

Impact of Individualism, Collectivism, Mood, Proximity and Savings on Impulse Buying Behavior in Pakistan

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Abstract: The present study focuses on finding out the main attributes that determine the reasons of impulse buying behavior in Pakistan. The data has been gathered through questioners from 400 buyers of different cities of Pakistan, like Rawalpindi, Islamabad, Karachi and Sargodha. The predictor variables in most of the recent researcher are “Personal attributes”, as compared to previous researches in which the predictor variables were products. Thus the recent researcher focuses on identifying peoples, who could be classified as “impulsive buyers” and “non-impulsive buyers. Despite the classifications of impulsive and non-impulsive buyers, it is also find the level of impulsiveness in reference to purchasing, varied from time to time for both the impulsive buyers and non-impulsive buyers. Reviewing the literature five variables is taken for the study to determine the dependent variable. Results were analyzed using ordinary least square (OLS) regression and correlation techniques and findings of the data have been tested which appeared significant statistically. The results indicate that impulsive buying behavior positively associated with the collectivism, proximity and mood and have negative association with the savings and collectivism. Further analysis can be done on the more independent variables, which includes the product specific impulse buying tendency.

Key words: Individualism • Collectivism • Mood • Proximity • Savings and Impulsive buying behavior

INTRODUCTION

“Definition of impulsive buying is an unintentional (unplanned) purchase”, [1]. According the [2] impulsive buying is an unplanned purchased. Impulse buying is an immediate buy having no prior plan or purpose to buy the product [3]. Consumers do the impulsive buying when he feels vigorous enthusiasm which turns into a want to buy that product immediately [4]. Impulsive buying is an unplanned shopping by the buyers. There is a substantial amount of research conducted on impulsive buying behavior in developed countries. Developing countries have got less concentration on this subject. Some research is conducted on this issue but not sufficient to determine the actual factors that actually affect the impulsive buying behavior in Pakistan.

Mood is one of the most important factor which affect the buyers because the people of Asian countries are more emotional then Europeans. Saving is also having a significant value because Pakistan is a developing country so the people give most worth to money rather

than shopping. Most of the people prefer to save money rather than to use it for unplanned shopping. After studying literature on these variables it is found that existing research on factors determining the impulsive buying are not enough to explore the actual determinants. There is a substantial amount of research conducted on impulsive buying behavior in developed countries. In developing countries, very less concentration has been given to this research area. Some researchers studied this relationship before but findings are not sufficient to determine the actual factors that actually affect the impulse buying. Saving is one of the important factors in the Pakistani context because it is a developing country and income level is low over there so Pakistanis are very sensitive in matter of savings. Individualism and collectivism has also effect on the impulsive buying behavior. Mood and proximity have a prominent effect on the impulsive buying behavior because some people like to do impulse buying to release the tension or depression but others like to do shopping in fresh mood. Pakistanis are very emotional people they feel greater influence of

the behavior of the storekeeper. This research will find out the exact determinants of the impulsive buying behavior. After the review of the studies done in other countries, we are intending to do the study in Pakistan's perspective. The benefit of this comprehensive research is that it would be helpful in developing such strategies that would be useful to attract the impulsive buyers by the proximity factors. This research will find out actual determinants of increasing rate of impulsive buying [4, 5].

Literature Review: In this research paper there is one independent variable "impulsive buying behavior" and five independent variables i.e. individualism, collectivism, mood, proximity and savings.

Impulsive Buying: "Definition of impulsive buying is an unintentional/unplanned purchase". According to the impulsive buying is an unplanned purchase. Impulsive buying is an immediate buy having no prior plan or purpose to buy the product [6, 7]. Consumers do the impulsive buying when he feels vigorous enthusiasm which turns into a want to buy that product immediately. Impulsive buying is associated with the fashion products and emotions as well [8, 9]. Purchasing lifestyle explains the type of shopping either its compulsive or impulsive. Impulsive buying has weak association with consumer lifestyle, fashion involvement and post-decision stage of consumer's purchasing behavior but there is a strong association between impulsive buying and pre-purchase decision stage. Availability of the Variety may also be a factor of impulsive buying. Impulsive buying is actually unplanned or unintentional shopping. Impulsive could provide the information to the other consumer about the product so retailer can get more customers' regularity by focusing them [10, 11]. Impulsive buying is strongly associated with urge, behavior, personality emotions and self-control. Someone who has the ability of self-control would be less impulsive buyer as compare who has no or less [12-14].

Impulsive buying is associated with the self-control and personality traits. Impulsive buying is has no evaluation of alternative and no proper process it is occur just because of urge. Main reason of impulsive buying is urge, it can reduce by repeated physical and cognitive exercises. Cognitive exercise increases the self-control. When the self-control will increase by the cognitive exercises than impulsive buying will decrease. Marketers should permute the impulsive buying with association of external rewards. There are the two main aspects of the impulsive buying one is lack of urgency and second is

unenthusiastic necessity. Impulsive buying is a wide spread phenomena in the United States. Impulsive buying commonly exists in the lower price products like chocolates and magazines. Impulsive buying is an instantaneous and complex behavior in which the quickness of the impulse buy resolution procedure envisages considerate purposeful deliberation of information and option selection. Impulsive buying is the unplanned purchase and most of the time they are used interchangeably. Impulsive buying is the instantaneous and forceful urge of buying instantaneously by to urge is force which bothers the customer to purchase immediately. Impulsive by is the power urge to purchase which bother the customer to purchase the product. Level of impulsiveness varies time to time and between the impulsive buyers and non-impulsive buyers. Two factors are effecting the impulsive buying one is desire to purchase and second is urging to purchase. Reasons of the impulsive buying are the buying urge and desire to buy. Desire to buy and the urge to buy are the main two reasons of impulsive buying. Impulsive buying are associated with the age. Young age group is more impulsive buyers then the older people. It is increase in the age of 18 to 39 and decrease after the age of the 39. There is an inverse relationship between impulsive buying and age. As the age will increase impulsive buying behavior will decrease. It's higher in the age of the 18 to 39 and decreased after the age of 39. Impulsive buying is vary with the gender because men purchase the products on the base of rationality and finance but the women purchases base on the emotional attachment and social identity. Impulsive buying varies with the income. Impulsive buying behavior is the gender specific.

MOOD: There is an association between events and mood. Impulsive buying is associated with emotions. Cognitive is an important component of impulsive buying. Cognitive is major component of impulsive buying and cognition has great impact on impulsive buying. In impulsive buying individual prefer the short term benefits or relaxation rather than long term benefit because to relax their mood. Some individual prefer the impulsive buying to satisfy their hedonic needs but some are not interested in the rewards. Impulsive buying is associated with depression. People make impulsive buying for the removal of depression or for tension diversion.

Impulsive buying occurs in response of the emotional disturbance. Impulsive buying is not associated with the cognition or emotion but it is associated with stress, disappointment and depression. An individual make

impulsive buying when he will depress. Age, gender, income, or insurance coverage, hurricane victims are also the determinants of the impulsive buying. Individual make the impulsive buying for getting pleasure in the stressful life. During the impulsive buying individual forget the stress because of involvement in the shopping. Individual makes impulsive buying to hide the stressful condition and want to busy in the interesting activity which is shopping [15-55].

Mood is also having the strong association with impulsive buying. Impulsive buying is nearly associated with the pleasure, care free and excitement. Positive mood related to the impulsive buying. Negative mood and bad mood indirectly affect the self-control. Negative mood is also associated with the impulsive buying. Consumer makes the purchase in the negative mood or in stress to alleviate their sad and negative mood. Pleasure mood, excitement and carefree has strong relationship with the impulsive buying. People make the impulsive buying in negative mood to alleviate it and to find freeway from the stress.

Proximity: Looks of the Retail stores also enhances the shopping of the buyers or the customers for example store's size, design, importance of the location and its image. Buyer influenced by the stores physical feature of the retail stores. Products' feature has a great impact on the impulsive buyers. If the product would be attractive in the looks and have attractive feature than the customers will purchase that product impulsively but if the product would not attractive than the customer will ignore that product and will not urge to buy of that product. Product features create the loyalty of the customer impulsively and customer would purchase the product frequently Proximity Customer explained that sometime they purchase those products suddenly for which they have no prior plan. After entering the store those products attract them so they buy. Other reasons of the impulsive buying are the setting of the shelves, design of the store and the facilitations which a retailer provides the customer. Retailer should identify those products which mostly buy impulsively. Impulsive buying is an unplanned purchased which is urged by the display of the shelves and facilities of the store. Customer buys the some product impulsively. Customers stated that they purchase some products for which they have no plan to buy before entering the store butt because of attractive setting of the store and behavior of the store keeper bother us to buy those products. Impulsive buying could be enhanced by focusing on the products which are

mostly purchase impulsively, design of the store, settings of the shelves and by the behavior of the store keeper. Impulsive buying associated with the proximity factors. Proximity factors affect the impulsive buying. Proximity is also features that smooth the progress of impulsive buying. Consumer accepted that by staring the products in the retail store or catalogues stimulate the urge to buy of that product. By looking the goods in the catalogues and the stores stimulate the need to purchase of that good. Sensory inputs (touching products in the store and tasting free sample of foods) also stimulate the impulsive buying. Physical proximity factors also have the strong impact on the impulsive buying. These factors are the store design, free sampe tasting of food; sniffing aromas also enhance the impulsive buying [56].

Savings: People buy the commodities impulsively because they want to give the gift them self to eradicate the depression and disappointment because they have extra money .The products which are buying impulsively mostly are not costly but are cheap in price or rate. Money is the purchasing power which can control the others. Impulsive buyers are the status conscious and stature. Money is the source of worries as well as it also provide the relief from the depression and worries.

Individualism: Impulsive buying is not only depending on the self-interest. Impulsive buying occurs when an individual want to satisfy the urge to buy immediately. For the satisfaction of the sudden buying urge individual makes the impulsive buying instantaneously. Individual choice depends on the environment and society in which individual grow. Individual is also responsible for impulsive buying. With the other perspectives customer is also responsible for impulsive buying contrarily. Not only the product is the cause of the impulsive buying but the individual is also responsible for this purchase. Recent research is focusing on the impulsive buyer and classifying them from the non-impulsive buyers because according recent research predictor factors of impulsive buying are personal attributes rather than the product. Impulsive buying is caused by the personal attributes rather than the attributes of the product. The causes of the impulsive buying are the personality traits of the buyers rather than the feature or the characteristic of the products. Individuals aggravated by their own preferences, need and rights. Individuals give the priority to their own goals and emphasis on the logical and rational relationship with others. People are classified into two groups, one lies in the individualism and second in

the collectivism. The consumer of first group (individualism) has strong relationship with the impulsive buying as compare with the second group (collectivism). Impulsive buying is associated with culture. Individualism and collectivism are two main groups of the culture. The people who belong to the individualism are self-oriented, independent and autonomous. The people who belong to the second group collectivism are family oriented, more social and follow the family norms .

Collectivism: Collectivism Impulsive buying is associated with culture. Individualism and collectivism are two main groups of the culture. The people who belong to the individualism are self-oriented, independent and autonomous. The people who belong to the second group collectivism are family oriented, more social and follow the family norms. Impulsive buying strongly associated with the individualistic culture as compare to the collectivism culture. Some people claim that they are in the collectivism but in actual they are not in the collectivism.

Theoretical Framework:

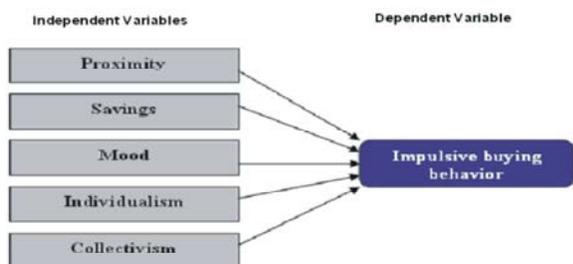


Fig. 1: Theoretical framework of research paper

Theoretical frame work shows the model of the research. In this research there is only one dependent variable but five independent variables. Impulsive buying behavior depends on the individualism, collectivism, proximity, mood and savings of the buyers.

MATERIALS AND METHODS

Questionnaire contained 34 (thirty four) items and 2 (two) sections. Section one has 28 (twenty eight) items which are the research model relevant questions but section 2 (two) contains 6 (six) questions related to demographic (of respondents). The population for data collection is customers of Pakistan. The sample is collected from various cities of Pakistan i.e. Sargodha, Lahore and Rawalpindi and the sample size is 400 customers. The questionnaire was personally administered through the concerned people or customers.

Table 1: Characteristics of sample

Sr no.	Items	Items	Frequency	Percentage of frequency
1	Gender	Male	66	21%
		Female	239	79 %
2	Age	21 & less	70	22%
		21-25	84	30%
		26-30	49	19%
		31-35	46	16%
		36-40	20	8%
		41-45	15	4%
		46-50	2	0.7%
51& above	0	0%		
3	Shopping frequency per week	Less than 2 times	75	13%
		2-5 times	250	60%
		More than 5 times	175	27%
5	Occupation	Students	2	0.7%
		Business sector	89	29%
		Land lords	78	26%
		Job holders	27	9%
		Manufacturer	85	28%
		Education sector	24	8%
7	Income	Less than 25000	5	2%
		25001-35000	24	8%
		35001-50, 000	63	21%
		Above 50, 000	213	69%
8	Qualification	Inter	105	34%
		Undergraduate	96	31%
		Graduate	70	23%
		Post graduate	36	12%

Total 400 (four hundred) questionnaires are distributed out of 305 (three hundred and five) questionnaires were received back by making response rate 76%.Data is collected from both males and females for the avoidance of the biased results. So the characteristic i.e. gender, Age, Occupation, Shopping frequency per week, Qualification and income of the customers vary from customer to customer so all above Characteristics of the respondents of sample are summarized in the following table.

In the society of Pakistan females are more shopping lover than male because of busy schedule of them. In this country mostly females are house wives and they have no concern with the businesses and any other activities so they have a lot of time for shopping. That’s why only 21% response is gathered from the males.

RESULTS

Correlation analysis shows the relationship among the variables but the regression analysis shows the confidence level, significance and beta. Regression analysis also shows the model summary.

Table 2: Correlation among variables

Correlation	Impulsive Buying Behavior	Proximity	Mood	Individualism	Coolectivism	Savings
Impulsive Buying Behavior	1	0.713**	0.692**	-0.700**	0.668**	-0.748**
Proximity	0.713**	1	0.676**	0.512**	0.517**	0.519**
Mood	0.692**	0.676**	1	0.571**	0.619**	0.598**
Individualism	-0.700**	0.512**	0.571**	1	-0.815**	0.679**
Coolectivism	0.668**	0.517**	0.619**	-0.815**	1	-0.711**
Savings	-0.748**	0.519**	0.598**	0.679**	-0.711**	1

Linear association is checked by the Pearson correlation analysis between the variables in the study. Correlation statistics shows the association between the variables that how the two variables are associated with each other, it tells that if one variable moves in one direction the other variable will move in the similar direction or opposite to that. We found that the dependent variable selection of the bank is having highly significant with all the five independent variables. It has positive association with collectivism, mood and proximity but have negative or opposite association with savings and individualism. The association between the independent variables shows that they are strongly associated between themselves and all of the correlation results are significant at the level of 1%. Colinearity statistics shows that there is a chance of multicollinearity in the data but variance inflation factor (VIF) which is the test for checking multicollinearity shows that there is no such problem of multicollinearity as all the values of VIF are less than 10 and tolerance values are below 1. Correlation analysis indicates that there is a strong and significant relationship among the impulsive buying behavior, proximity, collectivism and mood. But the relationship of impulsive buying behavior with individualism and saving is strongly negative.

Regression: Regression test is used to check the relationship between the dependent and independent variables. Regression results show the significance of the regression model and its explanatory power. The regression analysis indicates that the value of R Square is 0.678, which indicates that there is 67.8 % variation in impulsive buying behavior is explained by the variables in the study while 32.2% variation is due to those factors, which are not considered in this model. The value of F is 139.787 and is significant showing the fitness of the model. The results of the study showed that all the variables have significant impact on impulsive buying behavior. Result suggests that 1 unit increase in proximity will increase the impulsive buying behavior by 0.438. Mood is also having significant impact on the impulsive buying behavior. Collectivism has positive and strong

relationship with the impulse buying behavior. Regression result shows that 1 unit increase in collectivism will result an increase of 0.227 in the selection of bank and the result is significant at the level of 1%. Individualism and saving have the strong but negative relationship. Results show that 1 unit change in the savings will decrease the impulsive buying behavior by .223. Individualism is also has negative impact on the impulsive buying behavior with 1 change in it will decrease the .197 in impulsive buying behavior.

Table 3: Regression analysis

	Beta	t	Significant
IMPULSIVE BUYING BEHAVIOR		5.437	.000
PROXIMITY	.438	5.418	.000
MOOD	.321	4.145	.000
INDIVIDUALISM	-.197	-1.198	.000
COOLECTIVISM	.227	3.32	.000
SAVINGS	-.223	-.306	.000

N=305

Dependent variable= Impulse buying behavior

R square= 0.678

Adjusted R square= 0.659

F= 139.787

Significance=. 000

Table 4: Model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.824 ^a	0.678	0.659	.4298

DISCUSSION

Pakistanis are the emotional people they get excitement by the advertisement and behavior of the shopkeeper so they start buying the products. So the proximity has the strong impact on the impulsive buying. Retailer must to promote the impulsive buying by the attractive design of the retail store and by promoting the positive points of the impulsive buying. Retailer must be conscious that no one negative point of impulsive buying exists in the store. They should promote the impulsive buying with any extrinsic rewards or any external rewards.

Pakistan bother on the collectivism so the people who prefer the family goals are more impulsive buyers because when they go with their families they cannot ignore request of them.

Mood is a very prominent determinant of the impulsive buying behavior. Buying and cognition has great impact on impulsive buying. In impulsive buying individual prefer the short term benefits or relaxation rather than long term benefit because to relax their mood. Some individual prefer the impulsive buying to satisfy their hedonic needs but some are not interested in the rewards. Impulsive buying is associated with depression. People make impulsive buying for the removal of depression or for tension diversion. Impulsive buying is 'extensively know phenomena' in the United States. Products categories such as magazines and chocolate and apparels are usually purchased spontaneously. Impulsive buying behavior is an unexpected forceful hedonically multifaceted purchasing behavior in which the quickness of the impulse purchase decision process predicts considerate purposeful thought of information and choice option. Researchers found that "individual" are responsible for impulsive buying contrarily; to previous believe that the "product" contributes impulsive buying. In view of these findings, the researchers started redefining the variable "impulsive buying". Several researchers thus conceptualized impulse buying from customers' perspective. According to these researchers impulsive buying is a sudden and power urge to buy immediately. The predictor variables in most of the recent researcher are "Personal attributes", as compared to previous researches in which the predictor variables were products. Thus the recent researcher focused on identifying peoples, who could be classified as "impulsive buyers" and "non-impulsive buyers. Despite the classifications of impulsive and non- impulsive buyers, it was also found the level of impulsiveness in reference to purchasing, varied from time to time for both the impulsive buyers and non-impulsive buyers. According the results of this study in the Pakistani culture collectivism is positively associated with the impulsive buying behavior because here people live in the joint family system and when they go for the shopping they purchase those things which are not the part of their list. They cannot say no to the elders and children so the make impulse buying.

CONCLUSION

Individualism and collectivism has also effect on the impulsive buying behavior. Mood and proximity have a

prominent effect on the impulsive buying behavior because some people like to do impulse buying to release the tension or depression but others like to do shopping in fresh mood. Pakistanis are very emotional people they feel greater influence of the behavior of the storekeeper. This research will find out the exact determinants of the impulsive buying behavior. After the review of the studies done in other countries, we are intending to do the study in Pakistan's perspective

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