

## **A Proposed Model for Factors Affecting Consumers ' Impulsive Buying Tendency in Shopping Malls**

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### **Abstract**

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The main aim of this study is to build and test a model for factors affecting consumers' impulsive buying tendency in shopping malls. The sample size was 1380 Maadi city center visiting customers. The number of valid questionnaires was 1168. The response rate was 84.64%. Data was analyzed using SPSS.16 and Amos.18. This Study examined the relationship between consumers' personal traits, situational variables related to consumers, situational variables related to store, consumers' demographic characteristics and consumers' impulsive buying tendency. Results indicated that there is a significant and positive relationship between shyness, emotional stability, materialism, collectivism and impulsive buying tendency. Results indicated also that there is a significant and negative relationship between individualism and impulsive buying tendency. Results revealed that there is a significant and positive relationship between credit card use, time availability, shopping enjoyment and impulsive buying tendency. Results revealed too that there is a significant and positive relationship between store's sales promotions, store's sales associates and impulsive buying tendency. Results showed that women consumers have greater tendency to impulsive buying than men consumers, young consumers have greater tendency to impulsive buying than old consumers and high income consumers have greater tendency to impulsive buying than low income consumers.

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**Keywords:** Personal traits-Situational factors Related to Consumers-Situational Factors Related to Store-Demographic Characteristics-Impulsive Buying.

### **1. Introduction :**

(Abrahams,1997) reported that 40% of consumers defined themselves as impulse buyers and impulse buying accounted for up to 80% of all purchases in certain product categories. (Hausman,2000) noted that 30-50% of all retail sales are from impulse purchase while almost 90% of consumers make purchase on impulse occasionally.(Nichols, et al.,2001) reported that over 50% of mall purchases were impulse purchases.(Liu, et al.,2013) stated that there are limited knowledge available on impulse purchasing phenomenon.

### **2. Literature Review And Research Hypotheses Development:**

(Rook,1987) stated that impulsive buying occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately.(Piron,1991) stated that consumers do impulsive buying after they get a sudden and unresisting urge in-store shopping to satisfy their impulsive desire to own the product.(piron,1991) mentioned that impulse purchasing holds three key features which are unplanned ; the result of an exposure to a stimulus and decided on the spot.(piron,1991) mentioned that consumers often make unplanned purchasing spontaneously after being exposed to stimulating cues like price promotion and attractive product appearance. (Piron,1993) stated that impulsive buying is characterized by short time separated the first exposure to the product and the purchase decision.(Rook and Gardner,1993) defined impulsive buying as an unplanned purchase characterized by fast decision making and subjective bias to possess the product.(Weun, et al.,1998) defined impulse buying tendency as the degree to which an individual is likely to make un intended, immediate and unreflective purchases.

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(Beatty and Ferrell,1998) defined impulsive buying as a sudden and immediate purchase with no pre-shopping intentions either to buy the specific product category to fulfill a specific buying task. (Beatty and Ferrell, 1998) defined impulsiveness as the tendency to make on-the-spot purchases with little evaluation of consequence. (Verplanken and Herabadi,2001) defined impulsive buying as an un rational purchase.(Chang, et al.,2011) defined impulsive buying as hedonic purchasing behavior connected to feelings and psychological motivation instead of thinking about functional benefits. (Badgaiyan,2016) defined impulse buying as an unplanned buying where consumers tend to purchase items they never planned to buy in the first place.(DeSarbo and Edwards,1996) differentiated impulsive buying from compulsive buying defining impulsive buying as intelligent shopping and rational spending that is motivated by external triggers such as in-store promotion and results in no harmful consequences but compulsive buying is defined as excessive shopping and abnormal spending that is motivated by internal triggers such as anxiety and results in harmful consequences.(Duarte,et al.,2013) concluded that young consumers can be effectively segmented in five groups according to their impulsive buying behavior. These groups are informed consumers, suggestible consumers, marketing vulnerable consumers, price-conscious consumers and health/nutrition conscientious. Some studies examined the relationship between consumers' personal traits and consumers' impulsive buying tendency.(Sofi and Najar,2018) concluded that personality significantly shapes impulsive buying predispositions.(Bratko, et al.,2013)found that there is a significant and positive relationship between neuroticism or emotional instability and impulsive buying.(Omar, et al.,2014) explored that there is a positive association between emotional instability (neuroticism) and impulsive buying. (Sofi and Najar,2018) found that emotional stability has negative effect on the impulsive buying tendency.(Farid and Ali,2018) concluded that neuroticism or emotional instability has significant positive effect on an impulsive buying behavior.(Badgaiyan, et al.,2016) stated that it is expected that individuals who experience emotional instability, anxiety, moodiness and irritability would score high on impulsive tendency.(Farid and Ali,2018) mentioned that individuals who have high score in neuroticism are not emotionally or mentally stable which pushes them to buy things impulsively to feel better. According to the results of previous studies, I suggest that the following

**Hypothesis : H1-a: there is a significant relationship between consumer's emotional stability and consumer's impulsive buying tendency.**

(Dhaundiyal and Coughlan, 2016) found that sociability has a significant and positive effect on cognitive impulse buying tendencies. (Sofi and Najar,2018) found that sociableness has a positive effect on impulsiveness. (Dhaundiyal and Coughlan,2016)stated that sociable person looks forward to go to shopping and meet people.(Arnold and Reynolds,2003) noted that social shopping are linked with socializing with others. (Hausman, 2000) concluded that an individual's need to socialize with other people affects his or her impulse buying behavior. According to the results of previous studies, I suggest that the following

**Hypothesis: H1-b: There is a significant relationship between consumer's sociability and consumer's impulsive buying tendency.**

(Dhaundiyal and Coughlan,2016) found that shyness has a significant and positive effect on cognitive impulse buying tendencies. (Verplanken and Herabadi,2001) stated that shy individuals who are likely experience negative emotions while shopping, are more likely to purchase impulsively to change or manage their mood. According to the results of previous studies, I suggest that the following

**Hypothesis: H1-c: There is a significant relationship between consumer's shyness and consumer's impulsive buying tendency.**

(Richins and Dawson,1992) defined materialism as the importance ascribed to the ownership and acquisition of material goods in achieving major life goals or desired states.( Richins and Dawson,1992) divided materialism into three dimensions, they are the centrality of possessions in a person's life, the success of a person's life that is judged through the possessions that he/she owns and the happiness and satisfaction that result from the possession of material things. (Park, et al., 2006; Hourigan and Bougoure,2012) indicated that there is a significant and positive relationship between materialism and impulsive buying. (Badgaiyan and Verma,2014) concluded that materialism had a significant and positive relationship with impulsive buying behavior. (Atulker and Kesari,2018) concluded that there is a significant and positive relationship between materialism and impulsive buying tendency. (Santini, et al.,2018) concluded that there is a significant and positive relationship between materialistic consumption and impulsive buying. (Atulker and Kesari,2018) Concluded that materialism has positive significant influence on impulse buying. (Richins, 2011) pointed out that materialistic consumers were driven by the desire to attain social status through material possession.

(Garoarsdottir and Dittmar,2012) stated that people higher on materialism are not only found to have favorable attitudes toward spending but have also been linked to wasting money on relatively unimportant possession.(Prendergast and wong,2003) stated that materialistic people didn't hesitate to even purchase expensive products of famous brands. According to the results of previous studies, I suggest that the following

**Hypothesis: H1-d: There is a significant relationship between consumer's materialism and consumer's impulsive buying tendency.**

(Hofstede and Hofstede,2001) defined culture as a collective programming of mind that distinguishes the members of one group of people from another. (Shoham, et al.,2015) mentioned that it can be interpreted that culture has significant effects on impulse buying behavior.(Ng And Lee,2015) stated that cultural differences could affect consumers' responses ,information, judgment and behavioral decisions.(Kacen And Lee,2002) asserted that individualism /collectivism is an essential factor that affects consumers' impulse buying behavior.(Roth,1995; Kacen and lee,2002) asserted that Customers in individualistic cultures tend to make buying decisions more independently and self-focused than in collectivistic cultures so, people in individualistic culture are more engaged in impulsive buying. According to the results of previous studies, I suggest that the following

**Hypothesis: H1-E: There is a significant relationship between consumer's individualism and consumer's impulsive buying tendency.**

(Kagitcibasi,1997) stated that people in collectivistic cultures tend to strongly consider other opinions this result in slower decision making and lower likelihood of impulsive buying behavior.(Roth,1995; Kacen and lee,2002) asserted that people in collectivistic cultures tend to be less engaged in impulsive buying. On the other hand (Abraham And Dameyasani,2013) asserted that people from collectivist cultures are more satisfied when they buy with other persons impulsively.(Badgaiyan and Verma,2014;Cakanlar and Nguyen,2019) Concluded that there is a significant and positive relationship between collectivism and impulsive buying behavior. According to the results of previous studies, I suggest that the following

**Hypothesis: H1-F: There is a significant relationship between consumer's collectivism and consumer's impulsive buying tendency.**

Some studies examined the relationship between situational variables related to consumers and consumers' impulsive buying tendency.(Badgaiyan and Verma,2015) concluded that personal situational factors namely family influence , time availability , credit card use and shopping enjoyment tendency had a significant and positive impact on impulsive buying behavior. (Atulker and Kersari,2018) concluded that there is a significant and positive relationship between person's situation and impulse buying tendency.(Dey and Srivastava,2017) Concluded that time availability positively moderate the relationship between hedonic shopping value dimensions and impulsive buying intentions.(Heilman, et al.,2002)pointed out that the greater the time of circulation in a store, the probability of realization of impulse buying. According to the results of previous studies, I suggest that the following

**Hypothesis: H2-a :there is a significant relationship between time availability for shopping and consumer's impulse buying tendency**

(Huovinen and Rouvinen,2008) concluded that credit card use facilitates impulse buying. According to the results of previous studies, I suggest that the following

**Hypothesis: H2-b :There is a significant relationship between using credit card during shopping and consumer's impulsive buying tendency.**

(Baron, et al.,1996) stated that the interaction of consumers with their relatives, friends and other consumers themselves during shopping process influences consumer to stay longer and purchase more from retail stores.(Chomvilailuk and Butcher,2014) found that an accompanying person could alter customer planned buying list because loyal friend or family member or relative may give information about defects or the quality of products during in-store shopping.(Badgaiyan and Verma,2015) found that family effect significantly affected impulsive buying behavior. According to the results of previous studies, I suggest that the following

**Hypothesis.H2-c: There is a significant relationship between family effect and consumer's impulsive buying tendency.**

(Badgaiyan and Verma,2014) Concluded that shopping enjoyment tendency had a significant and positive relationship with impulsive buying behavior.(Chavosh,et al.,2011) concluded that there is a significant relationship between consumers' shopping enjoyment and consumers' impulse purchasing behavior. (Atulkar and Kesari,2018) concluded that shopping enjoyment tendency has a significant and positive influence on impulse buying. According to the results of previous studies ,I suggest that the following

**Hypothesis: H2-d : There is a significant relationship between consumer's shopping enjoyment tendency and consumer's impulsive buying tendency.**

(Fantoni,et al.,2014) defined shopping mall as one building or many buildings forming a complex of shops representing merchandisers with interconnected walkways enabling visitors to walk from unit to unit. (Sadeghi and Bijandi,2011) stated that shopping malls are now recognized as places for social and entertainment activities. Maadi city center is considered one of the largest shopping malls in Egypt. It had been opened in 2002.The number of visiting customers annually equals 10.5 million. It contains 97 stores. Its size equals 28543 m2. It Can accommodate 2200 cars. Some studies examined the relationship between situational variables related to store and consumers' impulsive buying tendency. (Mehta and Chugan, 2013) found that promotional signage significantly influenced customers' impulse buying behavior. (Hulten and Vanyushyn,2014) found that there is a significant relationship between the consumers' positive response to in-store promotion and their general impulse purchase tendency. (Badgaiyan and Verma, 2015) indicated that sales promotion significantly affected impulsive buying behavior.(Atulker and Kesari,2018) concluded that there is a significant and positive relationship between motivational activities by retailers and impulse buying tendency. According to the results of previous studies, I suggest that the following

**Hypotheses: H3-a : There is a significant relationship between store's sales promotions and consumer's impulse buying tendency.**

(Lee,2008) concluded that sales associates affect significantly and positively on consumer's mood and consumer's mood affects significantly and positively on consumer's impulsive buying.(Badgaiyan and Verma, 2015) indicated that friendly store employees significantly affected impulsive buying behavior. According to the results of previous studies, I suggest that the following

**Hypotheses: H3-B: There is a significant relationship between store's sales associates and consumer's impulse buying tendency.**

Some studies examined the relationship between consumers' demographic characteristics and consumers' impulsive buying tendency.(Chavosh,et al.,2011) concluded that there is a significant relationship between consumers' gender and consumers' impulse purchasing behavior.(Silvera, et al.,2008) Concluded that women's score of impulse buying significantly higher than men's score of impulse buying. So, gender was a significant predictor of impulsiveness.(Santini, et al.,2018) concluded that feminine gender has a positive relation with impulse buying. According to the results of previous studies, I suggest that the following

**Hypothesis: H4-a: Women' tendency to impulsive purchasing is more than men's tendency to impulsive purchasing.**

(Chavosh,et al.,2011) concluded that there is a significant relationship between consumers' age and consumers' impulse purchasing behavior. (Silvera, et al., 2008) concluded that there is a significant and negative relationship between age and impulse buying. (Lai,2010) concluded that the younger the age, the bigger the impulse buying. (Badgaiyan and Verma, 2015) revealed that impulsive buying behavior varies negatively with age. (Santini, et al.,2018) concluded that there is an inverse relation between age and impulse buying. According to the results of previous studies, I suggest that the following

**Hypothesis: H4-b : Young consumers have more tendency to impulsive buying than old consumers.**

(Hulten and Vanyushyn,2014) found that gender and age are factors which impact shoppers' impulse purchase tendency and young women reported a higher impulse purchase tendency more frequently than older men. (Santini, et al.,2018) concluded that there is a significant and positive relation between the consumer's income and impulse buying.(Tifferet and Herstein,2012) mentioned that a more elevated income tends to generate an increase of the impulse buying, given the bigger capacity of buying and paying. According to the results of previous studies, I suggest that the following

Hypothesis: **H4-c** :There is a positive relationship between consumers' income and consumers' impulsive buying tendency. Figure (1) shows the proposed model

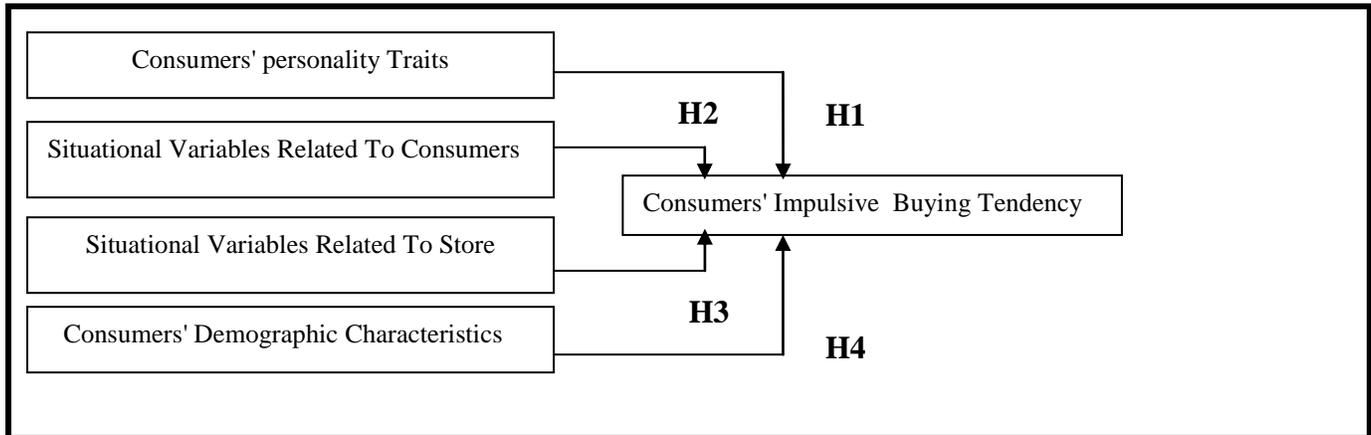


Figure (1): Proposed Model

### 3. Research Hypotheses:

**H1:** There is a significant relationship between consumers' personal traits and consumers' impulsive buying tendency.

**H1-a:** There is a significant relationship between consumer's emotional stability and consumer's impulsive buying tendency.

**H1-b:** There is a significant relationship between consumer's sociability and consumer's impulsive buying tendency.

**H1-c:** There is a significant relationship between consumer's shyness and consumer's impulsive buying tendency.

**H1-d:** There is a significant relationship between consumer's materialism and consumer's impulsive buying tendency.

**H1-e:** There is a significant relationship between consumer's individualism and consumer's impulsive buying tendency.

**H1-f:** There is a significant relationship between consumer's collectivism and consumer's impulsive buying tendency.

**H2:** There is a significant relationship between situational factors related to consumers and consumers' impulsive buying tendency.

**H2-a:** There is a significant relationship between time availability and consumers' impulse buying tendency.

**H2-b:** There is a significant relationship between using credit card and consumers' impulsive buying tendency.

**H2-c:** There is a significant relationship between family effect and consumers' impulsive buying tendency.

**H2-d:** There is a significant relationship between consumers' shopping enjoyment tendency and consumers' impulsive buying tendency.

**H3:** There is a significant relationship between situational factors related to store and consumers' impulsive buying tendency.

**H3-a:** There is a significant relationship between store's sales promotions and consumers' impulse buying tendency.

**H3-b:** There is a significant relationship between store's sales associates and consumers' impulse buying tendency.

**H4:** There is a significant relationship between consumers' demographic characteristics and consumers' impulsive buying tendency.

**H4-a:** Women' tendency to impulsive buying is more than men's tendency to impulsive buying.

**H4-b:** Young consumers have more tendency to impulsive buying than old consumers.

**H4-c:** High income consumers have more tendency to impulsive buying than low income consumers.

### 4. Research Objectives:

- 1- Identifying the relationship between shoppers' personality traits and shoppers' impulsive buying tendency.
- 2- Exploring the relationship between personal situational factors and shoppers' impulsive buying tendency.
- 3- Determining the relationship between in-store situational factors and shoppers' impulsive buying tendency.
- 4- Describing the relationship between shopper's demographic characteristics and shopper's impulsive buying tendency.
- 5- Introducing the recommendations required to support the shoppers' impulsive buying tendency in shopping centers.

## 5. Research Measures

Though several measures have been developed in the past for measuring consumers' personality traits, situational variables related to consumers, situational variables related to store and consumers' impulsive buying tendency, for this study certain scales were selected as shown in table(1).

**Table (1): Research Measures**

Variable	Scale	Number of items
Emotional Stability	Gosling, et al.,2003	2
Sociability	Check and Buss,1981	4
Shyness	Check and Buss,1981	8
Materialism	Wu,2006	2
Individualism	Singelis, et al.,1995	8
Collectivism	Singelis, et al.,1995	6
Time Availability	Beatty and Ferrell,1998	2
Credit Card Use	Roberts and Jones,2001	6
Family Effect	Mihic and Kursan,2010	3
Shopping Enjoyment Tendency	Beatty and Ferrell,1998	4
Store Sales Associates Influence	Mihic and Kursan,2010	3
Store Sale Promotions	Lichenstein, et al.,1993	3
	Youn and Faber,2000	3
	Lee,2008	4
Consumers' Impulsive buying Tendency	Rock and Fisher,1995	7
	Verplanken and Herabadi,2001	6
	Mattila and writz,2008	3

These measure are 5-point scale from 1= Extremely Disagree to 5=Extremely Agree.

**6. Reliability of measures:** Table (2) shows the reliability test for research's measures.

**Table (2): Reliability test for research's measures**

Measure	Number Of Items	Cronbach's Alpha
Emotional Stability	2	0.688
Sociability	2	0.788
Shyness	8	0.885
Materialism	2	0.679
Individualism	6	0.814
Collectivism	4	0.750
Time Availability	2	0.734
Credit Card Use	4	0.905
Family Effect	3	0.894
Shopping Enjoyment	4	0.879
Store Sales Associates	7	0.878
Stores Sales Promotions	10	0.929
Impulsive Buying Tendency	15	0.927

The results of reliability test indicated that cronbach's alpha for measures used in this research are between 0.679 and 0.929,this refers to high reliability of these measures.

## 7. Validity Of Measures

I compute principal component analysis for consumers' personality traits variables that enables me to assess the existence of six distinct factors. These results are shown in table (3).

**Table(3) :Principal component analysis for consumers' personality traits variables**

Variable	Component					
	1	2	3	4	5	6
ES1						0.825
ES2						0.810
SOC1					0.854	
SOC2					0.814	
SH1	0.695					
SH2	0.722					
SH3	0.832					
SH4	0.680					
SH5	0.719					
SH6	0.782					
SH7	0.725					
SH8	0.732					
MAT1				0.680		
MAT2				0.763		
IN3				0.663		
IN4				0.685		
IN5		0.812				
IN6		0.813				
IN7		0.850				
IN8		0.651				
COL2			0.998			
COL3			0.748			
COL4			0.790			
COL5			0.756			

I compute principal component analysis for situational variables related to consumers that enables me to assess the existence of four distinct factors. These results are shown in table(4).

**Table(4): Principal component analysis for situational variables related to consumers**

Variable	Component			
	1	2	3	4
TA1				0.816
TA2				0.878
CU1	0.842			
CU2	0.902			
CU3	0.865			
CU4	0.790			
FE1			0.904	
FE2			0.911	
FE3			0.862	
SE1		0.805		
SE2		0.832		
SE3		0.804		
SE4		0.860		

I compute principal component analysis for situational variables related to store that enables me to assess the existence of two distinct factors. These results are shown in table(5).

**Table (5): Principal component analysis for situational variables related to store**

Variable	Component	
	1	2
SSA1		0.768
SSA2		0.667
SSA3		0.737
SSA4		0.816
SSA5		0.821
SSA6		0.672
SSA7		0.756
SP1	0.797	
SP2	0.748	
SP3	0.742	
SP4	0.789	
SP5	0.788	
SP6	0.795	
SP7	0.813	
SP8	0.697	
SP9	0.699	
SP10	0.802	

I compute principal component analysis for consumer's impulsive buying tendency variables that enables me to assess the existence of one factor. These results are shown in table (6).

**Table(6): Principal component analysis for consumer's impulsive buying tendency variables**

Variable	Component
	1
IBT1	0.675
IBT2	0.702
IBT3	0.791
IBT4	0.765
IBT5	0.781
IBT6	0.739
IBT7	0.710
IBT8	0.670
IBT9	0.713
IBT11	0.635
IBT12	0.706
IBT13	0.535
IBT14	0.688
IBT15	0.678
IBT16	0.728

For convergent validity assessment I compute AVE (average variance extracted) for all measures of research and I found the AVE for these factors are between 0.572 and 0.825.This refers to convergent validity of research's measures. These results are shown in table (7).

**Table (7): Convergent Validity for Research's Measures**

Variable	Average Variance Extracted (AVE)
Emotional Stability	0.766
Sociability	0.825
Shyness	0.555
Materialism	0.759
Individualism	0.723
Collectivism	0.572
Time Availability	0.790
Credit Card Use	0.779
Family Effect	0.825
Shopping Enjoyment	0.734
Store Sales Associates	0.585
Store Sales Promotions	0.718
Impulsive Buying Tendency	0.659

The fit of structural model for consumers' personality traits was good and fit values are well within acceptable range:  $\chi^2(Df)=220.128(39)$  ( $p<0.001$ ),  $GFI=0.970$ ,  $AGFI =0.940$ ,  $NFI=0.944$ ,  $RFI=0.905$ ,  $IFI=0.953$ ,  $TLI=0.920$ ,  $CFI=0.953$ ,  $RMR=0.040$ ,  $RMSEA=0.063$ . Correlations are significant at 0.001 level. Regression weights are presented in table(8).

**Table(8):Structural Regression Weights For First Model**

Path	Standardized Regression Weights	Un standardized Regression Weights	Standard Error	Critical Ratio	P
ES2→F1	0.755	1.000	-	-	-
ES1→F1	0.705	0.785	0.075	10.413	***
SOC.2→F2	0.844	1.000	-	-	-
SOC.1→F2	0.771	0.929	0.066	14.118	***
SH7→F3	0.896	1.000	-	-	-
SH8→F3	0.731	0.840	0.068	12.349	***
MAT2→F4	0.789	1.000	-	-	-
MAT1→F4	0.656	0.735	0.074	9.925	***
IN7→F5	0.835	1.000	-	-	-
IN6→F5	0.789	0.946	0.069	13.661	***
COL.4→F6	0.771	1.000	-	-	-
COL3→F6	0.759	0.941	0.081	11.584	***

The fit of structural model for situational variables related to consumers was good and fit values are well within acceptable range:  $\chi^2(Df)= 137.803(29)$  ( $p<0.001$ ),  $GFI=0.977$ ,  $AGFI =0.956$ ,  $NFI=0.980$ ,  $RFI=0.969$ ,  $IFI=0.984$ ,  $TLI=0.975$ ,  $CFI=0.984$ ,  $RMR=0.036$ ,  $RMSEA=0.057$ . Correlations are significant at 0.001 level. Regression weights are presented in table(9).

**Table (9):Structural Regression Weights For Second Model**

Path	Standardized Regression Weights	Un standardized Regression Weights	Standard Error	Critical Ratio	P
TA1→F7	0.824	1.000	-	-	-
TA2→F7	0.704	0.844	0.059	14.189	***
CU2→F8	0.916	1.000	-	-	-
CU1→F8	0.813	0.883	0.024	36.249	***
CU3→F8	0.880	0.961	0.024	40.886	***
EF2→F9	0.922	1.000	-	-	-
EF1→F9	0.867	0.952	0.025	38.477	***
EF3→F9	0.790	0.855	0.025	33.821	***

The fit of structural model for situational variables related to store was good and fit values are well within acceptable range :  $\chi^2(Df) =0.929(1)$  ( $p<0.001$ ) ,  $GFI=1.000$  ,  $AGFI = 0.996$ ,  $NFI= 0.999$ ,  $RFI = 0.997$ ,  $IFI=1.000$ ,  $TLI=1.000$ ,  $CFI=1.000$ ,  $RMR=0.003$ ,  $RMSEA= 0.000$ . Correlations are significant at 0.001 level. Regression weights are presented in table(10).

**Table(10):Structural Regression Weights For Third Model**

Path	Standardized Regression Weights	Un standardized Regression Weights	Standard Error	Critical Ratio	P
SSA4→F10	0.867	1.000	-	-	-
SSA5→F10	0.804	0.840	0.082	10.218	***
SP6→F11	0.844	1.000	-	-	-
SP5→F11	0.866	0.969	0.088	11.048	***

The fit of structural model for consumers' impulsive buying tendency was good and fit values are well within acceptable range :  $\chi^2(Df) = 10.027(2)$  ( $p<0.001$ ) ,  $GFI=0.996$  ,  $AGFI = 0.979$ ,  $NFI = 0.996$ ,  $RFI = 0.988$ ,  $IFI=0.997$ ,  $TLI=0.991$ ,  $CFI=0.997$ ,  $RMR=0.014$ ,  $RMSEA = 0.059$ . Correlations are significant at 0.001 level. Regression weights are presented in table(11).

**Table (11): Structural Regression Weights for Fourth Model**

Path	Standardized Regression Weights	Un standardized Regression Weights	Standard Error	Critical Ratio	P
IBT4→F12	0.815	1.000	-	-	-
IBT5→F12	0.846	0.974	0.029	33.946	***
IBT2→F12	0.724	0.824	0.030	27.508	***
IBT3→F12	0.815	0.978	0.030	32.388	***

To assess the discriminant validity of measures I found that the square roots of average variances extracted are greater than their correlation coefficients which supports discriminant validity of research's measures. Table (12) shows the test of discriminant validity of research's measures.

**Table(12): The Discriminant Validity**

Construct	Square Root Of AVE	ES	SOC	SH	MAT	IN	COL	TA	CU	FE	SE	SSA	SP	IBT
ES	0.88	1												
SOC	0.91	** 0.16	1											
SH	0.75	** -0.12	* -0.08	1										
MAT	0.87	** -0.13	** 0.21	** 0.23	1									
IN	0.85	** 0.23	** 0.30	** -0.05	** 0.12	1								
COL	0.76	** 0.23	** 0.15	** 0.17	** 0.12	** 0.15	1							
TA	0.89	** 0.25	** 0.22	** 0.12	** 0.14	** 0.21	** 0.19	1						
CU	0.88	-0.01	** 0.10	** 0.22	** 0.32	0.04	** 0.25	** 0.30	1					
FE	0.91	0.03	* 0.06	** 0.17	** 0.25	** 0.17	** 0.26	** 0.16	** 0.31	1				
SE	0.86	** 0.09	** 0.16	** 0.13	** 0.37	** 0.08	** 0.14	** 0.41	** 0.37	** 0.13	1			
SSA	0.76	** 0.21	** 0.16	** 0.23	** 0.16	** 0.15	** 0.20	** 0.25	** 0.12	** 0.11	** 0.34	1		
SP	0.85	-0.02	** 0.15	** 0.28	** 0.24	** 0.11	** 0.13	** 0.24	** 0.28	** 0.33	** 0.26	** 0.05	1	
IBT	0.81	-0.02	0.001 0.46	** 0.46	** 0.36	-0.05	** 0.17	** 0.36	** 0.55	** 0.12	** 0.52	** 0.29	** 0.41	1

\*\* Correlation is significant at the 0.01 level.

\* Correlation is significant at the 0.05 level.

**8. Results and managerial implications**

I tested the significance of relationship between consumers' personal traits and consumers' impulsive buying tendency using regression analysis. The analysis results are as follows: shyness ( $\beta= 0.385, p < 0.05$ ), materialism ( $\beta=0.277, p < 0.05$ ), individualism ( $\beta = -0.087, p < 0.05$ ), emotional stability( $\beta=0.072, p < 0.05$ ), collectivism ( $\beta=0.067, p < 0.05$ ). There is a significant and positive relationship between all consumers' personal traits and consumers' impulsive buying tendency except for individualism and sociability. There is a significant and negative relationship between individualism and impulsive buying tendency. There is no significant relationship between sociability and impulsive buying tendency. H1-a, H1-c, H1-d, H1-e, and H1-f were supported. H1-b was not supported. These results mean shy consumers tend to get rid of their negative emotions during shopping by purchasing impulsively. Materialistic consumers tend to waste their money on relatively unimportant products and buy expensive products of famous brands. Individualistic consumers depend on themselves in making their buying decisions so, they don't surge to buy products especially for men consumers who are old and low income. Consumers who have high score in emotional stability don't hesitate to buy products when they like them. Collectivistic consumers tend to consider others' opinions and buy impulsively when they go shopping with other persons.

I tested the significance of relationship between situational variables related to consumers and consumers' impulsive buying tendency using regression analysis. The results are as follows: credit card use ( $\beta=0.393, p<0.05$ ), shopping enjoyment ( $\beta=0.330, p<0.05$ ), time availability ( $\beta=0.115, p<0.05$ ). There is a significant and positive relationship between all situational variables related to consumers and consumers' impulsive buying tendency except for family effect.

There is no significant relationship between family effect and consumers' impulsive buying tendency. H2-a, H2-b, and H2-d were supported. H2-c was not supported. These results mean using credit card helps consumers to increase their expenditures and buy more impulsively. When consumers enjoy during shopping this may increase their impulsive purchases. When consumers have adequate time to shop this may help them to buy impulsively. I tested the significance of relationship between situational variables related to store and consumers' impulsive buying tendency using regression analysis. The results are as follows: store's sales promotions ( $\beta=0.368, p<0.05$ ), store's sales associates ( $\beta=0.230, p<0.05$ ). There is a significant and positive relationship between store's sales promotions, store's sales associates and impulsive buying tendency. H3-a and H3-b were supported. These results mean when the store offers promotions to consumers, this may increase their impulsive purchases. When the store has reliable, experienced and friendly associates this may help consumers to buy impulsively. I tested the equality of means of impulsive buying tendency for both women and men, I found that the mean of impulsive buying tendency for women was (2.93) and the mean of impulsive buying tendency of men was (2.73). The mean difference was significant at 0.05 level ( $p<0.05$ ). So, Women' tendency to impulsive buying is greater than men's tendency to impulsive buying. Hence, H 4-a was supported. I tested the significance of differences among degrees of consumers' impulsive buying tendency according to their age categories using ANOVA, I found that the mean of impulsive buying tendency for consumers whose age equals less than 20 years was (3.49) and the mean of impulsive buying tendency for consumers whose age equals 60 years and more was (1.84).

The mean difference was significant at 0.05 level ( $p<0.05$ ). This means there is a negative relationship between consumers' age and consumers' impulsive buying tendency hence, young consumers have more tendency to impulsive buying than old consumers. So, H 4-b was supported. I tested the significance of differences among degrees of consumers' impulsive buying tendency according to their income categories using ANOVA, I found the mean of impulsive buying tendency for consumers whose income equals 10000LE and less than 15000 was (2.33) and the mean of impulsive buying tendency for consumers whose income equals 15000LE and more was (2.90). The mean difference was significant at 0.05 level ( $p<0.05$ ). This means there is a positive relationship between consumers' income and consumers' impulsive buying tendency hence, high income consumers have more tendency to impulsive buying than low income consumers so, H4-c was supported. According to research results management of shopping mall should offer different types of sales promotions to its customers such as price discounts, gifts and free samples to attract them to buy impulsively. Management of shopping mall should hire experienced associates who are reliable and friendly to motivate its customers to buy products impulsively. Sales associates of shopping mall should encourage collectivistic consumers especially who shop with their friends or relatives to buy impulsively. Sales associates should motivate customers of shopping mall to buy products impulsively especially women, young and high income consumers.

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**Appendix : Questionnaire**

Variable	Measurement Items
Emotional Stability Of Shopper (Gosling, et al.,2003)	(1:5 from strongly disagree to Strongly agree) I see myself as calm, emotionally stable(ES1). I see myself as not anxious, difficultly to upset(ES2).
Sociability Of Shopper (Check and Buss,1981)	(1:5 from strongly disagree to Strongly agree) I like to be with people(SOC1). I welcome the opportunity to mix socially with people(SOC2). I prefer working with others rather than alone(SOC3). I'd be unhappy if I were prevented from making social contacts(SOC4).
Shyness Of Shopper (Check and Buss,1981)	(1:5 from strongly disagree to Strongly agree) I am socially somewhat awkward(SH1). I find it hard to talk to strangers(SH2). I feel tense when I'm with people I do not know well(SH3). When conversing I worry about something dumb(SH4). I am often uncomfortable at parties and other social forms(SH5). I feel inhibited in social situations(SH6). I have trouble looking someone right in the eye(SH7). I am more shy with members of the opposite sex(SH8).
Materialism Of Shopper (Wu,2006)	(1:5 from strongly disagree to Strongly agree) I like a lot of luxury in my life, although I may not have enough money to pay for all my purchases(MAT1). I derive a lot of pleasure from buying nice things, although I may have to stretch financially(MAT2).
Individualism Of Shopper (Singelis,et al.,1995)	(1:5 from strongly disagree to Strongly agree) I often do my own thing(IN1). I prefer to be direct and forthright when discussing with people(IN2). I am a unique individual(IN3). I enjoy being unique and different from others in many ways(IN4). Competition is law of nature(IN5). Without competition ,it is not possible to have a good society(IN6). I enjoy working in situations involving completion with others(IN7). I am one of some people emphasizing winning(IN8).
Collectivism Of Shopper (Singelis,et al.,1995)	(1:5 from strongly disagree to Strongly agree) It is important to maintain harmony with my group(COL1). My happiness depends very much on the happiness of those around me(COL2). I would sacrifice an activity that I enjoy very much if my family didn't approve of it(COL3). I would do what would please my family even if I detested that activity(COL4). I usually sacrifice my self-interest for the benefit of the group(COL5). We should keep our aging parents with us at home(COL6).
Time Availability (Beatty and Ferrell,	(1:5 from strongly disagree to Strongly agree) I frequently have unlimited time available to me for shopping in the

1998)	store(TA1). The amount of time pressure I feel on shopping trip in the store is frequently low(TA2).
Credit Card Use (Roberts and Jones,2001)	(1:5 from strongly disagree to Strongly agree) I am less concerned with the price of a product when I use credit card(CU1). I am more impulsive when I shop with credit card(CU2). I spend more when I use credit card(CU3). My credit card are usually at their maximum credit card limit(CU4). I am seldom delinquent in making payments on my credit card(CU5). I have too many credit cards(CU6).
Family Effect (Mihic and Kursan, 2010)	(1:5 from strongly disagree to Strongly agree) When shopping with family members, I buy more products(FE1). When I am with family members, I end up spending more than planned(FE2). I impulsively buy a product because of my family members(FE3).
<b>Variable</b>	<b>Measurement Items</b>
Shopping Enjoyment Tendency (Beatty and Ferrell,1998)	(1:5 from strongly disagree to Strongly agree) Shopping is a best use of leisure time(SE1). Sopping is a way I like to spend any leisure time(SE2). Shopping is entertaining to me(SE3). Shopping is one of my favorite activity(SE4).
Store Sales Associates influence (Mihic and Kursan, 2010)	(1:5 from strongly disagree to Strongly agree) Skilled staff talks me into a product I did not plan to buy(SSA1). Employees in the store affect my unplanned buying behavior and choice(SSA2). Sales people turn my product queries into a product purchase (SSA3).
Store Sales Associates influence (Swinyard,1995)	(1:5 from strongly disagree to Strongly agree) Sale associates in the store are trustworthy(SSA4). Sales associates in the store are experts(SSA5). Sales associates in the store are attractive(SSA6). Sales associates in the store are dependable(SSA7).
Sales Promotions (Litchenstein, et al., 1993)	(1:5 from strongly disagree to Strongly agree) If a product is on sale that can be a reason for me to buy it(SP1). I likely to buy brands that are on special sale(SP2). One Should try to buy the brand that is on sale(SP3).
Sales Promotions (Youn and Faber,2000)	(1:5 from strongly disagree to Strongly agree) If I see discount price, I tend to buy impulsively(SP4). If I see an interesting promotional offer on in-store signs, I tend to buy(SP5). I am more likely to make an unintended purchase if the product has a sale(SP6).
Sales Promotions (Lee,2008)	(1:5 from strongly disagree to Strongly agree) My purchases in the store are influenced by sales(SP7). My purchases in the store are influenced by free gifts(SP8). My purchases in the store are influenced by a tie- in (buy one get one free) (SP9). My purchases in the store are influenced by rebates(SP10).
Impulsive Buying Tendency (Rock and Fisher,1995)	(1:5 from strongly disagree to Strongly agree) I often buy things spontaneously(IBT1). Just do it describes the way I buy things(IBT2). I often buy things without thinking(IBT3). I see it ,I buy it describes me(IBT4). Buy now , think it later describes me(IBT5). Sometimes I feel like buying things on the spur of the moment (IBT6). I buy things according to how I feel at that moment (IBT7).
Impulse Buying Tendency (Verplanken and Herabadi,2001)	(1:5 from strongly disagree to Strongly agree) It's a struggle to leave nice things I see in a shop(IBT8). I sometimes cannot suppress the feeling of wanting to buy something(IBT9). I always see something nice whenever I pass by shops (IBT10). If I see something new, I want to buy it(IBT11). I sometimes buy things because I like buying things rather than because I need them(IBT12). I can become very excited if I see something I would like to buy (IBT13).
Impulsive Buying Tendency (Mattila and writz,2008)	(1:5 from strongly disagree to Strongly agree) I end up spending more money than I originally set out to spend (IBT14). I bought more than what I had planned to buy(IBT15). I indulged in impulsive buying(IBT16).