

Dispositional and Situational Antecedents of Consumer's Impulse Buying Behavior

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Abstract

Impulse buying is a well-known fact. With the increase in internet users and growth in e-commerce, consumers have more opportunities for impulse buying. Over \$4 billion US economy is based on impulse buying. This study explored the direct and indirect effects of dispositional variables (Impulse buying tendency, Shopping excitement trait and Lack of self-control) and situational variables (Time availability and Money availability) on consumers' impulse buying behavior. Moreover, the mediation role of impulse buying tendency between dispositional and impulse buying behavior, and situational variables and impulse buying behavior has also been analyzed. The hypotheses were tested using partial least square-structural equation modeling (PLS-SEM). The results confirmed the direct effects of antecedents on impulse buying behavior. Whereas, the mediation role of impulse buying tendency is only confirmed between shopping excitement trait and impulse buying behavior. The findings have important managerial implications.

Keywords: dispositional, situational, impulse buying, impulse buying tendency, lack of self-control

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1. Introduction

The increase in personal disposable income and credit facility have made impulse buying an established consumer behavior in retail environment (Helga Dittmar & Drury, 2000). Kacen and Lee (2002) observe that impulse buying account for over \$4 billion in US annual sales. The increasing trend in unplanned purchases account for 60% of all purchases has been recorded in past researches (Amos, Holmes, & Keneson, 2014; Mattila & Wirtz, 2008) and impulse buying contributes in between 40% to 80% depending upon the product category (Hausman, 2000; Kacen, Hess, & Walker, 2012). Further, Coca Cola shared their findings that more than fifty percent of all grocery purchases are the result of impulse buying (Amos et al., 2014). Similarly, a grocery chain store in Canada observed that if their customers would buy one additional item on their impulse the profitability of their store may increase by more than forty percent (Babin & Attaway, 2000). Consumer's impulse behavior and its influence on buying decision shows the importance of this specific area of consumer research (Hausman, 2000).

Industry research is also the evidence of this growing trend in impulse buying. For instance, Kacen et al. (2012) conclude that seventy six of all buying decisions are being made within store environment and further, more than 87% of US Adult consumers confirms that they make purchases on their impulse decision (Amos et al., 2014). Retailers are very much concerned in the outcomes of impulse purchase phenomenon to address in a better way to their consumers' impulse buying (Pentecost & Andrews, 2010). Understanding the importance and practical implications of impulse purchase, retailing has already been focused to facilitate the impulse behavior (Kervenoael, Aykac, & Palmer, 2009). The emphasize on impulse buying is not only form retailers but also the academic researchers has shown the interest in impulse buying by conducting various studies in recent decade (Amos et al., 2014; Hausman, 2000; Pentecost & Andrews, 2010). The growth of e-commerce and digital marketing has increased consumer orientation towards impulse buying. Although there has been tremendous work published in western countries but there is little research available to know the impulse buying behavior from non-western countries (Kacen & Lee, 2002).

Prior research has examined the determinants of impulse buying from consumer's individual traits such as impulse buying tendency (Weun, Jones, & Beatty, 1998), to product category factors such as involvement (Michael A. Jones, Reynolds, Weun, & Beatty, 2003). Moreover, the situational variables for instance, time and money availability has also been studied in the context of impulse buying (Beatty & Ferrell, 1998). Although the interest in impulse buying has been increased in academic researchers and retailers, the phenomenon is still lacking theoretical framework. The construct impulse buying has been developed over time, yet, it lacks the efforts to integrate the findings of the antecedents of consumers' impulse buying.

The following sections aim to provide the theoretical background and conceptual framework of the study with key hypotheses and propose the research model to test in this study. We then report on empirical findings of the analysis and conclude with discussion and practical implications. In the end, the limitations of the study will suggest future research avenues.

2. Conceptual Framework and Hypotheses Development

2.1 Impulse buying

Impulse buying is considered to be a sudden and compelling consumer buying behavior. That behavior involves the promptness in decision process and by pass the deliberate and thoughtful process of seeking alternative choice and information (Bayley & Nancarrow, 1998). Impulse purchase is a response to an impulse buying stimulus that the consumer later evaluate as appropriate (O'Guinn & Faber, 1989). From consumers' perceptive, impulse purchase is not considered to be a wrong decision, instead, they retrospectively give a factorable appraisal of their behavior as reported by many researchers (H. Dittmar, Beattie, & Friese, 1996; Hausman, 2000). In many researchers' opinions impulse purchase is a trait of individual difference that likely to influence on consumers' decision making across different situations (Beatty & Ferrell, 1998; Joo Park, Young Kim, & Cardona Forney, 2006). Ko (1993) explained impulse buying as a reasonable unplanned behavior with respect to objective evaluation and emotional preferences at the time of shopping.

Beatty and Ferrell (1998) define impulse buying as "a sudden and immediate purchase with no pre-shopping intentions either to buy the specific product category or to fulfill a specific buying task" whereas the unplanned behavior may be to fill in "out of stock" items in the shopping list. Impulse buying can be a spur-of-the moment emotional purchase with little thought process while unplanned purchase is merely buying the items that a shopper forgot to put in his/her item list. The distinction between impulse and unplanned behavior is based on the logic that unplanned purchase may simply occur due to the reason that a consumer run short of the product in stock at home and forgot to place it on his/her structure shopping list. The powerful urge or strong positive feeling may be missing in unplanned purchase that is generally associated with an impulse purchase. Consumers share their shopping experience of impulse buying with strong temptation for their desired object with a little behavioral restrain to resist this temptation (Amos et al., 2014; Roberts & Manolis, 2012). Past research has categorized impulse buying based on three criteria. First, it is a spontaneous act triggered by a positive emotion. Second, the impulse buyer demonstrates a diminish concern for any outcome cost (Verhagen & van Dolen, 2011). Third, the impulse buyer feels a hedonic temptation to consume immediately for his/her instant self-fulfillment (Sharma, Sivakumaran, & Marshall, 2010).

Although the literature on impulse buying provides various determinants of impulse purchase but still the work has not been compiled rather fragmented and not presented in a comprehensive way (Xiao & Nicholson, 2013). Recently, Amos et al. (2013) have compiled and categorized the antecedents of impulse buying into three groups such as situational, dispositional, and sociodemographic.

2.2 Dispositional antecedents

Prior researches have defined these antecedents as the tendency to which individuals differ from others in a relatively permanent manner and consistently. Also they affect on consumer behavior and judgment (Amos et al., 2014). According to Beatty and Ferrell (1998) the dispositional characteristics are chronic in nature and reside within oneself, having tendency to act differently across encountered situations (Rook & Fisher, 1995). The list of dispositional determinants pertinent to impulsive behavior includes, impulse buying tendency, novelty / variety seeking propensity, spontaneity, openness, shopping enjoyment, ability to regulate emotions, susceptibility to influence etc. (Sharma et al., 2010). Current study have taken impulse buying tendency, shopping excitement and lack of self-control as dispositional antecedents.

2.2.1 Impulse Buying Tendency

Impulse buying is a one-dimensional construct reflecting individual's tendency "to buy spontaneously, unreflectively, immediately, and kinetically" (Rook & Fisher, 1995, p.306). in line with Mohan et al. (2013) 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 et al (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.

2.2.2 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. In line with, Mohen et al. (2013) shopping excitement is defined as the pleasure an individual attains in the shopping process. Likewise,

Hausman (2000) suggests that shopping experience may encourage emotion such as feeling uplifted or energized. It is observed that those consumers 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 following hypothesis 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.

2.2.3 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.

2.3 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).

2.3.1 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 on particular 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 (Peters & 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 influencer among situational factors. It is the amount of extra money or budget that consumer perceive s/he has to spend on consumption on that specific day. It plays a facilitator role in shopping and enhance consumers’ buying power. Past research has found a positive association between money availability and the impulse purchasing (Beatty & Ferrell, 1998).

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.

2.4 Conceptual Model

Based upon proposed hypotheses, a conceptual model of the study to be tested is presented below:

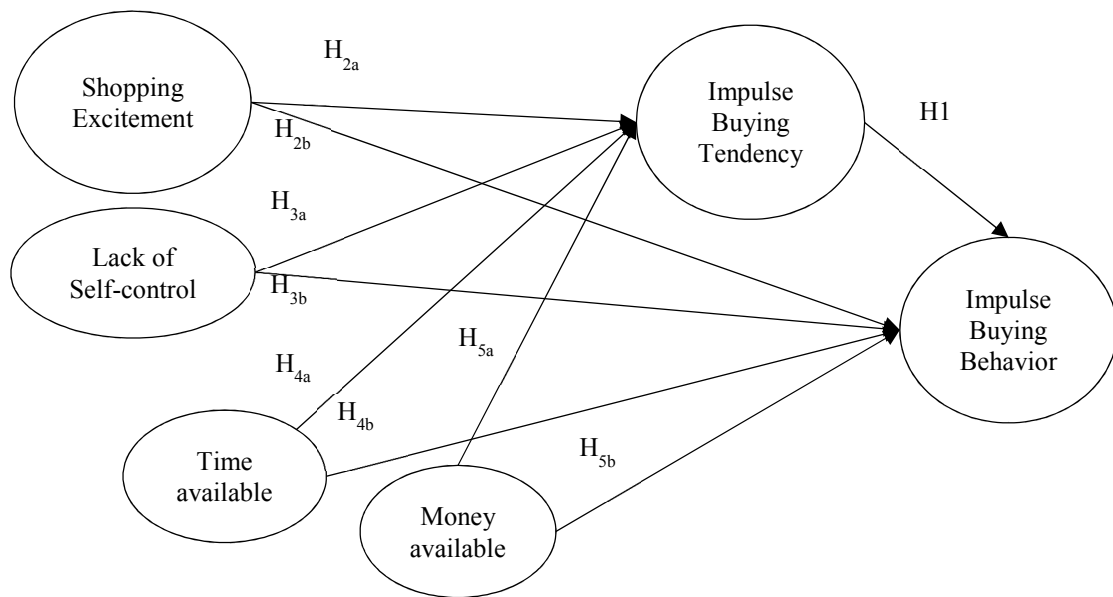


Figure 1: Conceptual Model

3. Methodology

Data were collected from general consumers by using convenient sampling technique and self-administrative questionnaire. We adapted the items from scales that have already been used in many studies (See Appendix I). 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.

3.1 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.

3.2 Descriptive statistics.

Descriptive statistics (mean, standard deviations and correlations) of the main variables are provided in the Table 1.

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

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

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

Where CR = composite reliability, α =Cronbach's Alpha, AVE = average variance extracted, VIF= Full Collinearity 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 Tenenhaus GoF. Wetzels *et al.* (2009) proposed the criteria that explanatory power is small if $GoF \geq .10$, medium if $GoF \geq .25$, and large if $GoF \geq .36$. 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).

Table 2: Model Fit And Quality Indices

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 R-squared (AARS)=.321, P<.001	Accepted	$P < .05$
Average block VIF (AVIF)=1.265	Good Fit	Acceptable if ≤ 5 , Ideally ≤ 3.3
Average full collinearity VIF (AFVIF)=1.390	Good Fit	Acceptable if ≤ 5 , Ideally ≤ 3.3
Tenenhaus GoF (GoF)=.492	Large	small $\geq .1$, medium $\geq .25$, large $\geq .36$
Sympson's paradox ratio (SPR)=1.000	Accepted	Acceptable if $\geq .7$, 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 $\geq .7$
Nonlinear bivariate causality direction ratio (NLBCDR)=.958	Good Fit	Acceptable if $\geq .7$

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).

4. Analysis and Results

The results of structural regression model (see Table 3) showed that Hypothesis H_1 was supported that showed that impulse buying tendency has positive significant effect on impulse buying behavior ($\beta = .278, p < .001$). The results also showed that as predicted H_{2a} and H_{2b} were supported, i.e. excitement has significant effects on impulse buying tendencies ($\beta = .349, p < .001$) and impulse buying behavior ($\beta = .141, p < .05$). Hypothesis H_{3a} was also supported i.e. lack of self-control has positive significant effect on impulse buying tendency ($\beta = .173, p < .01$). Whereas H_{3b} was not supported showed that lack of self-control was not the significant predictor of impulse buying behavior ($\beta = .108, ns$).

Further, H_{4a} and H_{4b} were supported, showed that time availability has positive significant effects on impulse buying tendencies ($\beta = .180, p < .01$) as well as on impulse buying behavior ($\beta = .135, p < .05$). Hypothesis H_{5a} was also supported that money availability has positive significant effect on impulse buying tendencies ($\beta = .141, p < .05$), whereas hypothesis H_{5b} was not supported, showed that money availability was not significant predictor of impulse buying behavior ($\beta = .094, ns$).

Table 3: Hypotheses Testing Results

Variables	(Path Coefficients)	
	Impulse Buying Tendency	Impulse Buying Behavior
Controls		
Gender		-.051
Age		.100
Income		-.075
Impulse Buying Tendency	H_1	.278***
Shopping Excitement	H_{2a}, H_{2b}	.349***
Lack of Self-control	H_{3a}, H_{3b}	.173**
Time Availability	H_{4a}, H_{4b}	.180**
Money Availability	H_{5a}, H_{5b}	.123*
R^2		.360
Adjusted R^2		.331
		.298

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

4.1 Mediation effects

Past studies have used different approaches in testing indirect effects (Hayes & Scharkow, 2013). In our study to

analyze the mediation effects h_6 to h_9 , 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 h_6 . Hence, impulse buying tendencies has a mediating effect between excitement and impulse buying behavior.

Table 4: Mediating Effects

Mediated Relationships:	Hypotheses	Effects		
		Direct	Indirect	Total
EXT → IBT → IBB	H ₆	.14*	.10*	.24***
LOC → IBT → IBB	H ₇	.11	.05	.16*
TA → IBT → IBB	H ₈	.14*	.05	.19**
MA → IBT → IBB	H ₉	.09	.03	.12*

Where: *** $p < .001$; ** $p < .01$; * $p < .05$; EXT= Shopping excitement, LOC= Lack of self-control, TA=Time available, MA=Money available, IBT= Impulse Buying Tendency, IBB=Impulse Buying Behavior

5. 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 H_{1a} and H_{1b} 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 H_{2a} (supported) and H_{2b} (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 H_3 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.

5.1 Limitations and Future Researches

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 in-store 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 I

Items	Loadings
<u>Impulse Buying Tendency</u>	
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
<u>Impulse Buying Behavior</u>	
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 I entered the market.	.77
<u>Shopping Excitement</u>	
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
<u>Lack of Self-control</u>	
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
<u>Time Availability</u>	
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
<u>Money Availability</u>	
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