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THE EFFECT OF MONEY AVAILABILITY FOR SHOPPING ON IMPULSIVE PURCHASING IN DIFFERENT CULTURES: THE MODERATING EFFECT OF INFLUENCE OF SHOPPING COMPANION

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Abstract

The paper investigates the relationship between the availability of money for shopping activities and impulsive purchasing of consumers. Further, it is observed whether decisions of consumers are changed when they go shopping with someone which means the moderating effect of influence of shopping companion on impulsive decisions of the consumers. The study will be really significant as it examines the influence of other persons in buying decisions whereas most of previous studies come out with individual level factors. For the study a sample was conveniently selected consisting 150 respondents representing Norway and Sri Lanka. The survey was employed as the tool to collect primary data by using self-administered questionnaire. Through the findings it was revealed that, the availability of money shows significant positive relationship in consumers' impulsive purchasing of both nationalities. However, as further results shopping companions significantly influence the relationship between main variables: availability of money

and impulsive buying but that is only related to Sri Lankan Sample. The future research implications have discussed.

Keywords

Impulsive Purchasing, Availability of Money, Influence of Shopping Companions, and Culture

1. Introduction

Consumer impulsive buying behavior is a widely explored phenomenon. A considerable number of academic research studies have taken place to identify its antecedents. Chang & Eckman (2014) cited in (Beatty and Ferrell, 1998) explain, impulsive buying behavior as unplanned or sudden buying decision as well as decisions made accompanied with the feeling of excitement, pleasure and /or urge to buy. According to the Cheng, Chuang, Wang & Kuo (2013), around 62% supermarket sales and 80% of all sales is represented by this category. Thereby, this concept is theoretically and practically significant in different fields such as; Economics, Consumer Behavior and Psychology. But, similarly, this type of behavior still remains largely in unknown areas.

Customer impulse buying may occur due to the several reasons such as , environmental factors from stimulus from friendly sales people, individual factors such as shopping enjoyment and situational circumstance facing by consumers during the shopping (e.g. time availability, money availability) (Cheng, Chuang, Wang & etl. ,2013). Sharma, Sivakumara, & Marshall (2010) explain that the situational characteristics that consumers encountered during the shopping likewise doing shopping during lunch time or with limited money also can be influenced their decisions.

Most of the impulse purchase research studies investigate individual factors related to the phenomenon. But, people normally go shopping with somebody like as a family member or a peer (Cheng, Chuang, Wang & etl, 2013). Therefore, it's interesting to study whether the presence of others make any influence for the decisions made by consumers and as well as how far they are motivated to comply with others' expectations. Another interesting area to study is the influence of cultural context on consumers' behavior. Kotler & Keller (2006) point out that, the preference, choices, and behavioral patterns of the person who are in a particular culture is shaped by his or her own culture .However, most of the research studies in this field have focused on American

consumers or some selected European consumers such as England and Norway (Park & Cho. 2013) and very few Asian and developing countries such as India, Thailand, Pakistan, Indonesia, and Korea (Tinne ,2011). Further,

Accordingly, a notable limitation in academic literature, which is more important for retail practitioners can be seen, related to the factors in perceived retail expenditure rather than the intentions. Only a few numbers of studies have reviewed on this context such as: Phau and Lo (2004) which examined about the expenses in online context. The money availability and the customer impulsiveness and its differences among different cultures do not appear to be well-researched context in current academia. Accordingly,

How the availability of money on hand when going shopping influence for consumers impulsiveness and what kind of influence made on these decisions by the partner who join to the shopping trip, is Plan to examine in this research study.

There by, the main purpose of the study is to investigate the effect of available money for shopping to impulsive purchasing of consumers depending on the shopping companions influence. The objectives of the research are:

Objectives:

- To examine the relationship between availability of money and impulsive purchasing in different cultures.
- To explore the moderating effect of shopping companion influence on the relationship between money availability for shopping and impulsiveness purchasing of consumers in two different cultures.

2. Review of Literature

This examines the relationship among money availability (amount of money in hand, while consumers' going their shopping trip), impulsive buying of consumers and influence of shopping companions for this decisions. Further, influence of shopping companion is studied as a moderator for the relationship between money availability and impulsive buying.

2.1 Availability of money and Impulse buying

Current retails who are in very dynamic environment are using very tactful strategies to

magnitude of purchase for their target customer group. The whole attempt of them is, to capture both rational purchase and the individuals' preferences for abrupt ownership of the product (Bell ,Corsten, Knox, ,2011). Further authors explain that, abrupt type of ownership of the product is a form of impulsive buying and it is considered as an important derives of retail buying. Moreover, According to the Ruvio and Belk, (2013), about 62% of super market sales and the around 80% of luxury goods sales are computed as impulsive purchase.

Impulse buying behavior is an important area to study in business perspective and economic perspective. Park & Cho. (2013) explain that, Candy and magazine has recorded more than \$ 4.2 billion annual store volume while generating more than four billion dollars annually in the US grocery market. Nevertheless, more than 80% of sales in some particular product categories are represented by the impulse buying actives (Park & Cho. 2013). Tinne (2011,cited from Rook, 1987) explain that, impulse buying as a process of extraordinary, exciting, hedonically complex, and compelled buyer action. Further, the author mentions that the development of telemarketing and home shopping networks and the most popular credit card activities have been made more convenient of this impulse activity.

Beatty and Ferrell (1998) mention that, consumer perception about the money what they have in their hand to spend, makes considerable impact on buying behaviour. Badgaiyan, & Verma (2015) highlight that, the availability of money has identified as one of the important facilitating factor for impulsive buying. Beatty and Ferrell (1998) further authors explain that, perception of greater availability of money tends to increase feeling in shopping trip and it makes a strong urge to buy impulsively. As a result of feeling of availability of greater financial resources, decrease the negative feeling which can be created from the frustration with the inability to access the affordable items encountered in the shop (Dinesha, 2014). Huang and Hsieh (2011), also have explained similar idea, shopper tend to elicit positive emotions and have some arouse in impulse buying when they perceive having some extra money to spend. Moreover, the paper mentions that, through introducing easy credit lines, discounts tied, and some sales event to paydays, retailers can address this situation by making more availability of money. Based on the relationship, the following hypothesis was developed.

H1: Availability of money for shopping makes significant positive impact on impulsive decisions of consumers.

2.2 Influence of shopping companion

Consumers behavior in decision-making situation can be changed on several factors such as social factors which includes in consumer's group, family social roles that the consumer perform and the status (Kotler, et al. 2010). There by, shopping companion: who are friends or relatives have identified as an important parties in this regards. As explicates by Luo (2005), if the shopping companion is a peers it tends to enhance the urge to purchase but if they are family members they tend to decrease it. 'Reference groups expose a person to new behaviors and lifestyle, influence the person's attitudes and self-concepts, and create pressure to confirm that may affect the person's product and brand choices' (Kotler, et al. 2010). Cheng, Chuang, Wang & etl. (2013) explain that, it is interesting to study about presence of others, because other persons make normative influence and the consumers' influenced by others when they prefer to comply on others' expectations. As well as it is important of considering here who the 'other' is and the relationship between the shopper and the 'other' person. Luo (2005) states that, this influence is examined on the presence of other persons involved, group cohesiveness, and the individual's susceptibility to influence the suggestions by this partner. Further, the author remarks, peers and family members are two main parties that can make a primary influence on this particular situation. Moreover, it remarks that, presence of the peer to shopping helps to increase the impulsiveness than the presence of family members. Especially these alterations can become more significant based on the group cohesiveness and the person's susceptibility. Further, Lin and Chen (2012) stated that, impulse buying tendency can be enhanced by increased susceptibility to interpersonal influence.

Luo (2005), in this study, peers and family members have been identified as presenting group for shopping activities. The influence of other people for buying decisions has measured through the presence of the partner, the cohesiveness and individual susceptibility in this study. The Author has explained cohesiveness as, 'Attractiveness of the group to its members' and individual susceptibility as, 'Individual's willingness to accept information from other people about purchase decision.' People who are represent highly cohesive cultures; often tend to change their behavior onto the context for 'for right' according to the situation by Triandis (1995). The study of collectivism, conducted by same author explains that, people who engaged with this culture see them as highly cohesive groups and always consider about group preferences and

group harmony. Moreover, Cheng, Chuang, Wang & etl.,(2013) explain high susceptible people more prefer more to accept the suggestions and depend on others expectations.

Thus it is being hypothesized that,

H2: Group cohesiveness moderate the relationship between availability of money and the impulse purchasing in these two different cultures.

H3: Group susceptibility moderate the relationship between availability of money and the impulse purchasing in these two different cultures.

3. Methodology

The conveniently selected sample consists of 150 respondents from both nationalities were selected in university premises in University of Adger in southern Norway and University of Ruhuna from Sri Lanka. The survey was employed as the tool to collect primary data and used self-administered questionnaire which was built up focusing on demographic factors as first part and the questions related to the impulsive buying and availability of money and the moderating effect of shopping companions as the second part of the questionnaire. The scale developed by Beatty, and Ferrell (1998) adapted to my study to measure the impulsive buying using a seven-point Likert- type scale (1=strongly disagree to 7= strongly agree) which as suggested by previous scholars. Influence of the shopping companion was measured throughout cohesiveness and individual susceptibility. Cohesiveness used items as, going shopping with friend or a family member, 'close-knit' and individual susceptibility was measured throughout, other's like, others' approval and expectations. The present study derived the particular hypothesis relevant the study by considering the nature of the relationships between variables of impulsive purchasing and availability of money and as well as the moderating effect as follows. H1: Availability of money for shopping makes significant positive impact on impulsive decisions of consumers , H2: Group cohesiveness moderate the relationship between availability of money and the impulse purchasing in these two different cultures and H3: Group susceptibility moderate the relationship between availability of money and the impulse purchasing in these two different cultures. Further correlation and regression models were applied to tests the relationships of variables.

4. Result and Discussion

The frequency statistics indicated that, around 50 percent (50%) of the respondents were Norwegian in this sample. Further, the majority of respondents represented the in income category \$1001-\$1500 (42.7%) in Norwegian sample and larger number of Sri Lankans (42.7%) are represented income category \$501-\$1000. The Alpha value for these four factors are (impulse buying: 0.818, availability of money: 0.584, cohesiveness: 0.656, susceptibility; 0.659 and availability of money: 0.541 respectively). Overall Crobach's Alpha was 0.697.

There are two analysis performed in this research. Correlation and regression analysis was applied to test the relationship between the two variables: availability of money and impulsive buying. Moreover, hierarchical regression analysis was employed to measure moderating effect of influence of shopping companion on impulsive buying of consumers.

Table 1: *Correlation result between the availability of money and impulsive buying of consumers*

Dimensions	Coefficient of Correlation	Sig.
Norwegian	.373	.001
Sri Lankan	.504	.000

Source: Study Survey (2017).

H1 examined the relationship between relationship availability of money and impulsive buying. Availability of money was entered to correlation model as independent variable and consumers' impulsive buying as dependent variable.

According to the table 01, the derived correlation value for Norwegian and Sri Lankan group respectively .373 and .504. Thereby availability of money shows the significant relationship with the impulsive purchasing for both sample (Norwegian $p=.001$ and Sri Lankan $p=.000$). Further, the Sri Lankan respondents show moderately positive significant relationship contrast to the Norwegian sample.

Table 1b: Correlation result between the availability of money and impulsive buying of consumers

nationality of respondents			mean value for impulse buying	Mean value for money
norwegian	mean value for impulse buying	Pearson Correlation	1	.373**
		Sig. (2-tailed)		.001
		N	75	75
	Mean value for money	Pearson Correlation	.373**	1
		Sig. (2-tailed)	.001	
		N	75	75
Sri Lankan	mean value for impulse buying	Pearson Correlation	1	.504**
		Sig. (2-tailed)		.000
		N	75	74
	Mean value for money	Pearson Correlation	.504**	1
		Sig. (2-tailed)	.000	
		N	74	74

** . Correlation is significant at the 0.01 level (2-tailed).

Further study about this hypothesis, the study applies the regression analysis. The overall model was significant ($R^2 = 0.149$ for Norwegian sample and $R^2 = 0.254$ for Sri Lankan sample ,and F value respectively 11.790.00 and 24.564) . Compared to the Norwegian sample, the Sri Lankan respondents show in high correlation with these two constructs. Accordingly, around 50% of impulsive buying activities are depend on availability of money in this sample, but in Norwegian group only their decisions are influenced by this factor around 37%. Findings concluded that, both group indicate significant relationship this variables, means both nationalities can be change their purchase decisions to buy products in more impulsively while they are having enough money in their hand in shopping.

Table 2: Moderating effect of cohesiveness on relationship between the availability of money and impulsive purchasing

		β	R2	Adj R2	Change R2	Sig.
Norwegian	Money availability	.537	.141	.129	.141	.001
	Cohesiveness	.569	.215	.193	.074	.012
	Money X Cohesiveness	-.505	.219	.186	.004	.538

Sri Lankan	Money availability	2.335	.254	.244	.254	.000
	Cohesiveness	1.518	.265	.244	.010	.317
	Money X Cohesiveness	-2.903	.346	.318	.081	.004

Source: Study Survey (2017).

H2 and H3 examined moderating effect of shopping companion’s influence on impulse purchasing in these two different cultures. To test the moderating effect, hierarchical regression analysis was performed. As explained in literature review, shopping companion influence has been examined throughout two items: cohesiveness and susceptibility. First, hierarchical regression analysis was performed to test for linear and interaction effect of availability of money for shopping activities and the influence of shopping companion for impulsive purchasing. Variables were entered into the model in a following order: Availability of money, group cohesiveness and money X cohesiveness. The table 07 shows the result of hierarchical regression analysis for the linear and interaction effect on consumers impulse purchasing. As explained by Liao and Wang, (2009), R^2 change shows the significant moderating effect of moderator.

As reported in table 02 with regarding to the Norwegian sample, availability of money accounted for 14.1 percent of the variance in consumer impulse purchasing, R^2 .141, $F(1,72)=11.806, p=.001$. When the variable of cohesiveness was added into the regression, the effect made by independent variables has increased up to 21.5% present (R^2 change=.074, $\Delta F(1,71)=6.678, p=0.012$). Finally the interaction term between cohesiveness and money was added to the regression model, which accounted for a significant proportion (21.9 present) of the variance in impulse purchasing.

As similarly in Sri Lankan sample, 25.4 present variance of consumer impulse purchasing can be explained with the variable of availability of money. In the second model when the cohesiveness has added to the regression model, it has increased up to 26.5 present with showing significant impact on dependent variable. Finally when the interaction variable was added to the model, the independent variables in this model (availability of money and cohesiveness) became insignificant and interaction variable represents 34.6 present of variance and shows significant impact (sig. 0.004) on consumer impulse purchasing.

Accordingly, the variance of the consumer impulse purchasing depends on the availability of money for 14% and 21% group cohesiveness for Norwegian sample and 25% and 26% respectively for Sri Lankan respondents. As indicated in findings, both the main effect of availability of money and cohesiveness display significant effect of impulsive buying of Norwegian sample, while the interaction effect does not ($\beta = -.505, p = .538$).

The main effect of the cohesiveness and interaction effect only (cohesiveness $\beta = 1.518$ and interact effect $\beta = -2.903$) is given the statistically significant contribution for the changes of above construct in Sri Lankan sample. According to results of the analysis, the hypothesis 02 can be partially accepted with the Sri Lankan sample. There by, the results show a strong moderating effect of cohesiveness in the relationship between availability of money and the impulse purchasing in Sri Lankan sample. Thus, H2 partially supported to Sri Lankan sample.

Table 3: *Moderating effect of group susceptibility on relationship between the availability of money and impulsive purchasing*

		β	R ²	Adj R ²	Change R ²	Sig.
Norwegian	Money availability	.068	.139	.127	.139	.806
	Susceptibility	-.475	.140	.116	.001	.285
	Money X Susceptibility	.619	.157	.121	.017	.240
Sri Lankan	Money availability	1.164	.254	.244	.254	.000
	Susceptibility	2.231	.347	.329	.093	.000
	Money X Susceptibility	-2.732	.432	.407	.084	.002

Source: Study Survey (2017).

H3 examined moderating effect of influence of shopping companion for consumers' impulse purchasing throughout the group susceptibility. For testing the moderating effect,

hierarchical regression analysis was performed. Variable were entered into the model in the following order: Availability of money, group susceptibility, and money X susceptibility.

As reported in table 03 with regarding to the Norwegian sample, availability of money accounted for 13.9percent of the variance in consumer impulse purchasing, when the variable of susceptibility was added into the regression, the effect made by independent variables has increased up to 14.0 percent. Finally the interaction term between susceptibility and money was added to the regression model, which accounted for a significant proportion (15.7 percent) of the variance in impulse purchasing. When considering about the Sri Lankan sample, its shows comparatively high interaction with Norwegian sample. Further, main effect of money represented as the 25.4 percent variation of impulsive buying of this group. When the next variables susceptibility and interaction effect (money X susceptibility) gradually enhance it 34.7 percent to 43.2 percent.

As the result shows table 08, in the table R^2 represents the significant effect of moderator. Relevant to the Norwegian sample the main effect of availability of money ($\beta = 0.68$) remains significant in the first and second stages. The main effect of susceptibility ($\beta = - 0.475$) and interaction effect between money and susceptibility ($\beta = 0.619$) were not indeed as significant factors (Change $R^2 > 0.05$) for Norwegian sample. Further, in relation to Sri Lankan sample, significant interaction effect between (money X susceptibility) ($\beta = - 2.732$) on the impulsive buying was found. Accordingly, group susceptibility moderates the relationship between availability of money and impulsive buying negatively. There by, H3 was partially supported by Sri Lankan sample.

5. Discussion and Implication

5.1 Discussion

The study intended to understand consumer impulse purchase with an emphasis on the role of shopping companion influence. In order to address our research questions, the study employed correlation analysis to study the relationship between the two main variables: availability of money and impulsive buying. Secondly, this study implies the moderating effect of shopping companion influence between the associations of above mentioned constructs. In

correlation analysis both nationalities display significant relationship between availability of money and consumer impulsive buying (0.373, $p = .001$ - Norwegians and 0.504, $p = .000$ - Sri Lankan). These findings are line with the past researches suggestions, means there is positive significant relationship between these two variables. Moreover, when consumers have more money for shopping, they highly intended to buy products impulsively for both nationalities. According to the findings of the moderating effect analysis, it shows a strong moderating effect of cohesiveness in the relationship between availability of money and the impulse purchasing in Sri Lankan sample. Thus, this result alien with the suggestions made by Triandis, (1995); people who engaged with collectivist culture, see them as highly cohesive groups and always consider about group preferences and its influence their brand choices and the direct and indirect purchase decisions. Further, the moderating effect of individual susceptibility shows significant effect related to Sri Lankan Sample only. Thereby, shopping companions tend to reduce the impulsive buying of Sri Lankan consumers when they are going shopping with someone.

6. Conclusion

This study examined the relationship between the availability of money for shopping activities and impulsive buying of consumers and while person is going shopping with someone. In other ward, measure the moderating effect of, influence of companion on impulsive decisions of the consumers. According to the findings, availability of money shows significant positive relationship between consumers' impulsive purchasing of both nationalities. Moreover, Sri Lankan people exhibit slightly higher positive relationship towards above construct than to Norwegian people. Further, the result of the moderating effect shows that, shopping companions significantly influence the relationship between main variables: availability of money and impulsive buying only related to Sri Lankan Sample. Although, the Sri Lankan consumers are highly impulsive while they are having enough money for shopping, if they are going shopping with someone, that people tend to influence their decisions, sometime consumers may reduce intention of impulsiveness.

6.1 Research Implications

These findings advance the understanding of the relationship between impulsive purchasing of consumers while they shopping with affordable amount of money in their hand by adding the diverse cultural settings. Further, the study reveals the moderating effect of shopping companions influence on the relationship between availability of money and impulsive purchasing and its differences between two cultural contexts, which were not examined in previous researches. This discovered knowledge about moderating effect of shopping companions contributes to better understanding of impulsive purchasing.

6.2 Managerial Implications

The findings of the study indicated that, Sri Lankan females who are engaged in a collectivist culture are more impulse than Norwegian female consumers who represent the individualist culture. These findings exploit a number of implications for retailing sector. Thereby, retailer should concern about consumer profile, nature of their behavior or their characteristics, when designing their whole retail environment and promotion activities. Moderating effect findings also indicate very useful insight for retailers to develop their strategies. Specially, when they target Sri Lankan consumers, should mainly concern about consumers' income level, and with whom they going shopping.

Moreover, study was limited to 150 respondents from both Countries due to the time limitation and cost constraints. Further, if the study was conducted with larger sample to representing various customer groups: younger, elders, males, females and focused on customer income level, education level, it would be more reliable. Future studies may be extended to focus different product categories like durable and non-durable products, high-end and low-end products.

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