PERSONAL AND CULTURAL FACTORS INFLUENCING CONSUMERS' IMPULSE BUYING BEHAVIOR: A DEVELOPING COUNTRY PERSPECTIVE

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ABSTRACT

The purpose of this study is to investigate the influence of Personality, shopping enjoyment tendency, materialism, impulse buying tendency, and cultural dimension namely collectivism and individualism on impulse buying behavior. This study employed a quantitative approach that involved a convenience sampling technique to collect data from customers (n=320) using a structured survey. Structured Equation Modeling was applied to analyze data by using AMOS 24. According to the study's findings, shopping enjoyment tendency and materialism strongly affect impulse buying. Further, buyers with a high tendency to impulsiveness, buy more spontaneously. More importantly, the findings revealed that personality traits; neuroticism and extraversion, have also a strongly positive impact on consumers' IBB. This study provides important information regarding the buying behavior of consumers from the retail sector of a developing nation and checks the effect of the above-mentioned important factors on consumers' impulse buying. The outcomes of this study will help retailers and marketers to develop effective strategies in accordance with consumer buying behavior.

Keywords: Consumer behavior; Impulse buying; Shopping enjoyment tendency; Impulse



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1. Introduction

In a continuously developing and changing world, consumers are the major source of generating profits and revenues for a company. It is essential for practitioners to understand the buying pattern of consumers. Impulsive buying pattern is an important dimension of shopper buying behavior as its economic importance is increasing day by day (Verplanken & Sato, 2011). More than \$4 billion is being spent on the impulse purchases per annum (Liao & Wang, 2009) and 62 percent of the total sale in the retail world and more than 80 percent of sales of luxury goods are counted to impulse buying (Ruvio & Belk, 2013). In the past studies, it has been revealed that 40 to 80 percent of the purchases are the consequence of IBB ((Amos et al., 2014).CEO of Coca-Cola company says that more than 70 percent of the sales of Coke is a result of impulse buying by consumers (Karmali, 2007). Recently it has been disclosed that more than 84 percent of U.S. consumers do impulse purchases, including 54 percent of these, spend \$100 or more to buy impulsively and the remaining 20 percent spend \$1000 or more to make impulse purchase (Saleh 2018).

An impulse purchase is considered an unplanned buying as a result of the spontaneous decision of the shopper in favor of immediate possession (Kacen & Lee, 2002). Impulse buying is an important aspect of shoppers' behavior because sometimes buyers end up buying goods more than what they have planned for (Farid & Ali, 2018). It has a long history of being signalized as deceptive thinking which leads to inconsistent behavior (Stigler & Becker, 1977). Impulse buying refers to a spontaneous or unplanned purchase (Clover, 1950; Rook, 1987; Stern, 1962), and it is decided on the spot. Impulse buying has become a notable trend worldwide (Muruganantham & Bhakat, 2013; Sirhindi, 2010) as it is prevalent in the market. Therefore, IBB has become an attention-seeking concept in marketing activities. IBB was first studied and used for developing a marketing strategy in departmental or retail stores by (Clover, 1950). During the decision-making, buyers are affected by some intrinsic as well as extrinsic elements that cause more IBB (James, Gregory S and Thai-Ha, 2014). The previous researches indicate that the researchers, after defining and redefining IBB(Kollat & Willett, 1967; Rook, 1987; Stigler & Becker, 1977), gradually shifted their attention towards studying the influential factors of impulsive buying behavior.

A plenitude of studies around the globe has been done to try to find out the effect of various situational (Belk, 1975; Foroughi et al., 2012) and other factors related to marketing on IBB (Lifu, 2012). On the other side, the latest theoretical frameworks have been in process of continuous development. However, limited contribution has been done to understanding the impact of psychological and other foremost factors on impulsive buying behavior. Some of the studies have explored the effect of consumer characteristics on IBB (Abbasi, 2017). Such as few studies have tried to examine the effect of personality traits on IBB (Farid & Ali, 2018; Herabadi et al., 2009). Similarly, some researches have studied the association between cultural factors and IBB(Jalees, 2009; Kacen & Lee, 2002). But these previous reserches have not tried to study the influence of other key variables such as shopping enjoyment tendency and materialism.

These studies are limited in numbers and did not evaluate the holistic effect of related ongoing and essential factors on consumer impulsive buying behavior. Materialistic beliefs and the enjoyment tendency of doing shopping can be considered as inherent sides of a consumer(Beatty & Ferrell, 1998; Pieters, 2013). Still, no contribution has been made to the literature regarding these aspects. This study includes these psychological angles as an inherent element of an individual's identity and studies the influence of these aspects on impulsive buying behavior in the same way as the other established attributes like culture or personality. The research is important in the retailing context of a developing nation like Pakistan. This study aims to provide maximum knowledge about the nature of the association between consumer impulsive buying behavior and shopping enjoyment tendency, materialism, impulse buying tendency and personality.

2. Literature Review and Hypothesis Development

Impulse Buying Behavior

(Clover, 1950), was the first to investigate impulsive buying and examined impulsivity toward some products. According to (Kollat & Willett, 1967), IBB refers to take buying decisions on the spot for buying certain goods. Impulse buying refers to being more emotional (Weinberg & Gottwald, 1982), an inherent trait of consumer (Rook, 1987), unintentional buying (Iyer, 1989), buying certain new goods (Han et al., 1991), the reaction followed by emotions (Piron, 1991), making buying decision quickly (Rook & Gardner, 1993), self-motivated reaction (Dittmar et al.,

1995), Buying rapidly without inspection (Bayley & Nancarrow, 1998), individualistic notion (Kacen & Lee, 2002), different from compulsive purchase in psychological aspect (Wu, 2006), quick process to buy on the spot (Xu, 2007), a concept consisting of several dimensions (Harmancioglu et al., 2009).

Impulsive buying takes place due to external factors controlled by marketers (Youn & Faber, 2000). Different social factors and the environment of retail stores influence the IBB of consumers (Mattila & Wirtz, 2008). Consumers with variation-seeking attitudes are likely to do more impulsive purchases (Sharma et al., 2010). Factors like time and money also affect the IBB of consumers (Foroughi et al., 2012). IBB, due to a lack of self-control (Shen and Khalifa, 2012) and a high tendency to materialism, leads to impulse buying (Badgaiyan & Verma, 2014; Bae, 2012). Placing certain products in a specific manner also affects the consumer's IBB (Floh & Madlberger, 2013). Sales of store increases as consumers buy more impulsively (Amos et al, 2014). Individuals with a high tendency for enjoyment mostly go for impulsive purchases as compared to individuals with less tendency for enjoyment (Ozer & Gultekin, 2015; Park & Kim, 2008). Similarly, other factors such as impulse buying tendency, personality, shopping enjoyment tendency, materialism, and culture affect the consumer's IBB. This study covers these all factors that influence consumer IBB.

Personality and IBB

According to Phillip J et Al. (2009), personality is an idiosyncratic set of behaviors, perceptions and inner patterns that develop from environmental and biological factors. Personality is a spirited complex inherently built within the individual that finds out his distinctive adjustments to the environment (Allport, 1937; Robbins et Al., 2009). It consists of individuals' prime qualities and distinctive characteristics, which distinguish one individual from the other one (Turkyilmaz & Uslu, 2014). (Schiffman & Kanuk, 2008) define personality as a distinctive organization that contains multiple psychological and physical attributes to influence behavior, activity and reactions to the social environment. It is the internal composition of an individual's subjective state of mind (Piedmont, 1998). According to (Larsen & Buss, 2005) personality is compatible and persistent. It shows that a buyer's personality cannot be changed by marketers (Badgaiyan & Verma, 2014). Impulsiveness is a particular part of an individual's

personality to perform some action without going through the process of thinking about other options (Farid & Ali, 2018; Roberts et al., 2015). Self-control also relates to the personality of a person, the absence of self-control also leads to impulse buying (Farid & Ali, 2018; Liu et al., 2013). An impulse purchase is the result of impulsiveness, which is the inherent personality trait of an individual (Liu et al., 2013; Wells et al., 2011; Zhang et al., 2006).

A plethora of studies have shown the effects of personality on consumer behavior (Egan & Taylor, 2010; Farid & Ali, 2018; Kassarjian, 1971; Ranjbarian & Kia, 2010; Youn & Faber, 2000). The literature on this aspect shows that an inceptive attempt to study the personality effect on impulse purchase behavior was done by (Kollat & Willett, 1967). But no significant relationship was found. Youn and Faber (2002), studied the relationship between 'Lack of control' as a personality trait and consumer impulsive buying behavior. Personality traits play a major role in a buyer's decision-making. These traits, directly and indirectly, impact the consumer buying (Middle brook, 2016). In the history of personality psychology, several studies have been done by researchers to establish a universal framework to explain the concept of personality. McCrae and Costa (1990) developed the Big Five Model, initially created by (Digman, 1990), of personality traits, consisting of extraversion, agreeableness, openness, conscientiousness and neuroticism, which is used as a prototype to measure the whole concept of personality (Turkyilmaz & Uslu, 2014). The Big Five model of personality traits covers the whole individual's personality from all directions (Andreassen et al., 2013; Roberts et al., 2015).

Over time researchers started to study the influence of these five traits of personality on consumers' IBB due to the highest degree of consent on all traits (Feldman, 2010; Larsen & Buss, 2009; Vazifehdoost et al., 2012). (Herabadi, 2003) explained the negative relationship of agreeableness and conscientiousness with the IBB of consumers. (Shahjehan et al., 2012) studied the positive relationship between emotional instability, also known as neuroticism and impulsiveness in buying behavior of the consumer. The five traits of personality as per a framework of the Big Five model have been examined concerning the IBB of consumers in this study. These five personality traits in relation to IBB, have been postulated below by providing an understanding about the constructs.

Agreeableness and IBB

The first personality trait agreeableness demonstrates itself as kind, warm, congenial and encouraging in behavioral aspects of an individual (Thompson, 2008). Agreeableness deals with the purpose of directing individuals to have a relationship with other persons in a positive manner (McCrae & Costa, 2008) and should be sympathetic and cooperative towards the others (McCrae & Costa, 2008). Individuals with this trait always have more interpersonal relationships (Larson and Sachau, 2008), and have an attitude of cooperating with others by helping them (Farid & Ali, 2018). Individual persons with low score on agreeableness are less sensible and do not think or plan before they act. Therefore they are more likely to make purchases impulsively (Verplanken & Herabadi, 2001). Thus it is postulated that,

H1A: IBB is significantly negatively impacted by Personality trait agreeableness..

Extraversion and IBB

Extravert people are found to be more sociable, active and enjoy experiencing positive feelings (John & Srivastava, 1999; McCrae & Costa, 2008). The Extravert individuals are more confident, self-possessed, strong-willed and enjoy more human interaction (John et al., 2008). They interact more with their friends, family and salespeople (Badgaiyan & Verma, 2014). They enjoy and seek excitement when performing an action (Chen, 2011). The individuals scoring high on this personality trait are likely to be more impulsive because they love to experience new things in life which leads them to perform impulse buying as compared to those who score low on this trait (Badgaiyan & Verma, 2014; Eysenck et al., 1993; Eysenck et al., 1985; Judge et al., 2014; Leong et al., 2017). Hence it is hypothesized that,

H1B: IBB is significantly positively impacted by Personality trait extraversion.

Neuroticism and IBB

The third trait neuroticism mentions the propensity to feel sadness and helplessness (Schiffman & Kanuk, 2008). It refers to emotional instability (Badgaiyan & Verma, 2014). The individuals scoring high on this trait are more moody, sad, feel depressed and lonely (Thompson, 2008). Most of the time they are unhappy and face anxiety disorder(Jeronimus et al., 2016; Ormel et al., 2013). According to (Dunn et al., 1995) neuroticism is the opposite of emotional stability. Individuals scoring low on neuroticism are likely to be emotionally stable and solve

their issues by taking rational decisions (Farid & Ali, 2018; Hough et al., 1990). According to (McCrae & Costa, 2008), individuals scoring high on neuroticism are more depressed and emotionally unstable. Neuroticism is positively related to IBB (Shahjehan et al., 2012). Individuals that face emotional instability, anxiety disorder, mood disorder and sadness are more likely to make impulse buying to feel better after doing this (Farid & Ali, 2018; Shahjehan et al., 2012; Silvera et al., 2008). Therefore it is hypothesized that,

H1C: IBB is significantly positively impacted by Personality trait neuroticism.

Openness and IBB

This trait refers to imagination, creativity and desire to learn something (McCrae & Costa, 2008). It describes the degree of flexibility in human behavior (Mondak, 2010). Openness refers to innovation (Hogan et al., 2007). Individuals with a high score in this trait, tend to be more curious to learn new things and experience new products more efficiently as compared to those who score low in this trait (Hirsh, 2010). By taking into consideration this trait in relation to curiosity and imagination (McCrae & Costa, 2008), it can be said that persons with a high score on this trait are more impulsive. It means that openness is positively related to IBB (Farid & Ali, 2018). Therefore it is hypothesized that,

H1D: IBB is significantly positively impacted by Personality trait openness.

Conscientiousness and IBB

Conscientiousness is one of the big five personality traits refers to the tendency to think critically before performing an act (Thompson, 2008). Persons with this personality trait are more self-controlled, self-disciplined, efficient and responsible in their actions (McCrae and costa, 2008; Roberts et al., 2009). This trait of personality describes those persons who carefully plan their tasks objectively (Barrick et al., 2013). Conscientiousness describes the goal-directed attitude of an individual (Farid & Ali, 2018). Individuals with high score on this trait are likely to be more self-controlled and make plans for upcoming expenses, which describe less impulsive behavior (Donnelly et al., 2012; Leong et al., 2017; Verplanken & Herabadi, 2001). It is anticipated that conscientiousness is negatively related to IBB because the person with low

scoring on conscientiousness tends to be less goal-directed and does not plan for upcoming expenses. Therefore it is hypothesized that,

H1E: IBB is significantly negatively impacted by personality trait conscientiousness.

Shopping enjoyment tendency and IBB

This trait refers to glee or happiness acquired by an individual during shopping (Beatty & Ferrell, 1998). Most of the time people purchase both utilitarian products and hedonic products (Jones, 1999). People who consider shopping as a source of pleasure and mostly do not make planned purchases by relying on buying lists are expected to buy impulsively (Sharma & Sivakumaran, 2004). Shopping enjoyment tendency is an inherent attribute of the buyer to seek pleasure during shopping and find it enjoyable (Goyal & Mittal, 2007). The higher the shopping enjoyment tendency, the higher the positive reaction of the buyer will be toward flash retailing (Kim et al., 2010).

The spectators normally make greater unplanned purchases and browse more in stores as compared to non-browsers with a low chance of impulse purchase(Crawford & Melewar, 2003; Hui et al., 2013). Shopping Enjoyment tendency has a positive effect on IBB (Mohan et al., 2013). An individual with high shopping enjoyment tendency will make a greater number of unplanned purchases (Badgaiyan & Verma, 2014). Shopping Enjoyment is internally associated with the individuals' behavior (Bong, 2016; Jung & Lim, 2006). A small number of studies have disclosed that shopping enjoyment tendency and consumers' IBB have a significant positive relation (Beatty & Ferrell, 1998; Chavosh et al., 2011; Mohan et al., 2013; Sharma et al., 2010). Thus it can be hypothesized that,

H2: IBB is significantly positively impacted by shopping enjoyment.

Impulse buying tendency and IBB

Impulse buying tendency checks the inclination of an individual to buy something without planning (Rook, 1987). In the past several studies have explained that personality traits epitomize the IBB of consumer efficiently as compared to other traits and describes the intrinsic impulse buying tendency of an individual (Beatty & Ferrell, 1998; Rook & Fisher, 1995; Weun

et al., 1998). Impulse buying tendency refers to the degree to which a person makes a purchase instantaneously without thinking (Chen, 2008; Flight et al., 2012; Foroughi et al., 2013; Jones et al., 2003). Many studies have tried to measure impulse buying tendency (Beatty & Ferrell, 1998; Puri, 1996; Rook & Fisher, 1995; Sharma et al., 2011; Verplanken & Herabadi, 2001; Youn & Faber, 2002). Consumers scoring high on impulse buying tendency are expected to make more unplanned purchases (Mohan et al., 2013), due to a lack of self-control (Dawson & Kim, 2009; Foroughi et al., 2013; Youn & Faber, 2000). Thus based on the confirmations from past studies, it is hypothesized that,

H3: IBB is significantly positively impacted by Impulse buying tendency.

Culture and IBB

According to Macionis et al. (2011), culture is a set of traditions, attributes and social behavior found in all societies. Culture is a set of collective programming of mind to differentiate persons in one category from persons in another category (Hofstede et al., 2005). Over the past several years, it has been examined by researchers that buying behavior and buying decision process of consumers have been modified (Beatty & Ferrell, 1998; Kacen & Lee, 2002; Stern, 1962). Studies revealed that due to various factors the buying behavior of consumers changes and cultural values is one of those factors(Abraham & Dameyasani, 2013; Ahmed et al., 2015; Cleveland & Chang, 2009; Legohérel et al., 2009; Pickett-Baker & Ozaki, 2008; Tuyet Mai et al., 2003). There is an important relationship between consumer buying behavior and culture ((Abraham & Dameyasani, 2013; Venkatesh, 1995). Hofstede's cultural model established possible dimensions to measure cultural contrast (Hofstede, 2001, 2011), and these dimensions got supported by other studies (Beckmann et al., 2008). Some critiques were also made by studies regarding these dimensions (Kirkman et al., 2006). However the two dimensions of Hofstede's cultural model, Individualism and collectivism have been recognized as important dimensions of culture (Jalan, 2006) that affect buying behavior.

Some studies revealed that individualism has a notable effect on the IBB of consumers (Kacen & Lee, 2002) and some of the studies identified the positive effect of collectivism on consumer IBB (Jalees, 2009). Few studies revealed that individualism and collectivism, both affect the consumer IBB (Ali & Hasnu, 2013; Kacen & Lee, 2002; Tuyet Mai et al., 2003).

Individualism and collectivism are the major dimensions to find the effect on consumer buying behavior (Healy et al., 2004) and to find their effect on consumer needs (Nayeem, 2012). With an aim to understand the significance of collectivism and individualism on the IBB of consumers, both dimensions have been discussed separately below:

Collectivism and IBB

Collectivism is the cultural value that refers to the interconnectivity among the group members (Hofstede, 2011), and consists of those persons who let themselves as a fundamental part of society (Badgaiyan & Verma, 2014). The collectivist culture emphasizes on prioritization of group norms, collective values and collective benefit of the public (Unsalan, 2016). Individuals belonging to this dimension of culture have self-control and control over their emotions as compared to people from individualistic cultures (Potter, 1988; Russell & Yik, 1996; Tsai & Levenson, 1997). Collectivist people prefer friends and family members over their emotions in the buying process or search process (Doran, 2002). These individuals take advice from their colleagues, family members and friends before making a purchase decision (Nayeem, 2012). Collectivist buyers have a high level of satisfaction when they buy impulsively with their friends and family members (Abraham & Dameyasani, 2013). According to the studies conducted by (Hofstede, 1984, 2001, 2011; Hofstede et al., 2005), there is an individualistic culture in Australia, the United Kingdom, the USA and other European countries, while another side there is a collectivist culture in Asian countries like China(Hawkins & Mothersbaugh, 2010; Luo, 2009), Pakistan (Jalees, 2009), Indonesia (Abraham & Dameyasani, 2013). Individuals belonging to collectivist culture perform more impulse purchases as compared to people belonging to individualism (Jalees, 2009). Due to the collectivist culture in Asian countries (e.g. Pakistan China and India) and the growing buying power of consumers in these countries (Badgaiyan & Verma, 2014). Hence it can be hypothesized that,

H4A: IBB is significantly positively impacted by Cultural dimension "collectivism".

Individualism and IBB

In individualism, people focus on their aims and perform actions independently (Rook, 1987). In an individualistic culture, individuals are independent and self-reliant (Hofstede, 2011).

They do not depend on others and rely on information gathered from their personal experience in life and take decisions on basis of personal experiences (Doran, 2002; Nayeem, 2012). As per the previous studies, it has been revealed that consumers who belong to individualistic culture are likely to perform more impulse purchases as compared to collectivistic consumers (Badgaiyan & Verma, 2014; Kacen & Lee, 2002). Individualist dimension has a positive relationship with IBB and collectivism is negatively related to IBB (Tuyet Mai et al., 2003). Individualistic consumers take their own decisions without relying on others' opinions (Green et al., 2005), so it is expected that they may have less self-control which leads them to buy more impulsively as compared to collectivist individuals (Kacen & Lee, 2002; Zhang & Shrum, 2008). Based on the findings of these studies (Kacen & Lee, 2002; Zhang & Shrum, 2008) it is assumed that the cultural dimension of individualism has a positive influence on IBB. Thus it is hypothesized that,

H4B: IBB is significantly positively impacted by Cultural dimension "individualism".

Materialism and IBB

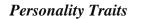
Materialism is defined as a belief that possession of certain things is the prime source of pleasure and satisfaction (Belk, 1984; Belk & Pollay, 1985). The ability to get possession of products or ownership of certain goods defines materialism (Richins & Dawson, 1992). Individuals scoring high on materialism buy certain products only to acquire ownership and tend to be more impulsive (Dittmar, 2001). It is an approach toward material possession (Csikszentmihalyi, 2004). (Kasser et al., 2007) describe it as the basic attitude of an individual. Materialistic consumers get the ownership of certain goods to fulfill the wish to achieve status (Richins, 2011) and spend more (Garðarsdóttir & Dittmar, 2012), which belongs to wasting cash on buying goods to acquire possession (Bae, 2012). Some of the studies have studied the effect of materialism on the broader concept of consumer behavior (Chancellor & Lyubomirsky, 2014; Garðarsdóttir & Dittmar, 2012; Zarco, 2014) and IBB(Bae, 2012; Dittmar & Bond, 2010; Wu, 2006). Persons with a high tendency to materialism are expected to have less self-regard (Christopher et al., 2009; Richins & Dawson, 1992), more likely to be tense (Mueller et al., 2011) and feel loneliness (Pieters, 2013). It is assumed that to overcome their depression, they are expected to do more impulse buying as indicated by some of the studies in the past that there

is a positive relationship between materialism and IBB (Hourigan & Bougoure, 2012; Joo Park et al., 2006; Mowen, 2000; Troisi et al., 2006). Thus it is hypothesized,

H5: IBB is significantly positively impacted by Materialism.

3. Methodology and Analysis

This research is based on positivistic paradigm. The design of this study is explanatory to investigate a relationship between the dependent variable and the independent variable. The collected sample for the analysis was 320 responded questionnaires. The data were collected, using non-probability sampling employing the convenience sampling technique. Convenience sampling was chosen because a fixed record of the customers' identities and intended dates of visits to the retail establishment could not be established. Moreover, only interested respondents were selected and requested to fill the questionnaire. Students of educational institutes and general consumer retail stores were selected. The candidates were assured about the confidentiality of the study and were briefed about the significance of the research, to avoid non-response biases. The conceptual model is given in Figure 1.



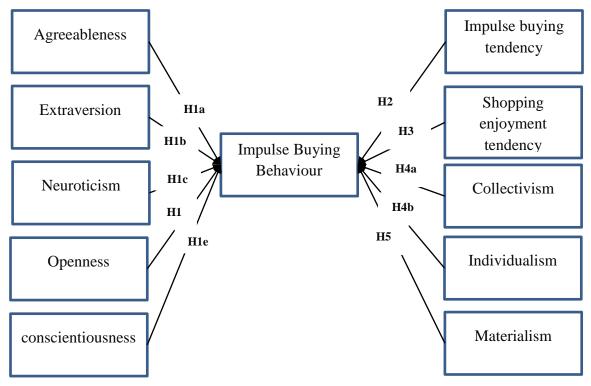


Figure 1: Conceptual Framework

The structured questionnaire was used to collect the data. The items used for measuring all of the constructs were adopted from earlier studies. The scale used to measure personality was adopted from Gosling et al. (2003), and the scale used to measure cultural traits, was adopted from Singelis et al. (1995) and Sivadas et al. (2008). Materialism was measured by using the scale adopted from Wu. (2006), impulsive buying behavior was measured by using the scale adopted from Mattila and Wirtz, 2008). Impulse buying tendency was measured by using the scale adopted from (Badgaiyan & Verma, 2014). Similarly, the scale used to measure shopping enjoyment tendency was adopted from Beatty and Ferrell, (1998). The questionnaire was developed in English. The responses were collected by using 5 points Likert-type scale. 360 questionnaires were distributed among the respondents. Out of 360, only 320 questionnaires were filled and those responses were used for the analysis process, which showed a response rate of 84%.

The SPSS 25.0 and AMOS software were used for data analysis. First of all sociodemographic analysis was done to analyze the demographics of the candidates, according to which 27.7% of the total respondents were male and 72.3% of them were female. The Age of majority (68%) of the respondents was between 20 and 30 years, 12% were from the age group of 30-40 and the remaining respondents were from the 40-50 age group. The educational level of respondents was 4% diploma holders, 41% bachelor's degree holders and 55% master's degree holders or above. 45% of respondents were employed and 55% of them were unemployed. The reliability analysis was done to check the reliability of each construct after descriptive analysis. The values of factor loadings of items were between 0.61 and 0.98. The reliability was checked for each construct, and the value of Cronbach's alpha of each construct was above 0.7. The composite reliability was also acceptable as it was above 0.7 as suggested (Hair et al., 1998). Hence the overall reliability of each construct was achieved (Hair, 1998). The factor loadings of all items were between 0.64 to 0.94 and the value of average variance ranged from 0.64 to 0.68. All values are given in table 1.

The data were analyzed by following a two-step approach, first examining the measurement model and then analyzing the structural model to test the hypothesis, as suggested (Hair et al., 1998). The values are given in Table 1. Values from the model fit summary for the measurement model were GFI 0.81, CFI 0.93, TLI 0.94 and RMSEA 0.05. These values presented an excellent fit for the model (Bagozzi & Yi, 1988; Chau & Hu, 2001). The AGFI value was 0.77 which is close to 0.8 as suggested by(Bagozzi & Yi, 1988; Chau & Hu, 2001). A model is said to be a good fit if the value of CFI is above 0-9; the Tucker-Lewis coefficient is above 0.9 and RMSEA is up to 0.08 (Byrne, 2010).

 Table 1. Reliability and items Measures

Construct	Factor	Items	Cronbach's	CR	AVE
	loadings		α		
IBT	0.83	Most of my purchases are planned in advance.			
IBT	0.92	I often buy without thinking			
IBT	0.81	I sometimes buy because I like buying things, rather than I need them	0.82	0.81	0.67
IBT	0.83	I buy what I like without thinking about consequences			

IBT	0.95	I buy products and services according to how I feel at			
		that time			
IBT	0.96	It is fun to buy spontaneously			
EX	0.97	I see myself as extraverted, enthusiastic	0.93	0.92	0.68
EX	0.81	I see myself as reserved, quiet			
AG	0.81	I see myself as critical, quarrelsome	0.90	0.91	0.68
AG	0.76	I see myself as sympathetic, warm			
COS	0.98	I see myself as dependable, self-disciplined	0.82	0.82	0.66
CON	0.69	I see myself as disorganized, careless			
NEU	0.96	I see myself as anxious, easily upset	0.94	0.93	0.67
NEU	0.84	I see myself as calm, emotionally stable			
ОР	0.75	I see myself as open to new experiences, complex	0.81	0.80	0.64
ОР	0.78	I see myself as conventional, uncreative			
SET	0.94	Shopping is a waste of time			
SET	0.87	Shopping is not a way I like to spend any leisure time			
SET	0.93	Shopping is not entertaining to me	0.95	0.93	0.68
SET	0.90	Shopping is not one of my favorite activities.			
МТ	0.69	I like a lot of luxury in my life, although I may have not			
		have enough money to pay for all my purchases			
МТ	0.93	I drive a lot of pleasure from buying nice things,	0.82	0.80	0.66
		although I may have to stretch financially.			
COL	0.73	It is important to maintain harmony with my group			
COL	0.74	My happiness depends very much on the happiness of			
		those around me			
COL	0.69	I would sacrifice an activity that I enjoy very much if my			
		family did not approve of it			
COL	0.71	I would do what would please my family, even if I detest	0.80	0.81	0.66
		that activity			
COL	0.68	I usually sacrifice my self-interest for the benefit of the			
		group			
COL	0.64	We should keep our aging parents with us at home			
IND	0.75	I often do my own things			
IND	0.77	I prefer to be direct and fortnight when discussing with			
		people			
IND	0.65	I am a unique individual	0.81	0.80	0.65
IIND	0.79	I enjoy being unique and different from others in many			

		ways			
IND	0.71	Competition is the law of nature			
IND	0.77	Without competition, it is not possible to have a good society			
IND	0.80	I enjoy working in situations involving competition with others			
IND	0.72	Some people emphasize winning; I am not one of them			
IBB	0.90	I ended up spending more money that I originally set out to spend	0.86	0.88	0.68
IBB	0.84	I bought more than I had planned to buy			

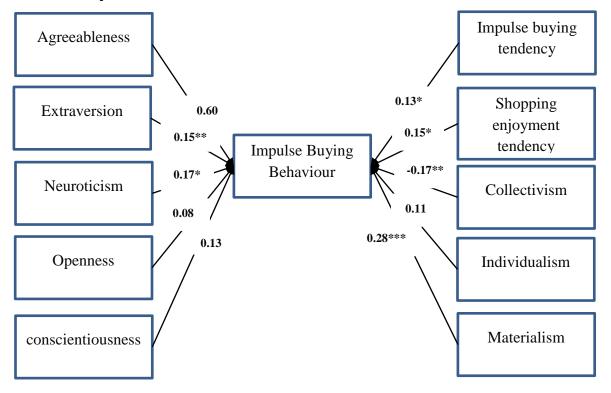
4. Results

The results of this study revealed that the personality trait neuroticism has a significant positive association with IBB having an estimated value of 0.17. The other personality construct, extraversion has also notable prediction about a positive relation with IBB having an estimated value of 0.15. There is an outstanding positive relationship between materialism and IBB with an estimated value of 0.28. Further, the shopping enjoyment tendency has a significant positive alliance with IBB having an estimated value of 0.13. Another important result revealed from this study has been the positive and significant effect of impulse buying tendency on consumer buying behavior with an estimated value of 0.15 and a highly negative association found between the cultural dimension "collectivism" and consumers' IBB with an estimated value of - 0.17. The estimated values and significance values are given in Table 2.

Hypotheses	Statement	Estimate	Significance	Results
H1a	IBB is significantly negatively impacted by Personality trait "agreeableness".	0.60	0.41	Not Supported
H1b	IBB is significantly positively impacted by Personality trait "extraversion"	0.15	0.01	Supported
H1c	IBB is significantly positively impacted by Personality trait "neuroticism".	0.17	0.02	Supported
H1d	IBB is significantly positively impacted by Personality trait	0.08	0.24	Not Supported

	"openness".			
H1e	IBB is significantly negatively impacted by Personality trait	0.13	0.73	Not Supported
	"conscientiousness"			
H2	IBB is significantly positively impacted by Shopping	0.13	0.03 Supporte	
	enjoyment tendency.			
Н3	IBB is significantly positively impacted by Impulse buying	0.15	0.02	Supported
	tendency			
H4A	IBB is significantly positively impacted by Cultural dimension	-0.17	0.01	Not Supported
	"collectivism".			
H4B	IBB is significantly positively impacted by Cultural dimension	0.11	0.81	Not Supported
	"individualism".			
H5	IBB is significantly positively impacted by Materialism.	0.28	***	Supported

Personality Traits





5. Discussions

This study aimed to examine the factors influencing the consumers' IBB. The first finding of this study reveals that neuroticism has significant and positive impact on IBB. This personality trait describes the propensity to feel sadness and emotional instability (Badgaiyan & Verma, 2014; Schiffman & Kanuk, 2008). This finding gets support from the previous findings, which establish a positive relationship between neuroticism and impulse buying. According to this, individuals scoring high at this trait are likely to be emotionally unstable, sad and feel anxiety, which leads them to do more impulse buying to overcome their depression and anxiety (Shahjehan et al., 2012; Silvera et al., 2008; Thompson & Prendergast, 2015). However, this finding contradicts the result of (Badgaiyan & Verma, 2014). Therefore, it may be said that people who are unhappy and sad make impulsive purchases in an effort to get over their feelings of melancholy and depression. The second finding of this study reveals that extraversion is significantly and positively associated with IBB. According to literature, people scoring high on this trait are likely to be more sociable, active, confident and enjoy human interaction (John et al., 2008; McCrae & Costa, 2008). This finding gets support from previous established findings (Badgaiyan & Verma, 2014; Farid & Ali, 2018; Leong et al., 2017). It can be concluded that people who are more outgoing and enjoy interacting with people tend to be happier, make more impulsive purchases and go shopping more frequently. Marketers and retailers should target these extrovert individuals to boost their sales. Another finding from this study concludes that shopping enjoyment tendency has a positive and significant impact on IBB. This study supports the research from (Badgaiyan & Verma, 2014; Chavosh et al., 2011; Mohan et al., 2013) which found that shopping enjoyment tendency has a positive influence on IBB. Shopping enjoyment refers to getting happiness by shopping (Beatty & Ferrell, 1998). The buyers seek pleasure during the shopping process and this pleasure leads them to buy things without planning for enjoyment. They browse more in the stores and buy products impulsively. It is an important consideration for marketers and retailers to develop such strategies which can maximize the overall shopping experience of consumers and it will automatically lead to impulse buying in the case of those individuals who seek enjoyment during shopping. The attractive layout of products at the store and beautiful store environment and better quality of products are some basic things that can make a customer feel good and enjoyable during shopping. Thus it will positively influence the impulse purchase behavior of the consumer. The impulse buying tendency has also a significant positive effect on IBB in line with the findings of previous studies (Badgaiyan &

Verma, 2014; Chavosh et al., 2011). Consumers with a high tendency to impulsiveness buy more spontaneously. Finally Study reveals a significant positive association between materialism and impulse behavior in line with a study conducted in India (Badgaiyan & Verma, 2014) and is contradictory to the study conducted in Singapore (Chavosh et al., 2011). Marketers and retailers can develop effective strategies to instigate materialistic minds towards impulse buying by making them feel positively proud in possession of a certain type of product at the store and to give a feeling of "This is only made for you" to the materialistic individuals.

6. Implications

This study provides several managerial implications to marketers for the development of effective strategies to boost impulse purchases. The finding from this study reveals that personality traits, neuroticism and extraversion have significant and positive effect on IBB. Retailers and marketers should develop effective strategies to reach extrovert individuals by maintaining contact, offering promotional activities to sociable persons and finding efficient motivating factors through which impulse purchases can be increased among extroverts. Secondly, individuals scoring high on neuroticism should be provided with a refreshing and enjoyable atmosphere so that they can enjoy shopping to reduce their depression. The positive effect of shopping enjoyment tendency and impulse buying tendency on IBB shows that marketers should place attention on making the overall store ambiance beautiful and attractive so that consumers could enjoy shopping. Appealing designs and displays at stores with proper presentation of the products automatically grab the consumers' attention and they buy more than they had originally planned. The significant and positive association between materialism and IBB provides an opportunity for marketers to focus on developing effective and sustainable strategies regarding this aspect to instigate the materialistic consumers to buy products more impulsively by creating some positive feelings among consumers in sense of possession for a certain type of goods. Marketers should develop the product in a way that should support a lifestyle based on materialism.

7. Limitations

Though this provides useful implications for retail managers and marketers, it has still some limitations. First of all the data for this study were collected from capital city of the province of

Punjab, in the future, the study can be expanded by collecting data from other major cities and provinces to throw better light on the validity of relationships and to increase the generalization of results. Further the scales used for measuring the personality traits are short and consist of two items to measure each trait. Though these scales are convenient from the respondents' point of view and responses can be provided easily but in the future, researchers are expected to use other comprehensive and well-established measurement scales to validate the relationships. Another limitation of this study is the convenience sampling technique used, whereas the more accuracy could be achieved by using probability sampling. Moreover, in the future, same study could be done in an online context. The personality traits and other constructs like shopping enjoyment tendency concerning extrinsic factors such as store environment on IBB can be examined in the future.

8. Conclusion

The study is important in a view of the retail context and aims to examine the effects of shopping enjoyment tendency, materialism, impulse buying tendency and personality traits on consumers' IBB. According to the results of this study, neuroticism and extraversion are personality traits that have a significant and positive impact on IBB. It is concluded that individuals who are depressed and sad, they purchase things impulsively to overcome their sadness and depression. Individuals who are more sociable and enjoy interaction with others, have positivity which encourages them to purchase more unplanned things and do impulse shopping frequently. The marketers and retailers should target these individuals who are extrovert, to boost up their sales. Additionally, this study comes to a conclusion that consumers with a high shopping enjoyment tendency seek pleasure, and this pleasure drives them to make purchases even when they don't intend to do so. For customers to enjoy shopping, marketers should focus on creating an overall beautiful and appealing environment in the stores. For instance, appealing product layouts, appealing designs, and displays in stores with appropriate product presentation instantly catch the attention of the customer and cause them to make larger purchases than they had intended. As a result, it will have a good impact on impulsive buying. Consumers with a high tendency toward impulsivity and those who place a high value on material possessions, on the other hand, are likely to make more impulsive purchases. By helping customers experience positive pride in owning a certain sort of product at the store and by giving them the impression that "This is only

made for you," marketers and retailers can design efficient ways to encourage the minds of materialistic individuals towards impulse purchases.

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