

Factors Affecting Impulse Buying Behaviors in Shopping Malls: Evidence from Bahawalpur Region, Pakistan

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Abstract

Impulse buying or impulse purchase describes the behavior of buyers or shoppers who buy things from stores that are not preplanned to buy. Instant purchased is named as impulse buying. This paper is an attempt to find out what factors affect most on impulse buying behavior in Bahawalpur Division. Through this study impact of variables is analyzed like Store Atmosphere, Point of Purchase Display, Promotional Activity, and Payment Facility. This study is based on primary data collected from Bahawalpur with the help of structured questionnaire. Data analysis has been done with the help of SPSS software, correlation and regression analysis. This study is based on a Quantitative research. By analyzing all the data it is found that if store atmosphere is neat, point of purchase display is attractive, promotional activities are influencing and payment facilities are provided then these will promote more impulse buying.

Introduction

Today impulse buying becomes a usual behavior of customers. Customers went to market with intention to purchase something that they need but sometimes they unintentionally buy something that they don't need but they feel attracted to that product they buy it. To study customer's impulse buying behavior many researchers are studying what factors affect them the most? As it's the basic information for marketers and retailers so that they can develop a positive relationship between marketers and researchers so that they can more satisfy their customers and increase their profitability as well. Already many researches are conducted on impulse buying behavior almost in every country but major focus remains the developed countries now it's a time to study in underdeveloped and developing countries like Pakistan now as other investors my basic reason behind study is to know the impulse buying behavior and the factors influencing customers in Bahawalpur Division.

With the focus on impulse buying Researchers also focus on dimensions of impulse buying behavior. Impulse buying behavior varies from person to person or we can say that it depends on a personality and personality is how an individual is including the way of his thinking, behavior feelings, how he interact with fellows, family and with peers etc and the way of dealing on different occasions with same fellow human being (Mathai & Haridas, 2014). Fashionable and status conscious people are more indulged in impulse buying because they have habit of wearing fashionable outfits and to remain up to date according to the changes in fashion (Han, Morgan, Kotsiopulos, & Kang, 1991). Media and internet also playing a role in impulse buying behavior people saw advertising on news, internet and without thinking they order products. This factor seems more in young generation from the age of 18 to 39 the tendency of impulse buying increase and then after 39 it starts decreasing because as compared to young ones old ones are calmer and they have self control while young ones are more fashion conscious they love shopping in new markets and have very low patience that's why tendency of impulse buying found more in young generation then old generation (Wood, 1998) (Bellenger, Robertson, & Hirschman, 1987) (Rawlings, Boldero, & Wiseman, 1995).

There are lots of other factors affecting impulse buying behavior of customers like cultural differences (Kacen & Lee, 2002) Change in moods and emotions (Rook & Gardener, 1993) Demographic characteristics like age, gender, income etc (Mai, Jung, Lantz, & Loeb, 2003) and its relationship with self identity (Dittmar, Beattie, & Friese, 1995). And other factors like time spent at store, displays and packaging, promotional activities, size and quality of product, features of items, customers self interest and advertising etc these factors sometimes capture customers and create an urge to buy those unintended items (Inman, Winter, & Ferraro, 2009). There are many other factors that promote impulse buying like if the store environment is comfortable and sales persons are well trained they reduce the frustration of customers and enjoy their shopping so this will increase impulse buying (Crawford & Melewar, 2003). In the presence of mom and dad the impulse buying decreases but shopping with friends increases impulse buying (Luo, 2005). Variety seeking customers are more involved in impulse buying where they see new variety they purchase it (Sharma, Sivakumaran, & Marshall, 2010). Clothes, shoes, books and other common useful equipments are in most exercise for impulse buying (Yu & Bastin, 2010).

It is suggested that the display items must be displayed in such a way that customers easily touch that items because they increase more impulse buying than the distant items and shop keepers also pay more focus on signs and packaging (Peck & Chiders, 2006) and many other factors like income level, payment facilities through credit and debit cards also influence impulse buying.

In this research paper we are searching association among different independent variables like income level, store atmosphere, promotional activities, payment facilities, point of purchase display and one moderating variable gender with the impulse buying behavior of customers who shop in the cities of Pakistan. This research becomes useful for the retailers, marketers, and manufacturers who want to understand the impulse buying behavior of customers and also add value to the further researches conducted in the field of management sciences.

1.1 Problem Statement:

- Evaluate the influence of impulse buying on attitudes of customers.
- Determine whether customers remember all factors.
- Analyze the effectiveness of all variables.

1.2 Significance of study:

The study is conducting to find out which factors effect impulse buying behavior of customers and it is significant for marketers as by the results of this study they can increase their sales and enhance their revenues. It's a theoretical contribution. Through the results of researchers can make improvements and increase their profits. This study shows the impact of all variables on impulse buying and gives ways how marketers and retailers are able to expand their business. It also helps in future researches.

1.3 Objectives (To be attained):

- Examine the impact of impulse buying behavior on customers of Bahawalpur Division.
- Main objective is to identify which factors increase impulse buying behavior.

1.4 Research Questions:

- Find out which factors influence impulse buying behavior of a customer?
- How Variables effect impulse buying behavior?
- What is the impact of impulse buying behavior on customers?
- To examine the difference between females and males impulse buying behavior?

2 Literature Review:

Section of literature review relates to store atmosphere, income level, promotional activities, payment facilities, point of purchase display and one moderating variable gender to find out the relations among these constructs and with impulse buying behavior.

2.1 IMPULSE BUYING:

Impulse buying is defined as the decision of purchasing something quickly with no warning without any prior intention of purchasing that definite product in a store. (Beatty & Ferrell, 1998) (Kollat & Willett, 1967). Impulse buying is a quick response of buying specific product due to strong desire of purchasing or having some emotional attachment without think of after affects (Rook, 1987). customers went to store with an intention to purchase only one thing but come out with more than one thing that is impulse buying. Mostly people go for window shopping and come out with products without thinking of the results of the impulse buying. E.g. if customer went in a store to buy a grocery but he end with an ice cream this is called impulse buying. Or sometimes they see a product at store and feel a need for that item even before they have not used at product still they buy it that's act of impulse buying. And sometimes apart from their planned shopping discounts, schemes and promotions also motivate customers to buy products. These all are the cases of impulse buying. In certain circumstances impulse buyers do not focus on to fulfill their predetermined need rather they purchase the product that they just see at store and think of buying it without carefully thinking about its consequences.

TYPES OF IMPULSE BUYING:

- 1) Planned impulse buying that is already planned that shopper is going to purchase something but is not defined that which thing he or she will purchase they go to market with intention of purchasing the things which they like there. Means items are not defined (Muruganatham & Bhakat, 2013).
- 2) Reminded impulse buying is while shopping shopper see something at store and reminded himself that he also have to purchase it now (Muruganatham & Bhakat, 2013).
- 3) Suggestion (Stern, 1962) or fashion oriented impulse buying is that buyer suggest himself at store that

he have to purchase that thing or his own positive emotions influence him while shopping (Mattila & Enz, 2002).

- 4) Pure impulse buying is when buyer avoids its usual shopping and buys new things (Muruganatham & Bhakat, 2013).

Income is one of the major factors that influence impulse buying. A person who is earning sufficient income has no problem in purchasing anything at anytime. But if he is not earning enough money then he suffers in purchasing of those things which he need. Many researchers found that the person earning more income have the habit of impulse buying. They usually spend income on the things which influences their buying decisions (Lin & Lin, 2005). In youngsters it is noticed that that their impulse buying depends on level of their pocket money. Higher pocket money leads to more impulse buying. For those who have higher income level have no issue of product price they like the product and it spontaneously but for those with low income level have issue with higher income prices of product because they can't afford all what they like to buy impulsively. The thing which facilitates impulse purchasing most is money. If individual have enough money he will make purchase but if product price is out of reach then he will avoid purchasing. Impulse buying seems in browsers than in non browsers (Crawford & Melewar, 2003). But it is also noticed that few impulse buyers cannot resist urge so without thinking of consequences or thinking of product so expensive they buy product. From America to many countries of the world research shows that nature of impulse buying is found in the people who have higher income. The customers who can afford higher prices are superior in impulse buying as costumers are thoroughly affected by income level (Wells, Farley, & Armstrong, 2007). Purchasing of products is more dependent on income. It is found that small increase in income lead to more impulse buying this happened in more middle income people. Previous studies shows that customer with lower income are more sensitive than customers with higher income and these higher income people are more involved in impulse buying (Butkeviciene, Stravinskiene, & Rutelione, 2008).It has been noticed that two factors which affect impulse buying most are income level and price of product (Khan, 2012). People with purchasing power are more intended to visit stores because they have higher income which they can easily spend on purchasing. Now buying pattern of people is changing because now education is dominant individuals have sense about things their education and income is making them brand oriented. Business schools and engineering schools are creating a sense of brands so higher income people are more willing to spend money on branded things (Khan & Chawla, 2014).It is found that there is a very significant and direct relationship exists between high income people and between impulse buying (Ghani, Imran, & Jan, 2011). So increase in income level increases impulse buying because this windfall in income motivates them to purchase more products, decrease in income level decreases impulse buying.

Gender is playing very major role in impulse buying behavior of customers. There are many studies conducted in previous days which show men women as more impulse buyers than men. Women's impulse buying is based on the basis of their e motions, as they look in society, class and relationships which men are more practical, what things suit their personality ,value etc (Jamal & Lodhi, 2015).

Few studies found females are more impulse buyers than males. If customers are in a good more they become more generous and become more impulse buyer mood also affects impulse buying behavior (Giraud, 2001). (Dittmar & Drury, 2000) male are more stable in nature than females they first evaluate and analyze things women are more emotional they found things as identity in society they purchase it while men purchase after thinking.(Wood, 1998) (Bellenger, Robertson, & Hirschman, 1978) (Kollat, Willett, & Ronald, 1967). These people found females as impulse buyers in their studies. Other few found male as more impulse buyers than females (Cobb & Hoyer, 1986) (Mai N. T., Jung, Lantz, & Loeb, 2003). They found males more impulse buyers.

It is often said that men are less active in shopping as compared to men because they have more patience as compared to women. Women have more affinity they like to visit stores, visit each n every shelf slowly, enough time to try clothes shoes and encounter with other buyers ask questions from staff and then purchase products. Women love to shop they buy routine products with very much interest even this products which brings no excitement to them they buy those products with full willingness. It is also noticed that men take less time in shopping they move more quickly in malls as compared to women their main focus was on necessities. It is mostly seen that men with families are pushing trolley while women are shopping. Men are sharp in shopping of machines like cars, bikes, computers etc they focus on durable products while women love to shop home products, utensils, make up products it seems like they thought it increases their experience and made them a better person as it's a psychological issue (Underhill, 2000). Women more easily shop impulsively and have high tendency (Verplanken & Herabadi, 2001).

For women impulse buying more attractive in a sense of possessing with high level of desired stimulation new things that seems to be better for both present as well as for future in terms of money attitudes as women are simulative in nature. While men are instrumental in nature they went to market with intention to spend minimum time so they quickly purchase products with the highest possible consumption of that purchased products. Moreover men's impulse buying is also concerned with money attitudes but with present temperamental

orientation and also with current actions (Gąsiorowska, 2003). As men are more involved with work items and women are involved with self expressive goods (Muruganatham & Bhakat, 2013).

Many factors effects gender in impulse buying behavior which may differ from men to women like discount offers or low cost products, extraordinary or new products, changing trends in society and advertising etc. Females like discount offers while men love new unusual products. This shows that women more profit oriented and men like innovations (Raj & Jacob, 2013).

There are many reasons which make women more impulse buyers as women have more commitment with brand than men. It is seen that hedonic consumption occur more in men that's why it is found that women are more impulse buyers. Women have more impatience, anxiety and depression so to improve their mental state to relax themselves they go to shop and do impulse buying (Silvera, Lavack, & Kropp, 2008). They have more curiosity to touch products. Have more wish to experience products than men (Workman, 2010).

Some of the previous studies show there is very minimal difference found in genders of impulse buying (Gentry, Commuri, & Jun, 2003). And other studies show that men do not put more effort and time in shopping as women do and don't enjoy shopping that much (Rook & Hoch, Consuming Impulses, 1985) (Fischer & Arnold, 1990). Women respond more to advertising and product information than men (Kempf, Laczniak, & Smith, 2006). It is saw that women do more impulse purchases (Coley & Burgess, 2003). In our society the major difference between men and women is gender the role that identify who is women and who is men (Kang'ethe, 2009).

To conclude, women have more involvement in shopping than men (Dholakia, 1999). Researches show that women are psychologically motivated towards buying. It is seen that in markets large part of customers is comprise of women. Women itself confessed that they are tempted towards impulse buying if they know about sale. Women quickly make impulse purchase decisions as compared to men. But it is also seen that if men are impulse buyers then they spend more money on items they have urge to buy then women. But overall previous researches that were mostly conducted in other countries found women as more impulse buyer then men because of their emotional nature or psychological considerations. Impulse buying differs significantly between men and women. It is found that women have more dare to take risks and make decisions (Graham, Stendardi, Myers, & Graham, 2002).

2.2 Store Atmosphere

Store atmosphere is one of the major factors which influence individuals while shopping if atmosphere is good enough and comfortable then it enhances customers buying behavior. Store atmosphere must be designed in such a way that it keep customers for a longer time and purchase goods with higher willingness. Store environment plays a major role in impulse buying (Jones, Reynolds, Weun, & Beatty, 2003) If at stores customers perceive crowd or found employee friendliness, cleanliness, hygiene this also promote impulse buying. One thing that effects store atmosphere most is the sales person there if the interaction of sales person is polite with customers and they are well trained to influence the customers with information then they motivate them to purchase this will also lead to impulse buying (Grewal & Sharma, 1991). Impulse buyers quickly respond towards new products, store environment. Most impulse buying is due to touching, hearing, smelling or tasting the products available at stores (Underhill, 1999). If salespeople examine need of customers and give them information according to that then this will increase chances of purchasing (Iyer, 1989). After a research it was noticed that there are many things in store atmosphere which influence impulse buying. Three cues of impulse buying are ambient, design and social design. Ambient cue includes features of store like lightening, temperature, noise, music etc. If there is background or foreground music on store it may increase the time spending at store but depends on type of music as music preferences differ from age to age. E.g. at restaurants during day time bright lights and high tempo music is used when customers are there for lunch and almost all the tables are full. While at night the dim lights and slow music is used which increases customers high margin items such as desserts and cocktail etc (Yalch & Spangenberg, 1990). Design cue includes the forefront interior of store that attracts customers like architecture, color, materials etc. And a social cue refers to the number, types, behavior and relevant features of customer and employees (Bitner, 1992). (Donovan, J., G., & A., 1994) States that store atmosphere directly influence customer's emotions it is noticed that where customers find good atmosphere they spend more time there and spend more money as well from that they have planned to spend.

Store atmosphere is an important variable for impulse buying as it constitute by micro variables which is concerned with geographic space and specific shopping situation. With the factors discussed above there are many other factoring atmosphere not only s affecting impulse buying like scent, pricing, shop density, promotions, store personnel these all make up a in store atmosphere. The point of purchase effect also includes in store atmosphere which consists of enjoyment and attractiveness. The customer's emotions and moods are influenced by store atmosphere which directly affects their behaviors so store atmosphere should always maintained in such a way that it will leave some positive impact on customers. It is notice that an inviting store not only shape and modify customer's behavior and bring them in the store but also create a customer attitudinal

loyalty of suggesting other to visit that store as well as keep them for a longer time.

ATMOSPHERICS: Atmospherics is an effort of creating such atmosphere which influences emotions of customers to purchase more products than probability. It covers atmosphere of store. It includes architectural, art factual elements, tactile and taste element etc. It is engaged in correct responses and moods of shoppers and modifying their shopping experiences every time. Customer's emotions can easily be controlled in order to have a right atmosphere (Sachdeva & Goel, 2015). Store atmosphere is an element of store design other elements are discussed below.

H1: There is influence of store atmosphere on impulse buying behavior of customers.

2.3 Point of Purchase Display

Another influencing factor is point of purchase display, visuals or we call it window display which equally contributes in impulse buying as other factors. Point of purchase must be convenient to the buyers so they can easily shop there. If point of purchase is attractive to the customers then they automatically purchase goods. For this many retailers and store keepers are focusing on attractiveness of stores display because they know this can contribute in higher profitability and push their revenues up. Many marketers are trying to make stores beautiful so that they can attract their potential customers like persuasive shop assistants, attractive layout and displays etc (Tendai & Crispin, 2009). Displays attract customers but stores attract more than displays. It is most difficult thing to take customers inside the store if window display is attractive then it will attract customers and bring them inside and if they become successful in bringing them in then definitely they will purchase something from store (Jiyeon, 2003). Point of purchase display also includes the products packaging and design if packaging and design are beautiful then this will also attract customers. Day by day trends are changing in retail stores due to change in customers choices, tastes and purchasing patterns that's why retail shop keepers are trying to use strong strategies of marketing that will encourage customers to buy products, moreover it is said that the charm of store make customers decide easily to select store (Alireza & Hasti, 2011). The first step of window display is to arrange objects in a perfect order which we will call as visual presentation. Which will enhance communication with customers and increases fashion value and quality and give customers a separate identity. This presentation will make in a way that all product n accessories support each other (Silayoi & Speece, 2007). The retailers are trying to make point of purchase in such a way that it can clutch faith of customers so that they can purchase products self surely. As well as with displays it is important to make store on a perfect place means to say is location of the store, size, is major decisions. Buying behavior is different for different customers so creating ease positioning is very necessary because it affects buying behavior (Ahmed, Arif, & Meenai, 2012). Outlook of the store is as important as the in store display is important this is the initial priority which influence individual at first level (Rettie & Brewer, 2000). To convert visitors into buyers its necessary to increase store reputation through window display (Maiksteniene & Auraskeviciene, 2008). Store displays have both internal and external factors which influence impulse buying "displaying stimulus as advertising inducement" (Rundh, 2005). Physical appearance and setting influence customers in selecting the store for shopping (Underwood, 2003). Meanwhile both these factors motivate towards buying (Obaid, Ahmed, & Arif, 2012). The internal factors involve in the study of customers buying study their personality traits they examine which factors are attention catching to the customers which create an urge to buy this thing. (Dawso & Kim, 2009). And external factors refer to marketing strategies which catch attention of customers through different ways like offering new items through eye catching visuals etc which encourage customers to buy products at various stages (Tendai & Crispin, 2009).

Point of purchase must be decorated in such a way that in can create a conviction and bring customers close. Surveys results that 70% of the purchase decisions are made in the store this will only happened if customer's feels attracted towards the product. And another important thing is that the displayed items must be changed weekly or in 15 days so that paying customers found something new have a desire to visit. Make customers happy it is necessary that stores environment and layout must be decent so that customers feel comfort there. These factors directly influence customers to think that either they have to visit the store or not. The attractive window displays work as a magnet they bring customers inn. With displays if the name and logo is also attractive then it will make it easy to remember it (Sachdeva & Goel, 2015). It is suggested that the store display must be appealing and pleasant as compared to the shopping environment of the store this will increase revenues and profits. If the presentations of the products are good then this will create buying desire in customers and they will impulsively purchase those product these all will create a quality image in customers mind (Han Y. K., Morgan, Kotsiopoulos, & Kang-Park, 1991). In store display also work as an in store advertising which customers enjoy while shopping this work as both store atmosphere and promotional activity. Lightening also has a very positive impact on display bright light will make the products look more prominent which will increase sales (Summers & Heber, 2001). This attractiveness due to lightening results in impulse buying (Magnum, 1998).

In simple words we can say that to make display effective one should focus on these tips:

- Check neatness and cleanliness of display regularly.
- Arrange items according to customer demographics.
- Use space appropriately.
- The products which are used together should also display together.
- Small items should be displayed so that customers can take a look on them without the help of staff (Asuquo & Igbongidi, 2015).

Point of purchase display creates impulse buying by creating positive image on customers which will lead to successful sales. It not only build store image but also work as advertising. Many stores enjoy success due to window display and many lose success due to this factor. Point of purchase is an art or science to furnish floor and windows of stores to increase store traffic. As it contributes to impulse buying it also becomes a unique identity of store (Jamnani & Daddikar, 2015).

H2: There is influence of point of purchase display on impulse buying behavior of customers.

2.4 Promotional Activity:

Companies, stores, restaurants etc they all regularly do some promotional activities to increases sales. Sales promotions through different ways like discount offers or get one buy one free etc. it is studied that most of impulse buyers are attracted through lower prices. When individuals go for shopping they are using mental accounting where they feel something below price or a sense of saving they purchase that thing. This sense of saving is not for eatables but for all type of products. To increase sales and promote impulse buying stores offer discount cards, club cards, membership cards etc which result in more buying (<http://www.dmn3.com>). Impulse purchases are mostly made in the period of discount. When products are on sale or are on discount customers tend to be impulse buyer. Other offers like three at the price of two or free gifts with purchasing pr on membership cards gifts are offered this will also promote impulse buying. Customers feel low prices, ease of storage, smaller sizes, short product life, low marginal need for product they are motivated towards more shopping as price is the basic element behind impulse buying. Cash discounts, window displays these promotional techniques increases impulse buying (Karbasivar & Yarahmadi, 2011). Unexpected cheaper prices, special sales or discounts affect consumers. Decrease in price makes a positive image in consumers mind while increase in price makes a negative image. The rational accounting activity explains price persuade accounting which directly promotes towards buying (Ahmed & Kazim, 2011). Generalized affective effect is caused due to lower prices, sales, and discounts. When price of any initial item is increased or decreased this will directly affect impulse buying any decrease in price of essential item persuade buyer towards impulse buying the money they save from the essential item use to buy something else in that amount which they save and sometimes they pay bit more. Such types of promotional techniques are used by retailers to promote their sales. Decrease in prices motivates customers to buy essential as well as non essential items (Tendai & Crispen, 2011). One of the tools of sale promotion is itself packaging of product. Products quality, style, color, and wrapper these are work as sales promotion in every kind of products whether it is eatables, jewelry, perfumes, clothes, shoes etc. Attractive packaging catches attention and increases impulse buying which results in sales and revenues (Rundh, 2005)(Underwood, 2003). Now marketers are focusing on different features of packaging and checking what effect they have on impulse buying (Ampuero & Vila, 2006). Packaging, brand image these things work as advertising today's generation is very status conscious where they found things they buy it which promotes impulse buying. Studies show that these things have very positive relation consumers buying behavior (Malik, et al., 2013). Packaging includes well labeled products also effects consumers buying (Saeed, Lodhi, Mukhtar, Hussain, Mahmood, & Ahmad, 2011).

Another way of sales promotion is advertisement through mass media, television and internet etc. Through internet or media companies give advertisement of things in a way that any celebrity is using that particular product. Fans of that celebrity feel urge to use that thing this also brings impulse buying and increases sales. Through these advertisements fans feels interaction with celebrities they feels like they are contacting them face to face. Media personalities use conversational techniques like they give email addresses which encourage viewers to contact them after shows (Stephens, Hill, & Bergman, 1996) (HSN, 2000). This interaction between media personalities and viewers is called para social interaction (Grant, Guthrie, & Ball-Rokeach, 1991). The aim of sale promotion is to fulfill customers demand and encourage them to make more and more purchases (Etzal, Walker, & Stanton, 2001). Well planned sale promotion brings customers from actual purchasing to impulse purchasing. Means to say is customers become more impulsive where they found discounts or sales. (Palazon & Ballester, 2011) (Laroche, Pons, Zagolli, Cervellon, & Kim, 2003) (Lio & Wang, 2009) (Tinne, 2011) (Virvilaite, Saladiene, & Bagdonaite, 2009).

H3: There is influence of promotional activity on impulse buying behavior of customers.

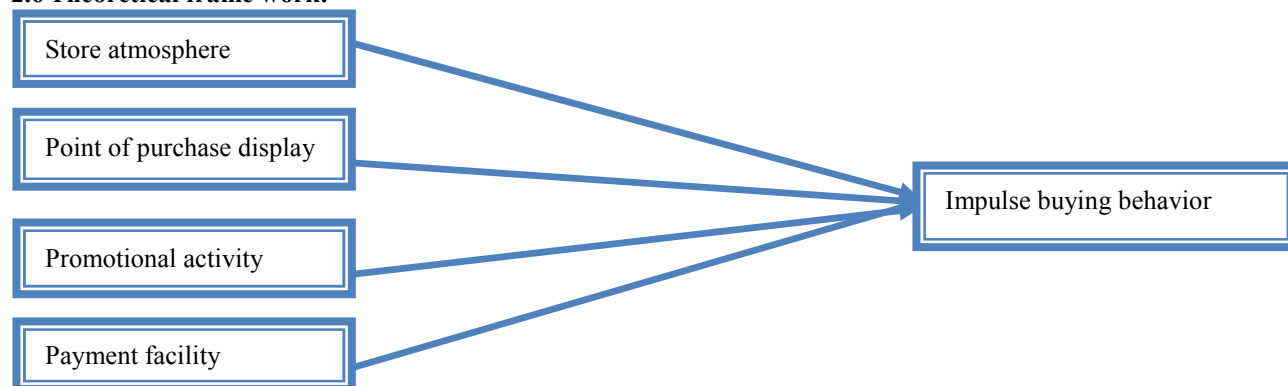
2.5 Payment Facility

In current era people don't keep large amounts with them instead of thousands they keep with them amount

which they need remaining must be kept in their account and keep credit debit cards with them. When these types of people go for shopping and found payment facility through debit or credit cards they feel comfortable in shopping. The use of credit cards develops impulsive buying. Relation exists between credit card users and impulse buyers. Professed cost of products reduced by the use of credit card. Credit cards make easy to generate credit for credit card users and worldwide credit card users are intended for its outline (Ampuero & Vila, 2006). Since impulse buying behavior is increased by the use of credit cards. Researchers feel a need to find out the relationship between credit card use and impulse buying. People feel ease in using credit cards because through credit cards they easily spend money. And above this credit card also decreases perceived cost and increases future use. Technically the limit of credit is predefined. It decreases the immediate need of money so buyers anytime buy anything with the help of credit cards with accelerate overspending and increases impulse buying. As compared to cash purchasers feel more convenience in using credit cards. Consumer researchers found that heavy card users are more impulse buyers and they are high priced product buyers are less price conscious. Credit card use and its possession is positively related to its future use. Credit cards facilitate users in spending. The effects of credit cards found on individuals attitude as well as on their demographical factors like age, income, education, occupation and their marital states (Park Eun Joo & Forney, 2006). Availability of credit card and its use increases profitability, magnitude and speed of spending (Feinbarg, 1986) and also increase impulse buying behavior (Robert & Jones, 2001). Credit card users usually spend more money and are more impulse buyers. Beyond paying ability individuals use credit cards. Credit cards facility given by banks and easy payments encourages impulse buying. Due to credit cards individuals buy more than they need. Credit card becomes most useful way of larger payments. Worldwide it is showing the consumers pattern of using credit cards. Credit cards avoid instant need of money (Maha & Samreen, 2015).

H4: There is influence of payment facility on impulse buying behavior of customers.

2.6 Theoretical frame work:



2.7 Proposed Hypothesis:

This article focuses on variables that influence impulse buying behavior of customers. Variables like store atmosphere, point of purchase display, income level, payment facility, promotional activity and gender. On the basis of the impulse buying behavior following hypothesis has been derived:

- H1: There is influence of store atmosphere on impulse buying behavior of customers.
- H2: There is influence of point of purchase display on impulse buying behavior of customers.
- H3: There is influence of promotional activity on impulse buying behavior of customers.
- H4: There is influence of payment facility on impulse buying behavior of customer

3.0 Research Methodology:

This research analyzes the relation of impulse buying behavior with store atmosphere, point of purchase display, income level, promotional activity, payment facility and gender.

3.1 Research Design:

Research design refers to the overall plan or structure used to conduct the entire study (Jobber and O'Reilly, 1998). According to Sekaran and Bougie (2010), research design depends solely on the nature of the study, namely exploratory, descriptive or hypothesis testing. For example, a study employing hypothesis testing is most often intended to describe the nature of certain relationships among variables, or the interest is in developing the differences among clusters (Sekaran and Bougie, 2010).

3.2 Population and Sampling:

The population is consisted of all the impulse buyers of Bahawalpur Division. The number of total Population is more than one million.

Sampling process is a method of selecting accurate number of sample from population for generalization. As a basic element of a quantitative study, a representative, accurate sample ensures the ability to generalize the results to the population, which further prevents sample from wrong results (Klainin, 2009; Sekaran and Bougie, 2010).

Two comonly used sampling techniques are probablity and non probablity technique. Probablity sampling is used to find out the statistical conclusions Hair et al. (2003). In this study Convenience sampling technique is used. In Convenience sampling technique, the researcher selects the sample which is convenient to be selected and analyzed.

As the population is very large, the sample size would be 384 by using sample size table (Sekaran, 2003). Sample is of the people who used to do impulse buying.

3.3 Instrument

The total measurement variables in questionnaire are 29 in which first 4 consists of a demographic information like gender, age, income level, occupation while other 25 regards to the information about consumer behavior relying on store atmosphere, point of purchase display, promotional activity, payment facility. Questionnaire consists of five point Likert scale to measure these variables from strongly agree to strongly disagree.

Construct	Measurement Items	Sources	Scale
Impulse Buying Behavior	<ul style="list-style-type: none"> I buy only what is in my shopping list. Comments of reference group influence your buying behavior. I am actually impulse shopper Sometimes I shop to feel better. After I make an impulse purchase I feel regret 	(Alierza & Hasti, 2011.)	5 Point Likert Scale
Store Atmosphere	<ul style="list-style-type: none"> Store environment impacts on spending longer time at store. Do you like store atmosphere be hygienic Would store atmosphere influence looking around and exploring. would store atmosphere affects on returning to that store again for shopping Behavior of sales person affects your buying behavior. 	(Wahida, 2011)	5 Point Likert Scale
Point Of Purchase Display	<ul style="list-style-type: none"> Sometimes I only visit shops because there window displays are beautiful. I pay attention to shop's window display. Display of product in store attracts your attention. I tend to rely on store displays when I make a decision to purchase. Due to products display or window display is it happened that you spend more money on shopping than you originally set out to spend. 	(Wahida, 2011) (Alierza & Hasti, 2011.)	5 Point Likert Scale
Promotional Activity	<ul style="list-style-type: none"> If I see discount price, I tend to buy impulse. Various schemes (like buy 1 get 1 free) affect your buying behavior positively Any offer organized by superstores affects your buying behavior. Various promotional activities (advertisement) motivate you to buy products. Requirements of product in festival seasons prompt you to buy. 	(Wahida, 2011) (Alierza & Hasti, 2011.)	5 Point Likert Scale
Payment Facility	<ul style="list-style-type: none"> I use credit card to buy impulse. Do you think payment facility through debit or credit cards increases impulse buying? Payments through cards are more convenient than cash payments. Credit cards help me to purchase more products. Payment facility through cards promotes online impulse buying? 	(Alierza & Hasti, 2011.)	5 Point Likert Scale

3.4 Research Variables

The variables of this study are described in literature review and theoretical framework. The independent variables are store atmosphere, point of purchase display, income level, promotional activity, payment facility, while Gender is the moderating variable and impulse buying behavior is dependent variable.

3.5 Testing Variables

In this study, SPSS used for testing variables firstly SPSS sheet is made and then analysis is made through Descriptive statistics, Frequency Distribution, Correlation and Regression for impulse buying. Impulse buying is dependent variable, gender is mediating variable while store atmosphere, point of purchase display, promotional activity, payment facility these all are independent variables.

4 Analysis and Discussion

4.1 Reliability

At the first step of analysis we check how much our scale i-e questionnaire is reliable. Reliability means that questions in a scale support to the topic. Reliability of my questionnaire is 0.790(79%). After computing all variables and then through descriptive statistics reliability of scale is calculated through Cronbach's alpha that measure the internal consistency of items that how much related the items are in a group.

Population: More than 1 Million

Sample size: 384

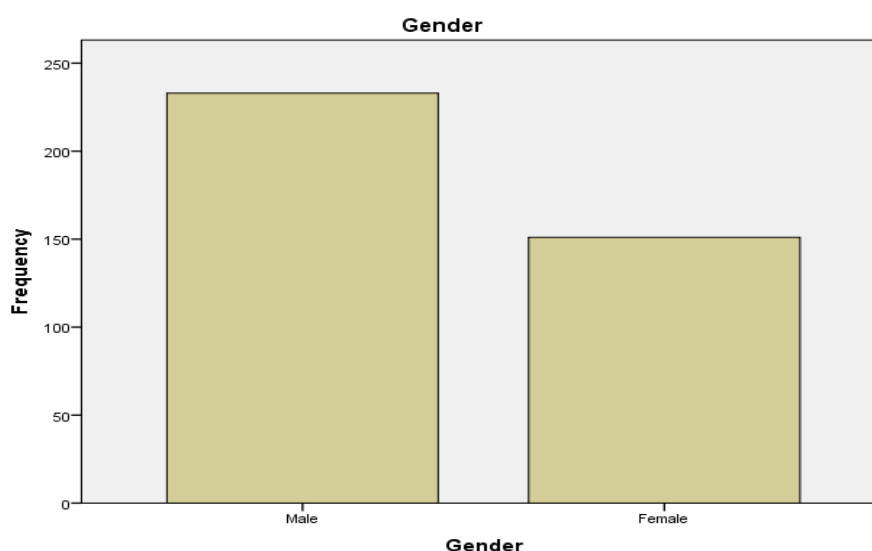
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N
0.789	0.790	5

	Cronbach's Alpha if Item Deleted
IB	0.718
SA	0.783
POP	0.744
PA	0.773
PF	0.720

4.2 Frequency and Descriptive Statistics:

- Frequency Distribution and Descriptive Statistics With Respect to Gender

Items	Male	Female	Mean	Standard Deviation
Gender	233	151	1.3932	0.48910

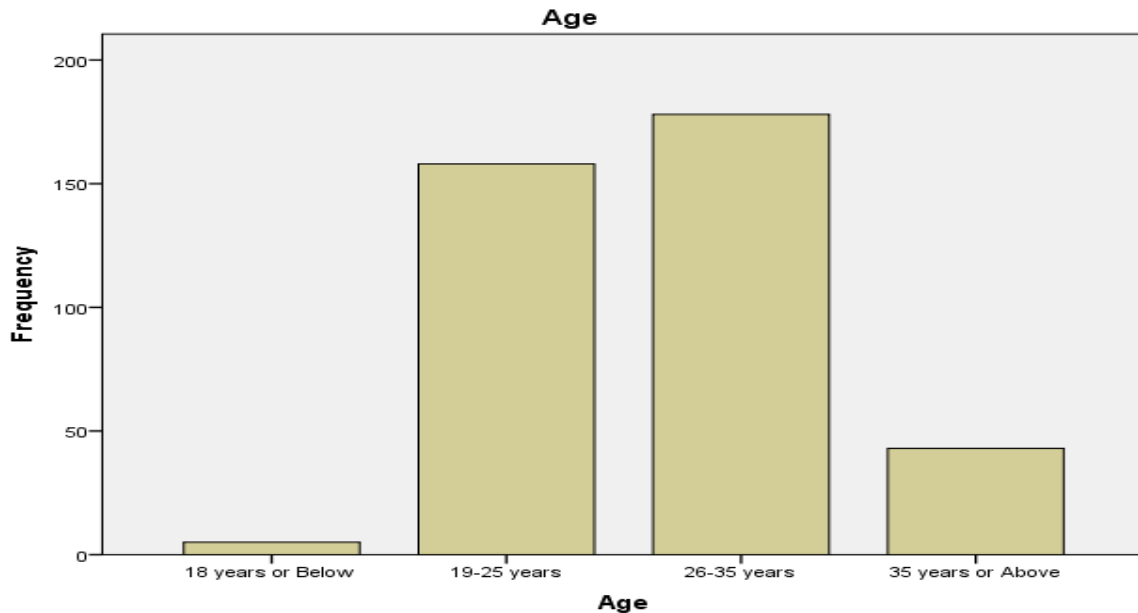


Description:

Our study relies on sample size of 384 in which number of male respondents are 233 and female respondents are 151. Gender mean is 1.3932 while standard deviation is 0.48910.

• **Frequency Distribution and Descriptive Statistics With Respect to Age**

Items	18 or below	19 to 25 Years	26 to 35 Years	Above 35 Years	Mean	Standard Deviation
Age	5	158	178	43	2.6745	0.68614

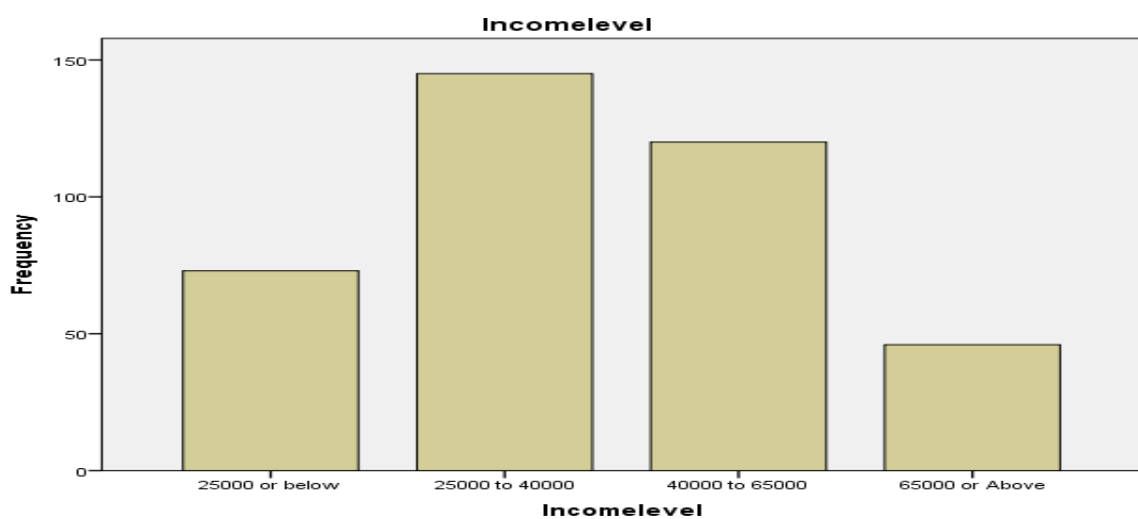


Description:

Out of 384 respondents the numbers of below 18 years respondents are 5. From 19 to 25 years are 158, 26 to 35 years are 178 and above 35 years are 43. Mean of age is 2.6745 and standard deviation is 0.68614.

• **Frequency Distribution and Descriptive Statistics With Respect to Income level**

Items	25000 or below	25000 to 65000	65000 to 105000	105000 or Above	Mean	Standard Deviation
Income level	73	145	120	46	2.3620	0.92356

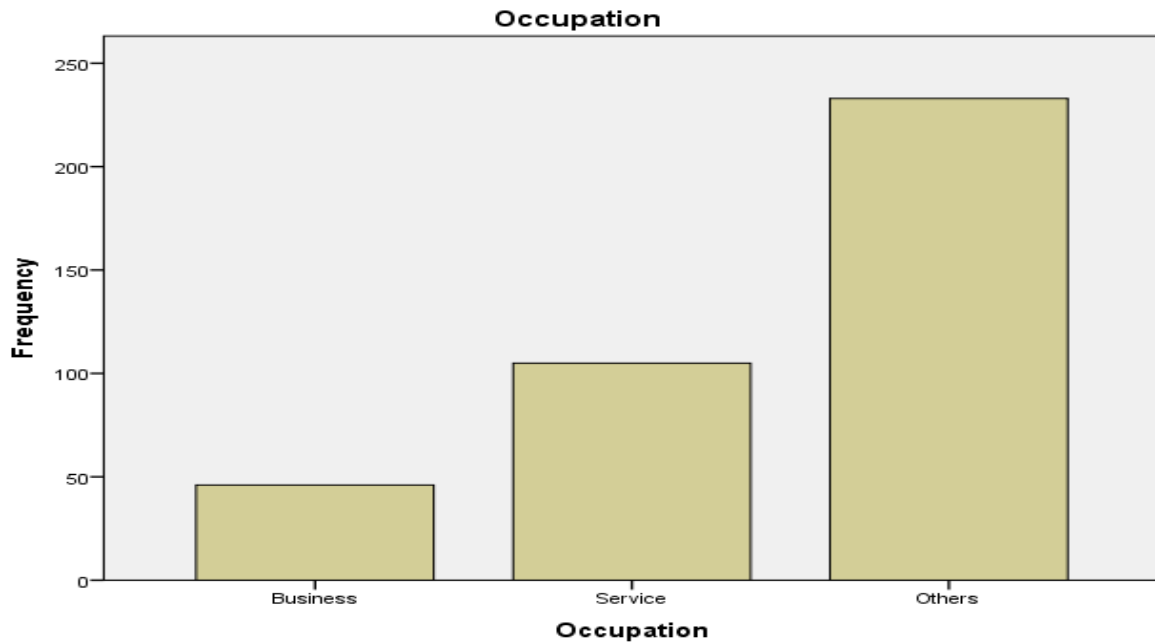


Description

The numbers of respondents out of 384 are 73 that are below 25000 in income level, 25000 to 65000 are 145, 65000 to 105000 are 120 and above 105000 are 46. The Mean of income level is 2.3620 and standard deviation is 0.92356.

• **Frequency Distribution and Descriptive Statistics With Respect to Occupation**

Items	Business	Service	Others	Mean	Standard Deviation
Occupation	46	105	233	2.4870	0.70049

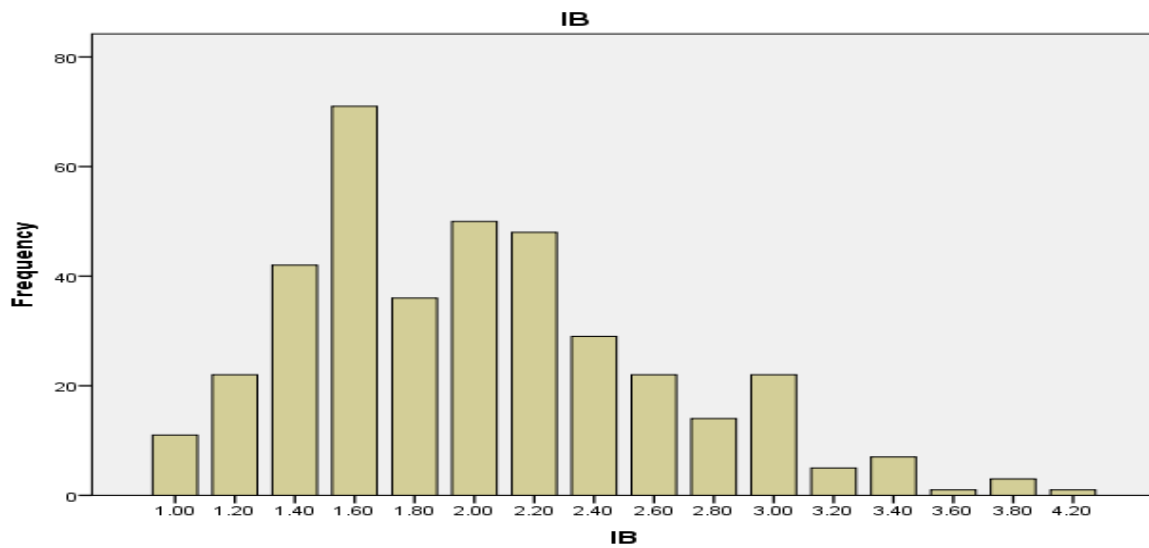


Description

The numbers of respondents from different occupations are 384 in which business man respondents are 46. From services are 105 and other occupations people are 233. While the mean of occupation is 2.4870 and standard deviation is 0.70049.

• **Frequency Distribution and Descriptive Statistics With Respect to Impulse buying**

Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Standard Deviation
IB1	136	184	42	11	11	1.8984	0.90982
IB2	93	178	69	37	7	2.1849	0.96934
IB3	82	188	69	42	3	2.2083	0.92730
IB4	170	157	29	25	3	1.7865	0.89747
IB5	119	196	41	20	8	1.9635	0.90183

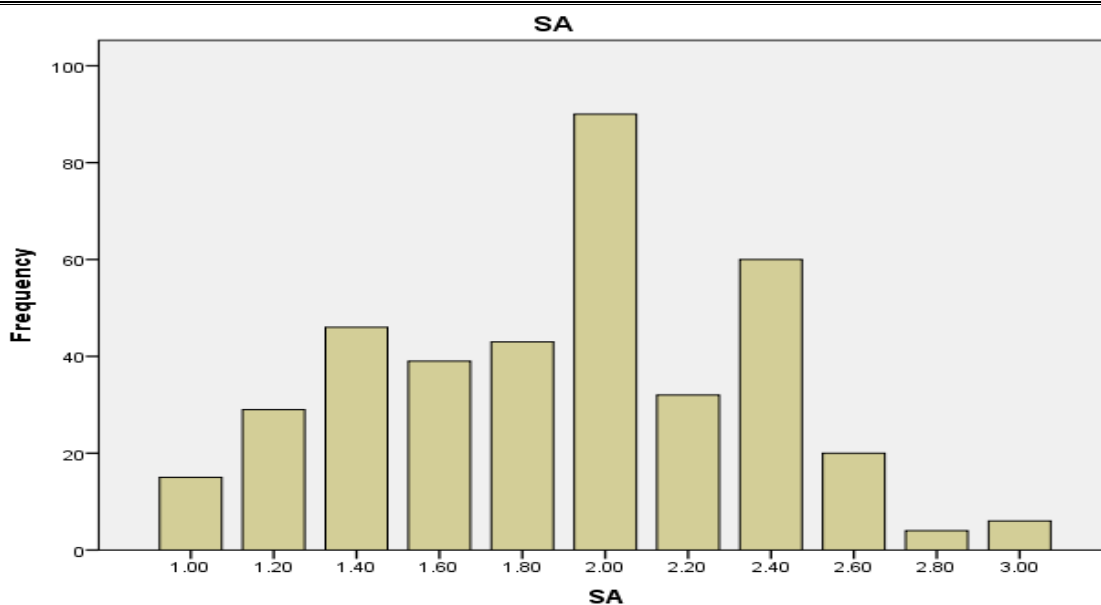


Description

The respondents show positive response to IB1 184 respondents are agreed, 136 are strongly agree, 42 are neutral and both disagree and strongly disagree have 11 responses the mean of IB1 is 1.8984 and standard deviation is 0.90982. The respondents of IB2 also show positive response 178 are agreed, 93 strongly agreed, 69 neutral, 37 disagree and 7 strongly disagree sit mean is 2.1849 and standard deviation is 0.96934. IB3 also shows positive result agreed respondents are 188, 82 strongly agree responses, 69 neutral responses, 42 disagree and 3 strongly disagree responses it mean of IB3 is 2.2083 and standard deviation is 0.92730. While the IB4 shows much more positive response than IB1 IB2 IB3 and IB5 the numbers of strongly agreed respondents are 170, 157 agreed, 29 neutral, 25 disagree and 3 strongly disagree mean of IB4 are 1.7865 and standard deviation is 0.89747. And IB5 shows positive response by having 196 agreed responses, 119 strongly agree, 41 neutral, 20 disagree and strongly disagree are 8 mean of IB5 is 1.9635 while standard deviation is 0.90183. Means the overall response of impulse buying variable is positive that is agree.

• **Frequency Distribution and Descriptive Statistics With Respect to Store Atmosphere**

Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Standard Deviation
SA1	115	185	62	20	2	1.9818	0.84716
SA2	104	216	54	4	6	1.9375	0.76901
SA3	116	233	26	0	9	1.8125	0.65537
SA4	133	196	43	10	2	1.8333	0.76362
SA5	199	192	56	13	4	1.9349	0.82610

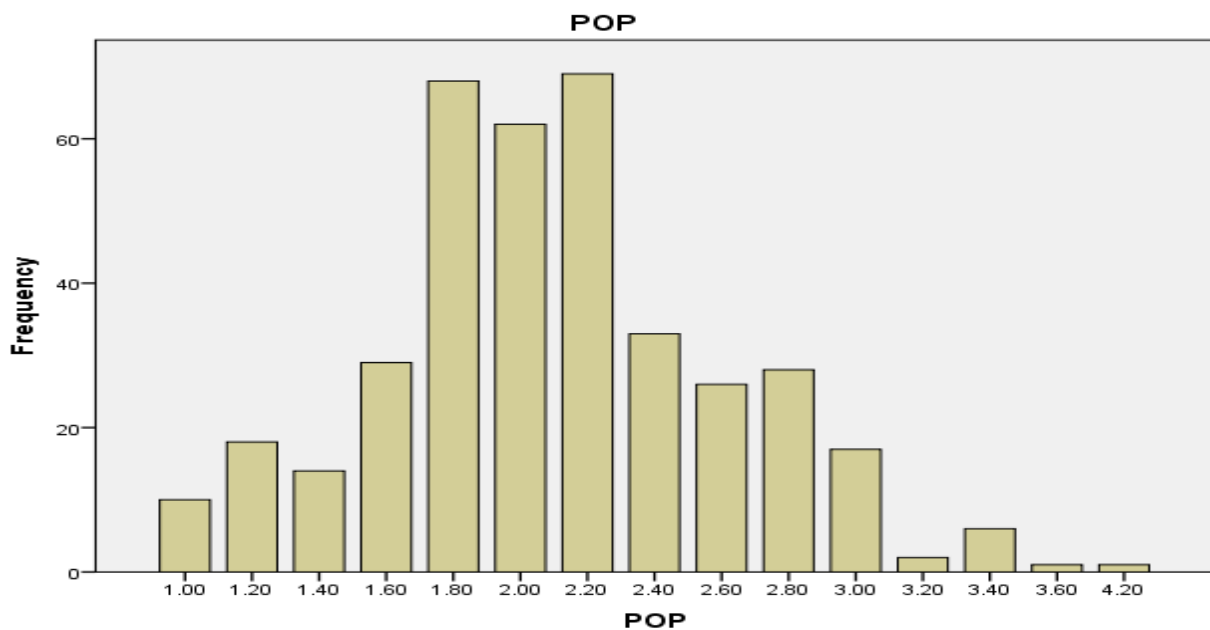


Description

The variable store atmosphere shows positive results. In SA1 the positive respondents that shows agreed results are 185, strongly agree are 115, neutral are 62, disagree are 20 and strongly disagree are just 2 its mean is 1.9818 and standard deviation is 0.84716. The SA2 also shows that the respondents who are agreed are 216, strongly agree ones are 104, neutral are 54, 4 disagree responses and 6 strongly disagree responses mean of SA2 is 1.8125 while standard deviation is 0.65537. Numbers of respondents who are agreeing for SA3 are 196, strongly agree are 116, neutral are 26, strongly disagree are 9 and no disagree responses mean of SA3 is 1.8125 and standard deviation is 0.65537. SA4 also shows a positive response by having 196 agreed, 113 strongly disagree, 43 neutral, 10 disagree and 2 strongly disagree responses while its mean is 1.8333 and standard deviation is 0.76362. And SA5 very strongly agreed response of 199 respondents is strongly agreed, 192 of agree, 56 of neutral, 13 of disagree and 4 disagree responses its mean is 1.9349 and standard deviation is 0.82610.

• Frequency Distribution and Descriptive Statistics With Respect to Point of Purchase Display

Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Standard Deviation
POP1	119	192	56	13	4	2.0990	0.81475
POP2	75	223	67	11	8	2.1953	1.02750
POP3	99	174	58	43	10	1.9401	0.81376
POP4	116	197	50	20	1	1.9453	0.81091
POP5	115	197	50	0	22	2.3229	0.98017

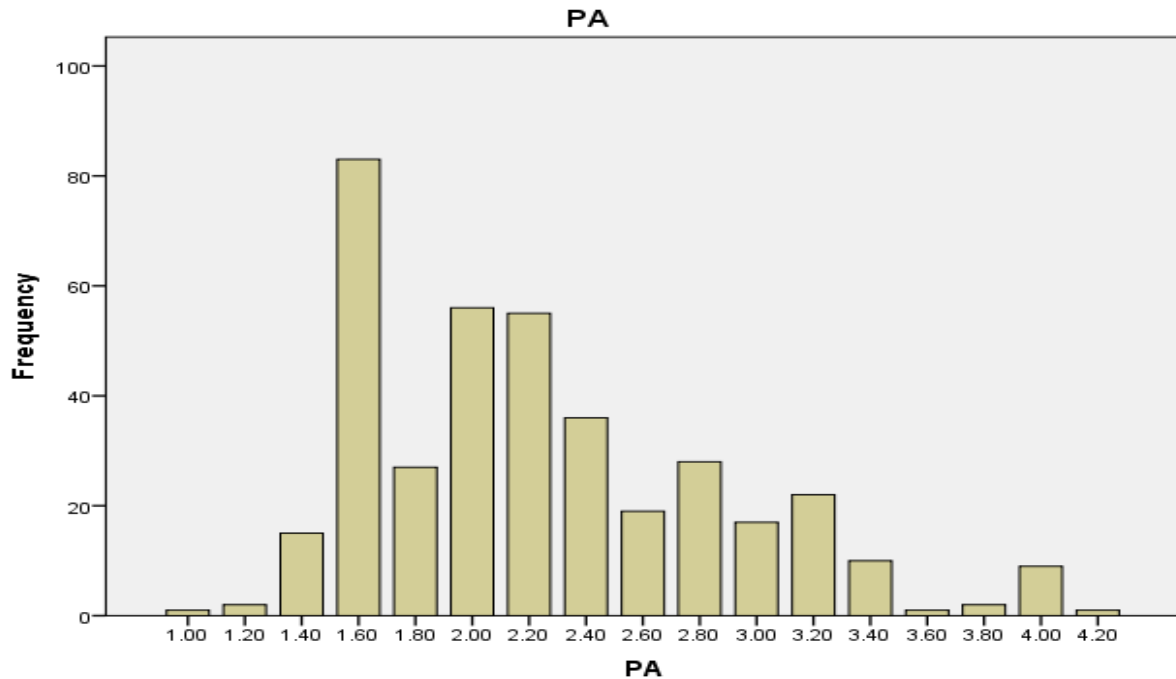


Description:

The point of purchase variable tells that how many respondents are attracted towards display its results shows positive results by having majority of respondents response toward agree. Pop1 have 192 agree responses, 119 strongly agree responses, 56 neutral responses, 13 disagree responses and 4 strongly disagree responses its mean is 2.0990 and standard deviation is 0.81475. POP2 have 223 agreed responses, 75 strongly agree responses, 67 neutral responses, 11 disagree responses and 8 strongly disagree responses its mean is 2.1953 and standard deviation is 1.02750. POP3 have 174 agreed responses, 99 strongly disagree, 58 neutral, 43 disagree and 10 strongly disagree responses its mean is 1.9401 and standard deviation is 0.81376. POP4 have 197 agreed results, 116 strongly agree, 50 neutral, 20 disagree and only strongly disagree results that shows positive results its mean is 1.9453 and standard deviation is 0.81091. POP5 also have 197 agreed responses, 115 strongly agree responses, 50 neutral, 22 strongly disagree and no disagree responses while its mean is 2.3229 and standard deviation is 0.98017.

• **Frequency Distribution and Descriptive Statistics With Respect to Promotional Activity**

Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Standard Deviation
PA1	71	180	80	44	9	2.2266	1.00818
PA2	84	193	56	38	13	2.4479	1.04089
PA3	63	171	77	61	12	2.3021	1.00255
PA4	75	183	73	41	12	2.2474	0.84812
PA5	55	224	62	41	2	1.9714	0.82184

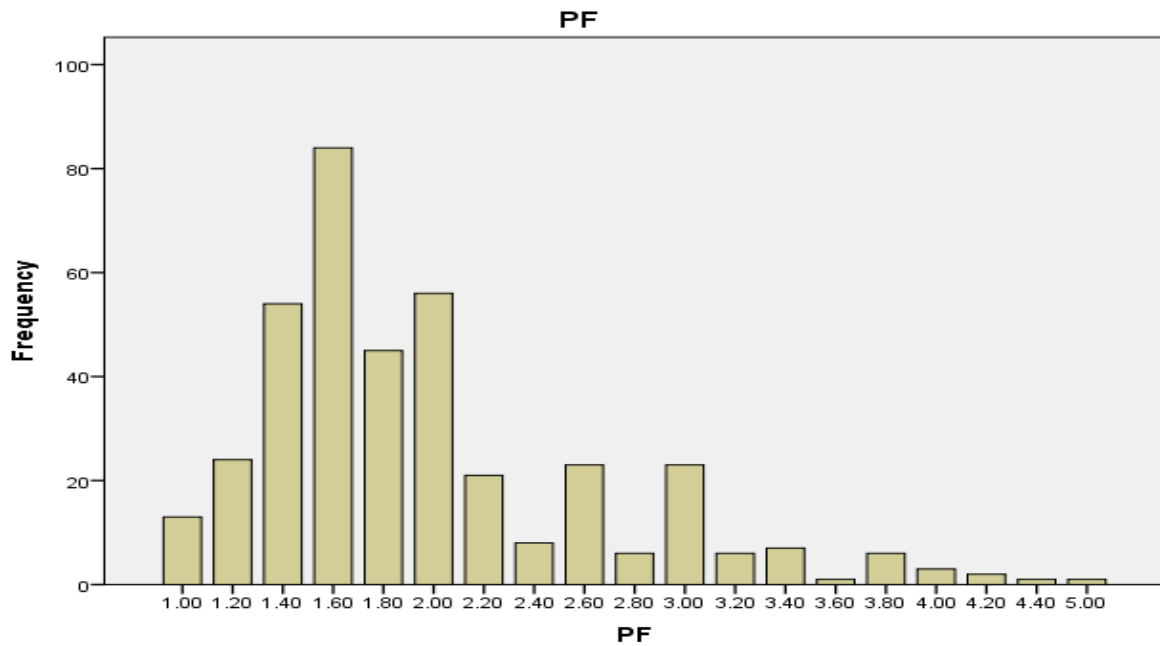


Description

Promotional activities have very positive influence on impulse buying by having all agree responses. PA1 have 180 agree responses, neutral are 80, strongly agree are 71, disagree are 44 and strongly disagree responses are 9 its mean is 2.2266 and standard deviation is 1.00818. PA2 have 193 agree responses, strongly agree responses are 84, neutral responses are 56, disagree responses are 38 and strongly disagree are 13 its mean is 2.4479 and standard deviation is 1.04089. PA3 have 171 agree responses, neutral responses are 77, strongly agree responses are 63, disagree ones are 61 and strongly disagree responses are 12 its mean is 2.3021 and standard deviation is 1.00255. PA4 have 183 agree response, 75 strongly agree responses, 73 neutral, 41 disagree and strongly disagree responses are 12 its mean is 2.2474 and standard deviation is 0.84812. And PA5 have 224 agree response, 62 neutral, 55 strongly agree, 41 disagree, and only 2 strongly disagree responses its mean is 1.9714 and standard deviation is 0.82184.

• **Frequency Distribution and Descriptive Statistics With Respect to Payment Facility**

Items	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Standard Deviation
PF1	110	157	62	45	10	2.1875	1.05773
PF2	66	239	43	27	9	2.1510	0.86902
PF3	136	194	38	13	3	1.8359	0.79598
PF4	186	149	20	26	3	1.7266	0.89718
PF5	125	204	25	17	13	1.9297	0.93259



Description

Results show that it enhances impulse buying by having all responses in positive. PF1 have 157 agree responses, 110 strongly agree responses, 62 neutral responses, 45 disagree responses and 10 strongly disagree responses while its mean is 2.1875 and standard deviation is 1.05773. PF2 have 239 agreed responses, 66 strongly agree, 43 neutral, 27 disagree and 9 strongly disagree its mean is 2.1510 and standard deviation is 0.86902. PF3 have 194 agreed responses, strongly agree responses are 136, neutral are 38, disagree is 13, strongly disagree is 3 its mean is 1.8359 and standard deviation is 0.79598. PF4 have strongly agree responses are 186, agree responses are 149, disagree responses are 26, neutral are 20 and strongly disagree are only 3 its mean is 1.7266 and standard deviation is 0.89718. PF5 have positive responses agreed ones are 204, strongly agree are 125, neutral are 25, disagree responses are 17 and strongly disagree are just 13 its mean is 1.9297 and standard deviation is 0.93259.

4.3 Correlation

Item	IB	SA	POP	PA	PF
IB	1.00				
SA	0.404	1.00			
POP	0.519	0.359	1.00		
PA	0.380	0.303	0.414	1.00	
PF	0.632	0.359	0.481	0.446	1.00

Description

In this table Impulse buying shows a positive relationship with store atmosphere, point of purchase display, promotional activity, payment facility. But it has strong relationship with payment facility. Store atmosphere has positive relationship with point of purchase display, promotional activity and payment facility. It has strong relationship with promotional activity and payment facility. Point of purchase has positive relation with promotional activity and payment facility. It has strong relationship with payment facility. Promotional activity has positive relation with payment facility.

4.4 Regression Analysis:

Table 4.4.1

Independent Variables	Beta	T	Sig.
Store Atmosphere	0.404	8.622	000

N: 384	R Square: 0.163	Adjusted R Square: 0.161
F: 74.334	Significance: 000	Dependent variable: Impulse buying

Description:

The above table shows the regression analysis. In this Store atmosphere is the independent variables and Impulse buying is the dependent variable. The R square value is 0.163, F value is 74.334 and the significance is 000, T is 8.622 so it proves that Store atmosphere has the positive impact on the Impulse buying.

Table 4.4.2

Independent Variables	Beta	T	Sig.
Point of Purchase Display	0.519	11.871	000

N: 384	R Square: 0.269	Adjusted R Square: 0.268
F: 140.910	Significance: 000	Dependent variable: Impulse buying

Description

The above table shows the regression analysis. In Point of Purchase Display is dependent variable and Impulse buying d is the dependent variable. The R square value is 0.269, F value is 140.910 and the significance is 000, T value is 11.871 so it proves that Point of Purchase Display has positive impact on the Impulse buying.

Table 4.4.3

Independent Variables	Beta	T	Sig.
Promotional Activity	0.380	8.032	000

N: 384	R Square: 0.144	Adjusted R Square: 0.142
F: 64.508	Significance: 000	Dependent variable: Impulse buying

Description

The above table shows the regression analysis. In this Promotional Activity is the independent variables and Impulse buying is dependent variable. The R square value is 0.144, F value is 64.508 and the significance is 000, T value is 8.032 so it proves that Promotional Activity has the positive impact on the Impulse buying.

Table 4.4.4

Independent Variables	Beta	T	Sig.
Payment Facility	0.632	15.940	000

N: 384	R Square: 0.399	Adjusted R Square: 0.398
F: 254.094	Significance: 000	Dependent variable: Impulse buying

Description

The above table shows the regression analysis. In this Payment Facility is independent variables and Impulse buying is the dependent variable. The R square value is 0.399, F value is 0254.094 and the significance is 000, T value is 15.940 so it proves that Payment Facility has the positive impact on the Impulse buying.

Conclusion, Limitations and Recommendations:

5.1 Conclusion

Impulse buying is an instant and sudden purchase without having preplanned intention of purchasing any product. The findings of this study indicates that if store atmosphere seems good, means it have good lighting, fragrance, music it must be hygienic it would influence buyers in a positive sense and they spend more time in shopping there as compared to usual timing. If point of purchase display seems attractive means if it is sets in a way according to customer’s choice they will lead to impulse buying. Promotional activities are the best way to increase impulse buying because they affects buyers directly the offers like buy one get one free or discount offers, advertisement activities will immediately affect buyers to purchase things. Payment facilities are also very important factor as it helps buyers in easy payments so that they can purchase anything anytime without any difficulty.

In summary impulse buying behavior is favorable in Bahawalpur division. Consumers are more used to impulse buying when they see any discount offers or free products. Income level has very significant impact on consumer’s impulse buying behavior as if store is well decorated, with colorful surroundings they will motivate individuals towards buying.

As a matter of fact results have found that consumers are becoming more demanding. If they see things at according to their choice to their likeability they will show high involvement but if they didn’t find anything of their choice they show very involvement towards shopping. So I will conclude by saying to promote impulse buying everything must b according to consumers choice.

5.2 Recommendations

It is highly recommended to marketers and business units that they should pay more attention to store

atmosphere and point of purchase display. Others factors are still very important if they do not focus on promotional activities, strategies it will lead to failure in product. As well as payment facilities must be provided to the customers to increase impulse buying. Another thing marketers and business units should focus on is store environment, displays must be according to that territory culture if things are not according to that people's choice they will avoid to visit that stores. With all these store owners, marketers should not take these things as sole responsible for impulse buying they should also investigate other factors as well.

5.3 Limitations

This research is only limited to the Bahawalpur division other researchers must conduct studies on other countries of Pakistan. As it provides the information about Bahawalpur division that what are the choices of people in Bahawalpur division but we don't have idea about other people of Pakistan so researchers can do researches on Other Divisions of Pakistan.

5.4 Implications

This research is used by marketers, business men to increase their stores, Malls. Results concluded that these things increase sales which increase impulse buying. So if they implement these things then they will increase their customers and increase their profits to high margin. It help managers to retain their customers. It will help them to find out what customers need what they want so that to provide them accordingly.

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