESTP types. In the age comparison of personality types, no significant difference is found in the category of extraversion-introversion (p .057). A significant difference at the p .000 level is detected for the other three groups. Therefore, as the age of the individuals increases, an increase is observed in the sensing, thinking and judgment groups. There is a significant difference in all items except arrogance (p .297) in the category of basic financial behaviors. As a general trend, it is understood that as the age of individuals increases, the rationality they display in financial behaviors also increases.

**Ego and Object Relations:** Within the scope of this study, this category includes individuals themselves or narcissistic relationships (family and close friends), empathic relationships (acquaintances, people they empathize with for a certain reason), altruistic situations (complete strangers with little or no idea). It has been

designed to determine whether basic financial behaviors remain within the framework of rationality. In the literature, there are studies on making decisions on behalf of others (Andersson, et al., 2016) or making decisions both for themselves and for others (Others/Align) (Füllbrunn & Luhan, 2017), especially on loss and risk aversion behaviors. A general finding of these studies is that individuals' financial rationality deteriorates especially when it comes to themselves (Polman, 2012). In this context, the relationship between individuals' ego and object relations positions and basic financial behaviors has been examined. There is a significant difference for all items, except the willingness to invest ( $p .336$ ) and financial literacy ( $p .062$ ), in situations where individuals can even disable their schizoid and self-regarding financial transactions and tend to be rational. Although the process in question directly concerns the individual, just 5.6% of those who try to remain rational act irrationally about hedonism, 9.5% about snobbism, 26.5% about opportunism, 28.7% about arrogance, 20.3% about carpediem, 15.1% about staying within budget limits and 20.5% are about saving. In another interpretation, it is understood that individuals who tend to keep their schizoid state in rationality resist hedonism (66.8%) and snobbish tendencies (70%), tend to seek opportunities (40.3%), take other people's ideas into account (30.2%), act by thinking about tomorrow rather than today (45%), consider budget limits (60.6%) and they pay attention to their savings (47.2%). Therefore, it is understood that individuals with high schizoid resistance, that is, those who remain rational when it comes to themselves, tend to be rational in their financial behaviors.

A general significant difference is not reported as constructed within the scope of this study between subjects' maintaining the financial line towards the individuals with whom they are in a narcissistic relationship and the resistance to being rational in financial behaviors. There is only a statistically and logically significant ( $p .000$ ) (57.5%) difference between resistance to narcissistic relationships and resistance to hedonism. In other words, as expected, there is a significant difference between individuals remaining rational despite their narcissistic relationships and being rational about hedonism. Although there is a statistically significant difference in terms of opportunism ( $p .003$ ), arrogance ( $p .000$ ) and financial literacy ( $p .001$ ), there is an opposite relationship in terms of the setting of the study. In other words, it is understood that 21.4% of individuals who have lost their rationality when it comes to their narcissistic relationships cannot remain rational in seeking opportunities and 17% exhibit financial arrogance and overconfidence. There is also no statistically significant difference in the items of snobbism ( $p ,077$ ), staying within budget ( $p ,062$ ), carpediem ( $p ,423$ ), saving ( $p ,416$ ) and investing ( $p ,665$ ). However, in the cross-tabs as in Table 2, only 19.8% of individuals who cannot stay rational when their narcissistic relationships are concerned cannot resist snobbish consumption, 25.8% think about today rather than tomorrow, 25.3% do not care about saving, 32.8% do not care about investment. Based on these findings, it can be concluded that individuals who resist schizoid characteristics are more rational, even when it comes to individuals themselves, but individuals who are narcissistically irrational are also more rational. Thus, it is understood that individuals who do not compromise in the context of their

narcissistic relationships can compromise on basic financial behaviors, and individuals who compromise their narcissistic relationships are consistent in their financial behaviors. Such a finding points to the explanatory power of the phenomenon that Freud called secondary narcissism, especially towards family members, that individuals can even resist the self factor when it comes to financial behaviors, but cannot resist in narcissistic relationships. In other words, an adult starts to lose his self-directed egoism and narcissism over time and transfers it to the objects with which he is in a narcissistic relationship (Freud, 1914c, p. 90-91). Therefore, while individuals can dominate their egoistic and narcissistic feelings even when it comes to themselves, in narcissistic object relations, that is, in secondary narcissism, they can both remain rational in basic financial behaviors and lose their resistance in the context of this relationship. Such a result makes it difficult to reject the conclusion that adults express a significant violation towards their spouse and children, and is supported by the literature (Liu, et al., 2017).

Table 2: Crosstabs of Narcissism and Financial Behaviors

		Resistance to Hedonism			Total
		Low	Medium	High	
Resistance to Narcissism	Low	25,9%	41,4%	32,7%	100,0%
	Medium	17,8%	40,5%	41,7%	100,0%
	High	12,5%	30,0%	57,5%	100,0%
		Resistance to Snobbism			Total
Resistance to Narcissism	Low	19,8%	22,6%	57,5%	100,0%
	Medium	16,5%	28,3%	55,2%	100,0%
	High	20,8%	23,6%	55,7%	100,0%
		Willingness for Opportunism			Total
Resistance to Narcissism	Low	21,4%	35,4%	43,3%	100,0%
	Medium	19,2%	41,9%	38,9%	100,0%
	High	27,0%	32,6%	40,4%	100,0%
		Resistance to Arrogance			Total
Resistance to Narcissism	Low	17,0%	45,4%	37,6%	100,0%
	Medium	25,6%	48,1%	26,3%	100,0%
	High	32,1%	46,9%	21,0%	100,0%
		Resistance to Carpediem			Total
Resistance to Narcissism	Low	25,8%	37,2%	37,0%	100,0%
	Medium	23,8%	40,6%	35,6%	100,0%
	High	24,9%	35,3%	39,7%	100,0%
		Staying within Budget			Total
Resistance to Narcissism	Low	25,8%	25,6%	48,7%	100,0%
	Medium	22,4%	28,4%	49,2%	100,0%
	High	18,9%	27,0%	54,0%	100,0%
		Persistence towards Savings			Total
Resistance to Narcissism	Low	25,3%	37,7%	37,0%	100,0%
	Medium	25,9%	40,3%	33,8%	100,0%
	High	28,2%	35,1%	36,7%	100,0%
		Willingness for Invest			Total
Resistance to Narcissism	Low	32,8%	34,9%	32,3%	100,0%
	Medium	35,1%	35,6%	29,4%	100,0%
	High	35,6%	35,3%	29,1%	100,0%

		Financial Literacy			Total
Resistance to Narcissism	Low	40,4%	27,7%	32,0%	100,0%
	Medium	48,3%	29,5%	22,2%	100,0%
	High	46,4%	27,3%	26,3%	100,0%

In the context of object relations built on empathy, the only item in which there is no significant difference regarding the basic financial behaviors of individuals is about saving ( $p = .071$ ) but there is logical significance for the item as can be seen from the crosstabs (38.1%). In other words, as individuals' resistance to empathic relationships increases, their willingness to save also tends to increase. On the other hand, there is a significant relationship between staying financially rational due to empathetic relationships and resisting hedonism (45.7%), carpediem (40.9%) and snobbery (58.2%), and willingness to stay on budget (51.5%) and opportunism (46.4%). In addition, although there is a statistically significant relationship between arrogance ( $p = .006$ ), invest ( $p = .043$ ) and financial literacy ( $p = .000$ ), there is no logical significance between the increase in these behaviors and the increase in empathic resistance.

A significant difference was found between individuals' alienation from altruism and basic financial behaviors with hedonism (48.6%) and stay within budget (56.8%). However, there is an inverse, and therefore logically meaningless, relationship between the ability to resist altruistic behavior and snobbism (57.6%), opportunism (45.5%), arrogance (44.3%), carpediem (44.1%), saving (44.7%), investing (42.2%) and financial literacy (37.3%)

**Myers-Briggs Personality Types:** Certain studies have been carried out in the literature between individual financing or corporate financing and personality types. In these studies, the relationships between personality types and topics such as loss aversion (Mehtab & Nagaraj, 2019; Şamandar & Çömlekçi, 2019; Desmoulins-Lebeault, et al., 2018), risk aversion (Filbeck, et al., 2005) and risk impact (Theil, et al., 2022), investment behavior (Parsaeemehr, et al., 2013), investor sentiment (Dhaoui & Bensalah, 2017), investor type (Parsaeemehr, Rezeai, & Sedera, 2013), anomalies (Gakhar & Prakash, 2017) were examined.

Details of the results of the Chi-Square analysis of Myers-Briggs Personality Types are given in Appendix-1. There is a significant difference between extroversion-introversion and ego and object relations. Introverted individuals have a significant difference in suppressing their schizoid characteristics and not deviating from financial behaviors with 29.3% (22% for extroverted), 31.9% for narcissistic relationships (18.6% for extroverted), 67.9% for empathic relationships (56.7% for extroverted) and 29.3% for altruistic relationships (22.1% for extroverted). In particular, there is a significant relationship between extroversion and openness to altruism, as reported in the literature (Mehtab, 2019). In other words, it is understood that introverted individuals tend not to deviate from financial rationality due to any object relationship, including themselves. In the context of basic financial behaviors, no significant difference was found in snobbism ( $p = .495$ ), arrogance ( $p = .162$ ), saving ( $p = .078$ ) and financial literacy ( $p = .098$ ). It should be noted immediately that it is accepted in the literature that arrogance is associated with extroversion (Cervellati, 2017). On

the other hand, introverted individuals are resistant to hedonism by 48.2% (38.3% for extroverted), carpediem by 42.3% (35% for extroverted), and exceeding budget limits by 57.2% (47% for extroverted) and try to seek opportunities by 42.3% (40.7% for extroverted). As supported by the literature (Frantz, et al., 2021), extroverted individuals are more assertive when it comes to investment, 32.3% (26.7% for introverts), as expected.

It has been determined that those who focus on their senses rather than their intuition in the context of the second group, sensing-intuition, can consider financial factors when it comes to themselves (26.8% for sensing, 20.5% for intuition). And statistically insignificant in terms of narcissistic ( $p .159$ ) and empathic relationships ( $p .080$ ). However, as seen in Table 3 in the high group of resistance of altruistic situations (22.3% for sensing and 26.9% for intuition), statistically significant ( $p .034$ ) but logically insignificant differences were found in terms of the setup of the study. In other words, while 22.3% of sensing people can resist high-level altruism, 26.9% of intuitive people does. Therefore, contrary to expectations, there is no significant relationship within the scope of the study for those who focus on their senses rather than their feelings as seen in Table 3.

Table 3. Cross-tabs of Attending and Altruism

		Reluctance to Altruism			Total
		Low	Medium	High	
Attending	Sensing	29,5%	48,2%	22,3%	100,0%
	Intuitive	30,0%	43,1%	26,9%	100,0%
Total		29,7%	46,0%	24,2%	100,0%

Opportunism ( $p .779$ ) and arrogance ( $p .222$ ) are statistically insignificant. But in terms of resistance to hedonism, there is a significant difference as sensing 46.6% (33.7% for intuition), resistance to snobbism (62.3% for sensing; 48.1% for intuition), resistance to arrogance (31.6% for sensing; 28.1% for intuition), resistance to carpediem (43.2% for sensing; 28.8% for intuition), resistance to stay within budget (52% for sensing; 47.3% for intuition), willingness to saving (40.4% for sensing; 29.6% for intuition) and willingness to investment (34.5% for sensing; 25.3% for intuition). Although it has already been reported that there is no significant difference in the investment profiles of the sensing-intuition group (Frantz, et al., 2021), contrary findings were obtained in this study. On the other hand, the significant difference in terms of opportunism was 40.6% for sensing (42% for intuition), opposite to what was expected as seen in Table 4. Therefore, it can be mentioned that there is a significant relationship between the tendency of individuals to rely on their five senses rather than their sixth sense and their performance in basic financial behaviors.

Table 4. Cross-tabs of Attending and Opportunism

		Willingness for Opportunism			Total
		Low	Medium	High	
Attending	Sensing	21,8%	37,5%	40,6%	100,0%
	Intuitive	22,0%	36,0%	42,0%	100,0%

In the third group of personality types, there is a significant difference ( $p .000$ ) in resistance to schizoid features. As expected, 26.3% of thinking types show resistance



to staying within financial limits, while the rate is 21.6% for feeling types. However, there is no significant difference in resistance in narcissistic ( $p .583$ ), empathic ( $p .885$ ) and altruistic ( $p .122$ ) relationships. Thinking types about basic financial behaviors show a significant difference in considering finance in their behaviors in all items according to feeling types. Currently, the thinking type is considered the character closest to *homoeconomicus* (Cervellati, 2017). Accordingly, in the context of the four-person group of the study, thinking types constitute the group in which the clearest answers and the most financially rational behaviors are reported. In terms of thinking types and feeling types, the rates are respectively 50.5-30.3% for hedonism; 61.6-50.1% for snobbism; 42-40.2% for opportunism; 34.1-25.5% for arrogance; 44.2-28.7% for carpediem; 52.4-47.3% for the budget; 42.8-27.7% for savings; 35.5-24.8% for investment and 33.6-20.3% for financial literacy.

The last group, lifestyle, shows a statistically significant difference between schizoid ( $p .000$ ) and narcissistic ( $p .015$ ) in object relations. Judging types show an expected difference of 29.7-18.6% for schizoid and 25.1-20.0% for narcissistic. There is no significant difference between empathy ( $p .738$ ) and alturism ( $p .068$ ). No significant difference was reported for basic financial behavior only for arrogance ( $p .230$ ). However, for all other items, as expected, the judging types show a significant difference in remaining rational in financial behavior compared to the perceiving types. The rates for judging and perceiving types are respectively 52.7%-29.7% in hedonism; 60.3%-52.4% in snobbery; 42.2%-40.2% in opportunism; 44.5%-29.7% in my carpediem; 53.4%-46.7% in the budget; 44.4%-27.3% in savings; 35.7%-25.5% in investing and 30.7%-24.3% in financial literacy. In a reported study (Zarafshani, et al., 2011), there is no correlation between the finding that the entrepreneurship levels of the perceptive types are significant and the willingness to invest in this study. In summary, there is a significant relationship between the types that judging personality types, which are characteristic of regular life and planning, and basic financial behaviors. Finally, it has been reported in the literature that sensing (N), thinking (T) and judging (J) types are more willing to take financial risks (Insler, Compton, & Schmitt, 2016) and it can be interpreted as a similarity in self-interest and resisting loss and risk aversion for specific reasons, supporting the same finding regarding these types in this study.

**Horoscopes:** Chi-square analysis was conducted to examine a significant difference between ego and object relations and financial behaviors according to the zodiac signs. Completely meaningless was determined in the context of schizoid ( $p .659$ ), narcissistic ( $p .190$ ), empathetic ( $p .824$ ) and altruistic ( $p .387$ ). Chi-square analysis regarding the existence of a significant difference between 16 personality types and 12 zodiac signs shows a statistically significant difference ( $p .003$ ). However, this significance is reported as that all zodiac signs commonly display the characteristics of ESTJ, ENFP and ESTP groups, as can be seen in Table 5, rather than specifically clustering the characteristics of each zodiac sign group into individual personality types. Therefore, there is no significant difference between zodiac signs and personality types as expected clustering specifically, but there is a significant difference between zodiac

signs and personality types as a whole, in that certain personality types are observed in all signs and certain types are rarely observed. No significant difference was observed between zodiac groups ( $p .216$ ) and zodiac genders ( $p .590$ ) and personality types. On the other hand, although a positive relationship is suggested between extroverted and sociability and communication abilities (Opt & Loffredo, 2003), in this study, signs such as Gemini, Leo, Libra, Sagittarius and Aquarius did not show a significant difference in the context of this hypothesis, and all signs showed a significant extroverted.

Table 5. Cross-tabs of Personality Types and Horoscopes

MBTI	Aries	Taurus	Gemini	Cancer	Leo	Virgo	Libra	Scorpio	Sagittarius	Capricorn	Aquarius	Pisces
ESTJ	30,6%	18,6%	25,8%	12,4%	18,5%	18,9%	16,7%	23,0%	18,8%	26,9%	22,4%	14,1%
ENFP	9,4%	18,1%	13,2%	14,1%	20,5%	18,2%	12,2%	8,9%	13,4%	13,8%	14,5%	18,5%
ESTP	10,0%	12,4%	8,2%	14,6%	9,0%	9,4%	11,5%	8,9%	14,3%	10,2%	11,8%	6,7%
ISTJ	7,5%	7,3%	5,5%	7,0%	6,0%	6,9%	8,3%	11,9%	11,6%	9,0%	9,2%	8,1%
INFP	6,3%	5,6%	7,7%	10,3%	7,5%	5,0%	7,7%	5,9%	5,4%	4,8%	4,6%	11,9%
ESFP	5,0%	10,7%	7,7%	6,5%	7,0%	4,4%	9,6%	4,4%	6,3%	7,8%	7,9%	4,4%
ENFJ	8,1%	4,0%	4,4%	8,1%	3,5%	3,8%	1,9%	4,4%	2,7%	4,8%	6,6%	7,4%
ENTJ	4,4%	5,1%	2,7%	3,8%	4,0%	8,2%	5,8%	4,4%	6,3%	2,4%	3,3%	3,7%
ESFJ	1,9%	2,3%	5,5%	4,9%	5,5%	1,9%	2,6%	3,0%	8,0%	6,0%	2,6%	6,7%
ENTP	5,6%	6,2%	2,2%	3,8%	3,0%	3,8%	4,5%	8,1%	4,5%	1,2%	1,3%	3,7%
INFJ	4,4%	2,3%	1,1%	2,2%	3,5%	5,7%	3,2%	5,2%	0,9%	3,0%	4,6%	5,9%
ISTP	3,8%	2,8%	5,5%	4,9%	2,0%	3,1%	4,5%	3,7%	2,7%	1,8%	5,3%	0,7%
ISFJ	1,3%	1,7%	1,1%	2,2%	4,0%	5,0%	5,1%	3,0%	3,6%	1,8%	2,6%	2,2%
INTJ	0	1,1%	1,6%	2,7%	1,5%	1,3%	3,8%	3,7%	0	2,4%	0,7%	3,7%
ISFP	1,3%	1,1%	4,4%	1,1%	3,0%	2,5%	0,6%	0,7%	0,9%	1,2%	2,0%	1,5%
INTP	0,6%	0,6%	3,3%	1,6%	1,5%	1,9%	1,9%	0,7%	0,9%	3,0%	0,7%	0,7%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	218,871 <sup>a</sup>	165	,003
Likelihood Ratio	221,476	165	,002
Linear-by-Linear Association	,684	1	,408
N of Valid Cases	1920		

a. 54 cells (28,1%) have expected count less than 5. The minimum expected count is 1,69.

As can be seen in the Table 6, no significant difference was detected between the horoscopes and financial behaviors.

Table 6. Chi-Square Analysis of Horoscope and Financial Behaviors

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Hedonism-Pearson Chi-Square	28,076 <sup>a</sup>	22	,173
Snobbism-Pearson Chi-Square	26,880 <sup>a</sup>	22	,216
Opportunism-Pearson Chi-Square	21,384 <sup>a</sup>	22	,497
Arrogance-Pearson Chi-Square	33,881 <sup>a</sup>	22	,051
Carpediem-Pearson Chi-Square	21,355 <sup>a</sup>	22	,499
Budget-Pearson Chi-Square	25,634 <sup>a</sup>	22	,268
Saving-Pearson Chi-Square	30,969 <sup>a</sup>	22	,097
Invest-Pearson Chi-Square	25,380 <sup>a</sup>	22	,279
Financial Literacy-Pearson Chi-Square	19,603 <sup>a</sup>	22	,608

## 5. Discussion

In this study, classification was applied from 3 different areas that categorize individuals according to their specific characteristics. It is understood that there is a general meaninglessness regarding horoscopes. Although there are 4 categories related to personality types, it is seen that these groups are mostly divided into extroversion-introversion and others when making evaluations in the literature. In this sense, it can be concluded that introverted individuals draw a more rational image in the context of financial behaviors. In addition, it is possible to talk about a general relationship between rationality and situations in which individuals consider their five senses rather than their sixth sense, and their emphasis on a more organized and programmed life. However, the clearest answers were found for the thinking group. In summary, it is possible to talk about a correlation between personality types' close to rationality in character and their financial rational behavior.

More interesting results were obtained in terms of ego and object relations. There is a significant difference between the findings of narcissistic object relations and the findings against preserving rationality, maintaining financial will, and resisting anomalies in the financial behaviors, due to the fact that individuals are only involved in any financial decision stage or that empathy has effects on the stage. The crucial finding of this study is that even the anomalies that occur in the behavior of individuals themselves are less surprising than those that occur in the case of narcissistic object relations. In other words, while individuals, including themselves, can maintain their rationality in the face of a financial situation, they tend to move away from this rationality when it comes to people with whom they have a narcissistic object relationship. In a similar situation, it is understood that people who can protect their rationality even against their egos move away from rationality in altruistic behaviors. Therefore, it is possible to make the following inferences based on the findings related to psychoanalytic object relations: It is understood that the love investment under the narcissistic object relations, which individuals such as parents, spouses or children can put their egos ahead of, reveals a significant difference. Therefore, a very detailed examination of this investment of love should be a priority for future studies. Secondly, it is quite possible that there are investments of love such as religion, humanity and brotherhood under these different results obtained from altruism behavior. As a result, the results of the effects of the concept of love on the object relations of individuals require a comprehensive research.

In reality, studies in the field of finance are designed directly for the individual, as in the schizoid position described above. In particular, a distinction has been made within the scope of behavioral finance and studies have begun to appear in the literature on how individuals' perceptions, attitudes and behaviors change when it comes to others, beyond the behaviors exhibited by individuals only when it comes to themselves. It is also essential for future studies to expand the scope of existing Others/Align studies in the context of psychoanalytic object relations. Finally, within the scope of humanities, studies to be conducted on individuals' relationships or

unrelated situations in this direction will be positive steps towards understanding the consumer/investor/saver whose rationality is open to discussion.

### Contribution Rate and Conflict of Interest Statement

All stages of the study were designed by the author(s) and contributed equally. There is no conflict of interest in this article.

### Ethics Statement and Financial Support

Ethics committee principles were followed in the study. For this study, Aksaray University, Human Research Ethics Committee, application with protocol number 2022/05-04 and ethics committee report with the number E-34183927-000-00000750415 was received. There has been no situation requiring permission within the framework of intellectual property and copyrights.

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# APPENDIX 1

## FREQUENCY TABLE

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Gender</b>	Female	1041	54,2	54,2	54,2
	Male	879	45,8	45,8	100,0
	<b>Total</b>	<b>1920</b>	<b>100,0</b>	<b>100,0</b>	
<b>Age</b>	0-17	160	8,3	8,3	8,3
	18-28	1085	56,5	56,5	64,8
	29-36	282	14,7	14,7	79,5
	37-45	192	10,0	10,0	89,5
	46+	201	10,5	10,5	100,0
	<b>Total</b>	<b>1920</b>	<b>100,0</b>	<b>100,0</b>	
<b>Horoscope</b>	Aries	160	8,3	8,3	8,3
	Taurus	177	9,2	9,2	17,6
	Gemini	182	9,5	9,5	27,0
	Cancer	185	9,6	9,6	36,7
	Leo	200	10,4	10,4	47,1
	Virgo	159	8,3	8,3	55,4
	Libra	156	8,1	8,1	63,5
	Scorpio	135	7,0	7,0	70,5
	Sagittarius	112	5,8	5,8	76,4
	Capricorn	167	8,7	8,7	85,1
	Aquarius	152	7,9	7,9	93,0
	Pisces	135	7,0	7,0	100,0
	<b>Total</b>	<b>1920</b>	<b>100,0</b>	<b>100,0</b>	
<b>Horoscope Type</b>	Air	490	25,5	25,5	25,5
	Earth	503	26,2	26,2	51,7
	Fire	472	24,6	24,6	76,3
	Water	455	23,7	23,7	100,0
	<b>Total</b>	<b>1920</b>	<b>100,0</b>	<b>100,0</b>	
<b>Horoscope Gender</b>	Feminine	958	49,9	49,9	49,9
	Masculine	962	50,1	50,1	100,0
	<b>Total</b>	<b>1920</b>	<b>100,0</b>	<b>100,0</b>	
<b>MBTI</b>	ENFJ	96	5,0	5,0	5,0
	ENFP	283	14,7	14,7	19,7
	ENTJ	85	4,4	4,4	24,2
	ENTP	75	3,9	3,9	28,1
	ESFJ	80	4,2	4,2	32,2
	ESFP	133	6,9	6,9	39,2
	ESTJ	395	20,6	20,6	59,7
	ESTP	203	10,6	10,6	70,3
	INFJ	66	3,4	3,4	73,8
	INFP	133	6,9	6,9	80,7
	INTJ	36	1,9	1,9	82,6
	INTP	29	1,5	1,5	84,1
	ISFJ	53	2,8	2,8	86,8
	ISFP	34	1,8	1,8	88,6
	ISTJ	153	8,0	8,0	96,6
	ISTP	66	3,4	3,4	100,0
	<b>Total</b>	<b>1920</b>	<b>100,0</b>	<b>100,0</b>	

## VALIDITY

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items			N of Items	
,624				,625	9
Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Hedonism	8,92	10,039	,376	,266	,579
Snobbism	8,76	10,849	,183	,160	,626
Opportunism	8,94	10,905	,178	,137	,626
Arrogance	9,06	10,878	,208	,081	,618
Carpediem	9,01	9,420	,498	,334	,546
Budget	8,86	11,113	,117	,198	,643
Savings	9,03	9,038	,587	,403	,522
Invest	9,17	9,679	,416	,356	,567

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Financial Literacy		9,30	10,456		,235	,267		,615	
Inter-Item Correlation Matrix									
	Hedonism	Snobbism	Opportunism	Arrogance	Carpediem	Budget	Savings	Invest	Financial Literacy
Hedonism	1,000	,337	,016	,040	,249	,341	,340	,123	,060
Snobbism	,337	1,000	-,115	,061	,068	,267	,140	,022	-,004
Opportunism	,016	-,115	1,000	,228	,237	-,060	,251	,125	,082
Arrogance	,040	,061	,228	1,000	,173	,020	,191	,100	,064
Carpediem	,249	,068	,237	,173	1,000	,040	,516	,404	,264
Budget	,341	,267	-,060	,020	,040	1,000	,152	-,037	-,197
Savings	,340	,140	,251	,191	,516	,152	1,000	,432	,232
Invest	,123	,022	,125	,100	,404	-,037	,432	1,000	,472
Financial Literacy	,060	-,004	,082	,064	,264	-,197	,232	,472	1,000

## SKEWNESS and KURTOSIS

	N		Skewness	Std. Error of Skewness	Kurtosis	Std. Error of Kurtosis
	Valid	Missing				
<b>Resistance to Hedonism</b>	1920	0	-0,369	0,056	-1,171	0,112
<b>Resistance to Snobbism</b>	1920	0	-0,763	0,056	-0,960	0,112
<b>Willingness for Opportunism</b>	1920	0	-0,345	0,056	-1,246	0,112
<b>Resistance to Arrogance</b>	1920	0	-0,107	0,056	-1,106	0,112
<b>Resistance to Carpediem</b>	1920	0	-0,215	0,056	-1,323	0,112
<b>Staying within Budget</b>	1920	0	-0,529	0,056	-1,288	0,112
<b>Persistence towards Savings</b>	1920	0	-0,172	0,056	-1,346	0,112
<b>Willingness for Invest</b>	1920	0	0,064	0,056	-1,452	0,112
<b>Financial Literacy</b>	1920	0	0,323	0,056	-1,478	0,112

## FACTOR ANALYSIS

### KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.				,709		
Bartlett's Test of Sphericity			Approx. Chi-Square		2882,523	
			df		36	
			Sig.		,000	
Communalities			Rotated Component Matrix <sup>a</sup>			
				Component		
	Initial	Extraction		1	2	3
Resistance to Hedonism	1,000	,598	Willingness for Invest	,815		
Resistance to Snobbism	1,000	,489	Financial Literacy	,780		
Willingness for Opportunism	1,000	,627	Resistance to Carpediem	,613		
Resistance to Arrogance	1,000	,487	Persistence towards Savings	,581		
Resistance to Carpediem	1,000	,566	Resistance to Hedonism		,741	
Staying within Budget	1,000	,580	Staying within Budget		,733	
Persistence towards Savings	1,000	,639	Resistance to Snobbism		,685	
Willingness for Invest	1,000	,668	Willingness for Opportunism			,771
Financial Literacy	1,000	,653	Resistance to Arrogance			,696

Extraction Method: Principal Component Analysis.

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

<b>Total Variance Explained</b>									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2,489	27,653	27,653	2,489	27,653	27,653	2,084	23,159	23,159
2	1,668	18,532	46,185	1,668	18,532	46,185	1,795	19,945	43,104
3	1,150	12,775	58,961	1,150	12,775	58,961	1,427	15,857	58,961
4	,864	9,597	68,557						
5	,694	7,714	76,271						
6	,632	7,021	83,292						
7	,589	6,539	89,832						
8	,486	5,398	95,230						
9	,429	4,770	100,000						

Extraction Method: Principal Component Analysis.



## GENDER

## GENDER\*SCHIZOID

		Resistance to Schizoid			Total
		Low	Medium	High	
Gender	Female	45,0%	31,4%	23,6%	100,0%
	Male	48,2%	27,0%	24,8%	100,0%
Total		46,5%	29,4%	24,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4,586 <sup>a</sup>	2	,101
Likelihood Ratio	4,600	2	,100
Linear-by-Linear Association	,323	1	,570
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 212,43.

## GENDER\*NARCISSISM

		Resistance to Narcissism			Total
		Low	Medium	High	
Gender	Female	44,9%	33,5%	21,6%	100,0%
	Male	44,4%	32,0%	23,7%	100,0%
Total		44,6%	32,8%	22,6%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1,266 <sup>a</sup>	2	,531
Likelihood Ratio	1,264	2	,531
Linear-by-Linear Association	,494	1	,482
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 198,23.

## GENDER\*EMPHATY

		Resistance to Empathy			Total
		Low	Medium	High	
Gender	Female	11,0%	27,9%	61,1%	100,0%
	Male	16,2%	25,0%	58,8%	100,0%
Total		13,4%	26,6%	60,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11,137 <sup>a</sup>	2	,004
Likelihood Ratio	11,099	2	,004
Linear-by-Linear Association	5,030	1	,025
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 117,66.

## GENDER\*ALTRUISM

		Reluctance to Altruism			Total
		Low	Medium	High	
Gender	Female	27,9%	45,7%	26,4%	100,0%
	Male	32,0%	46,4%	21,6%	100,0%
Total		29,7%	46,0%	24,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7,293 <sup>a</sup>	2	,026
Likelihood Ratio	7,318	2	,026
Linear-by-Linear Association	7,051	1	,008
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 212,88.

## GENDER\*EI

		Energizing		Total
		Extroversion	Introversion	
Gender	Female	70,7%	29,3%	100,0%
	Male	69,9%	30,1%	100,0%
Total		70,3%	29,7%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	,165 <sup>a</sup>	1	,685		
Continuity Correction <sup>b</sup>	,126	1	,722		
Likelihood Ratio	,165	1	,685		
Fisher's Exact Test				,689	,361
Linear-by-Linear Association	,165	1	,685		
N of Valid Cases	1920				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 260,95.

b. Computed only for a 2x2 table

## GENDER\*SN

	Attending	Total
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Gender		Sensing	Intuitive	
	Female	52,7%	47,3%	100,0%
	Male	64,6%	35,4%	100,0%
Total		58,2%	41,8%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	27,650 <sup>a</sup>	1	,000		
Continuity Correction <sup>b</sup>	27,163	1	,000		
Likelihood Ratio	27,789	1	,000		
Fisher's Exact Test				,000	,000
Linear-by-Linear Association	27,635	1	,000		
N of Valid Cases	1920				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 367,62.

b. Computed only for a 2x2 table

GENDER\*TF

Gender		Deciding		Total
		Thinking	Feeling	
	Female	50,1%	49,9%	100,0%
	Male	59,2%	40,8%	100,0%
Total		54,3%	45,7%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	15,603 <sup>a</sup>	1	,000		
Continuity Correction <sup>b</sup>	15,242	1	,000		
Likelihood Ratio	15,640	1	,000		
Fisher's Exact Test				,000	,000
Linear-by-Linear Association	15,595	1	,000		
N of Valid Cases	1920				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 401,96.

b. Computed only for a 2x2 table

GENDER\*JP

Gender		Living		Total
		Judging	Perceiving	
	Female	48,6%	51,4%	100,0%
	Male	52,1%	47,9%	100,0%
Total		50,2%	49,8%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2,332 <sup>a</sup>	1	,127		
Continuity Correction <sup>b</sup>	2,194	1	,139		
Likelihood Ratio	2,333	1	,127		
Fisher's Exact Test				,131	,069
Linear-by-Linear Association	2,331	1	,127		
N of Valid Cases	1920				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 437,67.

b. Computed only for a 2x2 table

GENDER\* MBTI

MBTI		Gender		Total
		Female	Male	
	ENFJ	6,2%	3,5%	5,0%
	ENFP	16,6%	12,5%	14,7%
	ENTJ	4,6%	4,2%	4,4%
	ENTP	3,9%	3,9%	3,9%
	ESFJ	3,9%	4,4%	4,2%
	ESFP	6,6%	7,3%	6,9%
	ESTJ	18,6%	22,9%	20,6%
	ESTP	10,1%	11,1%	10,6%
	INFJ	4,0%	2,7%	3,4%
	INFP	8,2%	5,5%	6,9%
	INTJ	1,8%	1,9%	1,9%
	INTP	1,8%	1,1%	1,5%
	ISFJ	2,8%	2,7%	2,8%
	ISFP	1,4%	2,2%	1,8%
	ISTJ	6,5%	9,7%	8,0%
	ISTP	2,7%	4,3%	3,4%
Total		100,0%	100,0%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	37,800 <sup>a</sup>	15	,001
Likelihood Ratio	38,161	15	,001

Linear-by-Linear Association		12,551	1	,000	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 13,28.					
GENDER*HEDONISM					
		Resistance to Hedonism			Total
		Low	Medium	High	
Gender	Female	20,4%	39,3%	40,3%	100,0%
	Male	20,0%	37,7%	42,3%	100,0%
Total		20,2%	38,5%	41,3%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		,808 <sup>a</sup>	2	,668	
Likelihood Ratio		,808	2	,668	
Linear-by-Linear Association		,448	1	,503	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 177,63.					
GENDER*SNOBBISM					
		Resistance to Snobbism			Total
		Low	Medium	High	
Gender	Female	18,5%	24,2%	57,3%	100,0%
	Male	19,5%	25,3%	55,3%	100,0%
Total		19,0%	24,7%	56,4%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		,748 <sup>a</sup>	2	,688	
Likelihood Ratio		,748	2	,688	
Linear-by-Linear Association		,643	1	,423	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 166,64.					
GENDER*OPPORTUNISM					
		Willingness for Opportunism			Total
		Low	Medium	High	
Gender	Female	16,9%	36,1%	47,0%	100,0%
	Male	27,9%	37,8%	34,4%	100,0%
Total		21,9%	36,9%	41,2%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		44,903 <sup>a</sup>	2	,000	
Likelihood Ratio		45,041	2	,000	
Linear-by-Linear Association		44,589	1	,000	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 192,74.					
GENDER*ARROGANCE					
		Resistance to Arrogance			Total
		Low	Medium	High	
Gender	Female	22,4%	46,1%	31,5%	100,0%
	Male	24,2%	47,2%	28,6%	100,0%
Total		23,2%	46,6%	30,2%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		2,205 <sup>a</sup>	2	,332	
Likelihood Ratio		2,207	2	,332	
Linear-by-Linear Association		2,077	1	,150	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 204,18.					
GENDER*CARPEDIEM					
		Resistance to Carpediem			Total
		Low	Medium	High	
Gender	Female	26,1%	38,4%	35,4%	100,0%
	Male	23,5%	37,3%	39,1%	100,0%
Total		24,9%	37,9%	37,1%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		3,172 <sup>a</sup>	2	,205	
Likelihood Ratio		3,172	2	,205	
Linear-by-Linear Association		3,088	1	,079	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 219,29.					
GENDER*BUDGET					
		Staying within Budget			Total
		Low	Medium	High	
Gender	Female	20.2%	24.6%	55.2%	100.0%

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	Male	26,6%	29,5%	43,9%	100,0%
Total		23,1%	26,8%	50,1%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		24,995 <sup>a</sup>	2	,000	
Likelihood Ratio		25,044	2	,000	
Linear-by-Linear Association		22,816	1	,000	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 203,27.					
GENDER*SAVING					
		Persistence towards Savings			Total
		Low	Medium	High	
Gender	Female	24,3%	38,4%	37,3%	100,0%
	Male	28,3%	37,4%	34,2%	100,0%
Total		26,1%	38,0%	35,9%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		4,294 <sup>a</sup>	2	,117	
Likelihood Ratio		4,288	2	,117	
Linear-by-Linear Association		3,879	1	,049	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 229,82.					
GENDER*INVEST					
		Willingness for Invest			Total
		Low	Medium	High	
Gender	Female	41,3%	34,3%	24,4%	100,0%
	Male	25,7%	36,3%	38,0%	100,0%
Total		34,2%	35,2%	30,6%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		63,241 <sup>a</sup>	2	,000	
Likelihood Ratio		63,874	2	,000	
Linear-by-Linear Association		62,778	1	,000	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 269,19.					
GENDER*FINANCIAL LITERACY					
		Financial Literacy			Total
		Low	Medium	High	
Gender	Female	55,2%	25,7%	19,0%	100,0%
	Male	31,4%	31,1%	37,5%	100,0%
Total		44,3%	28,2%	27,5%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	125,324 <sup>a</sup>	2	,000		
Likelihood Ratio	127,044	2	,000		
Linear-by-Linear Association	123,877	1	,000		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 241,73.					
AGE					
AGE*SCHIZOID					
		Resistance to Schizoid			Total
		Low	Medium	High	
Age	0-17	46,3%	29,4%	24,4%	100,0%
	18-28	49,6%	31,4%	19,0%	100,0%
	29-36	42,2%	23,0%	34,8%	100,0%
	37-45	43,8%	29,2%	27,1%	100,0%
	46+	38,3%	27,4%	34,3%	100,0%
Total		46,5%	29,4%	24,2%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	46,632 <sup>a</sup>	8	,000		
Likelihood Ratio	45,454	8	,000		
Linear-by-Linear Association	19,203	1	,000		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 38,67.					
AGE*NARCISSISM					
		Resistance to Narcissism			Total
		Low	Medium	High	
Age	0-17	30,0%	36,3%	33,8%	100,0%
	18-28	48,0%	33,4%	18,6%	100,0%
	29-36	41,5%	31,6%	27,0%	100,0%
	37-45	44,8%	32,3%	22,9%	100,0%

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	46+	42,3%	29,4%	28,4%	100,0%
<b>Total</b>		44,6%	32,8%	22,6%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	34,674 <sup>a</sup>	8	,000
<b>Likelihood Ratio</b>	34,561	8	,000
<b>Linear-by-Linear Association</b>	,603	1	,437
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 36,08.

## AGE\*EMPHATY

		Resistance to Empathy			Total
		Low	Medium	High	
Age	0-17	9,4%	23,8%	66,9%	100,0%
	18-28	11,6%	26,5%	61,9%	100,0%
	29-36	16,0%	32,3%	51,8%	100,0%
	37-45	15,6%	24,0%	60,4%	100,0%
	46+	20,4%	23,9%	55,7%	100,0%
<b>Total</b>		13,4%	26,6%	60,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	24,672 <sup>a</sup>	8	,002
<b>Likelihood Ratio</b>	23,824	8	,002
<b>Linear-by-Linear Association</b>	12,414	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 21,42.

## AGE\*ALTRUISM

		Reluctance to Altruism			Total
		Low	Medium	High	
Age	0-17	18,1%	47,5%	34,4%	100,0%
	18-28	32,4%	48,2%	19,4%	100,0%
	29-36	22,7%	46,8%	30,5%	100,0%
	37-45	30,7%	39,1%	30,2%	100,0%
	46+	33,8%	38,8%	27,4%	100,0%
<b>Total</b>		29,7%	46,0%	24,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	46,440 <sup>a</sup>	8	,000
<b>Likelihood Ratio</b>	47,514	8	,000
<b>Linear-by-Linear Association</b>	,206	1	,650
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 38,75.

## AGE\*MBTI

		Age					Total
		0-17	18-28	29-36	37-45	46+	
MBTI	ENFJ	5,6%	4,0%	6,0%	5,7%	8,0%	5,0%
	ENFP	18,1%	16,4%	11,7%	11,5%	10,4%	14,7%
	ENTJ	3,8%	4,0%	4,6%	7,3%	4,5%	4,4%
	ENTP	4,4%	4,2%	4,3%	2,6%	2,5%	3,9%
	ESFJ	1,3%	4,8%	3,5%	2,6%	5,5%	4,2%
	ESFP	6,3%	8,2%	3,5%	4,7%	7,5%	6,9%
	ESTJ	11,9%	18,2%	27,0%	29,2%	22,9%	20,6%
	ESTP	10,6%	12,4%	7,1%	8,9%	7,0%	10,6%
	INFJ	4,4%	3,3%	2,1%	4,2%	4,5%	3,4%
	INFP	16,9%	6,6%	6,4%	3,1%	5,0%	6,9%
	INTJ	3,1%	1,5%	1,1%	4,7%	1,5%	1,9%
	INTP	1,9%	1,5%	1,8%	0,5%	2,0%	1,5%
	ISFJ	3,8%	1,4%	6,0%	2,1%	5,5%	2,8%
	ISFP	1,3%	1,9%	2,1%	0	2,5%	1,8%
	ISTJ	3,1%	7,3%	11,0%	9,9%	9,5%	8,0%
	ISTP	3,8%	4,2%	1,8%	3,1%	1,5%	3,4%
<b>Total</b>		100,0%	100,0%	100,0%	100,0%	100,0%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	159,428 <sup>a</sup>	60	,000
<b>Likelihood Ratio</b>	157,617	60	,000
<b>Linear-by-Linear Association</b>	,865	1	,352
<b>N of Valid Cases</b>	1920		

a. 12 cells (15,0%) have expected count less than 5. The minimum expected count is 2,42.

## AGE\*EI

		Energizing		Total
		Extroversion	Introversion	
Age	0-17	61,9%	38,1%	100,0%
	18-28	72,3%	27,7%	100,0%

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	29-36	67,7%	32,3%	100,0%
	37-45	72,4%	27,6%	100,0%
	46+	68,2%	31,8%	100,0%
<b>Total</b>		70,3%	29,7%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	9,171 <sup>a</sup>	4	,057
<b>Likelihood Ratio</b>	8,932	4	,063
<b>Linear-by-Linear Association</b>	,003	1	,956
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 47,50.

**AGE\*SN**

		Attending		Total
		Sensing	Intuitive	
Age	0-17	41,9%	58,1%	100,0%
	18-28	58,5%	41,5%	100,0%
	29-36	62,1%	37,9%	100,0%
	37-45	60,4%	39,6%	100,0%
	46+	61,7%	38,3%	100,0%
<b>Total</b>		58,2%	41,8%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	20,691 <sup>a</sup>		,000
<b>Likelihood Ratio</b>	20,406	4	,000
<b>Linear-by-Linear Association</b>	7,710	1	,005
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 66,92.

**AGE\*TF**

		Deciding		Total
		Thinking	Feeling	
Age	0-17	42,5%	57,5%	100,0%
	18-28	53,4%	46,6%	100,0%
	29-36	58,5%	41,5%	100,0%
	37-45	66,1%	33,9%	100,0%
	46+	51,2%	48,8%	100,0%
<b>Total</b>		54,3%	45,7%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	22,986 <sup>a</sup>	4	,000
<b>Likelihood Ratio</b>	23,222	4	,000
<b>Linear-by-Linear Association</b>	5,723	1	,017
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 73,17.

**AGE\*JP**

		Living		Total
		Judging	Perceiving	
Age	0-17	36,9%	63,1%	100,0%
	18-28	44,4%	55,6%	100,0%
	29-36	61,3%	38,7%	100,0%
	37-45	65,6%	34,4%	100,0%
	46+	61,7%	38,3%	100,0%
<b>Total</b>		50,2%	49,8%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	68,752 <sup>a</sup>	4	,000
<b>Likelihood Ratio</b>	69,456	4	,000
<b>Linear-by-Linear Association</b>	55,184	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 79,67.

**AGE\*HEDONISM**

		Resistance to Hedonism			Total
		Low	Medium	High	
Age	0-17	21,9%	40,0%	38,1%	100,0%
	18-28	21,6%	41,3%	37,1%	100,0%
	29-36	20,2%	38,7%	41,1%	100,0%
	37-45	14,1%	30,7%	55,2%	100,0%
	46+	17,4%	29,9%	52,7%	100,0%
<b>Total</b>		20,2%	38,5%	41,3%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	35,087 <sup>a</sup>	8	,000
<b>Likelihood Ratio</b>	34,805	8	,000
<b>Linear-by-Linear Association</b>	21,457	1	,000

N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 32,33.					
AGE*SNOBBISM					
		Resistance to Snobbism			Total
		Low	Medium	High	
Age	0-17	28,1%	20,0%	51,9%	100,0%
	18-28	18,5%	27,9%	53,5%	100,0%
	29-36	20,2%	27,0%	52,8%	100,0%
	37-45	13,5%	17,2%	69,3%	100,0%
	46+	17,4%	14,9%	67,7%	100,0%
Total		19,0%	24,7%	56,4%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		42,359 <sup>a</sup>	8	,000	
Likelihood Ratio		42,863	8	,000	
Linear-by-Linear Association		16,735	1	,000	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 30,33.					
AGE*OPPORTUNITY					
		Willingness for Opportunism			Total
		Low	Medium	High	
Age	0-17	33,8%	36,3%	30,0%	100,0%
	18-28	19,4%	37,7%	42,9%	100,0%
	29-36	22,0%	40,1%	37,9%	100,0%
	37-45	21,4%	35,4%	43,2%	100,0%
	46+	26,9%	29,9%	43,3%	100,0%
Total		21,9%	36,9%	41,2%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		26,342 <sup>a</sup>	8	,001	
Likelihood Ratio		25,553	8	,001	
Linear-by-Linear Association		,291	1	,590	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 35,08.					
AGE*ARROGANCE					
		Resistance to Arrogance			Total
		Low	Medium	High	
Age	0-17	25,0%	48,1%	26,9%	100,0%
	18-28	20,9%	48,3%	30,8%	100,0%
	29-36	25,9%	45,0%	29,1%	100,0%
	37-45	25,5%	43,8%	30,7%	100,0%
	46+	28,4%	41,3%	30,3%	100,0%
Total		23,2%	46,6%	30,2%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		9,561 <sup>a</sup>	8	,297	
Likelihood Ratio		9,518	8	,300	
Linear-by-Linear Association		1,197	1	,274	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 37,17.					
AGE*CARPEDIEM					
		Resistance to Carpediem			Total
		Low	Medium	High	
Age	0-17	40,0%	41,9%	18,1%	100,0%
	18-28	24,4%	40,6%	34,9%	100,0%
	29-36	26,6%	36,5%	36,9%	100,0%
	37-45	22,4%	28,1%	49,5%	100,0%
	46+	15,9%	31,3%	52,7%	100,0%
Total		24,9%	37,9%	37,1%	100,0%
Chi-Square Tests					
		Value	df	Asymptotic Significance (2-sided)	
Pearson Chi-Square		70,152 <sup>a</sup>	8	,000	
Likelihood Ratio		70,833	8	,000	
Linear-by-Linear Association		45,036	1	,000	
N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 39,92.					
AGE*BUDGET					
		Staying within Budget			Total
		Low	Medium	High	
Age	0-17	16,9%	23,1%	60,0%	100,0%
	18-28	21,8%	26,3%	51,9%	100,0%
	29-36	29,8%	33,7%	36,5%	100,0%
	37-45	19,3%	31,8%	49,0%	100,0%

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	<b>46+</b>	29,4%	18,4%	52,2%	<b>100,0%</b>
<b>Total</b>		23,1%	26,8%	50,1%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	40,888 <sup>a</sup>	8	,000
<b>Likelihood Ratio</b>	41,644	8	,000
<b>Linear-by-Linear Association</b>	5,951	1	,015
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 37,00.

**AGE\*SAVING**

		<b>Persistence towards Savings</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Age</b>	<b>0-17</b>	42,5%	34,4%	23,1%	<b>100,0%</b>
	<b>18-28</b>	25,3%	41,4%	33,4%	<b>100,0%</b>
	<b>29-36</b>	27,0%	38,3%	34,8%	<b>100,0%</b>
	<b>37-45</b>	20,3%	29,7%	50,0%	<b>100,0%</b>
	<b>46+</b>	22,4%	29,9%	47,8%	<b>100,0%</b>
<b>Total</b>		26,1%	38,0%	35,9%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	59,033 <sup>a</sup>	8	,000
<b>Likelihood Ratio</b>	56,337	8	,000
<b>Linear-by-Linear Association</b>	30,916	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 41,83.

**AGE\*INVEST**

		<b>Willingness for Invest</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Age</b>	<b>0-17</b>	51,2%	33,1%	15,6%	<b>100,0%</b>
	<b>18-28</b>	33,6%	37,1%	29,3%	<b>100,0%</b>
	<b>29-36</b>	32,3%	38,3%	29,4%	<b>100,0%</b>
	<b>37-45</b>	28,6%	29,2%	42,2%	<b>100,0%</b>
	<b>46+</b>	31,3%	28,4%	40,3%	<b>100,0%</b>
<b>Total</b>		34,2%	35,2%	30,6%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	49,934 <sup>a</sup>	8	,000
<b>Likelihood Ratio</b>	49,655	8	,000
<b>Linear-by-Linear Association</b>	24,527	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 49,00.

**AGE\*FINANCIAL LITERACY**

		<b>Financial Literacy</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Age</b>	<b>0-17</b>	65,6%	23,1%	11,3%	<b>100,0%</b>
	<b>18-28</b>	43,7%	29,2%	27,1%	<b>100,0%</b>
	<b>29-36</b>	37,6%	29,1%	33,3%	<b>100,0%</b>
	<b>37-45</b>	42,7%	26,0%	31,3%	<b>100,0%</b>
	<b>46+</b>	41,8%	27,4%	30,8%	<b>100,0%</b>
<b>Total</b>		44,3%	28,2%	27,5%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	42,791 <sup>a</sup>	8	,000
<b>Likelihood Ratio</b>	45,085	8	,000
<b>Linear-by-Linear Association</b>	13,992	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 44,00.



## SCHIZOID

## SCHIZOID\*HEDONISM

		Resistance to Hedonism			Total
		Low	Medium	High	
Resistance to Schizoid	Low	35,9%	41,6%	22,5%	100,0%
	Medium	7,4%	42,7%	49,8%	100,0%
	High	5,6%	27,6%	66,8%	100,0%
Total		20,2%	38,5%	41,3%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	381,219 <sup>a</sup>	4	,000
Likelihood Ratio	399,407	4	,000
Linear-by-Linear Association	337,976	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 93,77.

## SCHIZOID\*SNOBBISM

		Resistance to Snobbism			Total
		Low	Medium	High	
Resistance to Schizoid	Low	29,4%	24,8%	45,9%	100,0%
	Medium	10,3%	28,0%	61,7%	100,0%
	High	9,5%	20,5%	70,0%	100,0%
Total		19,0%	24,7%	56,4%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	137,004 <sup>a</sup>	4	,000
Likelihood Ratio	139,204	4	,000
Linear-by-Linear Association	111,788	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 87,97.

## SCHIZOID\*OPPORTUNISM

		Willingness for Opportunism			Total
		Low	Medium	High	
Resistance to Schizoid	Low	21,6%	34,8%	43,6%	100,0%
	Medium	18,6%	43,3%	38,1%	100,0%
	High	26,5%	33,2%	40,3%	100,0%
Total		21,9%	36,9%	41,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18,979 <sup>a</sup>	4	,001
Likelihood Ratio	18,612	4	,001
Linear-by-Linear Association	3,273	1	,070
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 101,74.

## SCHIZOID\*ARROGANCE

		Resistance to Arrogance			Total
		Low	Medium	High	
Resistance to Schizoid	Low	24,1%	46,3%	29,6%	100,0%
	Medium	17,4%	51,6%	31,0%	100,0%
	High	28,7%	41,2%	30,2%	100,0%
Total		23,2%	46,6%	30,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	20,725 <sup>a</sup>	4	,000
Likelihood Ratio	21,131	4	,000
Linear-by-Linear Association	,229	1	,633
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 107,78.

## SCHIZOID\*CARPEDIEM

		Resistance to Carpediem			Total
		Low	Medium	High	
Resistance to Schizoid	Low	30,7%	38,5%	30,8%	100,0%
	Medium	19,7%	39,7%	40,6%	100,0%
	High	20,3%	34,7%	45,0%	100,0%
Total		24,9%	37,9%	37,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	43,271 <sup>a</sup>	4	,000
Likelihood Ratio	43,290	4	,000
Linear-by-Linear Association	36,125	1	,000
N of Valid Cases	1920		

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a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 115,76.

SCHIZOID*BUDGET					
		Staying within Budget			Total
		Low	Medium	High	
Resistance to Schizoid	Low	31,7%	27,1%	41,1%	100,0%
	Medium	16,1%	28,4%	55,5%	100,0%
	High	15,1%	24,4%	60,6%	100,0%
Total		23,1%	26,8%	50,1%	100,0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	82,731 <sup>a</sup>	4	,000
Likelihood Ratio	83,174	4	,000
Linear-by-Linear Association	70,576	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 107,30.

SCHIZOID*SAVING					
		Persistence towards Savings			Total
		Low	Medium	High	
Resistance to Schizoid	Low	32,8%	39,3%	27,8%	100,0%
	Medium	20,2%	40,4%	39,4%	100,0%
	High	20,5%	32,3%	47,2%	100,0%
Total		26,1%	38,0%	35,9%	100,0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	68,545 <sup>a</sup>	4	,000
Likelihood Ratio	68,492	4	,000
Linear-by-Linear Association	57,617	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 121,32.

SCHIZOID*INVEST					
		Willingness for Invest			Total
		Low	Medium	High	
Resistance to Schizoid	Low	35,5%	34,4%	30,0%	100,0%
	Medium	31,7%	38,3%	30,0%	100,0%
	High	34,5%	33,0%	32,5%	100,0%
Total		34,2%	35,2%	30,6%	100,0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4,560 <sup>a</sup>	4	,336
Likelihood Ratio	4,540	4	,338
Linear-by-Linear Association	,757	1	,384
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 142,10.

SCHIZOID*FINANCIAL LITERACY					
		Financial Literacy			Total
		Low	Medium	High	
Resistance to Schizoid	Low	42,9%	28,5%	28,6%	100,0%
	Medium	48,0%	24,5%	27,5%	100,0%
	High	42,5%	32,1%	25,4%	100,0%
Total		44,3%	28,2%	27,5%	100,0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8,956 <sup>a</sup>	4	,062
Likelihood Ratio	8,950	4	,062
Linear-by-Linear Association	,608	1	,436
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 127,60.

## NARCISSISM

### NARCISSISM\*HEDONISM

		Resistance to Hedonism			Total
		Low	Medium	High	
Resistance to Narcissism	Low	25,9%	41,4%	32,7%	100,0%
	Medium	17,8%	40,5%	41,7%	100,0%
	High	12,5%	30,0%	57,5%	100,0%
Total		20,2%	38,5%	41,3%	100,0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	82,101 <sup>a</sup>	4	,000
Likelihood Ratio	81,839	4	,000
Linear-by-Linear Association	74,963	1	,000

N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 87,50.					
NARCISSISM*SNOBBISM					
		Resistance to Snobbism			Total
		Low	Medium	High	
Resistance to Narcissism	Low	19,8%	22,6%	57,5%	100,0%
	Medium	16,5%	28,3%	55,2%	100,0%
	High	20,8%	23,6%	55,7%	100,0%
Total		19,0%	24,7%	56,4%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	8,421 <sup>a</sup>	4	,077		
Likelihood Ratio	8,384	4	,078		
Linear-by-Linear Association	,246	1	,620		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 82,09.					
NARCISSISM*OPPORTUNISM					
		Willingness for Opportunism			Total
		Low	Medium	High	
Resistance to Narcissism	Low	21,4%	35,4%	43,3%	100,0%
	Medium	19,2%	41,9%	38,9%	100,0%
	High	27,0%	32,6%	40,4%	100,0%
Total		21,9%	36,9%	41,2%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	16,211 <sup>a</sup>	4	,003		
Likelihood Ratio	15,864	4	,003		
Linear-by-Linear Association	3,279	1	,070		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 94,94.					
NARCISSISM*ARROGANCE					
		Resistance to Arrogance			Total
		Low	Medium	High	
Resistance to Narcissism	Low	17,0%	45,4%	37,6%	100,0%
	Medium	25,6%	48,1%	26,3%	100,0%
	High	32,1%	46,9%	21,0%	100,0%
Total		23,2%	46,6%	30,2%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	61,525 <sup>a</sup>	4	,000		
Likelihood Ratio	61,788	4	,000		
Linear-by-Linear Association	59,817	1	,000		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 100,58.					
NARCISSISM*CARPEDIEM					
		Resistance to Carpediem			Total
		Low	Medium	High	
Resistance to Narcissism	Low	25,8%	37,2%	37,0%	100,0%
	Medium	23,8%	40,6%	35,6%	100,0%
	High	24,9%	35,3%	39,7%	100,0%
Total		24,9%	37,9%	37,1%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	3,876 <sup>a</sup>	4	,423		
Likelihood Ratio	3,857	4	,426		
Linear-by-Linear Association	,534	1	,465		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 108,02.					
NARCISSISM*BUDGET					
		Staying within Budget			Total
		Low	Medium	High	
Resistance to Narcissism	Low	25,8%	25,6%	48,7%	100,0%
	Medium	22,4%	28,4%	49,2%	100,0%
	High	18,9%	27,0%	54,0%	100,0%
Total		23,1%	26,8%	50,1%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	8,975 <sup>a</sup>	4	,062		
Likelihood Ratio	9,065	4	,059		
Linear-by-Linear Association	6,240	1	,012		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 100,13.					

		Persistence towards Savings			Total
		Low	Medium	High	
Resistance to Narcissism	Low	25,3%	37,7%	37,0%	100,0%
	Medium	25,9%	40,3%	33,8%	100,0%
	High	28,2%	35,1%	36,7%	100,0%
Total		26,1%	38,0%	35,9%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3,924 <sup>a</sup>	4	,416
Likelihood Ratio	3,927	4	,416
Linear-by-Linear Association	,644	1	,422
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 113,21.

**NARCISSISM\*INVEST**

		Willingness for Invest			Total
		Low	Medium	High	
Resistance to Narcissism	Low	32,8%	34,9%	32,3%	100,0%
	Medium	35,1%	35,6%	29,4%	100,0%
	High	35,6%	35,3%	29,1%	100,0%
Total		34,2%	35,2%	30,6%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2,388 <sup>a</sup>	4	,665
Likelihood Ratio	2,385	4	,665
Linear-by-Linear Association	1,967	1	,161
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 132,61.

**NARCISSISM\*FINANCIAL LITERACY**

		Financial Literacy			Total
		Low	Medium	High	
Resistance to Narcissism	Low	40,4%	27,7%	32,0%	100,0%
	Medium	48,3%	29,5%	22,2%	100,0%
	High	46,4%	27,3%	26,3%	100,0%
Total		44,3%	28,2%	27,5%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	19,092 <sup>a</sup>	4	,001
Likelihood Ratio	19,256	4	,001
Linear-by-Linear Association	9,024	1	,003
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 119,08.

**EMPHATY**

**EMPHATY\*HEDONISM**

		Resistance to Hedonism			Total
		Low	Medium	High	
Resistance to Empathy	Low	33,5%	39,7%	26,8%	100,0%
	Medium	17,1%	44,5%	38,4%	100,0%
	High	18,6%	35,6%	45,7%	100,0%
Total		20,2%	38,5%	41,3%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	53,003 <sup>a</sup>	4	,000
Likelihood Ratio	50,967	4	,000
Linear-by-Linear Association	34,862	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 51,94.

**EMPHATY\*SNOBBISM**

		Resistance to Snobbism			Total
		Low	Medium	High	
Resistance to Empathy	Low	25,3%	24,9%	49,8%	100,0%
	Medium	14,7%	29,8%	55,5%	100,0%
	High	19,4%	22,4%	58,2%	100,0%
Total		19,0%	24,7%	56,4%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	21,061 <sup>a</sup>	4	,000
Likelihood Ratio	20,766	4	,000
Linear-by-Linear Association	3,934	1	,047
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 48,72.

## EMPHATY\*OPPORTUNISM

		Willingness for Opportunism			Total
		Low	Medium	High	
Resistance to Empathy	Low	30,7%	40,1%	29,2%	100,0%
	Medium	24,7%	39,8%	35,5%	100,0%
	High	18,7%	34,9%	46,4%	100,0%
Total		21,9%	36,9%	41,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	40,038 <sup>a</sup>	4	,000
Likelihood Ratio	40,131	4	,000
Linear-by-Linear Association	38,332	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 56,35.

## EMPHATY\*ARROGANCE

		Resistance to Arrogance			Total
		Low	Medium	High	
Resistance to Empathy	Low	19,5%	47,9%	32,7%	100,0%
	Medium	18,6%	48,0%	33,3%	100,0%
	High	26,1%	45,7%	28,2%	100,0%
Total		23,2%	46,6%	30,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14,578 <sup>a</sup>	4	,006
Likelihood Ratio	14,813	4	,005
Linear-by-Linear Association	9,892	1	,002
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 59,70.

## EMPHATY\*CARPEDIEM

		Resistance to Carpediem			Total
		Low	Medium	High	
Resistance to Empathy	Low	33,9%	33,9%	32,3%	100,0%
	Medium	25,1%	43,9%	31,0%	100,0%
	High	22,9%	36,2%	40,9%	100,0%
Total		24,9%	37,9%	37,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	28,328 <sup>a</sup>	4	,000
Likelihood Ratio	27,618	4	,000
Linear-by-Linear Association	17,573	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 64,12.

## EMPHATY\*BUDGET

		Staying within Budget			Total
		Low	Medium	High	
Resistance to Empathy	Low	32,3%	27,6%	40,1%	100,0%
	Medium	21,0%	27,3%	51,8%	100,0%
	High	22,0%	26,5%	51,5%	100,0%
Total		23,1%	26,8%	50,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17,018 <sup>a</sup>	4	,002
Likelihood Ratio	16,393	4	,003
Linear-by-Linear Association	9,475	1	,002
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 59,43.

## EMPHATY\*SAVING

		Persistence towards Savings			Total
		Low	Medium	High	
Resistance to Empathy	Low	30,4%	35,8%	33,9%	100,0%
	Medium	27,8%	40,2%	32,0%	100,0%
	High	24,5%	37,5%	38,1%	100,0%
Total		26,1%	38,0%	35,9%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8,642 <sup>a</sup>	4	,071
Likelihood Ratio	8,626	4	,071
Linear-by-Linear Association	6,085	1	,014
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 67,19.

## EMPHATY\*INVEST

		Willingness for Invest			Total
		Low	Medium	High	

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Resistance to Empathy	Low	27,2%	37,7%	35,0%	100,0%
	Medium	36,7%	36,5%	26,9%	100,0%
	High	34,6%	34,1%	31,3%	100,0%
Total		34,2%	35,2%	30,6%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9,877 <sup>a</sup>	4	,043
Likelihood Ratio	10,147	4	,038
Linear-by-Linear Association	1,075	1	,300
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 78,71.

EMPHATY\*FINANCIAL LITERACY

		Financial Literacy			Total
		Low	Medium	High	
Resistance to Empathy	Low	31,9%	31,9%	36,2%	100,0%
	Medium	45,3%	28,2%	26,5%	100,0%
	High	46,7%	27,3%	26,0%	100,0%
Total		44,3%	28,2%	27,5%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	20,207 <sup>a</sup>	4	,000
Likelihood Ratio	20,485	4	,000
Linear-by-Linear Association	14,104	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 70,68.

ALTRUISM

ALTRUISM\*HEDONISM

		Resistance to Hedonism			Total
		Low	Medium	High	
Reluctance to Altruism	Low	25,9%	37,0%	37,1%	100,0%
	Medium	17,1%	42,9%	40,0%	100,0%
	High	19,1%	32,3%	48,6%	100,0%
Total		20,2%	38,5%	41,3%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	31,954 <sup>a</sup>	4	,000
Likelihood Ratio	31,322	4	,000
Linear-by-Linear Association	15,452	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 93,97.

ALTRUISM\*SNOBBISM

		Resistance to Snobbism			Total
		Low	Medium	High	
Reluctance to Altruism	Low	20,5%	21,9%	57,6%	100,0%
	Medium	15,6%	26,8%	57,6%	100,0%
	High	23,4%	24,1%	52,5%	100,0%
Total		19,0%	24,7%	56,4%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15,990 <sup>a</sup>	4	,003
Likelihood Ratio	16,017	4	,003
Linear-by-Linear Association	2,208	1	,137
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 88,16.

ALTRUISM\*OPPORTUNISM

		Willingness for Opportunism			Total
		Low	Medium	High	
Reluctance to Altruism	Low	21,5%	32,9%	45,5%	100,0%
	Medium	20,4%	40,7%	38,9%	100,0%
	High	25,4%	34,4%	40,2%	100,0%
Total		21,9%	36,9%	41,2%	100,0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14,119 <sup>a</sup>	4	,007
Likelihood Ratio	13,947	4	,007
Linear-by-Linear Association	3,696	1	,055
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 101,96.

ALTRUISM\*ARROGANCE

	Resistance to Arrogance	Total
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Reluctance to Altruism	Low		Medium		High	
	Low		Medium		High	
	Medium		Medium		High	
	High		Medium		High	
Total		23,2%	46,6%		30,2%	

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	134,327 <sup>a</sup>	4	,000
Likelihood Ratio	125,707	4	,000
Linear-by-Linear Association	83,716	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 108,02.

## ALTRUISM\*CARPEDIEM

		Resistance to Carpediem			Total
		Low	Medium	High	
Reluctance to Altruism	Low	23,1%	32,7%	44,1%	100,0%
	Medium	22,2%	43,6%	34,3%	100,0%
	High	32,5%	33,5%	34,0%	100,0%
Total		24,9%	37,9%	37,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	38,541 <sup>a</sup>	4	,000
Likelihood Ratio	37,348	4	,000
Linear-by-Linear Association	16,037	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 116,01.

## ALTRUISM\*BUDGET

		Staying within Budget			Total
		Low	Medium	High	
Reluctance to Altruism	Low	34,2%	24,5%	41,3%	100,0%
	Medium	19,8%	28,1%	52,1%	100,0%
	High	15,9%	27,3%	56,8%	100,0%
Total		23,1%	26,8%	50,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	60,031 <sup>a</sup>	4	,000
Likelihood Ratio	58,058	4	,000
Linear-by-Linear Association	46,390	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 107,53.

## ALTRUISM\*SAVING

		Persistence towards Savings			Total
		Low	Medium	High	
Reluctance to Altruism	Low	22,9%	32,4%	44,7%	100,0%
	Medium	23,6%	44,9%	31,4%	100,0%
	High	34,8%	31,6%	33,5%	100,0%
Total		26,1%	38,0%	35,9%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	56,433 <sup>a</sup>	4	,000
Likelihood Ratio	54,578	4	,000
Linear-by-Linear Association	22,749	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 121,58.

## ALTRUISM\*INVEST

		Willingness for Invest			Total
		Low	Medium	High	
Reluctance to Altruism	Low	25,9%	31,9%	42,2%	100,0%
	Medium	33,4%	40,7%	25,9%	100,0%
	High	45,8%	28,8%	25,4%	100,0%
Total		34,2%	35,2%	30,6%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	80,429 <sup>a</sup>	4	,000
Likelihood Ratio	77,682	4	,000
Linear-by-Linear Association	55,168	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 142,41.

## ALTRUISM\*FINANCIAL LITERACY

		Financial Literacy			Total
		Low	Medium	High	
Reluctance to Altruism	Low	38,4%	24,3%	37,3%	100,0%

	<b>Medium</b>	44,5%	30,8%	24,8%	<b>100,0%</b>
	<b>High</b>	51,4%	28,0%	20,6%	<b>100,0%</b>
<b>Total</b>		44,3%	28,2%	27,5%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	45,228 <sup>a</sup>	4	,000
<b>Likelihood Ratio</b>	44,092	4	,000
<b>Linear-by-Linear Association</b>	33,713	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 127,88.

**ENERGIZING**

**EI\*SCHIZOID**

		<b>Resistance to Schizoid</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Energizing</b>	<b>Extroversion</b>	48,9%	29,1%	22,0%	<b>100,0%</b>
	<b>Introversion</b>	40,7%	30,0%	29,3%	<b>100,0%</b>
<b>Total</b>		46,5%	29,4%	24,2%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	14,724 <sup>a</sup>	2	,001
<b>Likelihood Ratio</b>	14,557	2	,001
<b>Linear-by-Linear Association</b>	14,630	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 137,75.

**EI\*NARCISSISM**

		<b>Resistance to Narcissism</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Energizing</b>	<b>Extroversion</b>	48,3%	33,1%	18,6%	<b>100,0%</b>
	<b>Introversion</b>	36,0%	32,1%	31,9%	<b>100,0%</b>
<b>Total</b>		44,6%	32,8%	22,6%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	45,389 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	44,011	2	,000
<b>Linear-by-Linear Association</b>	42,357	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 128,55.

**EI\*EMPHATY**

		<b>Resistance to Empathy</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Energizing</b>	<b>Extroversion</b>	15,2%	28,1%	56,7%	<b>100,0%</b>
	<b>Introversion</b>	9,1%	23,0%	67,9%	<b>100,0%</b>
<b>Total</b>		13,4%	26,6%	60,1%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	23,219 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	23,985	2	,000
<b>Linear-by-Linear Association</b>	22,983	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 76,30.

**EI\*ALTRUISM**

		<b>Reluctance to Altruism</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Energizing</b>	<b>Extroversion</b>	31,9%	46,1%	22,1%	<b>100,0%</b>
	<b>Introversion</b>	24,7%	46,0%	29,3%	<b>100,0%</b>
<b>Total</b>		29,7%	46,0%	24,2%	<b>100,0%</b>

**Chi-Square Tests**

	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	15,460 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	15,402	2	,000
<b>Linear-by-Linear Association</b>	15,351	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 138,05.

**EI\*HEDONISM**

		<b>Resistance to Hedonism</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Energizing</b>	<b>Extroversion</b>	21,7%	40,0%	38,3%	<b>100,0%</b>
	<b>Introversion</b>	16,7%	35,1%	48,2%	<b>100,0%</b>
<b>Total</b>		20,2%	38,5%	41,3%	<b>100,0%</b>

**Chi-Square Tests**



	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17,159 <sup>a</sup>	2	,000
Likelihood Ratio	17,114	2	,000
Linear-by-Linear Association	15,775	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 115,19.

**EI\*SNOBBISM**

		Resistance to Snobbism			Total
		Low	Medium	High	
Energizing	Extroversion	19,3%	25,2%	55,5%	100,0%
	Introversion	18,1%	23,5%	58,4%	100,0%
Total		19,0%	24,7%	56,4%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	1,408 <sup>a</sup>	2	,495
Likelihood Ratio	1,411	2	,494
Linear-by-Linear Association	1,154	1	,283
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 108,06.

**EI\*OPPORTUNISM**

		Willingness for Opportunism			Total
		Low	Medium	High	
Energizing	Extroversion	20,7%	38,6%	40,7%	100,0%
	Introversion	24,9%	32,8%	42,3%	100,0%
Total		21,9%	36,9%	41,2%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	7,163 <sup>a</sup>	2	,028
Likelihood Ratio	7,166	2	,028
Linear-by-Linear Association	,494	1	,482
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 124,98.

**EI\*ARROGANCE**

		Resistance to Arrogance			Total
		Low	Medium	High	
Energizing	Extroversion	23,1%	45,5%	31,4%	100,0%
	Introversion	23,5%	49,3%	27,2%	100,0%
Total		23,2%	46,6%	30,2%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3,640 <sup>a</sup>	2	,162
Likelihood Ratio	3,675	2	,159
Linear-by-Linear Association	1,611	1	,204
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 132,41.

**EI\*CARPEDIEM**

		Resistance to Carpediem			Total
		Low	Medium	High	
Energizing	Extroversion	24,8%	40,2%	35,0%	100,0%
	Introversion	25,3%	32,5%	42,3%	100,0%
Total		24,9%	37,9%	37,1%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	12,187 <sup>a</sup>	2	,002
Likelihood Ratio	12,240	2	,002
Linear-by-Linear Association	3,119	1	,077
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 142,20.

**EI\*BUDGET**

		Staying within Budget			Total
		Low	Medium	High	
Energizing	Extroversion	25,7%	27,3%	47,0%	100,0%
	Introversion	17,0%	25,8%	57,2%	100,0%
Total		23,1%	26,8%	50,1%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	21,658 <sup>a</sup>	2	,000
Likelihood Ratio	22,253	2	,000
Linear-by-Linear Association	21,572	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 131,81.

**EI\*SAVING**

		Persistence towards Savings	Total
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		Low	Medium	High	
Energizing	Extroversion	26,6%	39,1%	34,3%	100,0%
	Introversion	25,1%	35,3%	39,6%	100,0%
Total		26,1%	38,0%	35,9%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5,110 <sup>a</sup>	2	,078
Likelihood Ratio	5,075	2	,079
Linear-by-Linear Association	3,084	1	,079
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 149,03.

**EI\*INVEST**

		Willingness for Invest			Total
		Low	Medium	High	
Energizing	Extroversion	32,4%	35,3%	32,3%	100,0%
	Introversion	38,4%	34,9%	26,7%	100,0%
Total		34,2%	35,2%	30,6%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8,462 <sup>a</sup>	2	,015
Likelihood Ratio	8,480	2	,014
Linear-by-Linear Association	8,451	1	,004
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 174,56.

**EI\*FINANCIAL LITERACY**

		Financial Literacy			Total
		Low	Medium	High	
Energizing	Extroversion	42,7%	28,9%	28,4%	100,0%
	Introversion	48,1%	26,5%	25,4%	100,0%
Total		44,3%	28,2%	27,5%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	4,639 <sup>a</sup>	2	,098
Likelihood Ratio	4,628	2	,099
Linear-by-Linear Association	3,962	1	,047
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 156,75.

**ATTENDING**

**SN\*SCHIZOID**

		Resistance to Schizoid			Total
		Low	Medium	High	
Attending	Sensing	42,3%	30,9%	26,8%	100,0%
	Intuitive	52,2%	27,3%	20,5%	100,0%
Total		46,5%	29,4%	24,2%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	19,280 <sup>a</sup>	2	,000
Likelihood Ratio	19,330	2	,000
Linear-by-Linear Association	18,329	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 194,06.

**SN\*NARCISSISM**

		Resistance to Narcissism			Total
		Low	Medium	High	
Attending	Sensing	44,4%	31,6%	24,0%	100,0%
	Intuitive	45,0%	34,5%	20,5%	100,0%
Total		44,6%	32,8%	22,6%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3,682 <sup>a</sup>	2	,159
Likelihood Ratio	3,700	2	,157
Linear-by-Linear Association	1,197	1	,274
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 181,09.

**SN\*EMPATHY**

		Resistance to Empathy			Total
		Low	Medium	High	
Attending	Sensing	11,9%	27,1%	61,0%	100,0%
	Intuitive	15,4%	25,8%	58,8%	100,0%
Total		13,4%	26,6%	60,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	5,053 <sup>a</sup>	2	,080
Likelihood Ratio	5,005	2	,082
Linear-by-Linear Association	2,960	1	,085
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 107,48.

## SN\*ALTRUISM

		Reluctance to Altruism			Total
		Low	Medium	High	
Attending	Sensing	29,5%	48,2%	22,3%	100,0%
	Intuitive	30,0%	43,1%	26,9%	100,0%
Total		29,7%	46,0%	24,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6,744 <sup>a</sup>	2	,034
Likelihood Ratio	6,725	2	,035
Linear-by-Linear Association	1,490	1	,222
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 194,48.

## SN\*HEDONISM

		Resistance to Hedonism			Total
		Low	Medium	High	
Attending	Sensing	13,7%	39,7%	46,6%	100,0%
	Intuitive	29,3%	37,0%	33,7%	100,0%
Total		20,2%	38,5%	41,3%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	75,723 <sup>a</sup>	2	,000
Likelihood Ratio	75,153	2	,000
Linear-by-Linear Association	66,324	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 162,27.

## SN\*SNOBBISM

		Resistance to Snobism			Total
		Low	Medium	High	
Attending	Sensing	13,9%	23,8%	62,3%	100,0%
	Intuitive	26,0%	25,9%	48,1%	100,0%
Total		19,0%	24,7%	56,4%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	54,018 <sup>a</sup>	2	,000
Likelihood Ratio	53,646	2	,000
Linear-by-Linear Association	53,026	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 152,24.

## SN\*OPPORTUNISM

		Willingness for Opportunism			Total
		Low	Medium	High	
Attending	Sensing	21,8%	37,5%	40,6%	100,0%
	Intuitive	22,0%	36,0%	42,0%	100,0%
Total		21,9%	36,9%	41,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	,500 <sup>a</sup>	2	,779
Likelihood Ratio	,500	2	,779
Linear-by-Linear Association	,099	1	,752
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 176,07.

## SN\*ARROGANCE

		Resistance to Arrogance			Total
		Low	Medium	High	
Attending	Sensing	22,3%	46,1%	31,6%	100,0%
	Intuitive	24,5%	47,3%	28,1%	100,0%
Total		23,2%	46,6%	30,2%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3,011 <sup>a</sup>	2	,222
Likelihood Ratio	3,019	2	,221
Linear-by-Linear Association	2,867	1	,090
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 186,53.

## SN\*CARPEDIEM

Polat | Examination of Interdisciplinary Personality Profiles in Context of Financial Behaviors

		Resistance to Carpediem			Total
		Low	Medium	High	
Attending	Sensing	20,5%	36,3%	43,2%	100,0%
	Intuitive	31,1%	40,1%	28,8%	100,0%
Total		24,9%	37,9%	37,1%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	48,930 <sup>a</sup>	2	,000
Likelihood Ratio	49,334	2	,000
Linear-by-Linear Association	48,219	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 200,33.

**SN\*BUDGET**

		Staying within Budget			Total
		Low	Medium	High	
Attending	Sensing	19,2%	28,7%	52,0%	100,0%
	Intuitive	28,5%	24,2%	47,3%	100,0%
Total		23,1%	26,8%	50,1%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	23,065 <sup>a</sup>	2	,000
Likelihood Ratio	22,854	2	,000
Linear-by-Linear Association	13,806	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 185,69.

**SN\*SAVING**

		Persistence towards Savings			Total
		Low	Medium	High	
Attending	Sensing	22,8%	36,8%	40,4%	100,0%
	Intuitive	30,8%	39,6%	29,6%	100,0%
Total		26,1%	38,0%	35,9%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	27,215 <sup>a</sup>	2	,000
Likelihood Ratio	27,379	2	,000
Linear-by-Linear Association	26,638	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 209,95.

**SN\*INVEST**

		Willingness for Invest			Total
		Low	Medium	High	
Attending	Sensing	29,6%	35,9%	34,5%	100,0%
	Intuitive	40,5%	34,2%	25,3%	100,0%
Total		34,2%	35,2%	30,6%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	29,305 <sup>a</sup>	2	,000
Likelihood Ratio	29,364	2	,000
Linear-by-Linear Association	28,961	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 245,92.

**SN\*FINANCIAL LITERACY**

		Financial Literacy			Total
		Low	Medium	High	
Attending	Sensing	39,7%	27,7%	32,6%	100,0%
	Intuitive	50,7%	28,9%	20,4%	100,0%
Total		44,3%	28,2%	27,5%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	37,990 <sup>a</sup>	2	,000
Likelihood Ratio	38,704	2	,000
Linear-by-Linear Association	36,111	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 220,83.

**DECIDING**

**TF\*SCHIZOID**

		Resistance to Schizoid			Total
		Low	Medium	High	
Deciding	Thinking	40,0%	33,7%	26,3%	100,0%
	Feeling	54,1%	24,3%	21,6%	100,0%

<b>Total</b>	46,5%	29,4%	24,2%	<b>100,0%</b>
<b>Chi-Square Tests</b>				
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>	
<b>Pearson Chi-Square</b>	39,021 <sup>a</sup>	2	,000	
<b>Likelihood Ratio</b>	39,151	2	,000	
<b>Linear-by-Linear Association</b>	25,465	1	,000	
<b>N of Valid Cases</b>	1920			

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 212,18.

<b>TF*NARCISSISM</b>					
<b>Resistance to Narcissism</b>					<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Deciding</b>	<b>Thinking</b>	44,4%	32,1%	23,4%	<b>100,0%</b>
	<b>Feeling</b>	44,9%	33,6%	21,5%	<b>100,0%</b>
<b>Total</b>		44,6%	32,8%	22,6%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	1,081 <sup>a</sup>	2	,583
<b>Likelihood Ratio</b>	1,082	2	,582
<b>Linear-by-Linear Association</b>	,415	1	,519
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 198,01.

<b>TF*EMPHATY</b>					
<b>Resistance to Empathy</b>					<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Deciding</b>	<b>Thinking</b>	13,2%	26,2%	60,6%	<b>100,0%</b>
	<b>Feeling</b>	13,6%	27,0%	59,5%	<b>100,0%</b>
<b>Total</b>		13,4%	26,6%	60,1%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	,244 <sup>a</sup>	2	,885
<b>Likelihood Ratio</b>	,244	2	,885
<b>Linear-by-Linear Association</b>	,184	1	,668
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 117,52.

<b>TF*ALTRUISM</b>					
<b>Reluctance to Altruism</b>					<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Deciding</b>	<b>Thinking</b>	28,7%	48,2%	23,1%	<b>100,0%</b>
	<b>Feeling</b>	31,0%	43,5%	25,5%	<b>100,0%</b>
<b>Total</b>		29,7%	46,0%	24,2%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	4,210 <sup>a</sup>	2	,122
<b>Likelihood Ratio</b>	4,213	2	,122
<b>Linear-by-Linear Association</b>	,001	1	,976
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 212,64.

<b>TF*HEDONISM</b>					
<b>Resistance to Hedonism</b>					<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Deciding</b>	<b>Thinking</b>	11,8%	37,7%	50,5%	<b>100,0%</b>
	<b>Feeling</b>	30,2%	39,5%	30,3%	<b>100,0%</b>
<b>Total</b>		20,2%	38,5%	41,3%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	127,101 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	128,989	2	,000
<b>Linear-by-Linear Association</b>	124,176	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 177,43.

<b>TF*SNOBBISM</b>					
<b>Resistance to Snobbism</b>					<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Deciding</b>	<b>Thinking</b>	13,4%	25,0%	61,6%	<b>100,0%</b>
	<b>Feeling</b>	25,5%	24,4%	50,1%	<b>100,0%</b>
<b>Total</b>		19,0%	24,7%	56,4%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	47,902 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	47,940	2	,000
<b>Linear-by-Linear Association</b>	43,161	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 166,45.

**TF\*OPPORTUNISM**

		Willingness for Opportunism			Total
		Low	Medium	High	
Deciding	Thinking	19,4%	38,6%	42,0%	100,0%
	Feeling	24,9%	34,9%	40,2%	100,0%
Total		21,9%	36,9%	41,2%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8,894 <sup>a</sup>	2	,012
Likelihood Ratio	8,870	2	,012
Linear-by-Linear Association	4,374	1	,036
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 192,52.

**TF\*ARROGANCE**

		Resistance to Arrogance			Total
		Low	Medium	High	
Deciding	Thinking	19,7%	46,3%	34,1%	100,0%
	Feeling	27,4%	47,0%	25,5%	100,0%
Total		23,2%	46,6%	30,2%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	24,031 <sup>a</sup>	2	,000
Likelihood Ratio	24,106	2	,000
Linear-by-Linear Association	24,010	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 203,95.

**TF\*CARPEDIEM**

		Resistance to Carpediem			Total
		Low	Medium	High	
Deciding	Thinking	16,6%	39,2%	44,2%	100,0%
	Feeling	34,9%	36,4%	28,7%	100,0%
Total		24,9%	37,9%	37,1%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	95,519 <sup>a</sup>	2	,000
Likelihood Ratio	96,229	2	,000
Linear-by-Linear Association	89,730	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 219,04.

**TF\*BUDGET**

		Staying within Budget			Total
		Low	Medium	High	
Deciding	Thinking	18,8%	28,8%	52,4%	100,0%
	Feeling	28,2%	24,5%	47,3%	100,0%
Total		23,1%	26,8%	50,1%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	24,144 <sup>a</sup>	2	,000
Likelihood Ratio	24,085	2	,000
Linear-by-Linear Association	15,333	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 203,04.

**TF\*SAVING**

		Persistence towards Savings			Total
		Low	Medium	High	
Deciding	Thinking	19,6%	37,6%	42,8%	100,0%
	Feeling	33,9%	38,4%	27,7%	100,0%
Total		26,1%	38,0%	35,9%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	68,049 <sup>a</sup>	2	,000
Likelihood Ratio	68,541	2	,000
Linear-by-Linear Association	67,800	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 229,56.

**TF\*INVEST**

		Willingness for Invest			Total
		Low	Medium	High	
Deciding	Thinking	27,9%	36,6%	35,5%	100,0%
	Feeling	41,6%	33,6%	24,8%	100,0%
Total		34,2%	35,2%	30,6%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
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<b>Pearson Chi-Square</b>	44,900 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	45,053	2	,000
<b>Linear-by-Linear Association</b>	43,575	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 268,89.

<b>TF*FINANCIAL LITERACY</b>					
		<b>Financial Literacy</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Deciding</b>	<b>Thinking</b>	38,2%	28,2%	33,6%	<b>100,0%</b>
	<b>Feeling</b>	51,6%	28,1%	20,3%	<b>100,0%</b>
<b>Total</b>		44,3%	28,2%	27,5%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	50,025 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	50,686	2	,000
<b>Linear-by-Linear Association</b>	49,264	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 241,45.

## LIVING

<b>JP*SCHIZOID</b>					
		<b>Resistance to Schizoid</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Living</b>	<b>Judging</b>	41,3%	29,0%	29,7%	<b>100,0%</b>
	<b>Perceiving</b>	51,7%	29,7%	18,6%	<b>100,0%</b>
<b>Total</b>		46,5%	29,4%	24,2%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	35,465 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	35,717	2	,000
<b>Linear-by-Linear Association</b>	33,576	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 231,03.

<b>JP*NARCISSISM</b>					
		<b>Resistance to Narcissism</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Living</b>	<b>Judging</b>	42,1%	32,8%	25,1%	<b>100,0%</b>
	<b>Perceiving</b>	47,2%	32,8%	20,0%	<b>100,0%</b>
<b>Total</b>		44,6%	32,8%	22,6%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	8,343 <sup>a</sup>	2	,015
<b>Likelihood Ratio</b>	8,358	2	,015
<b>Linear-by-Linear Association</b>	7,985	1	,005
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 215,60.

<b>JP*EMPHATY</b>					
		<b>Resistance to Empathy</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Living</b>	<b>Judging</b>	13,5%	27,3%	59,2%	<b>100,0%</b>
	<b>Perceiving</b>	13,3%	25,8%	60,9%	<b>100,0%</b>
<b>Total</b>		13,4%	26,6%	60,1%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	,609 <sup>a</sup>	2	,738
<b>Likelihood Ratio</b>	,609	2	,738
<b>Linear-by-Linear Association</b>	,317	1	,573
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 127,96.

<b>JP*ALTRUISM</b>					
		<b>Reluctance to Altruism</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Living</b>	<b>Judging</b>	27,4%	48,0%	24,6%	<b>100,0%</b>
	<b>Perceiving</b>	32,1%	44,0%	23,8%	<b>100,0%</b>
<b>Total</b>		29,7%	46,0%	24,2%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	5,375 <sup>a</sup>	2	,068
<b>Likelihood Ratio</b>	5,378	2	,068
<b>Linear-by-Linear Association</b>	2,668	1	,102
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 231,53.

**JP\*HEDONISM**

		Resistance to Hedonism			Total
		Low	Medium	High	
Living	Judging	12,7%	34,6%	52,7%	100,0%
	Perceiving	27,8%	42,5%	29,7%	100,0%
Total		20,2%	38,5%	41,3%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	123,771 <sup>a</sup>	2	,000
Likelihood Ratio	125,953	2	,000
Linear-by-Linear Association	122,485	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 193,19.

**JP\*SNOBBISM**

		Resistance to Snobbism			Total
		Low	Medium	High	
Living	Judging	15,4%	24,4%	60,3%	100,0%
	Perceiving	22,6%	25,0%	52,4%	100,0%
Total		19,0%	24,7%	56,4%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	18,619 <sup>a</sup>	2	,000
Likelihood Ratio	18,699	2	,000
Linear-by-Linear Association	17,849	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 181,24.

**JP\*OPPORTUNISM**

		Willingness for Opportunism			Total
		Low	Medium	High	
Living	Judging	19,5%	38,3%	42,2%	100,0%
	Perceiving	24,4%	35,5%	40,2%	100,0%
Total		21,9%	36,9%	41,2%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6,717 <sup>a</sup>	2	,035
Likelihood Ratio	6,726	2	,035
Linear-by-Linear Association	3,870	1	,049
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 209,62.

**JP\*ARROGANCE**

		Resistance to Arrogance			Total
		Low	Medium	High	
Living	Judging	21,7%	47,0%	31,3%	100,0%
	Perceiving	24,8%	46,2%	29,0%	100,0%
Total		23,2%	46,6%	30,2%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2,939 <sup>a</sup>	2	,230
Likelihood Ratio	2,941	2	,230
Linear-by-Linear Association	2,706	1	,100
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 222,07.

**JP\*CARPEDIEM**

		Resistance to Carpediem			Total
		Low	Medium	High	
Living	Judging	16,5%	39,0%	44,5%	100,0%
	Perceiving	33,5%	36,8%	29,7%	100,0%
Total		24,9%	37,9%	37,1%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	84,362 <sup>a</sup>	2	,000
Likelihood Ratio	85,636	2	,000
Linear-by-Linear Association	79,927	1	,000
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 238,50.

**JP\*BUDGET**

		Staying within Budget			Total
		Low	Medium	High	
Living	Judging	17,7%	28,8%	53,4%	100,0%
	Perceiving	28,6%	24,8%	46,7%	100,0%
Total		23,1%	26,8%	50,1%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
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<b>Pearson Chi-Square</b>	31,618 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	31,836	2	,000
<b>Linear-by-Linear Association</b>	22,511	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 221,08.

<b>JP*SAVING</b>					
		<b>Persistence towards Savings</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Living</b>	<b>Judging</b>	20,1%	35,5%	44,4%	<b>100,0%</b>
	<b>Perceiving</b>	32,2%	40,5%	27,3%	<b>100,0%</b>
<b>Total</b>		26,1%	38,0%	35,9%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	69,112 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	69,745	2	,000
<b>Linear-by-Linear Association</b>	66,921	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 249,95.

<b>JP*INVEST</b>					
		<b>Willingness for Invest</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Living</b>	<b>Judging</b>	28,5%	35,8%	35,7%	<b>100,0%</b>
	<b>Perceiving</b>	39,9%	34,6%	25,5%	<b>100,0%</b>
<b>Total</b>		34,2%	35,2%	30,6%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	34,392 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	34,550	2	,000
<b>Linear-by-Linear Association</b>	34,256	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 292,78.

<b>JP*FINANCIAL LITERACY</b>					
		<b>Financial Literacy</b>			<b>Total</b>
		<b>Low</b>	<b>Medium</b>	<b>High</b>	
<b>Living</b>	<b>Judging</b>	39,5%	29,8%	30,7%	<b>100,0%</b>
	<b>Perceiving</b>	49,2%	26,6%	24,3%	<b>100,0%</b>
<b>Total</b>		44,3%	28,2%	27,5%	<b>100,0%</b>

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	19,045 <sup>a</sup>	2	,000
<b>Likelihood Ratio</b>	19,082	2	,000
<b>Linear-by-Linear Association</b>	17,975	1	,000
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 262,90.

## HOROSCOPE

### MBTI\*HOROSCOPE

MBTI	Aries	Taurus	Gemini	Cancer	Leo	Virgo	Libra	Scorpio	Sagittarius	Capricorn	Aquarius	Pisces	Total
ESTJ	30,6%	18,6%	25,8%	12,4%	18,5%	18,9%	16,7%	23,0%	18,8%	26,9%	22,4%	14,1%	20,6%
ENFP	9,4%	18,1%	13,2%	14,1%	20,5%	18,2%	12,2%	8,9%	13,4%	13,8%	14,5%	18,5%	14,7%
ESTP	10,0%	12,4%	8,2%	14,6%	9,0%	9,4%	11,5%	8,9%	14,3%	10,2%	11,8%	6,7%	10,6%
ISTJ	7,5%	7,3%	5,5%	7,0%	6,0%	6,9%	8,3%	11,9%	11,6%	9,0%	9,2%	8,1%	8,0%
INFP	6,3%	5,6%	7,7%	10,3%	7,5%	5,0%	7,7%	5,9%	5,4%	4,8%	4,6%	11,9%	6,9%
ESFP	5,0%	10,7%	7,7%	6,5%	7,0%	4,4%	9,6%	4,4%	6,3%	7,8%	7,9%	4,4%	6,9%
ENFJ	8,1%	4,0%	4,4%	8,1%	3,5%	3,8%	1,9%	4,4%	2,7%	4,8%	6,6%	7,4%	5,0%
ENTJ	4,4%	5,1%	2,7%	3,8%	4,0%	8,2%	5,8%	4,4%	6,3%	2,4%	3,3%	3,7%	4,4%
ESFJ	1,9%	2,3%	5,5%	4,9%	5,5%	1,9%	2,6%	3,0%	8,0%	6,0%	2,6%	6,7%	4,2%
ENTP	5,6%	6,2%	2,2%	3,8%	3,0%	3,8%	4,5%	8,1%	4,5%	1,2%	1,3%	3,7%	3,9%
INFJ	4,4%	2,3%	1,1%	2,2%	3,5%	5,7%	3,2%	5,2%	0,9%	3,0%	4,6%	5,9%	3,4%
ISTP	3,8%	2,8%	5,5%	4,9%	2,0%	3,1%	4,5%	3,7%	2,7%	1,8%	5,3%	0,7%	3,4%
ISFJ	1,3%	1,7%	1,1%	2,2%	4,0%	5,0%	5,1%	3,0%	3,6%	1,8%	2,6%	2,2%	2,8%
INTJ	0	1,1%	1,6%	2,7%	1,5%	1,3%	3,8%	3,7%	0	2,4%	0,7%	3,7%	1,9%
ISFP	1,3%	1,1%	4,4%	1,1%	3,0%	2,5%	0,6%	0,7%	0,9%	1,2%	2,0%	1,5%	1,8%
INTP	0,6%	0,6%	3,3%	1,6%	1,5%	1,9%	1,9%	0,7%	0,9%	3,0%	0,7%	0,7%	1,5%

<b>Chi-Square Tests</b>			
	<b>Value</b>	<b>Df</b>	<b>Asymptotic Significance (2-sided)</b>
<b>Pearson Chi-Square</b>	218,871 <sup>a</sup>	165	,003
<b>Likelihood Ratio</b>	221,476	165	,002
<b>Linear-by-Linear Association</b>	,684	1	,408
<b>N of Valid Cases</b>	1920		

a. 54 cells (28,1%) have expected count less than 5. The minimum expected count is 1,69.

**MBTI\*HOROSCOPE TYPE**

		Horoscope Type				Total
		Air	Earth	Fire	Water	
MBTI	ENFJ	4,3%	4,2%	4,9%	6,8%	5,0%
	ENFP	13,3%	16,7%	15,0%	13,8%	14,7%
	ENTJ	3,9%	5,2%	4,7%	4,0%	4,4%
	ENTP	2,7%	3,8%	4,2%	5,1%	3,9%
	ESFJ	3,7%	3,4%	4,9%	4,8%	4,2%
	ESFP	8,4%	7,8%	6,1%	5,3%	6,9%
	ESTJ	21,8%	21,5%	22,7%	16,0%	20,6%
	ESTP	10,4%	10,7%	10,6%	10,5%	10,6%
	INFJ	2,9%	3,6%	3,2%	4,2%	3,4%
	INFP	6,7%	5,2%	6,6%	9,5%	6,9%
	INTJ	2,0%	1,6%	0,6%	3,3%	1,9%
	INTP	2,0%	1,8%	1,1%	1,1%	1,5%
	ISFJ	2,9%	2,8%	3,0%	2,4%	2,8%
	ISFP	2,4%	1,6%	1,9%	1,1%	1,8%
	ISTJ	7,6%	7,8%	7,8%	8,8%	8,0%
	ISTP	5,1%	2,6%	2,8%	3,3%	3,4%
Total		100,0%	100,0%	100,0%	100,0%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	52,132 <sup>a</sup>	45	,216
Likelihood Ratio	52,297	45	,212
Linear-by-Linear Association	1,163	1	,281
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 6,87.

**MBTI\*HOROSCOPE GENDER**

		Horoscope Gender		Total
		Feminine	Masculine	
MBTI	ENFJ	5,4%	4,6%	5,0%
	ENFP	15,3%	14,1%	14,7%
	ENTJ	4,6%	4,3%	4,4%
	ENTP	4,4%	3,4%	3,9%
	ESFJ	4,1%	4,3%	4,2%
	ESFP	6,6%	7,3%	6,9%
	ESTJ	18,9%	22,2%	20,6%
	ESTP	10,6%	10,5%	10,6%
	INFJ	3,9%	3,0%	3,4%
	INFP	7,2%	6,7%	6,9%
	INTJ	2,4%	1,4%	1,9%
	INTP	1,5%	1,6%	1,5%
	ISFJ	2,6%	2,9%	2,8%
	ISFP	1,4%	2,2%	1,8%
	ISTJ	8,2%	7,7%	8,0%
	ISTP	2,9%	4,0%	3,4%
Total		100,0%	100,0%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13,153 <sup>a</sup>	15	,590
Likelihood Ratio	13,223	15	,585
Linear-by-Linear Association	1,010	1	,315
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 14,47.

**HOROSCOPE\*EI**

		Energizing		Total
		Extroversion	Introversion	
Horoscope	Aries	75,0%	25,0%	100,0%
	Taurus	77,4%	22,6%	100,0%
	Gemini	69,8%	30,2%	100,0%
	Cancer	68,1%	31,9%	100,0%
	Leo	71,0%	29,0%	100,0%
	Virgo	68,6%	31,4%	100,0%
	Libra	64,7%	35,3%	100,0%
	Scorpio	65,2%	34,8%	100,0%
	Sagittarius	74,1%	25,9%	100,0%
	Capricorn	73,1%	26,9%	100,0%
	Aquarius	70,4%	29,6%	100,0%
	Pisces	65,2%	34,8%	100,0%
Total		70,3%	29,7%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13,774 <sup>a</sup>	11	,246
Likelihood Ratio	13,910	11	,238
Linear-by-Linear Association	2,607	1	,106
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 33,25.

**HOROSCOPE\*SN**

		Attending		Total
		Sensing	Intuitive	
Horoscope	Aries	61,3%	38,8%	100,0%
	Taurus	57,1%	42,9%	100,0%
	Gemini	63,7%	36,3%	100,0%
	Cancer	53,5%	46,5%	100,0%
	Leo	55,0%	45,0%	100,0%
	Virgo	52,2%	47,8%	100,0%
	Libra	59,0%	41,0%	100,0%
	Scorpio	58,5%	41,5%	100,0%
	Sagittarius	66,1%	33,9%	100,0%
	Capricorn	64,7%	35,3%	100,0%
	Aquarius	63,8%	36,2%	100,0%
	Pisces	44,4%	55,6%	100,0%
Total		58,2%	41,8%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	26,100 <sup>a</sup>	11	,006
Likelihood Ratio	26,058	11	,006
Linear-by-Linear Association	,072	1	,789
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 46,84.

**HOROSCOPE\*TF**

		Deciding		Total
		Thinking	Feeling	
Horoscope	Aries	62,5%	37,5%	100,0%
	Taurus	54,2%	45,8%	100,0%
	Gemini	54,9%	45,1%	100,0%
	Cancer	50,8%	49,2%	100,0%
	Leo	45,5%	54,5%	100,0%
	Virgo	53,5%	46,5%	100,0%
	Libra	57,1%	42,9%	100,0%
	Scorpio	64,4%	35,6%	100,0%
	Sagittarius	58,9%	41,1%	100,0%
	Capricorn	56,9%	43,1%	100,0%
	Aquarius	54,6%	45,4%	100,0%
	Pisces	41,5%	58,5%	100,0%
Total		54,3%	45,7%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	27,993 <sup>a</sup>	11	,003
Likelihood Ratio	28,109	11	,003
Linear-by-Linear Association	1,014	1	,314
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 51,22.

**HOROSCOPE\*JP**

		Living		Total
		Judging	Perceiving	
Horoscope	Aries	58,1%	41,9%	100,0%
	Taurus	42,4%	57,6%	100,0%
	Gemini	47,8%	52,2%	100,0%
	Cancer	43,2%	56,8%	100,0%
	Leo	46,5%	53,5%	100,0%
	Virgo	51,6%	48,4%	100,0%
	Libra	47,4%	52,6%	100,0%
	Scorpio	58,5%	41,5%	100,0%
	Sagittarius	51,8%	48,2%	100,0%
	Capricorn	56,3%	43,7%	100,0%
	Aquarius	52,0%	48,0%	100,0%
	Pisces	51,9%	48,1%	100,0%
Total		50,2%	49,8%	100,0%

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	20,712 <sup>a</sup>	11	,036

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<b>Likelihood Ratio</b>	20,785	11	,036
<b>Linear-by-Linear Association</b>	2,984	1	,084
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 55,77.

**HOROSCOPE\*SCHIZOID**

		Resistance to Schizoid			Total
		Low	Medium	High	
<b>Horoscope</b>	<b>Aries</b>	43,1%	26,9%	30,0%	<b>100,0%</b>
	<b>Taurus</b>	44,1%	31,1%	24,9%	<b>100,0%</b>
	<b>Gemini</b>	50,5%	26,9%	22,5%	<b>100,0%</b>
	<b>Cancer</b>	49,2%	29,7%	21,1%	<b>100,0%</b>
	<b>Leo</b>	51,0%	27,0%	22,0%	<b>100,0%</b>
	<b>Virgo</b>	49,7%	25,8%	24,5%	<b>100,0%</b>
	<b>Libra</b>	41,0%	33,3%	25,6%	<b>100,0%</b>
	<b>Scorpio</b>	48,1%	28,1%	23,7%	<b>100,0%</b>
	<b>Sagittarius</b>	37,5%	33,9%	28,6%	<b>100,0%</b>
	<b>Capricorn</b>	44,9%	26,9%	28,1%	<b>100,0%</b>
	<b>Aquarius</b>	46,7%	32,2%	21,1%	<b>100,0%</b>
	<b>Pisces</b>	47,4%	33,3%	19,3%	<b>100,0%</b>
<b>Total</b>		46,5%	29,4%	24,2%	<b>100,0%</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	18,783 <sup>a</sup>	22	,659
<b>Likelihood Ratio</b>	18,778	22	,659
<b>Linear-by-Linear Association</b>	,016	1	,900
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 27,07.

**HOROSCOPE\*NARCISSISM**

		Resistance to Narcissism			Total
		Low	Medium	High	
<b>Horoscope</b>	<b>Aries</b>	36,3%	34,4%	29,4%	<b>100,0%</b>
	<b>Taurus</b>	45,2%	31,6%	23,2%	<b>100,0%</b>
	<b>Gemini</b>	44,5%	33,0%	22,5%	<b>100,0%</b>
	<b>Cancer</b>	45,4%	36,2%	18,4%	<b>100,0%</b>
	<b>Leo</b>	42,5%	31,0%	26,5%	<b>100,0%</b>
	<b>Virgo</b>	48,4%	27,0%	24,5%	<b>100,0%</b>
	<b>Libra</b>	38,5%	40,4%	21,2%	<b>100,0%</b>
	<b>Scorpio</b>	45,9%	32,6%	21,5%	<b>100,0%</b>
	<b>Sagittarius</b>	43,8%	33,0%	23,2%	<b>100,0%</b>
	<b>Capricorn</b>	43,1%	38,9%	18,0%	<b>100,0%</b>
	<b>Aquarius</b>	52,0%	28,9%	19,1%	<b>100,0%</b>
	<b>Pisces</b>	51,9%	25,2%	23,0%	<b>100,0%</b>
<b>Total</b>		44,6%	32,8%	22,6%	<b>100,0%</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	27,574 <sup>a</sup>	22	,190
<b>Likelihood Ratio</b>	27,553	22	,191
<b>Linear-by-Linear Association</b>	5,148	1	,023
<b>N of Valid Cases</b>	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 25,26.

**HOROSCOPE\*EMPATHY**

		Resistance to Empathy			Total
		Low	Medium	High	
<b>Horoscope</b>	<b>Aries</b>	11,9%	26,9%	61,3%	<b>100,0%</b>
	<b>Taurus</b>	12,4%	22,0%	65,5%	<b>100,0%</b>
	<b>Gemini</b>	16,5%	31,3%	52,2%	<b>100,0%</b>
	<b>Cancer</b>	13,0%	25,4%	61,6%	<b>100,0%</b>
	<b>Leo</b>	11,0%	28,0%	61,0%	<b>100,0%</b>
	<b>Virgo</b>	15,7%	26,4%	57,9%	<b>100,0%</b>
	<b>Libra</b>	12,2%	26,3%	61,5%	<b>100,0%</b>
	<b>Scorpio</b>	11,1%	28,9%	60,0%	<b>100,0%</b>
	<b>Sagittarius</b>	12,5%	23,2%	64,3%	<b>100,0%</b>
	<b>Capricorn</b>	16,2%	21,6%	62,3%	<b>100,0%</b>
	<b>Aquarius</b>	14,5%	27,6%	57,9%	<b>100,0%</b>
	<b>Pisces</b>	13,3%	31,1%	55,6%	<b>100,0%</b>
<b>Total</b>		13,4%	26,6%	60,1%	<b>100,0%</b>

**Chi-Square Tests**

	Value	df	Asymptotic Significance (2-sided)
<b>Pearson Chi-Square</b>	15,825 <sup>a</sup>	22	,824
<b>Likelihood Ratio</b>	15,875	22	,822
<b>Linear-by-Linear Association</b>	,296	1	,587

N of Valid Cases		1920			
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 14,99.					
HOROSCOPE*ALTRUISM					
		Reluctance to Altruism			Total
		Low	Medium	High	
Horoscope	Aries	24,4%	43,1%	32,5%	100,0%
	Taurus	31,6%	45,8%	22,6%	100,0%
	Gemini	34,6%	43,4%	22,0%	100,0%
	Cancer	29,7%	49,7%	20,5%	100,0%
	Leo	31,5%	43,5%	25,0%	100,0%
	Virgo	25,8%	45,9%	28,3%	100,0%
	Libra	31,4%	47,4%	21,2%	100,0%
	Scorpio	31,1%	45,9%	23,0%	100,0%
	Sagittarius	24,1%	50,9%	25,0%	100,0%
	Capricorn	28,1%	53,3%	18,6%	100,0%
Aquarius	29,6%	40,8%	29,6%	100,0%	
Pisces	32,6%	43,7%	23,7%	100,0%	
Total		29,7%	46,0%	24,2%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	23,261 <sup>a</sup>	22	,387		
Likelihood Ratio	22,997	22	,402		
Linear-by-Linear Association	,103	1	,748		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 27,13.					
HOROSCOPE*HEDONISM					
		Resistance to Hedonism			Total
		Low	Medium	High	
Horoscope	Aries	19,4%	36,3%	44,4%	100,0%
	Taurus	19,2%	37,9%	42,9%	100,0%
	Gemini	23,1%	37,9%	39,0%	100,0%
	Cancer	17,8%	44,9%	37,3%	100,0%
	Leo	21,0%	40,5%	38,5%	100,0%
	Virgo	26,4%	37,1%	36,5%	100,0%
	Libra	16,0%	41,7%	42,3%	100,0%
	Scorpio	19,3%	34,8%	45,9%	100,0%
	Sagittarius	20,5%	31,3%	48,2%	100,0%
	Capricorn	20,4%	32,3%	47,3%	100,0%
Aquarius	16,4%	38,2%	45,4%	100,0%	
Pisces	23,0%	47,4%	29,6%	100,0%	
Total		20,2%	38,5%	41,3%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	28,076 <sup>a</sup>	22	,173		
Likelihood Ratio	28,244	22	,168		
Linear-by-Linear Association	,028	1	,867		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 22,63.					
HOROSCOPE*SNOBBISM					
		Resistance to Snobbism			Total
		Low	Medium	High	
Horoscope	Aries	20,0%	26,3%	53,8%	100,0%
	Taurus	19,8%	19,2%	61,0%	100,0%
	Gemini	17,6%	30,8%	51,6%	100,0%
	Cancer	13,5%	25,4%	61,1%	100,0%
	Leo	24,0%	27,0%	49,0%	100,0%
	Virgo	23,3%	23,3%	53,5%	100,0%
	Libra	17,9%	23,1%	59,0%	100,0%
	Scorpio	22,2%	26,7%	51,1%	100,0%
	Sagittarius	19,6%	23,2%	57,1%	100,0%
	Capricorn	12,0%	25,7%	62,3%	100,0%
Aquarius	19,1%	20,4%	60,5%	100,0%	
Pisces	19,3%	23,7%	57,0%	100,0%	
Total		19,0%	24,7%	56,4%	100,0%
Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)		
Pearson Chi-Square	26,880 <sup>a</sup>	22	,216		
Likelihood Ratio	27,595	22	,189		
Linear-by-Linear Association	,888	1	,346		
N of Valid Cases	1920				
a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 21,23.					

HOROSCOPE*OPPORTUNISM					
		Willingness for Opportunism			Total
		Low	Medium	High	
Horoscope	Aries	19,4%	42,5%	38,1%	100,0%
	Taurus	16,4%	39,5%	44,1%	100,0%
	Gemini	22,5%	39,6%	37,9%	100,0%
	Cancer	23,8%	27,0%	49,2%	100,0%
	Leo	23,5%	37,0%	39,5%	100,0%
	Virgo	19,5%	34,6%	45,9%	100,0%
	Libra	24,4%	36,5%	39,1%	100,0%
	Scorpio	23,0%	37,8%	39,3%	100,0%
	Sagittarius	17,9%	42,0%	40,2%	100,0%
	Capricorn	26,9%	34,7%	38,3%	100,0%
	Aquarius	22,4%	38,2%	39,5%	100,0%
	Pisces	22,2%	35,6%	42,2%	100,0%
Total		21,9%	36,9%	41,2%	100,0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	21,384 <sup>a</sup>	22	,497
Likelihood Ratio	21,784	22	,473
Linear-by-Linear Association	1,055	1	,304
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 24,56.

HOROSCOPE*ARROGANCE					
		Resistance to Arrogance			Total
		Low	Medium	High	
Horoscope	Aries	31,3%	38,8%	30,0%	100,0%
	Taurus	25,4%	44,6%	29,9%	100,0%
	Gemini	22,5%	51,1%	26,4%	100,0%
	Cancer	16,8%	51,4%	31,9%	100,0%
	Leo	26,5%	44,5%	29,0%	100,0%
	Virgo	24,5%	46,5%	28,9%	100,0%
	Libra	26,9%	48,1%	25,0%	100,0%
	Scorpio	11,9%	46,7%	41,5%	100,0%
	Sagittarius	25,9%	49,1%	25,0%	100,0%
	Capricorn	24,6%	43,1%	32,3%	100,0%
	Aquarius	19,7%	49,3%	30,9%	100,0%
	Pisces	21,5%	46,7%	31,9%	100,0%
Total		23,2%	46,6%	30,2%	100,0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	33,881 <sup>a</sup>	22	,051
Likelihood Ratio	35,057	22	,038
Linear-by-Linear Association	2,298	1	,130
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 26,02.

HOROSCOPE*CARPEDIEM					
		Resistance to Carpediem			Total
		Low	Medium	High	
Horoscope	Aries	30,6%	38,8%	30,6%	100,0%
	Taurus	23,2%	36,2%	40,7%	100,0%
	Gemini	28,0%	34,1%	37,9%	100,0%
	Cancer	23,8%	43,2%	33,0%	100,0%
	Leo	29,0%	37,0%	34,0%	100,0%
	Virgo	22,6%	39,0%	38,4%	100,0%
	Libra	22,4%	39,7%	37,8%	100,0%
	Scorpio	20,7%	40,7%	38,5%	100,0%
	Sagittarius	23,2%	35,7%	41,1%	100,0%
	Capricorn	23,4%	35,3%	41,3%	100,0%
	Aquarius	28,9%	30,9%	40,1%	100,0%
	Pisces	20,7%	45,2%	34,1%	100,0%
Total		24,9%	37,9%	37,1%	100,0%

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	21,355 <sup>a</sup>	22	,499
Likelihood Ratio	21,325	22	,501
Linear-by-Linear Association	2,314	1	,128
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 27,94.

HOROSCOPE*BUDGET		
	Staying within Budget	Total

Horoscope		Low	Medium	High	
Horoscope	Aries	26,9%	22,5%	50,6%	100,0%
	Taurus	27,1%	24,3%	48,6%	100,0%
	Gemini	27,5%	20,3%	52,2%	100,0%
	Cancer	21,1%	29,7%	49,2%	100,0%
	Leo	22,0%	27,5%	50,5%	100,0%
	Virgo	25,2%	30,2%	44,7%	100,0%
	Libra	21,2%	28,8%	50,0%	100,0%
	Scorpio	17,0%	31,1%	51,9%	100,0%
	Sagittarius	19,6%	32,1%	48,2%	100,0%
	Capricorn	21,0%	22,2%	56,9%	100,0%
	Aquarius	19,1%	32,9%	48,0%	100,0%
	Pisces	28,1%	23,0%	48,9%	100,0%
Total		23,1%	26,8%	50,1%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	25,634 <sup>a</sup>	22	,268
Likelihood Ratio	25,808	22	,260
Linear-by-Linear Association	1,038	1	,308
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 25,90.

## HOROSCOPE\*SAVING

		Persistence towards Savings			Total
		Low	Medium	High	
Horoscope	Aries	37,5%	34,4%	28,1%	100,0%
	Taurus	26,6%	35,6%	37,9%	100,0%
	Gemini	25,8%	37,9%	36,3%	100,0%
	Cancer	21,6%	46,5%	31,9%	100,0%
	Leo	28,5%	41,0%	30,5%	100,0%
	Virgo	25,8%	32,7%	41,5%	100,0%
	Libra	26,9%	34,6%	38,5%	100,0%
	Scorpio	19,3%	37,0%	43,7%	100,0%
	Sagittarius	30,4%	35,7%	33,9%	100,0%
	Capricorn	23,4%	41,3%	35,3%	100,0%
	Aquarius	24,3%	37,5%	38,2%	100,0%
	Pisces	23,7%	38,5%	37,8%	100,0%
Total		26,1%	38,0%	35,9%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	30,969 <sup>a</sup>	22	,097
Likelihood Ratio	30,286	22	,112
Linear-by-Linear Association	4,733	1	,030
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 29,28.

## HOROSCOPE\*INVEST

		Willingness for Invest			Total
		Low	Medium	High	
Horoscope	Aries	40,0%	30,6%	29,4%	100,0%
	Taurus	29,4%	37,3%	33,3%	100,0%
	Gemini	35,2%	35,2%	29,7%	100,0%
	Cancer	34,1%	34,6%	31,4%	100,0%
	Leo	30,0%	38,0%	32,0%	100,0%
	Virgo	39,0%	33,3%	27,7%	100,0%
	Libra	37,2%	30,1%	32,7%	100,0%
	Scorpio	25,2%	45,2%	29,6%	100,0%
	Sagittarius	35,7%	33,9%	30,4%	100,0%
	Capricorn	29,3%	37,7%	32,9%	100,0%
	Aquarius	43,4%	28,3%	28,3%	100,0%
	Pisces	32,6%	38,5%	28,9%	100,0%
Total		34,2%	35,2%	30,6%	100,0%

## Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	25,380 <sup>a</sup>	22	,279
Likelihood Ratio	25,326	22	,282
Linear-by-Linear Association	,053	1	,818
N of Valid Cases	1920		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 34,30.

## HOROSCOPE\*FINANCIAL LITERACY

		Financial Literacy			Total
		Low	Medium	High	
Horoscope	Aries	43,8%	35,0%	21,3%	100,0%

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	<b>Taurus</b>	41,2%	28,8%	29,9%	<b>100,0%</b>
	<b>Gemini</b>	51,6%	26,9%	21,4%	<b>100,0%</b>
	<b>Cancer</b>	41,6%	30,3%	28,1%	<b>100,0%</b>
	<b>Leo</b>	41,5%	30,0%	28,5%	<b>100,0%</b>
	<b>Virgo</b>	47,2%	24,5%	28,3%	<b>100,0%</b>
	<b>Libra</b>	44,9%	28,8%	26,3%	<b>100,0%</b>
	<b>Scorpio</b>	39,3%	27,4%	33,3%	<b>100,0%</b>
	<b>Sagittarius</b>	39,3%	28,6%	32,1%	<b>100,0%</b>
	<b>Capricorn</b>	44,3%	26,3%	29,3%	<b>100,0%</b>
	<b>Aquarius</b>	46,7%	26,3%	27,0%	<b>100,0%</b>
	<b>Pisces</b>	49,6%	23,7%	26,7%	<b>100,0%</b>
<b>Total</b>		44,3%	28,2%	27,5%	<b>100,0%</b>
<b>Chi-Square Tests</b>					
	<b>Value</b>	<b>df</b>	<b>Asymptotic Significance (2-sided)</b>		
<b>Pearson Chi-Square</b>	19,603 <sup>a</sup>	22	,608		
<b>Likelihood Ratio</b>	19,657	22	,605		
<b>Linear-by-Linear Association</b>	,227	1	,633		
<b>N of Valid Cases</b>	1920				

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 30,80.