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# **Evaluating Effective Factors on Consumer Impulse Buying Behavior**

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**Abstract:** The goal of this research is to examine the effect of four external cues (window display, credit card, promotional activities (cash discount, free product)) on consumer impulse buying behavior. A conceptual model adapted from Churchill and Peter (1998) is proposed and verified by empirical data. The sample size was small (n=275) and data collection took place in Abadan, Iran. We defined four hypotheses and Statistical Packages for Social Sciences' (SPSS) and LISREL software is used for the data analysis. Structural Equation Modeling (SEM) used to see the correlations between consumer's impulse buying behavior and each of four external cues. The instrument used for this study was in survey format. Data collected in July 2010. The result of the present study proves that there is a pivotal relationship between window display, credit card, promotional activities (discount, free product) and consumer impulse buying behavior.

Key words: Consumer Behavior % Impulse Buying % Promotional Activities % Credit Card

## INTRODUCTION

For over fifty years, consumer researchers have strived to form a better definition of impulse buying. Early studies on impulse buying stemmed from managerial and retailer interests. Research in this vein placed its emphasis on the taxonomic approach to classifying products into impulse and non-impulse items in order to facilitate marketing strategies such as point-of-purchase advertising, merchandising, or in-store promotions [1]. However, local market conditions, systems of exchange and various cultural forces impact how consumers operate on impulse [2].

#### Literature Review

**Nature of Impulse Buying:** Impulse buying is unreflective in that the purchase is made without engaging in a great deal of evaluation. Individuals buying impulse is less likely to consider the consequences or to think carefully before making the purchase (Rook, 1987). The person's attention is focused on the immediate gratification of responding to the urge to buy rather than on solving a preexisting problem or on finding an item to fill a predetermined need. Finally, consistent with general impulsiveness, impulsive buying is immediate (Barratt, 1985; Rook, 1987) [3]. **Impulse Buying Behavior:** Subsequent to 1982, when researchers began to re-focus attention on impulse buying behavior, researchers began to investigate the behavioral dimensions of impulse buying. Most recently, researchers appear to agree that impulse buying involves a hedonic or affective component (Cobb and Hoyer, 1986; Piron, 1991; Rook, 1987; Rook and Fisher, 1995; Weinberg and Gottwald, 1982). For instance, Rook (1987) reports accounts by consumers who felt the product 'calling' them, almost demanding they purchase it. This emphasis on the behavioral elements of impulse buying led to the definition of impulse as follows.

Impulse buying occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately. The impulse to buy is hedonically complex and may stimulate emotional conflict. Also, impulse buying is prone to occur with diminished regard for its consequences (Rook, 1987, p. 191) [4].

Rook and Hock (1983) identify five crucial elements in impulse buying: a sudden and spontaneous desire to act, a state of psychological disequilibrium, the onset of psychological conflict and struggle, a reduction in cognitive evaluation and a lack of regard for the consequences of impulse buying [5].

**Corresponding Author:** Alireza Karbasivar, Department of Business Management, Islamic Azad University-Firoozkooh Branch, Iran. Tel: +98-221-6228051-3, Fax: +98-221-6225994. While shopper with impulsive buying tendencies may view an impulse purchase as negative and successfully resist the temptation, at other times they are also more likely to rationalize the negative feelings and make the purchase anyway. This indicates that, although impulsive shoppers may deliberate about the purchase on a cognitive level, at some point in the decision making process the shopper's affective state overcomes their cognitive willpower. These findings support a study, which concluded that, although cognitive deliberation plays a part in the impulse buyer's decision, its influence is smaller than that of the affective state (Weinberg and Gottwald, 1982) [6].

Several Types of Impulse Buying Behavior: researcher suggested Several Types of Impulse Buying Behavior of apparel products. Han et al. (1991) classified Impulse Buying Behavior of apparel into four types based on Sterns separation: Planned impulse buying, Reminded impulse buying, Fashion oriented impulse buying and Pure impulse buying. Ko (1993) identified that impulse buying of apparel products can be differentiated from reasonable unplanned buying on emotional preferences or objective evaluation rather than rational evaluation. According to these results, unplanned apparel buying maybe divided into three types: Reasonable unplanned buying related to objective evaluation and emotional preferences, emotional impulse buying connected with only emotional preferences and objective impulse buying related to only objective evaluation. Cha (2001) provided, advancing the results of Kos research, that unplanned apparel purchase might be divided into four types by purchase evaluation process: Rational unplanned purchase, Emotional unplanned purchase, Gender impulse purchase and Cautious impulse purchase [7].

In a landmark study, Stern (1962) classified four distinct types of impulse buying that can be categorized according to the amount of affect versus cognition present in the decision process. Pure impulse buying, where an emotional appeal triggers the impulse to buy, represents the least amount of cognitive involvement. The remaining three types involve a combination of cognitive and affective influence, with cognition increasing respectively. A suggested impulse buy occurs when a shopper sees an item for the first time and desire to buy is formed without prior product knowledge. Planned impulse buying occurs when a shopper has some specific purchase in her/his mined; however, the actual purchase depends upon price specials, coupon offers and the like. Reminder impulse buying results from a predetermined need that is promoted upon encountering the item while shopping (Stern, 1962) [6].

**Factors Influence Impulse Buying Behavior:** Consumers are affected by both internal and external factors of impulse buying (Wansink, 1994). Since impulse buying behavior is often stimulus driven (Rook and Fisher, 1995), increased exposure to certain external stimuli increases the likelihood of impulsively buying (Iyer, 1989).

**External Factors of Impulse Buying:** External factors of impulse buying refer to marketing cues or stimuli that are placed and controlled by the marketer in attempt to lure consumers into purchase behavior (Youn and Faber, 2000). Consumers can experience an urge to impulsively buy when visually encountering cues such as promotional incentives (Dholakia, 2000; Rook, 1987). External marketing cues not only attract new customers into a retail web site, but promote up- and cross-selling to existing (and new) customers by encouraging impulse purchases of complimentary items or better items [8].

Specific situations and retail settings influence both in-store responses and future store choice decisions because of the changing and adoptive nature of expectations, preferences and behavior (Hausman, 2000). For instance, the findings of Darden et al.'s (1983) study showed that consumers' beliefs about the physical attractiveness of a store had a higher correlation with a choice of a store than did merchandise quality, general price level and selection. This supports the notion that consumers' choice of a store is influenced by the store environment, of which visual merchandising plays a vital role. This view is consistent with Bowers' (1973) observation that people approach, avoid and create situations in accordance with their desires. Customers' avoid or leave retail settings that are stressful or obstructive (Anglin, Morgan and Stoltman, 1999). The expectation/experience of positive feelings generally leads to approach responses, while avoidance is associated with expectations/experience of negative outcomes (Dovnovan and Rissiter, 1982; Mehrabian and Russel, 1974; Saegert and Winkel, 1990; Troye, 1985). Researchers have suggested that various aspects of retailing environments can influence consumer behavior [9].

Recent studies have stated that atmospheric cues in the retail environment (i.e., sights, sounds and smells) are important triggers that can influence a desire to purchase impulsively (Eroglu and Machleit 1993; Mitchell 1994) [1]. Marketing influences on the consumer buying process include the affect of the marketing mix, known as product, price, placement and promotion, which influence the consumer buying process at various stages [11].

Store Apparent Characteristics: Studies on consumer buying behavior and store patronage have been an important area of research in retailing for many years. The extant literature on the attractiveness of retail stores has predominantly focused on the critical influence of store image, the importance of location and size (Carter and Vandell, 2005; Eppli and Benjamin, 1994), the effects of agglomeration and the physical aspects of the retail outlets (Eppli and Shilling, 1996). Only a few studies have tried to explain shopping patterns in terms of individual differences among the consumers (Donovan and Rossiter, 1994; Verplanken and Herabadi, 2001). We can observe an increasing importance of convenience orientation in the consumer's buying behavior and store patronage (Fitch, 2004; Jones et al., 2003) [10]. The retailing business is globally experiencing huge trends due to the everchanging nature of consumer tastes, consumption patterns and buying behaviors". Each retailer's ability to sustainably sell its merchandise, therefore, largely depends on the strategic strength of its marketing mix activities. Given the power of impulsive buying in pushing revenue and profits up, most marketers have since tried to influence the in-store decisions of their potential consumers through creating enjoyable, attractive and modern state-of-the-art environments ranging from background music, favorable ventilation, freshened scent, attractive store layout, store displays and persuasive shop assistants among other things [11].

In-Store Displays: The importance of window display in relation to consumers' buying behavior has received minimal attention in the literature. However, since a consumer's choice of a store is influenced by the physical attractiveness of a store (Darden at al., 1983) and the first impressions of the store image is normally created at the façade level, it can be suggested that window display may influence, at least to some degree, consumers' choice of a store when they do not set out with a specific purpose of visiting a certain store and purchasing a certain item. The initial step to getting customers to purchase is getting them in the door. Today more retailers are placing increased importance on window display to attract passerby's attention and ultimately to transform shoppers into consumers (Diamond and Diamond, 1996) [9].

The In-store Shopping Environment as a Determinant of Impulsive Buying: The in-store shopping environment is a very important determinant of impulsive buying. It is constituted by micro variables which are specific to particular shopping situation and confined to a specific geographic space. Factors such as in-store background music, store display, scent, in-store promotions, prices, shop cleanliness, shop density or congestion and store personnel all make up the in- store shopping environment, among others. Zhou and Wong (2004) categorized the instore shopping environment into 2 separate effects of instore point-of-purchase (POP) posters on shoppers' impulse behavior in a supermarket setting. The first is the promotional effect, which includes such stimuli as promotional discounts (coupons, multiple-item discounts and gifts) and cheaper prices. The second was termed the atmospheric engagement effect (enjoyment and attractiveness) conveyed by the POP posters.

Unexpected Cheaper Prices and Discounts /sales/ specials: One effect of unexpected price discounts is that of causing a generalized affective effect on consumers (Janakiraman et al., 2006). Therefore, Millman (1986) as cited by Janakiraman et al. (2006) had earlier argued that negative affect induced by unexpected price hikes might suppress spending by limiting purchase consideration of other goods, while positive affect induced by unexpected price drops might increase spending by expanding consideration of other goods. The consumer mental accounting activity concept can also explain priceinduced accounting activity concept can also explain price induced impulse buying according to Janakiraman et al. (2006). The concept is of the idea that an increase or decrease in the amount spent for an essential item on a given shopping trip would increase or decrease the amount that is perceived to be available to spend on other goods, producing a congruent spillover effect. Arkes et al. (1994) as cited by Janakiraman et al. (2006) acknowledged that the unexpected price discount results in higher expressions of willingness to pay for unrelated discretionary items [11].

**Internal Factors of Impulse Buying:** Internal factors of impulse buying focus directly on the individual, examining the internal cues and characteristics of the individual that make them engage in impulse buying behavior. Such factors involve a consumer's personality traits which determine the degree of their impulse buying tendency (IBT), internal cues such as emotional states, the consumer's normative evaluation of impulse buying engagement and demographic factors(KacenandLee,2002) [8]. Many researchers have provided theoretical frameworks for examining impulse buying related to psychological variables (e.g. personality, self-regulation), hedonic experiences (e.g. shopping enjoyment, emotional state, mood) and situational variables (e.g. available time, money) in a shopping context (Beatty and Ferrell, 1998; Burroughs, 1996; Rook and Fisher, 1995)[12].

A person's emotional state, mood and self-feelings can be recognized as a person's affective state (Youn, 2000). Internal stimuli are processed by the consumer affectively and/or cognitively resulting in impulsive or non impulsive behavior. In result, feelings might include an "irresistible urge to buy, positive buying emotions and mood management" (Coley and Burgess, 2003, p.283). When a consumer experiences an "irresistible urge to buy", he/she feels compelled to make an impulse purchase. Several researchers have suggested that consumer personality traits can exemplify impulsive behavior more than other traits (Beatty and Ferrell, 1998; Rook and Fisher, 1995; Weunetal, 1998). Research contends that these personality traits can help determine the degree of a person's IBT (Beatty and Ferrell, 1998; Rook and Fisher, 1995) [8].

**Credit Card:** Since impulse buying behavior may be accelerated by the credit card use (Roberts and Jones, 2001; Kim, 2001a; Kim, 2001b), a need exist to investigate the relationship between impulse buying behavior and credit card use. Credit cards are seen as a convenient and relatively painless way to spend. Moreover, the use of credit cards lowers the perceived cost and biggest future use.

Widespread credit card use reflects consumer preferences regarding prearranged lines of credit while technological developments make it much easier for creditors to offer revolving credit (Durkin, 2000). Easy access to credit cards eliminate the immediate need for money to buy something, cause consumer to overspending (Schor, 1998) and likely accelerate the development of impulse buying (Robert and Jones, 2001). Thus, when compared to cash, credit cards lead to greater imprudence. Consumer researchers suggest that heavy credit card users have been found to be less price conscious (Tokunga, 1993), that credit card possession is related to buying higher priced items (Deshpande and Krishnan, 1980) and credit card possession and use is positively correlated with the anticipation and actualization of further use (Feinberg, 1986).

Robert and Jones (2001) also supported the facilitating nature of credit cards on consumer spending. Most studies have examined the effects of demographic and economic variables on credit card use, such as age, income, education, occupation and marital states (Chien and Devaney, 2001; Kim, 2001b; Min, 1999; Xiao *et al.*, 1995) and credit attitude (Davis and Lea, 1995; Hayoe *et al.*, 2000; Hayoe *et al.*, 1999; Kim, 2001a; Xiao *et al.*, 1995) [7].

**Research Model and Hypotheses:** Churchill and Peter (1998) generated a model of the consumer buying process including five steps: need recognition, information search, alternative evaluation, purchase decision and postpurchase evaluation. Considering the nature of impulse buying, which occurs in a short period of time without prior plans, Churchill's and Peter's (1998) model has been modified for the purpose of this study to describe the impulse buying process by omitting several steps, such as need recognition, information search and alternative evaluation and reclassifying influencing factors [9] (Figure 1).

In this study, consumers' apparel impulse buying behavior serving as dependent variable and four external factors (Credit Card, In-store Form Display (Window Display), Promotional Approaches (Cash Discount), Promotional Approaches (Free Products)) serving as independent variables. Therefore, hypotheses were developed to investigate relationships between consumers' apparel impulse buying behavior and these four external factors.

**H1:** There is a positive relationship between consumers' apparel impulse buying behavior and credit card.

**H2:** There is a positive relationship between consumers' apparel impulse buying behavior and promotional approaches (cash discount).

**H3:** There is a positive relationship between consumers' apparel impulse buying behavior and promotional approaches (free products).

**H4:** There is a positive relationship between consumers' apparel impulse buying behavior and in-store form display (window display).

### Methodology

**Sample:** The sample group for this research survey was selected from whose shopping apparel in Central Market and Kadoos Mall, Abadan, Iran.

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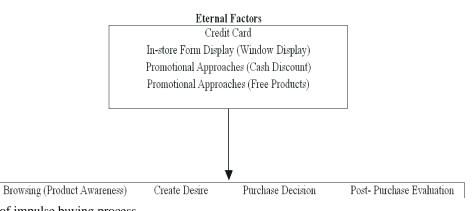


Fig. 1: A model of impulse buying process Source: Adapted from Churchill & Peter (1998)

Survey Development: The instrument used for this study was in survey format. 19 Questions were adopted from previous research or were created by the researcher with the help of the researcher's professors. The questionnaire consisted of six major sections measuring respondents' impulse buying behavior and factors influence this behavior and demographics. The first section of the survey, measured respondents' impulse buying behavior (question numbers 1-7), section two measured influence of credit card on impulse buying behavior (question numbers 8-11), section three measured influence of promotional approaches (free products) (question numbers 12-13), section four measured influence of approaches(cash promotional discount) (question numbers 14-15), section five measured influence of instore form display (window display) (question numbers 16-19) (Table1), the last section consisted of questions to determined the respondents' demographic profile, such as gender, age, marital situation, occupation, income and education.

A five point Likert scale, ranging from never =1 to always =5 was used to measure each variable. 280 survey questionnaires were distributed between shoppers over a week period of time in summer 2010. Participants were asked to complete the questionnaire in stand and return it as soon as they finished. The researcher was also ready to answer any questions from participants during the interaction. A total 275 of 280 survey questionnaires were completed.

**Reliability and Validity:** The reliability of the scale was assessed using Cronbach Alpha coefficient. This method is applied to calculate the internal coordination of the measurement instruments including questionnaires or tests which measure various specifications. Table 2 illustrates Cronbach Alpha coefficient for each factor. The Cronbach alpha coefficient of all variables were greater than the minimum cutoff score 0/6.

The construct validity of scale was investigated by Confirmatory Factor Analysis (CFA). Results supported construct validity (Chi-Square=304.83, df=142, P-Value=0.00000, RMSEA=0.065).

**Validity:** Research questionnaire indices have been derived based on the content validity used previous studies. Also, in order to make a change in the business under the study, the supervisor's and advisor's point of view have been applied. Moreover, the fluency and capability of the terms in measuring the related variables have been confirmed by supervisor and advisor. Also, the construct validity of the questionnaire has been analyzed by using confirmatory factor analysis.

**Data Analysis Methods:** Statistical Packages for Social Science's (SPSS) software and Structural Equation Modeling (SEM) with LInear Structural RELationships (LISREL) was used to data analysis. First descriptive statistic and frequency tables generated by SPSS for the data error check and demographic analysis. Then SCM will be conducted for hypotheses testing to find out the relationship between impulse buying behavior (depended variable) and credit card, promotional approaches (free products, cash discount) and in-store form display (window display) (in depended variable) because it allows to estimate multiple and interrelated dependence relationship and un observed factors can be represented in this relationship.

Structural models are formed by defining relations between latent variables, which are higher order variables that represent underlying commonalties of the observed variables. Groups of observed variables are indicators of a latent variable, which is often interpreted as a theoretical

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|----------|----------|---------|-----------|------|------------|------|
|          |          |         |           |      |            |      |

| Title  | Factor loadin |
|--|---------------|
| Impulse Buying   |               |
| X1 I buy only what is on my shopping list.                                   | 0.46          |
| X2 I tend to buy clothing if I really like it.                               | 0.70          |
| X3 After I make an impulse purchase I feel regret.                           | 0.53          |
| X4 Sometimes I shop to feel better.  | 0.64          |
| X5 I am less concerned with the price of the cloth.                          | 0.85          |
| X6 I often buy clothing impulse.   | 1.82          |
| X7 I am actually impulse shopper.  | 0.70          |
| Credit Card  |               |
| X8 I generally use Credit Card.  | 0.69          |
| X9 I use Credit Card to buy clothing.  | 0.80          |
| X10 Use credit card patronage me to buy clothing impulse.                    |               |
| X11 I use credit card to buy impulse.  | 0.87          |
| Promotional Approaches   |               |
| X12 I buy clothing if I can get free product.                                | 0.88          |
| X13 Free product can be reason for me to buy clothing impulse.               | 0.73          |
| X14 I buy clothing in shops with discount price.                             | 0.80          |
| X15 If I see discount price, I tend to buy impulse.                          |               |
| Window Display   |               |
| X16 sometimes I only visit shops because there window display are beautiful. | 0.67          |
| X17 I pay attention to shop's window display.                                | 0.70          |
| X18I am interested in shopping at well designed window shops.                | 0.72          |
| X19Sometimes I buy clothing in effect of shop's window display.              | 0.68          |

Table 2: Cronbach Alpha coefficient for each factor

| FactorsCronbach Alpha                  |       |
|--|-------|
| Questionnaire                          | 0.876 |
| Impulse Buying                         | 0.854 |
| Credit Card                            | 0.821 |
| Promotional Approaches (Free Products) | 0.863 |
| Promotional Approaches (Cash Discount) | 0.741 |
| In-store Form Display (Window Display) | 0.783 |

Table 3: Central tendency and dispersion indicators

| 5 1                                    |      |                    |          |          |          |
|--|------|--------------------|----------|----------|----------|
| Variable                               | Mean | Standard Deviation | Variance | Skewness | Kurtosis |
| Impulse Buying Behavior                | 3.18 | 0.83               | 0.69     | -0.30    | -0.84    |
| Credit Card                            | 2.64 | 0.87               | 0.76     | 0.13     | -0.55    |
| Promotional Approaches (free products) | 2.81 | 0.99               | 0.97     | -0.07    | -0.61    |
| Promotional Approaches (cash discount) | 3.30 | 1.00               | 1.00     | -0.14    | -0.65    |
| In-store Form Display (window display) | 3.57 | 0.92               | 0.84     | -0.33    | -0.67    |

construct. The formation of constructs and models together with the error covariance and correlations make up the fundamental dimensions of LISREL. The formation of constructs and models may be described as causal dimensions, whereas the pattern of covariance in error terms and correlations may be described as a structural pattern in data [13]

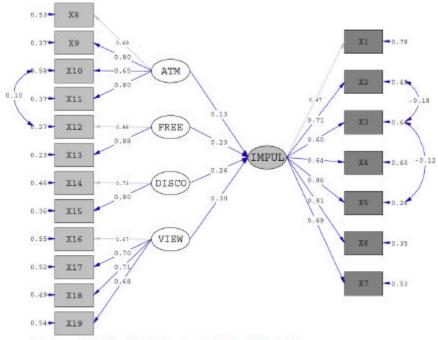
**Descriptive Statistics for Demographic:** Descriptive statistics for the sample shows that the majority of respondents are men (57.5%), they are in group age of 18-25 years old, single (67.6%), employed (87.6%), with

income less than 5 million Riyal and holder of the senior high school diploma.

**Descriptive Statistics for Variables:** To describe the research variables we measured central tendency and dispersion indicators is shown in Table 3.

**Conceptual Model:** An SEM methodology was employed to test the research conceptual model. The initial measurement model showed satisfactory fit (RMSEA=0.059, RMR=0.073, NNFI=0.96, GFI=0.91, NFI=0.94).

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Chi-Square=270.51, df=139, P-value=0.00000, RMSEA=0.059

### Fig. 2: Conceptual model of the research

The research conceptual model has been analyzed applying the maximum likelihood method and the final model parameters have been stimated in the 7th repeation.

#### RESULTS

**Result of Hypotheses Testing:** Hypotheses 1 predicts a positive relationship between consumers' apparel impulse buying behavior and credit card. This prediction is supported by the data ((=0.13, t=2.25)).

Hypotheses 1 predicts a positive relationship between consumers' apparel impulse buying behavior and promotional approaches (cash discount). This prediction is supported by the data ((=0.26, t=2.14)).

Hypotheses 1 predicts a positive relationship between consumers' apparel impulse buying behavior and promotional approaches (free products). This prediction is supported by the data ((=0.23, t=2.31)).

Hypotheses 1 predicts a positive relationship between consumers' apparel impulse buying behavior and in-store form display (window display). This prediction is supported by the data ((=0.30, t=3.32)).

Result of Friedman test indicated that in-store form display (window display) has strongest effect on consumers' apparel impulse buying behavior (Mean Rank= 3.19) and the other factors have weaker effect, promotional approaches (cash discount) (Mean Rank= 2.77), promotional approaches (free products) (Mean Rank= 2.09) and credit card (Mean Rank= 1.94).

#### CONCLUSION

A comparison of variables mean with theoretical mean through t-test indicated more apparel impulse buying and promotional approaches (cash discount) usage among sample, as well as in-store form display (window display) has important role to encourage consumers to buying impulse.

**Implications:** As four external variables we discussed about them, were effected on apparel impulse buying behavior so we recommend to sealers and marketers to: have ATM in there shop and inform consumer about this. They can gift complementary products to encourage consumer to buying impulse. Also sealers can increase apparel impulse buying with decorating there stores in modern style and use attractive lights and colors.

**Recommendation for Future Research:** Because impulse buying behavior was strongly related to emotional/affective reactions and behavior despite of the possible fact that it might have been more likely influenced by external factors, the type of influence/response was somewhat difficult to determine by the survey questionnaires. If consumers were aware of their responses to various situations, the influence of different factors/events could have been directly examined. Therefore, combination of quantitative and qualitative research methods (e.g., observational or experimental research methods) is recommended for future research. Also future research could investigate internal factors (moods, affection...) influence impulse buying behavior. Since in this research we investigate impulse buying for apparel products with low involvement, future research could investigate impulse buying for high involvement products.

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