

An Investigation into Impulse Buying Behavior of Consumer

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INTRODUCTION

For decades, impulse buying is considered to be one of the significant factors to increase sales volume in the retail sector. Past studies have investigated the impulsive buying behavior of generation Y consumers in retail settings of somewhat medium- and large-sized cities. Impulse purchase portrays purchases that shopper makes either without any intention planned before shopping trip and thereby directed to a multifaceted impact on consumers. Impulse buying behavior distresses consumers psychologically and economically when compared to the normal buying behavior.

Indian retail market is one of the fastest growing markets because of economic growth. India has now reached a significant position in Global Retail Rankings. Reasons have been many; such as, very high market potential, low economic risk and moderate political risk. India ranks third after China and Brazil in Net Retail Sales. The country is among the highest in the world in terms of per capita retail store availability. India's retail sector is experiencing exponential growth, with retail development taking place not just in major cities and metros, but also in Tier-II and Tier-III cities. Healthy economic growth, changing demographic profile, increasing disposable incomes, urbanization, changing consumer tastes and preferences are the other factors driving growth in the organized retail market in India. India accounts for over 10% of the country's Gross Domestic Product (GDP) and approximately 8% of the employment. India is the world's fifth largest global destination in the retail space.

Conceptual framework of impulse buying

An impulse buying is an unplanned purchase of a good or a service, where the decision to purchase is made just before actual buying. Retailers and manufacturers, across the globe, spend huge sums of money on advertisements and in-store promotions to give a big push to sales through impulse buying. India has witnessed a major change in the retail environment as big retail stores have replaced individual or local vendors.

This article explores the influence of situational variables categorized as personal factors (time availability, family influence, money availability) and in-store factors (store environment, sales promotions, and friendly store employees) on generation Y impulse buying behavior .Results revealed that personal factors, that is, time availability and family influence has significant and positive impact on the impulse buying behavior of generation Y consumers, also in-store factors except money availability has significant impact on impulse buying behavior

Pure impulse buying: It occurs outside the normal purchase behavior where a consumer experience a strong emotion of desire for a product the he /she did not initially plan to buy. This type of impulse buying is commodity influenced by low price and even the approval to touch the product will create imaginationofactally owing the product .

Reminded inpulse buying: It occurs when a consumer remembers the need of a product by seeing in a store. This is triggered through various techniques such as in store advertising or sensory marketing. Foreg, a consumer may be reminded of buying ingridients for barbecue when he/she drives past butcher store

Suggestion Impulse buying: It Occurs when a consumer sees a product that he has no prior knowledge about envisions a use for it and decides that he/she needs it for eg: when a consumer is encouraged to purchase a electric hand mixer after having picked up a brochure from the baking department of home ware store. The brochure convinces the consumer of hand mixer's superiority over the wooden spoon she has been using . Marketing technique that can also trigger suggestion impulse buying include long term warranty or a free trial period.



Planned impulse buying: It involves partially planned intentions of buying however specific product or categories are not yet determined & hence the consumer purchasing decision can encouraged by retailing staff or even their peers who can persuade the consumer to buy a substitute . Top unplanned purchase in the food category are candies, chocolate, cookies, biscuits & snacks. And the top unplanned purchase in the non- food category are cosmetics , air fresheners, toothbrush, hand-soap& hand body lotion. That's why a super market places these type of product at the front of store or near the check out where a consumer spent more time & is likely to notice them so that they can pop them into the shopping basket

1) Different factors:

1. Impulse Buying Tendency

Impulse buying is a one-dimensional contract reflecting individual's tendency "to buy spontaneously, unreflectively, immediately, and kinetically. Impulse buying tendency has been taken as "the tendency to make unplanned purchases and to buy spontaneously, with little or no deliberation or consideration of the consequences" (p.1716). It is also considered a sub-trait of general impulsiveness (Amos et al., 2014; Puri, 1996). As Sharma eal (2010) explained that predisposition to make impulse buying initiates from consumer's more general trait of impulsiveness. Consumers having higher impulse buying tendencies score are more likely to show impulse buying behavior in the retail store (Beatty & Ferrell, 1998). Similarly, Rook and Fisher (1995) found that consumer with a high impulse buying tendency have a general tendency to buy products of all categories on impulse. Therefore:

H1: The higher the impulse buying tendency, the higher the likelihood of impulse buying behavior.

2 Shopping Excitement

People buy for both utilitarian and hedonic reasons (M. A. Jones, 1999). Impulse buying satisfy hedonic desires to some extent and trigger the desire for fun and excitement (Hausman, 2000; Piron, 1991). Shopping excitement is defined as to get arouse during shopping process. In an interview based study, Rook (1987) found that impulse buying is a complex phenomenon when it comes to understand the hedonic feelings attached to impulse buying. It gives the feeling of surprise and provides novelty and spontaneity. More often it is accompanied by strong emotional responses such as powerful urge to buy for feelings of pleasure and excitement

It is observed that those consumer who enjoy shopping, are the ones who engage more in impulse buying and get an intrinsic reward from shopping experience per se (Mohan et al., 2013). Hence, we have followinghypothesis for the excitement effect on impulsive buying tendency and impulse buying behavior:

H2: The higher levels of shopping excitement (a) the higher the impulse buying tendency (b) the higher the likelihood of impulse buying behavior.

3. Lac of Self-Control

Control is the mode of monitoring impulses. Self-control is defined as "person's ability to prevail upon and regulate socially unacceptable and undesirable impulses" (Kuhn, 2013, p.17). To delay gratification and decline immediate less preferred outcomes in the fever of more preferred outcomes comprises self-control. On the other hand, a low self-control (lack of control) may be susceptible to momentary impulses i.e. a sales promotion reflecting immediate gratification would be appealing and successful in self-control. Similarly, Hoch and Loewenstein (1991) suggests that "individuals who lack control are spontaneous, reckless, and careless, preferring to act out of impulse rather than planned action" (p.498). They make decision rapidly and emotional fluctuation is readily visible in their decision-making. They are prone to immediate gratification of their desires. During purchase process, lack of self-control trait may result in Impulse buying behavior. Therefore, self-control seems to be a potential antecedent of impulse buying behavior. Hence, we have the following hypothesis:

H3: The higher the lack of self-control (a) the higher the impulse buying tendency (b) the higher the likelihood of impulse buying behavior.

4. Situational Antecedents

Situational antecedents are external events, in contrast to dispositional variables, or it is consumer's present state of involvement under the urge for immediate fulfillment (Beatty & Ferrell, 1998; Kacen et al., 2012). In another way, these factors show one's current state of mood, or may be the sensory cues in the retail environment, or the presence of other important during shopping experience. Generally, consumers do not have control over these variables, but these variables are critical in measuring the likelihood of impulse buying. Literature on impulse buying have examined consumer



situational factors such as marketing stimuli the external cues companies feast for quick decision making, affective states (mood), retail environment, time and money availability, hedonic versus utilitarian purchase motives (Sharma et al., 2010).

5. Time and Money Availability

In this study, we offer two situational variables that influence impulse buying, one is the actual or perceived time available and the other is consumers' monetary situation. Time availability has been used to measure the temporal perspective of situational characteristics (Beatty & Ferrell, 1998). It refers to the perception of time available to accomplish a given task and has been particularly found to be effective in shopping circumstances (Gehrt& Yan, 2004). It is the opposite of time pressure (Beatty & Ferrell, 1998). It is observed that consumers with time bound situations may change their store choice or shopping habits (Van Kenhove, De Wulf, & Van Waterschoot, 1999). Such as they may focus onparticular products in a specific store in a short time situation. In this situation they may chose a convenient store instead of the store with more quality products. In the situation of enough time to shop, consumers would feel less pressure on product selection and may pay more visual attention to store environment (Pieters& Warlop, 1999). Jeffrey and Hodge (2007) found that the more the time consumer spent on item prior to seeing, the higher the likelihood of buying impulsively.

The other situational variable that is money availability is also considered to be an important influenceramong situational factors. It is the amount of extra money or budget that consumer perceive she/he has to spend on consumption on that specific day. It plays a facilitator role in shopping and enhance consumers' buying power.

H4: The more the time consumer feels available (a) the higher the impulse buying tendency (b) the higher the likelihood of impulse buying behavior.

H5: The more the money consumer feels available (a) the higher the impulse buying tendency (b) the higher the likelihood of impulse buying behavior.

DIMENSION OF HEDONIC SHOPPING MOTIVATIONS

1. Adventure Seeking

Adventure seeking denotes excitement shopping. It describes the shopping motives for pure stimulation, wonder, and adventure. It implies that buyers encounter something different, novel, and interesting. Their curiosity will produce an act of venture (To et al., 2007a). Adventure seeking is found to be one of the motivations for impulsive buyers. It is found that consumers in emerging markets often search for adventure in their shopping environment (Horváth and Adıgüzel, 2017). With this kind of shopping motives, consumers often feel as if they are in another universe. A potential number of impulsive consumers indicated that their purpose of shopping is sheer adventure and excitement. They want to enjoy the feeling of awe and wonder of their shopping trip.

Shopping for adventure is deep-rooted in stimulation. Zuckerman (1993) defines that physical, legal, social, and financial risks are linked to impulsive sensation seeking for consumers who seek sensational experiences and hence lead to non-rational behaviors such as gambling and promotional games (McDaniel and Zuckerman, 2003), adventure sports (Jack and Ronan, 1998), and lottery buying (George, 2002). Adventure shopping corresponds to the earlier established findings showing that impulsive buyers usually seek sensory excitement and stimulation during their shopping activity.

2. Gratification Seeking

Gratification seeking in the shopping activity is described as shopping for stress relief, negative mood alleviation, and special treatment to oneself (Arnold and Reynolds, 2003). Rook and Gardner (1993) studied the mood associations with impulse buying, they defined shopping impulses as an umbrella idiom that holds weak measures of spontaneous and deliberate course of actions. Consumers with high impulse tendencies are more likely to be emotionally engrossed in buying and look to gain immediate gratification irrespective of potential, adverse consequences that may arise from their unplanned shopping behavior (Hoch and Loewenstein, 1991).

Impulsive buyers during their shopping activity tend not to worry about the costs and end results related to their sudden buying decisions. Their desire for immediate gratification supersedes all the competing factors of reasoning and rationality.

3. Idea Shopping

Idea shopping refers to keeping oneself up-to-date with the latest trends and fashions. It also includes seeing new products and innovations in the marketplace for collecting information. It is reported that the purpose of a large number of males and females is to see what new products are available in the market, while some respondents claimed that their intention to go shopping is to keep up with new products and innovations (Arnold and Reynolds, 2003). Some consumers shop for



utilitarian shopping motivations, such as cost saving, convenience, and selection, while others do so for hedonic shopping motivations such as; adventure, status, and authority. Since impulsive buyers tend not to worry about negative outcomes (Rook, 1987), they are highly susceptible to both internal and external stimuli (Rook and Fisher, 1995). Impulsive buying is likely to increase when consumers are exposed to certain external stimuli (Iyer, 1989). Such stimuli, in the form of ideas, are more likely to instigate the urge to buy products more impulsively than obsessively

4. Role Shopping

Role shopping is categorized as reflecting the joy that consumers obtain from shopping for their dear ones. That can be finding the gift for family, friends, or close ones. They believe shopping for others is a very vital component of bonding with them, and it gives them a good feel. In the previous studies, some respondents described that they feel happy when they look around to find a valuable gift for their dear ones (Arnold and Reynolds, 2003). In some studies, role shopping was not found to be a motivating factor for hedonic shopping Falode et al., 2016), while Rook and Fisher (1995) suggest that when impulsive buying is virtuously influenced, it is more likely for impulsive buyers to buy a gift or avail of promotions such as discounts, two-for-one, or etc.on the spur of the shopping moment for a sick friend... and hence bring about positive feelings and normative evaluations to this kind of buyers. Impulsive consumers rank adventure, authority, and status as important hedonic shopping values of buying (To et al., 2007b). Buying for others tends to improve their self-image and status in the eyes of their ones

5. Social Shopping

Social shopping is described as enjoyment with family and friends while shopping and looking to socialize andbond with others during shopping (Arnold and Reynolds, 2003). Consumers who seek relationships during their shopping were first identified as "personalizing" shoppers (Stone, 1954). Moreover, Tauber (1972) state that consumers have a desire to keep social interaction with others outside their homes, make free talks with the people with the same interests, and consort with the reference groups. Zhang et al. (2016) describe that material desires tend to increase when consumers socially compare themselves to their neighborhood's social and economic status which bring about more frequent impulsive shopping. Zimmerman (2012) showed that social and status concerns are the main causes of impulsive buying. Culture has also been confirmed to contribute to impulsive buying (Lee and Kacen, 2008). In the findings of earlier research studies, consumers in collectivist cultures are found to identify themselves with self-defining values (Evanschitzkyet al., 2014) and thus are more likely to engage in impulsive buying to improve their social image

6. Value Shopping

Value shopping refers to shopping for discounts, sales, and bargains. Consumers in this category have a major focus to buy quality products on discount. They often look to hunt for bargains and negotiate for reducing the price of the products rating higher in quality. They consider shopping as a challenge to conquer or a game to win (Arnold and Reynolds, 2003). Similarly, Kukar-Kinney et al. (2012) believe that impulse buyers are more inclined to receiving transaction value from price promotions as they tend to be more price conscious than other buyers. Furthermore, Kukar-Kinney et al. (2016) find the positive correlation between coupon size and impulse buying while investigating the tendency of compulsive buyers for shopping. Hence, Marketers use marketing cues to lure consumers to make a purchase decision (Youn and Faber, 2000). Impulsive buyers are more likely to fall into prey under promotional campaigns such as discounts (Xu and Huang, 2014) and limited offer periods (Zheng et al., 2013). Additionally, specific stimuli such as bonus packs, volume deals, and price discounts have also been found to ignite impulsive buying (Pettigrew et al., 2015, Xu and Huang, 2014). These shopping values motivate impulsive buyers to buy products impulsively.

METHODOLOGY

Data were collected from general consumers by using convenient sampling technique and self-administrative questionnaire Shopping excitement, lack of self-control, impulse buying tendency, time availability, money availability, impulse buying behavior. All items were measured (unless otherwise mentioned) on 6-points Likert scale from (1) strongly disagree to (6) strongly agree. Finally, consumers' gender, age, and income, were included as control variables.

Sample statistics.

A sample of 173 valid respondents was collected to analyze the data. Males were 79 (45.7%) and females 94 (54.3%). The age distribution such as 18-25 were 156 (90.1%); 26-30 were 11 (6.40%) and 31 and above were six (3.5%) that represents youth of the population and makes it more representative sample of impulse buyers. Moreover, average monthly income of the sample was PKR 25,000.

Descriptive statistics.

Descriptive statistics (mean, standard deviations and correlations) of the main variables are provided in the Table1.



Constructs		α	VIF	1	2	3	4	5	6
	CR								
1. Shopping	.85	.76	1.59	.58					
Excitement									
2. Lack of Self-	.81	.68	1.41	.23*	.51				
control									
3. Impulse Buying	.80	.62	1.64	.23*	.14*	.57			
Tendency									
4. Impulse Buying	.80	.62	1.40	.13*	.10*	.21*	.57		
Behavior									
5. Time Availability	.75	.51	1.26	.07*	.03*	.11*	.10*	.51	
6. Money	.78	.59	1.27	.08*	.04*	.08*	.08*	.12*	.55
Availability									
Mean				4.05	3.82	3.81	3.80	3.87	3.81
Standard Deviation				1.09	1.07	1.00	1.07	.96	1.01

Table 1: Descriptive Statistics, CR, VIF, AVEs and Correlations Among Constructs

*p < .05 or better; Note: Squared correlations are below the diagonal, AVEs are on the main diagonal (bold text).

Where CR = composite reliability, $\alpha = Cronbach's$ Alpha, AVE = average variance extracted, VIF = FullCollinearity Variance Inflation Factor

3.3 Measurement validation.

The measurement model was validated, using WarpPLS statistical software version 6.0, with the average path coefficient, average variance inflation factor, and average full collinearity (Kock, 2015). Model's explanatory power was measured with TenenhausGoF. Wetzels et al. (2009) proposed the criteria that explanatory power is small if GoF> .10, medium if GoF> .25, and large if GoF> .36. In our model GoF= .492 which showed large explanatory power of the model. All the quality indices met recommended criteria, suggested that our model has a good fit (Table 2).

Model Fit and Quality Indices	Status	Fit Criteria		
Average path coefficient (APC)=.151, P=.011	Accepted	p<.05		
Average R-squared (ARS)=.345, P<.001	Accepted	p<.05		
Average adjusted R2 (AARS).321 P<.001	Accepted	P<.05		
Average block VIF (AVIF)=1.265	Good Fit Acceptable	if <= 5 Ideal <= 3.3		
Average full collinearity VIF (AFVIF)=1.390	Good Fit Acceptable	if <= 5, Ideally <= 3.3		
TenenhausGoF (GoF)=.492	Large	small >= .1, medium >= .25, large >= .36		
Sympson's paradox ratio (SPR)=1	Accepted Acceptable	. if >= .7, Ideally = 1		
R-squared contribution ratio (RSCR)=1.000	Accepted Acceptable	if $\geq = .9$, Ideally = 1		
Statistical suppression ratio (SSR)=1.000	Good Fit Acceptable	if >= .7		
Nonlinear bivariate causality direction ratio (NLBCDR)=.958	Good Fit Acceptable	if >= .7		

The factor structure worked out satisfactorily (see Table 1). Composite reliabilities and Cronbach's alpha coefficients were all higher; average variance extracted for all constructs was higher than the minimal cut-off of .50. Factor loadings were



good, and higher than .65 (See Appendix I). Thus, our measures demonstrate adequate convergent validity and reliability. We also assessed discriminant validity using Fornell and Larcker's (1981) procedure. Average variance extracted for each construct was much higher than all the squared correlation coefficients between the pairs of latent variables. Hence, discriminant validity was established (see Table 1).

ANALYSIS AND RESULTS

The results of structural regression model (see Table 3) showed that Hypothesis H1 was supported that showed that impulse buying tendency has positive significant effect on impulse buying behavior (β =.278, p<.001). The results also showed that as predicted H2a and H2b were supported, i.e. excitement has significant effects on impulse buying tendencies (β =.349, p<.001) and impulse buying behavior (β =.141, p<.05). Hypothesis H3a was also supported i.e. lack of self-control has positive significant effect on impulse buying tendency (β =.173,

p<.01). Whereas H3b was not supported showed that lack of self-control was not the significant predictor of impulse buying behavior ($\beta = .108$, ns).

Further, H4a and H4b were supported, showed that time availability has positive significant effects on impulse buying tendencies (β =.180, p<.01) as well as on impulse buying behavior (β =.135, p<.05). Hypothesis H5a was also supported that money availability has positive significant effect on impulse buying tendencies (β =.141, p<.05), whereas hypothesis H5b was not supported, showed that money availability was not significant predictor of impulse buying behavior (β =.094, ns).

Variables	Impulse Buying Tendency	Impulse Buying Behavior
Controls		
Gender		051
Age		.100
Income		075
Impulse Buying Tendency	H1	.278***
Shopping Excitement	H2a, H2b .349***	.141*
Lack of Self-control	H3a, H3b .173**	.108
Time Availability	H4a, H4b .180**	.135*
Money Availability	H5a, H5b .123*	.094
R2	.360	.331
Adjusted R2	.345	.298

Where: *** p < .001; ** p < .01; * p < .05.

Mediation Effect

(Path Coefficients)

Past studies have used different approaches in testing indirect effects (Hayes & Scharkow, 2013). In our study to analyze the mediation effects h6 to h9, we estimated the direct, indirect and total effects of antecedents through impulse buying tendencies (Mohan et al., 2013). We observed that the direct effects (see table 4) were significant only for excitement and time availability on impulse buying behavior. Whereas indirect effect is significant only for excitement on impulse buying



behavior through impulse buying tendencies. However, the total effects were all significant. The results showed that only excitement has the significant indirect effect on impulse buying behavior through impulse buying tendencies, supporting h6. Hence, impulse buying tendencies has a mediating effect between excitement and impulse buying behavior

DISCUSSION AND MANAGERIAL IMPLICATIONS

In the past studies considerable efforts have been devoted to the theoretical framework of impulse buying, but there was a need to empirical test those frameworks. This study was an effort in that pursuit. Early investigator have tried to address the relationship between personality characteristics and impulse buying but could not reach a conclusive judgement on the findings (Cobb & Hoyer, 1986; Hausman, 2000; Sharma et al., 2010). This study is an effort to study consumer's dispositional traits (excitement and lack of control) effect on impulse buying and also studied the effects of situational variables that has effect on impulse buying behavior. In addition to direct effect of impulse buying tendencies on impulse buying behavior, this study empirically tested its mediating role between dispositional and situational variables and impulse buying behavior. Our data analysis proved to be a good fit for our proposed model and support our hypotheses. Specifically, it was found that excitement drives impulse buying behavior through impulse buying tendencies. Our hypotheses H1a and H1b proved that excitement is the most important variable in dispositional antecedents that lead to impulse buying behavior. Our findings are in line with previous studies that consumers who enjoy shopping engage more in impulse buying and get an intrinsic reward from shopping process (Bellenger & Korgaonkar, 1980; Mohan et al., 2013). Retailers should pay attention to enhance consumer's positive excitement/emotions and their in-store hedonic experience since this can trigger impulse buying for their goods (Joo Park et al., 2006). Retailers may also excite consumer through store design, product displays, in-store sales promotions and package designs. Customers may also feel better through suitable store layout, colors, cleanliness, and effective salesperson interaction at the time of purchase.

Our hypotheses H2a (supported) and H2b (not supported) emphasized that lack of control trait plays a role in accelerating impulse buying tendencies that lead to impulse buying behavior but has no direct effect on impulse buying behavior. Mohan et al. (2013) found that light, music, layout, employee and store environment has significant impact on impulse buying. Retailers can use their store environment in better way to enhance customer's lack of control tendency towards impulse buying and encourage them to purchase more on impulse.

Our results in support of H3 that impulse buying tendency is positive predictor of impulse buying behavior are in line with Beatty and Ferrell (1998) that consumers having higher impulse buying tendencies are more likely to behave impulsive in buying decision. Similarly Rook and Fisher (1995) concluded that consumer with high impulse buying tendency has a general tendency to purchase items on impulse in all product categories.

Time availability is also a significant predictor of impulse buying behavior. It also has positive effect on consumer's impulse buying tendency. The more the time available for shopping the more the chances that consumer will be more inclined to make impulse purchases. Money availability on the other hand is also an important situational variable that enhance consumers' impulse buying tendencies. Interestingly in our sample the money availability has positive significant effect on impulse buying tendency but not predicting impulse buying behavior directly. Our sample, based on students with low average monthly income, may be the reason of this insignificant behavior. Future study may explore this relationship with more heterogeneous income sample.

CONCLUSION

Our research has some limitation to be addressed in future studies. Such as our respondents were mostly consist of students of age less than 25 years. It restricts the generalizability of our findings, future study may consider a sample of more heterogeneous respondents representing true mixture of country population to enhance the generalizability of the findings. Although this study explored interesting dispositional variables such as consumer's excitement and lack of control in pursuing impulse buying behavior. The future study should include other dispositional variables such as consumer's emotional effect (positive versus negative) consumer's variety seeking behavior or shopping behavior to present a more holistic view of dispositional variables. This study considered time availability and money availability as situational variable and found the impact on impulse buying behavior. There may be other situational variables such as store/ retail environment, aesthetic and appearance of the store, and the role of instore promotion that may affect the impulse buying. Also consumer's situational motivation (utilitarian versus hedonic) may also be included in future study. The impact of social influence of important others on impulse buying, especially in collectivistic culture, is also an important variable to be studied in future. The present study has empirically tested the direct effects of dispositional and situational variables on consumers 'impulse buying behavior. Whereas future research may explore the interaction effect (moderating) of situational variables on the relationship between dispositional variables and impulse buying behavior.



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APPENDIX 1

ItemsLoadings

Impulse Buying Tendency

- 1. I buy on the spur (anything that inspires/motivates) at the moment..77
- 2. I buy according to how I feel at the moment. .83
- 3. I buy things because it's fun/enjoyment..66

Impulse Buying Behavior

- 1. I saw a number of things I wanted to buy even though they were not on my shopping list. .72
- 2. I experienced no strong urges to make unplanned purchases (R) .77
- 3. I buy some of the merchandizes at the first sight which I had not planned to buy before Ientered the market..77

Shopping Excitement

- 1. I am very excited to buy something. .79
- 2. Excitement is important in my life. .79
- 3. I become very excited if I see something, I would like to buy. .78
- 4. If I see something new I want to buy it. .69

Lack of Self-control

- 1. I suddenly feel compelled to buy something. .73
- 2. The feel to buy happens very fast. If I like something that much, I will just buy it..74
- 3. It is a struggle to leave nice things I see in shop. .74
- 4. If I want to get something I keep thinking about it. .65

Time Availability

- 1. I have limited time available for shopping (R). .72
- 2. I feel that I don't have enough time for shopping. (R) .76
- 3. I often think it is the best way to utilize my time. .65

Money Availability



- 1. While shopping, I do not feel I can afford to make any unplanned purchase (R). .67
- 2. While shopping, I am on a tight budget (R). .81
- 3. I feel that I have enough extra money for shopping. .74