

## **AN EMPIRICAL INVESTIGATION INTO IMPULSE BUYING BEHAVIOUR AMONG FEMALE SHOPPERS: A STUDY WITH SPECIAL REFERENCE TO FASHION GARMENTS**

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### **ABSTRACT**

*"Impulse Buying" is the sudden and immediate purchase of a product without any pre-shopping intention. It is often spontaneous without any hesitation and occurs after shoppers experience an urge to buy. It is generally considered as the power of 'temptation' and a feeling of doing shopping a person should not but when she/he just cannot help oneself. Store managers deeply study and understand the several factors that drive the shoppers to indulge in 'impulse buys' that are deliberately encouraged through strategically designed promotional strategies especially in the Indian retail market segments. There is enough research evidence to suggest that there are a number of antecedents, which are linked to both internal and external factors. 'Research Gap' is identified after surveying and gleaning through a number of relevant empirical studies related to impulse buying. The main focus of this study is to explore the correlations that may exist among the several behavioural constellations of impulse retail shopping behaviour of working women. The chief objectives of the study are: (i) to examine the psychological elements that trigger and encourage such shopping behaviour and (ii) to assess the level of satisfaction that such behaviour produces to the working women. The study is both analytical and descriptive. It makes use of primary data generated through a 71-item questionnaire administered on female shoppers to support the inferences drawn in the study. To analyze the data and to test the two hypotheses, SPSS 18 and Microsoft Excel, and other statistical tools such as standard deviation, correlation, etc., are used. The findings of the study are of practical significance and are critical to retailers who try to take advantage of impulse sales by ensuring that shoppers enjoy more positive feelings through their in-store experience. Towards the end, the Paper also makes several pragmatic suggestions for the retailers.*

**Keywords:** *Impulse Buying Behaviour; Female Shoppers; Retail Outlets; Impulse Sales; In-store Experience.*

### **INTRODUCTION**

As a direct result of the improvement in their social position, the shopping habits of women who belong to the working class have undergone significant transformations during the last several years. Because of the many different types of demands that women encounter in the workplace, they have created tactics to cope with these pressures, which has led to changes in the ways that they behave. As per Gizmobaba, the number of online transactions made by women has more than quadrupled in the previous two years. According to research conducted by Google, it is anticipated that by the year 2020, it would be responsible for 25 percent of the entire organized retail sales in India and will have reached 60 billion dollars in gross merchandising value. There has been a perceptible shift among consumers towards making impulsive purchases, and as a direct result of this trend, there is an immediate need to investigate the reasons that lead customers to behave in such a manner. In addition to these factors, working women customers have also shown a propensity to hoard more things than ever before, which is another factor that contributes to Impulsive Buying (IB) behaviour.

### **➤ REVIEW OF LITERATURE**

- **Gowda, K. R., & Chaudhary, K. (2018)** opined the majority of Indians, particularly working women, have made online shopping an integral part of their daily routines. It is anticipated that the Indian internet market would increase by a factor of 3.5 to reach 175 million by the year 2020.
- **Choudhary, P., & Kashyap, R. (2019)** examined the impact of the big five personality types on consumer apparel buying behaviour preferences of Indian working women in Jaipur by evaluating their characteristics, product attributes, promotion, store attributes, and reference groups and found out a favorable connection between the two leading to immensely useful insights useful for retailers, entrepreneurs, and merchandisers.
- **Pinto, P., Hawaldar, I. T., & Pinto, S. (2020)** studied constructs like store layout, ambient elements, and employees influenced the IB of female shoppers at top clothing retailers located in selected Tier I and Tier II cities in the state of Karnataka using a single-stage mall intercept survey approach and a designed questionnaire and using multiple regression analysis and discovered that chosen constructs had a strong positive correlation with IB behaviour.
- **Sahetapy, W. L., Kurnia, E. Y., & Anne, O. (2020)** examined the effect of (i) hedonic motivations and the influence of shopping lifestyle on (ii) IB from 130 respondents using non-random sampling or judgmental sampling and processing the data via Smart-PLS software and established a substantial impact of the former over the latter.
- **Zheng, Y., Yang, X., (2020)** investigated the impact that negative coping strategies had in the correlation between perceived stress and online compulsive shopping considering 'self-esteem' as a moderating variable in a survey covering 548 female shoppers before assessing their levels of perceived stress, self-esteem, negative coping, and online Compulsive Shopping (CS). A perception of stress had a favourable association with online CS, which was largely mediated by negative coping strategies for (i) direct impact of perceived stress on online CS and the mediating effect of negative coping.
- **Jadhav, P., & Patil, S. R. (2020)** examined the purchasing patterns of women's clothing in a number of retail establishments of Kolhapur for branded ready-made garments. Of the several elements considered such as income level, lifestyle, price of the garment, degree of satisfaction, and level of anticipation, cost of the garment has the potential to influence the purchasing decisions. Shoppers do not adhere to any one particular philosophy that drives their way of life.
- **Chaudhuri, S., Kumar, A., & Bhardwaj, A. (2021)** studied whether or not certain demographic factors have an effect on people's propensity to exhibit spur of the moment IB of grocery items. While they found no discernible link between gender or age and spur of the moment purchases but income of the customers has such a connection.
- **Kshatriya, K., & Shah, P. S. (2021)** examined the effects of several elements influencing and moderating the distinctly different impulsiveness and

compulsiveness of purchasing that are co-located on the same continuum that can be predicted using social media impact and hedonic satisfaction.

- **Kaur, R., Brar, A. S., & Goel, P. (2022)** investigated the myriad of variables that contribute to the IB of Punjabi working women for formal wear using descriptive research methodology using a Google form so that the findings would be helpful for apparel retailers.
- **Rai, J., & Yadav, R. K. (2022)** examined the influence of certain identified social media characteristics that act as a prelude to the online IB propensity of women customers and their implications, both academic and managerial.
- **Rahim, F. F. M., Abd Rahim, H., Osman, S., & Othman, M. A. (2022)** examined and established the relationships between single moms' financial well-being and factors such as materialism, stress, saving behavior, and compulsive purchasing behaviour.
- **Sen, S., & Nayak, S. (2022)** found three internal stimulation elements viz., materialism, hedonism, and perceived danger as probable precursors to IB making a strong case for the use of individualism and money as moderator variables and their influence on various postulated correlations.
- **Deshpande, B., Pradhan, D., Sivakumaran, B., & Lyngdoh, T. (2022)** studied various effects of that different advertising appeals on the extent IB for vice and virtue items and concluded that humorous appeals (scarcity appeals) increase the likelihood of IB of vice items while unearthing the underlying processes for such effects.
- **Mattila and Wirtz (2008)** found that store environmental stimuli positively affect impulse buying behaviour especially when the store environment is perceived as over stimulating (excitement and stimulation).
- **Sharma, P., Sivakumaran, B., & Marshall, R (2010)** categorized impulse buying as hedonic behaviour that is associated with feelings and psychosocial motivations instead of thinking and functional benefits.
- **Yu and Bastin (2010)** studied the effect of in-store Point of Purchase (POP) posters in supermarkets and found them to induce impulse Purchase behaviours and cost-effective. In-store stimuli are promotional techniques employed to increase impulse buying of products.
- **Lin & Chen, 2012** were of the opinion that to cope with the interpersonal influence stress consumers tend to have a tendency to depict impulsive buying behaviour due to fear of negative or degraded evaluation.
- As per **Platania, M., Platania, S., and Santisi, G. (2016)**, the buying experience increasingly depends on the interaction between the person and the point-of-sale environment.

However, it is not just the atmosphere that stimulates the impulsive behavior of the consumer. The sensory and psychological factors associated with the type of products, the knowledge about them and brand loyalty, often end up overlapping the importance attributed to the physical environment.

- According to **Burton et al. (2018)**, impulse purchases occur when there is a sudden and strong emotional desire, which arises from a reactive behavior that is characterized by low cognitive control. This tendency to buy spontaneously and without reflection can be explained by the immediate gratification it provides to the buyer.
- Researchers developed by **Aragoncillo and Orús (2018)** reveal that 40.0% of consumers spend more money than planned, in physical stores compared to 25.0% in online purchases. This situation can be explained by the fact that consumers must wait for the product to be delivered when they buy online and this time interval may make impulse purchases unfeasible.
- **Sherlock and Wagstaff (2019)** highlighted that individual from different age groups, varied social status and financial standing continuously indulge in social comparisons. Individuals socially compare themselves to others even though they are not aware of it.
- **Sohn and Ko (2021)** argue that although all impulse purchases can be considered as unplanned, not all unplanned purchases can be considered impulsive. Unplanned purchases can occur, simply because the consumer needs to purchase a product, but for whatever reason has not been placed on the shopping list in advance. This suggests that unplanned purchases are not necessarily accompanied by the urgent desire that generally characterizes impulse purchases.
- **Malter, M., Holbrook, M., Kahn, B., Parker, J., and Lehmann, D. (2020)** Impulse buying has been studied from several perspectives, namely: (i) rational processes; (ii) emotional resources; (iii) the cognitive currents arising from the theory of social judgment; (iv) persuasive communication; (v) and the effects of advertising on consumer behavior.
- **Iyer, G. R., Blut, M., Xiao, S. H., and Grewal, D. (2020)** pointed out that marketers may develop “stimuli that both facilitate unplanned purchases and discourage purely uninhibited impulsive purchases. This may lead to later regret and consumer dissatisfaction” (p. 400), the online marketers may devise external interventions to stimulate the informed decision-making process by the customers.
- **Bandyopadhyay, Sivakumaran, Patro, and Kumar (2021)** found that impulsive consumption was a way of inducing an emotionally satisfying sensation for customers who sought spontaneous gratification or pleasure in their buying acts. Such a finding supports the fact that the tendency toward immediate consumption has transformed the lives of today's consumers. In the light of the above, it can be said that impulsive consumers are often unable to resist intense internal desires to make frequent purchases and spend unnecessarily—even though they cannot afford to do so or have little need of the product they buy. Additionally, when impulsive buying fails to recognize the object's true value when shopping, its negative effects are not disrupted. On the other hand, it creates problems in a person's life, frequent failures to manage their time, and an internal need to buy.

**Research Gap:** A thorough survey of literature currently available on IB behaviour and the various components that contribute to it led to an identification of research gap, which serves as the foundation for the present study.

**Need for the Study:** More and more shoppers are purchasing larger amounts of domestic goods and buying personal items. Of late, this behavior has evolved into more of a routine impulsive purchase than one motivated by a genuine need. Mall culture, weekend celebrations, and shopping habits are significantly influencing this trend and young ladies and working women are spending all the more. They are having greater disposable income in their hands and are quietly buying emotion-driven products. Researchers tend to explore the factors involved in working women's purchase behavior leading to IB and such insights would be highly illuminating and of practical significance for retailers as well.

**Objectives of the Study:** To (i) understand the feelings associated with making Impulsive Buying (IB) by Working Women and (ii) examine the various elements driving Working Women to indulge in IB, and (iii) assess the level of satisfaction associated with IB of Working Women.

**Research Methodology:** The study is analytical as well as descriptive and uses primary sources to support the conclusions that it draws. Using questionnaire, information from a sample of female consumers of service-related firms is obtained.

Other data, such as reviews are collected and pooled for the study from a wide range of sources, including websites, publications, journals, and theses. Various statistical tools are used for data analysis and they include percentile calculation, factor analysis, correlation, and regression. Out of 75 questionnaires administered, 71 alone were taken for consideration and four that were partly filled got eliminated. Respondents were asked to score each statement on a scale of one to five, where '5' represents strong agreement and '1' represents significant disagreement. SPSS 18 and Microsoft Excel are also used for data analysis.

**Hypotheses:** (I) **Hypothesis 1:** There is significant relationship between demographic variables like age, occupation, income tenure, work experience etc. on impulse buying of working women. (II) **Hypothesis 2:** There is significant relationship between Aspects of a Psychological Structure on impulse buying of working women.

**Analysis and Interpretation:** For each dimension of IB, descriptive statistics are produced for the respondents in the form of numerical standard deviations and means and the same are used to describe the different aspects of IB. We can put any hypothesis or theory to test only through a systematic approach to assess whether the results of a research study provide support for a certain theory that can be applied to a community and only after gathering information from a representative sample of the population.

<b>Demographic Variables of Working Women</b>	<b>Impulse Buying</b>
Professional/Occupational Class	.67**
Cultural Background	.41**
Occupational Sector	.72**
Education	.38**

Length of Service	.65**
Age	.26*
Marital Status	.14*
	.53**
Job Status	.54**

P<0.05\* and P<0.0\*\*

**Hypothesis-1:** There is a significant relationship between demographic variables like age, occupation, income tenure, work experience etc., on Impulse Buying (IB) of working women. The data in the Table above demonstrates the association between the respondents' biographical traits and their propensity for making IB. Though we notice a wide range of values for the correlation coefficients, from 14 to 72, the ones between IB and (i) the respondents' occupational class where (r = 0.67, p 0.01), (ii) Occupational Sector where (r = 0.72, p 0.01), and (iii) cultural background (r = 0.41, p 0.01), (iv) degree of education where (r = 0.38, p 0.01), (v) length of service where (r = 0.65, p 0.01), (vi) age where (r = 0.26, p 0.05), (vii) income where (r = 0.53, p 0.01), (viii) work status where (r = 0.54, p 0.01) are **statistically significant**. However, there was **no** correlation between marital status and IB where (r = 0.14, p > 0.05).

**Hypothesis-2:** There is significant relationship between Aspects of a Psychological Structure on Impulse Buying of working women.

**Pearson Correlation Matrix for Impulse Buying Factors**

	Psychological Structure
<b>Nature of Work</b>	214 P=0.032*
<b>Pay</b>	4324 0.4324 P=0.0104
<b>Supervision</b>	0.4182 P=0.0104
<b>Co-workers</b>	0.088 P=0.302

P<0.05\*

As per the Pearson correlations for the links between the Psychological Structure of IB shown above, ‘nature of work itself’ had the largest link for IB propensity (r=0.2141). However, the strength of this positive linear association is only moderate and the same is supported by the coefficient of determination at 0.0458. It only indicates that the differences in the nature of the job can only account for 4.58% of the variance in IB.

As per the statistical analysis, there is a positive association between IB and the work itself but it translates into a relatively weak link but the connection is statistically significant at the 0.05 level. This implies that the chances for proving absence of association between these

two variables in the population from which the sample was selected is less than or equal to 5%. Hence, it may safely be concluded that the type of psychological structure and work performed by working women shoppers is directly related to their propensity for IB. There is also a weak but positive association between other parameters and IB as between 'Pay' and IB having the largest correlation ( $r=0.4324$ ) and that between 'supervision' and IB had the least correlation ( $r=0.4182$ ). However, the subscales for the relationships between IB and pay ( $r=0.4324$ ;  $p= 0.0104$ ) and IB and supervision ( $r=0.4182$ ;  $p = 0.012$ ) were found to be significant at the 0.05 confidence interval level.

On the contrary, subscales for IB and promotions ( $r=0.0855$ ;  $p 0.323$ ) and co-workers ( $r=0.0888$ ;  $p=0.302$ ) did not reach levels of statistical significance. All the characteristics considered as above account for only a small portion of the variance in IB. Based on the Co-efficient of Determination, the following conclusions can be drawn: IB with (i) Pay, (ii) Opportunities for Promotion and Co-workers, and (iii) Supervision accounts for approximately (i) 19% ( $r^2 = 0.1869$ ), (ii) 0.73% ( $r^2 = 0.0073$ ), (iii) 18% ( $r^2 = 0.1749$ ) respectively of the variation in IB. Thus, stronger correlations between every one of these aspects are likely to translate into higher levels of IB as all of them play a significant role in the consumer decision-making process.

#### ➤ **MULTIPLE REGRESSION ANALYSIS**

Multiple regressions was carried out to determine the extent to which the demographic variables of employment/occupational class, sector, race, gender, educational level, tenure, age, marital status, stress experienced during buying, income, and job status to explain statistically the variability found out in "buying impulse" of the women shoppers. Among all these, 'Occupational Class' emerged as the single most significant factor. While considering 'social circumstances' as the dependent variable and IB as the independent variable, the coefficient of multiple correlation between the two 0.32, R square, viz., Coefficient of multiple determination, is 0.10005, and adjusted R square is equal to 0.06858. This goes to prove that social conditions could explain 6.86% of the variation in IB. In addition, the F statistic value at 3.18 is statistically significant at the 99% level ( $p < 0.01$ ). Hence, it can be concluded that 'Social Factors' substantially explain 6.86% of the variation in IB. Therefore, it can be inferred that 93.14 percent of the variation in IB can be explained only by characteristics that were not considered in this research. Moreover, the difference in a person's socioeconomic situation is unaffected by his/her occupation sector.

#### ➤ **RESULTS AND DISCUSSION**

In this section, a discussion on the inferences drawn from the study is made after examining demographic data of the sample, descriptive statistics results for IB Features, correlations between IB Dimensions, Multiple Regression Analysis, and other statistically significant variations between biographical components. Conclusions are formed based on the results, and recommendations for additional research that may be beneficial are offered. Significant correlations were identified between the sample's biographical data and IB of women. Results showed a significant association between age and IB. However, **no** significant relationship across marital status and IB was identified. Women buyers are increasingly involved in IB. Marketers and retailers are found to be conducting considerable research to influence a growing number of female buyers through communication and emotional

connection resulting in increased revenue and customer loyalty. They are designing their retail sites to ensure enough visual merchandising, in-store promotions, display of deals, and minimizing the chances of overcrowding. It is hoped the findings would help in examining women's purchasing behaviour in general and IB patterns in particular, both together and independently. These results are expected to be relevant to a wide range of items and not necessarily confined to one single particular product. In the IB behaviour domain, women think and purchase differently depending on various factors in a given situation.

There is a need to scale up and further investigate into IB phenomenon across the country to assist merchants and marketers in developing a strong and effective sales and promotional plan. Promotional offers and discounts are found to have the greatest impact on these consumers when making purchasing decisions that tend to change even in the nick of the moment of the time of final purchase. A substantial linkage is witnessed between biographical characteristics of women shoppers and their IB behaviour is largely influenced and motivated by individuals who are active in their social circles especially while shopping with their colleagues, members of family, spending on supervisor's money while also socializing and bonding with them.

When demographic factors are used as the independent variable and IB as the dependent variable, results from the multiple regression analysis explained a very large portion of the variance in IB is attributable to demographic variables. Level and extent of IB are found to be varying significantly depending on their educational degree. IB exhibited by those with the lowest qualifications was also the least. Respondents aged between 40-49 years had demonstrated much lower levels of IB than those under other age groups. Factors such as merchandise appeal, brand image, comments from reference groups, and product necessity amid festival seasons left considerable influence on IB. A woman shopper's family members and/or friends accompanying her, tend to push her to be 'impulsive' by recommending new goods or well-known brands. Marital status also leaves an impact on IB and married women shoppers tend to exhibit greater levels of IB and women who are unmarried, divorced, or bereaved reported lower levels of IB. Women shoppers are also found to be undergoing higher levels of stress while making an impulse purchase.

Impulse women shoppers generally tend to include clothing, footwear, eyeglasses, jewelry, handbags, skincare and make-up products, and anything else that improves their style quotient in their shopping wish list. Purchasing one item on the list automatically often acts as a trigger to buy remaining items on the list. Depression caused by IB is found to be countered effectively through 'Impulse Buys Treatment'. By carrying shopping bags, women's spirits skyrocket, their stressed minds are rejuvenated experiencing a feeling of "great pleasure". IB also gets impacted considerably depending on women shoppers' income levels as those with the lowest salaries had much lower IB than those with greater incomes. Similarly, a considerable association is witnessed between educational attainment of the women shoppers and their IB inclinations and attitudes.

#### ➤ SUGGESTIONS

As shoppers in a rush tend to make impulsive purchases shopkeepers are advised to promote express/quick shopping through specialized facilities. Keeping in mind the fact that chances for IB get reduced after one hour, shopkeepers can take measures to curtail shopping



lengths from IB stand point of view. Chances for IB drastically come down if women shoppers can prepare and carry a checklist and stick to it at the shopping outlets. Shoppers must be sensitized to and cautioned about the fact that there are chances for deterioration in quality of products put up for sale and services offered by the retailers.

Women shoppers who get tempted by their otherwise idle but discretionary income must be dissuaded from buying impulsive non-utility products involving through visual attractiveness idle and discretionary. IB does not generally correspond to a consumer's logical decision-making paradigm. When a customer has a need, he or she indulges in quick IB spontaneously with no prior planning and doesn't look for alternatives but completes a specific purchasing.

#### ➤ CONCLUSION

Everywhere they go, women consumers are tempted to buy products that are not on their 'Wish List'. This urge to make unneeded purchases eventually leads to impulsive purchases by consumers. Most people have made impulsive buying at some time in their life. The marketer should place greater attention on more appealing and decorative window displays, which entice customers to visit retail establishments and aid to enhance sales and income and must play pleasing music to relieve the stress of working women.

According to the poll, the numbers of store personnel and personal interaction have a substantial impact on female shoppers. This suggests that women are more susceptible to impulsive purchases when shopping.

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