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Article

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Impact of personality influencers on psychological paradigms: An empirical-discourse of big five framework and impulsive buying behaviour

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ABSTRACT

The main aim of this research was to examine the effect of intrinsic attributes on impulsive buying behaviour among young consumers. Both exploratory and descriptive designs were employed to study the problem in holistic manner. Based on certain parameters, a sample size of 638 was chosen randomly and the study was conducted through a valid and reliable instrument.

After employing Exploratory and Confirmatory Factor Analysis on select consumers under the study, results showed that Personality significantly shapes impulsive buying predispositions. In the current study, some of the select personality attributes comprising of Expressive Propensity, Pleasure Seeking Propensity and Sociableness have been found to have positive effect on impulsiveness while as other factors viz. Emotional Stability, Conscientiousness and Conserving Propensity have negative effect on the impulsive buying tendencies. These findings are paramount both from the perspective of consumer welfare advocates and corporates and could largely support them in their respective endeavours.

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1. Introduction and background

Most of the time consumers make plentiful decisions relating to every feature of their daily life. Nevertheless, most of these decisions are made without any proper planning and alongside ignoring the implications associated with a particular buying decision. Generally, in majority of the consumer decision-making circumstances, consumers hardly entertain the adequate degree of information exploration. Rather, it would become tiresome practice if all buying decisions entail the need for extensive effort. Furthermore, if all the purchases were made customarily, then they would most often have the propensity to be boring, monotonous and would hardly bring enjoyment or freshness to a buyer. The degree of an exertion that a consumer exercises for getting to the bottom of problem largely depends on the level of his/her precision for selection criteria, the scope of information he/she is already having about the

product beforehand and the accessibility to the number of substitute options (Schiffman & Kanuk, 2007).

Applebaum (1951) stated that impulsive buying is an outcome of promotional stimuli and that buying items are not decided in advance in consumer's mind before starting a shopping trip. Impulsive buying has different connotations and can be defined in numerous ways and is fundamentally classified as an unintended buying (Dittmar, Beattie, & Friese, 1995). According to Kollat and Willett (1967), impulsive buying behaviour is realistically accidental behaviour when it is associated with emotional preferences in shopping. There are whole host of factors ranging from Internal to External and other situational factors that trigger impulsive buying predispositions. Here external refers to the factors such as culture, social system and other marketing stimuli while as internal facets refer to inner developments that process within a consumer itself. This can include the process of cognition, affection, confusion, and advertisement involvement. Culture is one of the peripheral constituents which is important in consumer buying. It is the culture that may stop an individual from purchasing a product and at the same time it is fundamental in determining person's wants and needs. The best example of culture can be that of a child who

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acquires a set of values, perceptions and preferences through his family and society (Kotler, 2009). Apart from this, external stimulus has greater bearing on consumer decision making and people are largely lured through external provocations. External Stimuli means advertisements which may include different appeals used by advertising agencies such as fear to promote an immediate behaviour like eating healthier or quit smoking.

In addition to this, situational influences are provisional circumstances that resolve how shoppers perform—whether they truly purchase merchandise, acquire supplementary commodities, or procure nothing at all. They comprise things like physical factors, social factors, time factors, the motive for the buyer's purchase and the buyer's mood.

However, role of interior elements cannot be neglected and in this context, impulse buying is described as an outcome of in store behaviour and that consumers do not have any objective to shop for any particular item before entering any shop (Cobb & Hoyer, 1986). Rook (1987) re-conceptualized the idea of impulsive buying and defined it as a spontaneous process that occurs when consumer experiences an unexpected and unrelenting push for attaining something instantaneously. The desire to purchase on impulse is hedonically complex and largely encourages emotional conflict. Also, impulsive buying occurs with diminished regard for its consequences. In other words, consumers after having gone through impulsive purchase do not give any importance to future consequences arising as a result of spontaneous buy. Future consequences refer to adverse eating habits, health tribulations, participation in illicit relationships and more importantly compulsive involvement in drugs. Impulsiveness creates distortion in consumer dogma thereby inflicting consumer towards irrationality where by an end user has least concern for future outcomes resulting from such purchases. Rook (1987) also stated that the occurrence of impulsive buying behaviour often go together with negative consequences such as being let down, finding one-self to be blameworthy and distressed about financial tribulations associated with it. From his viewpoint, impulse buying is often concentrated and forceful.

Personality is also one of the intrinsic dimensions of a consumer that has central importance in consumer decision making. This study primarily focuses on to unearth the effect of different personality dimensions on impulsive buying behaviour. Personality is treated as an independent variable to see its impact on dependent variable viz. impulsive buying predispositions. Finally it attempts to explore the role of mediators vis-a-vis Judicious Control and Impetuous Influence on the relationship between personality and impulsive buying tendencies.

Judicious control here refers to willingness of an individual to oppose the impulsive buying offers and encounter the in-house sensations that crop up within consumer either in normal life or during shopping trip. In other words, judicious control is the self dominance of an individual which has greater tendency towards rationality. Higher Judicious control would mean higher cognitive deliberation and individuals having higher cognitive abilities give due importance to extensive planning before taking any action. Apart from this, superior cognitive abilities create greater acceptance for potential consequences that may arise as a result of a decision. In other words, individuals look for different possible outcomes before taking a decision and have greater regard for future consequences as well.

Furthermore, impetuous influence is the positive inducement that creates environment for unprecedented and uncalled impulsive buying. Impetuous predisposition is a feeling or emotional part of a consumer which does influence overall behaviour of an individual. Here higher level of impetuosity would mean higher propensity for irresistible urge to take a decision irrespective of being rational or irrational. An individual possessing higher level of

impetuous influence is always susceptible to emotional conflict which is the main source of cognitive dissonance or emotional conflict. Furthermore, cognitive dissonance creates imbalance within an individual's attitudes which leads to incompatibility circumstances and that is not desirable from consumer welfare perspective.

Most of the research studies in past have focused mainly on advertisements and its impact on consumer behaviour but only a little attention has been paid towards internal stimuli such as personality and its influence on impulsive buying behaviour of youth. There is larger deficiency in the field of Impulsive Buying as far as scale development is concerned. Though a number scales have been constructed in past but they mostly lack the property of consistency and validity. It would not lead to any exaggeration to state that only a little attention has been paid towards the association between/among different variables like Personality, Judicious Control, Impetuous Influence and Demographic Attributes of consumers vis-à-vis impulsive buying. Hitherto, most of the studies have focused on Cognition and Affection and only on their association with different demographic variables.

The current study shall generate greater weight for corporate organizers as findings of the study shall enable them to target different consumer groups with the spot-on-tactics because it is not that business organizations will map for innovators and then same can be applied to the laggards and to middle majority on the whole. This calls for different strategies to incite such consumers for spontaneous shopping. On the other hand, impulsiveness is considered to be a nuisance that troubles most of the consumer groups and role of diverse personality attributes in this regard needs to be ascertained as well. This could assist most of the consumer welfare advocates in managing buying irresistibility common among young consumers and which has been on rise for decades.

The current study could benefit different stakeholders and apart from addition to knowledge base, the work has greater credence to consumer psychologists for it provides the psychoanalytic framework of consumer impulsiveness. It broadly proposes for how imbalance in two psychological dimensions of Impetuous Influence and Judicious Control vary across different personality attributes. With a conspicuous deficiency in literature on personality and impulsive buying, the findings from the study could be used by different stake holders like sales managers for amplifying sales output, academicians and consumer welfare advocates for the welfare of consumers at large.

The complete paper has been divided into 6 sections. Section "1" focuses on introduction and background of the study. Section "2" deals with theoretical framework and hypotheses formation. Furthermore, Section "3" primarily focuses on the methods and materials used in the current study. Sections "4–6" highlights analysis of the data, results and discussion. Finally, Section "6" concludes the study with conclusion.

2. Theoretical framework and hypotheses

Even though research studies conducted in past to envisage and predict consumer behaviour while ascertaining the role of personality variables created undesirable outcomes (Kassarjian, 1971), yet in recent past, there has been an escalating concern among scholars in the area of personality and its influence on an end user in consumer research (Egan & Taylor, 2010; Lin, 2010; Ranjbarian & Kia, 2010). In one of the study conducted by Gangai and Agarwal (2016), it was revealed that the common personality traits have a significant relationship with impulsive buying behaviour that is psychoticism in the case of male and female.

While ascertaining the association between personality and impulsive buying predisposition construct, it becomes

significant to recognize the importance of personality framework. With regard to personality structure, the traits supported mechanism has been rising on account of quantitative measurement of personality (Solomon, 2009) and the prominent approach happens to be the five extensive trait factors also referred to as Big Five Model (Feldman, Greeson & Senville, 2010). From several research investigations, it has been seen that time and again the Big-Five variables surface in an unlike circumstances (Liao & Chuang, 2004) and for this reason, it would not be an amplification to affirm that the Big-Five Framework has accomplished the supreme degree of agreement amongst all traits nomenclature (Larsen & Buss, 2010; Feldman et al., 2010).

The all important five dimensions of personality as outlined in Big-Five Personality Framework have been examined in past in relation to the reasonable association with impulsive buying behaviour (Badgaiyan and Verma, 2014). In a study it was revealed that there exists a relationship between personality traits and impulse buying behaviour as all the F values are significant except for the variables viz. *products at discount induces me for impulsive buying and aroma inside the store influences me to make impulse purchase* (Mathai & Haridas, 2014). In one more study, it was found that agreeableness, neuroticism and openness to experience are three personality traits that are related with compulsive buying with mediating role of impulsive buying (Shehzadi, Ahmad-ur-Rehman, Cheema, & Ahkam, 2016).

Omar, Rahim, Wel, & Alam (2014) explored the mediating role of impulsive buying between personality traits and compulsive buying. In this study, it was found that both compulsive and impulsive buying behaviours are robustly associated with emotional instability (Neuroticism) among personality traits.

2.1. Buying tendencies and personality

Studies in past have brought some significant findings related to impulsive buying and a large number of consumer researchers consider that shoppers view their possessions as a development of themselves and personal distinctiveness (Dittmar et al., 1995; Holbrook & Hirschman, 1982; Levy, 1959; Peter, Olson & Grunert, 1999). In a study, which was conducted to investigate the association between materialism and money spending, attitude towards impulsive buying tendencies, attitude towards debt, sensation seeking, and openness to experience showed that materialism and money conservation were found to predict impulsive buying (Troisi, Christopher, & Marek, 2006).

Peter et al. (1999), found an unambiguous association between a person's self-image and certain products that a person buys. They reported that a large number of products are brought partially to replicate an end users self-concept and are secret codes that symbolize the buyer with others. According to Donnelly, Iyer & Howell (2012), conscientiousness can play a prime role in planning future expenses, it may result in less compulsive buying as well. Therefore, it can be hypothesized that Personality has significant effect on Buying Tendencies for specific products.

H1. Personality significantly influences buying tendencies of a young consumer.

2.2. Judicious control, impetuous influence and buying tendencies

Hoch and Loewenstein (1991) proposed impulse buying as a conflict between the two psychological processes of Cognition-Judicious Control and Affection-Impetuous Influence. They revealed that the emotional elements produce forces of crave ensuing spontaneity, whereas the cognitive elements facilitate self-control or determination and these two are by no means free from one another. Any variation in either feelings or cognition can cause

the shopper to swing above/below the buying bar, thereby forcing a purchase. It is for this reason that when an individual is found deficient of self-control over his buying crave, spontaneous buying becomes apparent (Youn and Faber, 2000).

The scuffle that enrages between the interior arousing craves to purchase and the in house strength of will not to purchase is akin to a balance beam that has the propensity to change over at a flash. Merely a trivial modification is necessary in the majority of the cases so as to transpire the consumer buying behaviour from that of being resistant to purchase decision.

It is not that consumer's cognitive or impetuous processing can only pressurize the end user to impulsiveness but there are other characteristics that need to be taken into consideration. Kempf (1999) proposed that the dependence on affective or cognitive processing may also be stimulated by the nature of items for consumption. She disagreed with the conception that useful product evaluations are expected to be dependent on cognitive-judicious characteristics of a consumer, whereas hedonic goods are more prone to be judged on the basis of emotional responses. Contrary to it, Shiv and Fedorikhin (2002) disapproved and impressed that when privileged possessions are limited, actions of a consumer are determined by the lower-order developments that persistently scrutinize the environs for experiencing the emotional significance. All the previous models assume that habitual progressions persuade decision making of a consumer and in addition, admit that restricted or planned cognitive-judicious developments may possibly determine judgments and behaviour as well. Controlled developments enfold the cognitive evaluation of a situation (Pham, Cohen, Pracejus, & Hughes, 2001).

Therefore, it can be hypothesized that impetuous influence and judicious control have significant bearing on the buying tendencies for different products and also cognition and affection are negatively related to each other.

H2. Judicious Control and impetuous influence are significantly related to each other.

H3. Judicious control has significant impact on buying tendencies of a young consumer.

H4. Impetuous influence has significant impact on buying tendencies of a young consumer.

2.3. Personality and judicious control

A study conducted by Youn and Faber in 2000 revealed that spontaneity was found significantly associated with that of personality variable 'lack of control'. Furthermore, the seminal study conducted by Verplanken and Herabadi in 2001, revealed that a Universal Impulsive Buying Propensity is robustly embedded in personality, which demonstrates substantial scope for examining the personality components in association to impulsive buying behaviour. In addition, Herabadi (2003) confirmed that even though conscientiousness and agreeableness correlated negatively with the impulsive buying propensity, the cognitive aspect, neuroticism was constructively related with that of impulsive buying affective factor. In a much related study conducted by Shahjehan, Qureshi, Zeb & Saifullah (2012), it was noticed that impulsive buying was absolutely associated with neuroticism (emotional instability) which showed that consumers who go through emotional instability, anxiety, moodiness, irritability, and sadness were more likely to get engaged in impulsive buying behaviour. Similarly, an investigation in consumer behaviour and personality, conducted by Bratko, Butkovic, and Bosnjak (2013) confirmed the phenol type(phenotypic-) correlations with impulsivity and it was seen that extraverts were motivated largely by the over lapping

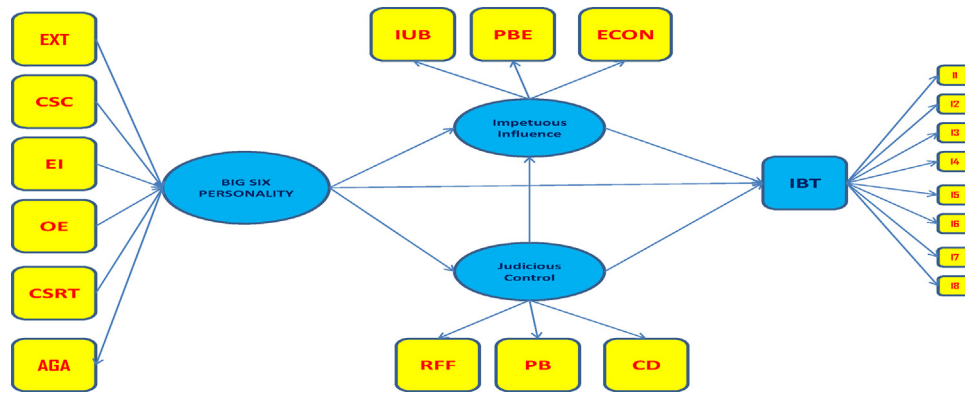


Fig. 1. Conceptual framework. EXT = extroversion, CSC = conscientiousness, AGA = agreeableness, OE = openness to experience, EI = emotional intelligence, CSRT = conserving propensity. PBE = positive buying emotions, IUB = irresistible urge to buy, ECON = emotional conflict; PB = planned buying; RFC = regard for future consequences, CD = cognitive deliberation; IBT = impulsive buying tendencies.

genetic manipulators during impulsive buying propensity and personality characters.

Personality attributes are large in number and depending upon the type of personality an individual's character gets shaped. Furthermore, if rational attributes of a consumer take predominant position in consumer dogma, he/she is likely to follow rational behaviour. His/her buying decisions would be entirely different from other consumer groups. Therefore, based on this premise it could be hypothesized that

H5. Personality is positively related to judicious control of a consumer.

H6. Personality is negatively related to impetuous influence of a consumer.

2.4. Conceptual framework

The conceptual framework for the study is depicted in Fig. 1. Here it includes one dependent variable "Impulsive Buying Tendencies", One Independent Variable "Big Six Personality" and two mediating Variables "Impetuous Influence and Judicious Control".

2.4.1. Rationale for judicious variables

All the three dimensions including Planned Buying, Regard to Future Consequences and Cognitive Deliberation are rational elements of a consumer that restraint impulsive buying tendencies and establish logical thinking of a consumer and hence have been labelled as Judicious Control Variables (Youn and Faber, 2000).

2.4.2. Rationale for impetuous variables

All the three dimensions including Positive Buying Emotions, Irresistible Urge to Buy and Emotional Conflict are irrational features of a consumer decision making that transpire spontaneity within an end user. Based on this criterion, variable representing them have been labelled as Impetuous Variables (Youn and Faber, 2000).

Several studies conducted in past were reviewed for the categorization of variables into cognition and affection (Youn and Faber, 2000; Coley, 2002; Sharma, 2012).

3. Methodology

A pilot study is an indispensable antecedent to the full-fledged study, carried out with the rationale of testing the proposed and modified research instrument for its reliability and validity. The items used for measuring the constructs specified for this study

were taken from existing literature in the subjects of Personality, Impulsive Buying Behaviour and Buying Tendencies for specific products both in independent and combined form.

To further clarify it, a well Structured Instrument (i.e. Personality Affection Cognition Buying Tendencies) consisted of four sections, Section "A" included demographic characteristics used for obtaining background information about the respondents under study, while as section "B" comprised of impulsive buying variables. In addition, section 'C' was based on statements about buying tendencies for specified products and finally section 'D' comprised of personality assessment variables. For the assessment of personality, several past scales and frameworks adopted by various scholars in the concerned and related field were reviewed for identifying its statements/items [Muruganatham and Bhakat (2013); Donnelly et al. (2012); Chen, Tseng, Lee & Yang (2011); Verplanken and Herabadi in 2001; Digman (1990)]. Furthermore, statements/items for assessing impulsiveness and buying tendencies of respondents were extracted through the review of select studies and particularly following the studies of the authors who had worked on impulsive buying in particular [Coley (2002); Bayley and Nancarrow (1998); Schiffman, Hansen & Kanuk, 2007; Silveira, Lavack & Kropp (2008); Sharma (2012)]. All the constructs/factors in the present study were retested for reliability and validity through comprehensive Exploratory and Confirmative Factor Analysis.

Pilot study was primarily conducted to check various anomalies and for the assessment of various scale properties. A sample of 100 respondents was chosen from the University of Kashmir and the data collected during pilot study was put to statistical testing for the assessment of various scale properties to overall the results associated with preliminary study through various adjustments were reliable and valid as well after performing necessary item deletion and modifications. Furthermore, in view of layer wise spread of the population, multi stage random sampling was employed and data collection was done by researcher himself and difficulties if any faced by the participants were clarified on the spot. Furthermore, final sample unit being young consumer was taken randomly from educational institutes comprising of Universities and Colleges.

In order to figure out the appropriate sample size, certain parameters and available measures were explored. To begin with: a. sample size determination tables (384 as per Krejcie & Morgan, 1970); b. based on number of item in the ratio of 5:1 (which meant 450 for 90 items, Hair, 2010); c. rule of thumb (Roscoe, 1975) were reviewed. All the three perspectives were employed to attain a reliable sample size and sample size of 638 was finally chosen in the ratio of 85:7.5 (as it lies in the range of minimum cases-5 per item to maximum case per item-10). However, even though investigator made every effort to acquire 100 responses from the

Table 1
Sample frame of respondents.

		Frequency	% age
Gender	Male	344	55.1
	Female		
Age	18–23	280	44.9
	24–29	425	0.68
	30–35	189	0.31
	36–40	10	0.02
Marital status	Single	10	0.02
	Married	564	0.9
Qualifications	Under graduates	60	0.1
	Post graduates	400	0.64
	Others	200	0.32
		24	0.04
Income	Up to 300,000	240	38.5
	Rs. 300,001 to Rs. 600,000	184	29.5
	Rs. 600,001 to Rs. 900,000	120	19.2
	Rs. 900,001 to Rs. 1,200,000	80	12.8
Nativity	Rural	304	0.49
	Urban	320	55.1

respondents under study but still 14 cases had to be ignored for missing values.

Therefore, minor missing percentage reduced the final sample size to 624 but with the population of students in the higher institutes, no specific group was targeted for the reason that study was related to internal factors associated with the young consumer at large. Furthermore, after looking through Table 1 representing sample profile of respondents it could be seen that that sampling profile was evenly distributed among respondents under study.

3.1. Instrument for the study

Structured questionnaire was the main tool used for data collection and was drafted specific to the research problem. The research problem and the questionnaire were framed with the help of relevant literature and in consultation with research experts. The

questionnaire apart from details on three important elements of the study that is Mediating Variables, Personality Assessment and Buying Tendencies for specific products also included demographic variables so as to gather background information about the respondents. Apart from demographics which consisted of nominal scales, 5-point Likert scale was adopted for rest of the items.

3.1.1. Model fit indices

Making further inroads in this direction, Measurement Model (Fig. 2) was formed based on EFA results to assess the model validity and reliability. All the 13 factors explored through Exploratory Factor Analysis were allowed to correlate with each other in a single Measurement Model.

The Fit Indices associated with model were well within the acceptable range and various fit indices ascertained included CFI = 0.941, GFI = 0.956, AGFI = 0.947, NFI = 0.951, RMR = 0.083, and RMSEA = 0.051.

3.1.2. Reliability

Reliability was established mainly through Composite Reliability, Overall Cronbach Alpha, Split Half and Inter Rater Reliability. For composite reliability, all the underlying factors had CR greater than minimum acceptable level of 0.60 (please refer Table 2) and scale was reliable. Furthermore, Cronbach Alpha (0.87 overall alpha) and Split Half Reliability [0.85–38 items and 0.87–38 items] were also calculated which supported reliability of the instrument. In addition, Average measures Intra-Class Correlation' value being more than 0.857 supported Inter Rater Reliability of the Instrument.

3.1.3. Validity of the instrument

For convergent validity, average variance extracted was calculated. It could be seen from Table 2, that all the factors have achieved convergent validity for their AVE extracted is more than minimum acceptable level of 0.60.

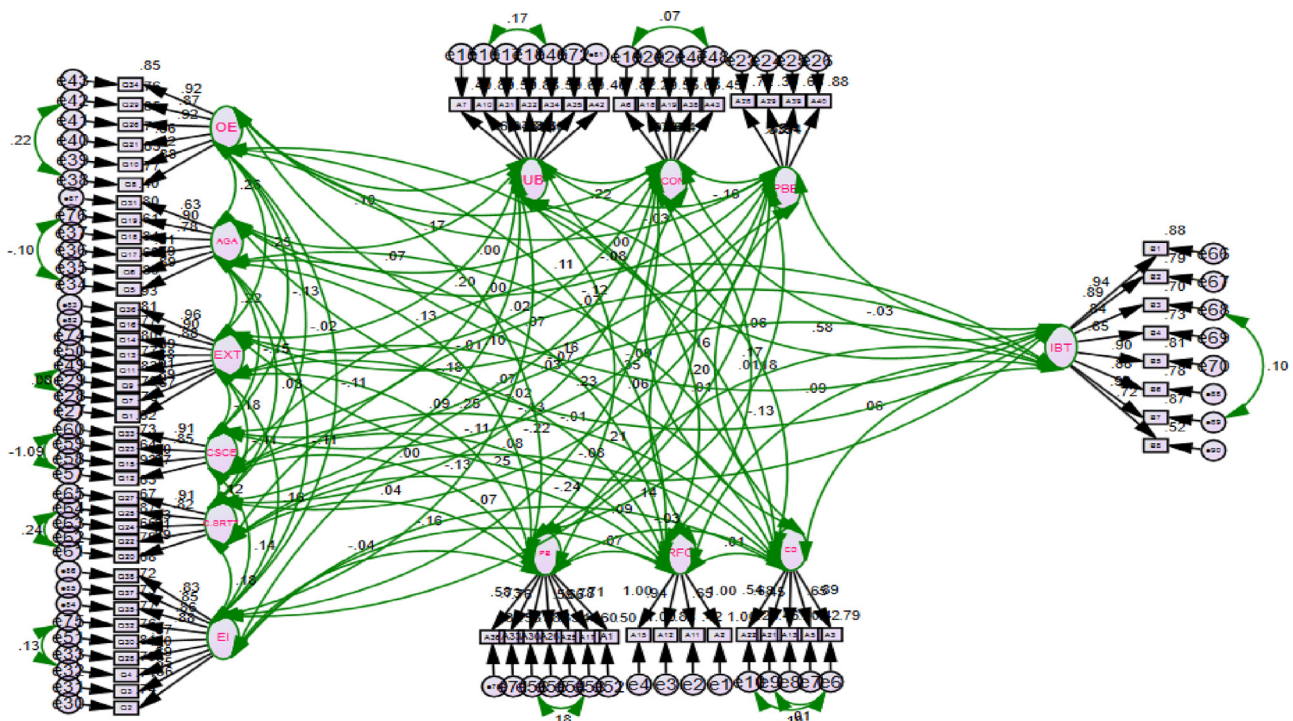


Fig. 2. Measurement model. EXT = extroversion, CSC = conscientiousness, AGA = agreeableness, OE = openness to experience, EI = emotional intelligence, CSRT = conserving propensity, PBE = positive buying emotions, IUB = irresistible urge to buy, ECON = emotional conflict, PB: planned buying, RFC: regard for future consequences, CD = cognitive deliberation. IBT = impulsive buying tendencies.

Table 2

Details of instrument with CR, AVE and SQR(AVE).

Constructs	Eigen value	%age of variance	CR	AVE	SQRAVE
Irresistible urge to buy	4.623	5.137	0.85	0.52	0.72
Positive buying emotions	3.680	4.089	0.82	0.57	0.76
Cognitive deliberatin	2.468	2.742	0.82	0.56	0.75
Planned buying	4.649	5.166	0.86	0.52	0.72
Emotional conflict	3.014	3.349	0.84	0.56	0.75
Regard to future consequences	2.588	2.876	0.89	0.70	0.84
Extroversion	8.375	9.306	0.93	0.66	0.81
Emotional intelligence	12.9	14.35	0.85	0.60	0.78
Aggreebaleness	3.991	4.435	0.88	0.60	0.78
Openess to experience	5.410	6.011	0.88	0.57	0.75
Conscientiousness	1.857	2.064	0.85	0.63	0.79
Conserving propensity	3.236	3.595	0.89	0.66	0.81
Impulsivebuying tendency	6.633	7.371	0.91	0.60	0.77

Table 3

Correlation matrix and square root of average variance extracted.

	CD	PB	RFC	IUB	PBE	ECON	EXT	EI	AGA	OE	CSC	CSRT	IBT
CD	0.75												
PB	.084	0.72											
RFC	.163	-.053	0.84										
IUB	-.033	.306	-.119	0.72									
PBE	.035	.202	-.106	.085	0.76								
ECON	.055	.209	-.133	.030	.173	0.75							
EXT	-.082	.121	.035	.078	.056	.085	0.81						
EI	-.042	-.246	.083	-.040	-.186	-.215	.155	0.78					
AGA	.046	.082	-.006	.010	.078	.189	.218	-.127	0.78				
OE	-.016	.085	-.007	.009	.120	.167	.233	-.099	.263	0.75			
CSC	-.102	-.185	-.005	-.012	-.148	.008	-.185	.130	-.159	-.116	0.79		
CSRT	.070	-.236	-.087	.020	-.120	-.175	-.106	.176	.007	-.025	.149	0.66	
IBT	.022	.176	-.024	.002	.098	.564	.137	-.162	.207	.229	-.046	-.116	0.77

Discriminant Validity was also assessed through square root of average variance extracted and correlation of the factors (Fornell & Larcker, 1981). For all the factors, square root of average variances extracted is greater than their correlation coefficient which supports Discriminant Validity of the instrument (refer Table 3).

4. Analysis

In this study, Structural Models based on conceptual framework were tested. Four important variables including Personality, two important parameters for measuring impact of Mediating Variables including Impetuous Influence and Judicious Control and Buying Tendencies for specified products have been utilized to study the Structural Model for the current study. Personality represents Exogenous variable while as Endogenous variable is represented by Buying Tendencies. Here Exogenous and Endogenous variables are determined by latent constructs which have been tested for reliability and validity in measurement model. Furthermore, Impetuous Influence and Judicious Control are treated as mediating variables so as to examine the impact of personality on Impulsive Buying Tendencies while controlling the influence of mediators.

4.1. Direct influence

As with measurement model, the proposed Structural Model was found to fit the data quite satisfactorily as the fit values were well within acceptable range [Chi-square = 8940.763, $p < .000$, GFI = 0.953, CFI = 0.947, AGFI = 0.941, NFI = 0.956, RMR = 0.051 and RMSE = 0.057].

The findings of Structural Model (Fig. 3) clearly indicate that personality significantly influences Impulsive Buying Tendencies as the path estimate is significant (BSP–IBT, 0.42) at 0.05 significance level. The magnitude and significance of the loading estimates

clearly indicate it that all of the six constructs of personality and eight items of the buying tendencies are relevant in predicting Personality and Impulsive Buying tendencies respectively.

4.2. Mediation only

The findings of Structural Model (Fig. 4) clearly indicate that with the introduction of mediators, the relationship between personality and buying tendencies shows significant variations and hence are important to be discussed here. The relationship between Personality and Impetuous influence (0.70) is significant at 0.05 significance level (Table 4).

Similarly, the association between Personality and Judicious Control (0.57) is significant at 0.05. Moving further, the role of mediators needs to be ascertained here and it is clear that association between the mediators and the impulsive buying tendencies is strengthened with the introduction of two mediators. Impetuous variable has significant bearing on the outcome of Impulsive Buying Tendencies and the two are positively related with each other with higher magnitude (0.83). But Judicious variable is negatively related with Impulsive Buying Tendencies.

4.3. Direct influence and mediation case

With the introduction of mediation while analyzing the direct effects of personality, association between BSP and IBT decreases as beta-Coefficient associated with the line is 0.24 which is less than 0.42 found in direct influence (Fig. 3).

The relation between Personality Variable and Impetuous Influence decreases while it increases for relation between personality and judicious influence. There is slight variation in the relation between impetuous influence and impulsive buying tendencies but the association between the judicious influence and impulsive buying tendencies changes drastically (Fig. 5)

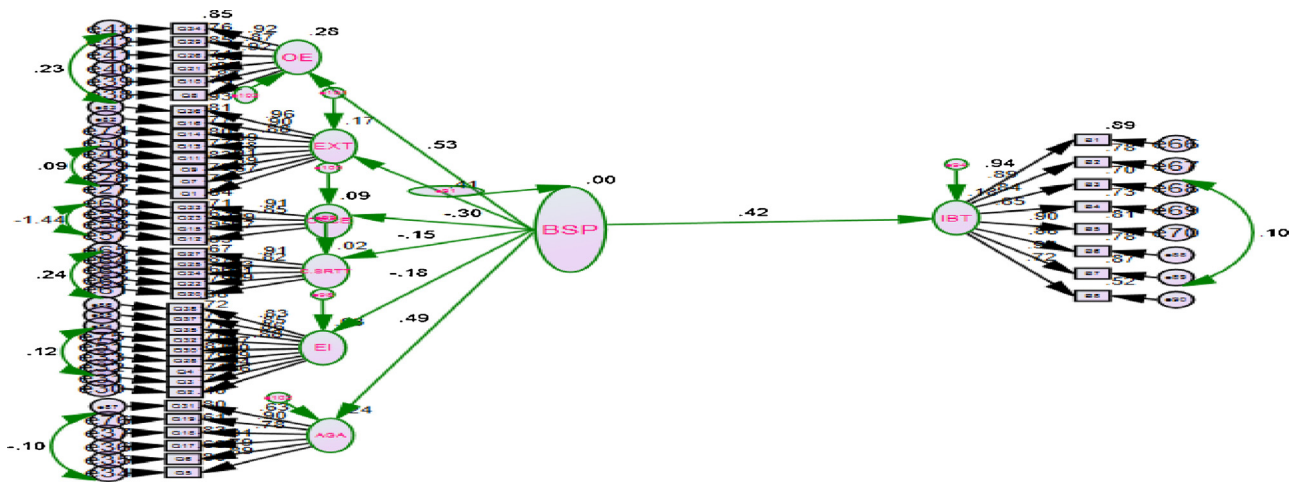


Fig. 3. Structural model (direct relation). BSP: big six personality.

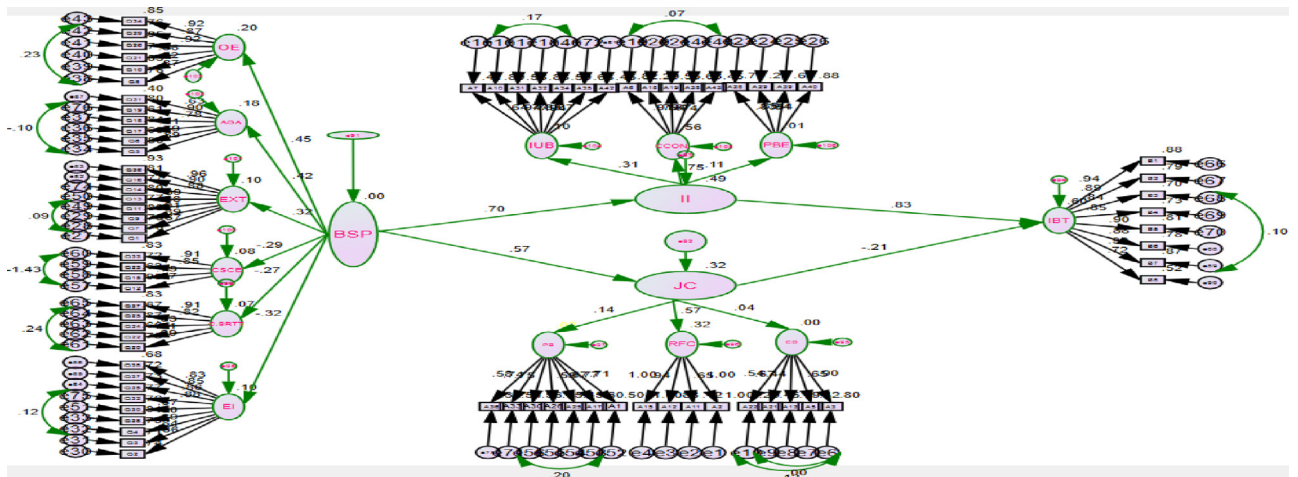


Fig. 4. Structural model (mediation only). BSP: big six personality; II: impetuous influence; JC: judicious control; IBT: impulsive buying tendencies.

and it amounts to (-0.49) which is quite different from -0.21 as seen in mediation case only.

4.4. Hypotheses testing

4.4.1. Structural model coefficients

For hypothesis testing, path coefficients associated with Structural Model Coefficients and Discriminant model were employed.

The results of the Structural Equation Modelling have revealed that Personality and Buying Tendencies are significantly related with each other and it is apparent from the Structural Model Coefficients (Table 4) that p -value associated with the data (Personality versus Judicious Control–Direct Mediation Only) is significant as it is less than 0.05. Again from the same section (Table 4), it is clear that Impetuous Influence and Personality are also significantly related with each other for that p -value associated with the data (Personality versus Impetuous Buying) is significant as it is less than 0.05.

In addition, it could be observed that the Impetuous Influence and Judicious Control are also significantly related to each other. Making further roads in this direction and after examining Structural coefficients associated with Personality Impulsiveness and Buying Tendencies problem, it is obvious that Judicious Control and Buying Tendencies, Impetuous Influence and Buying Tendencies are significantly related with each other. Moreover, the p -value associated with the data for these relationships is less than 0.05

which shows significance of the results across both the cases that is direct mediation only and while ascertaining the relationship for direct effects and mediation as well.

From Structural Model–Direct effect (Fig. 3), it is evident that personality and buying tendencies are positively related with each other by a coefficient of 0.21. This implies that with one percent change in the degree of personality, it would appropriately result into 0.21 percent change in buying tendencies.

Similarly, in case of Structure Model–Mediation Only (Fig. 4), it is clear that mediators have significant role in determining buying tendencies. Here impetuous influence has positive influence on Impulsive Buying Tendencies while judicious influence has negative influence on impulsive buying tendencies. However, the introduction of mediator further influences the impulsive buying tendencies either in positive direction in case of Impetuous Buy or in negative direction in case of Judicious Influence.

4.4.2. Discriminant analysis

After examination of Structural Model Coefficients, Discriminant Analysis was employed for further analysis. This was primarily employed to disintegrate selected personality dimensions into positive and negative indicators of Impulsiveness. Here impulsiveness was disintegrated into two main categories of Low (1) and High (2) degrees of Buying Tendencies.

Table 4
Structural model coefficients (only mediation).

			Estimate	S.E.	C.R.	P
Determinants of personality						
EXT	←	Personality	0.64	0.18	3.56	***
EI	←	Personality	−0.51	0.23	−2.22	***
AGA	←	Personality	0.65	0.27	2.41	***
OE	←	Personality	0.76	0.27	2.81	***
CSC	←	Personality	−0.84	0.24	−3.50	***
CSRT	←	Personality	−0.94	0.23	−4.09	***
Determinants of impetuous control						
IUB	←	Impetuous influence	0.16	0.07	2.29	.014
ECON	←	Impetuous influence	0.29	0.05	5.80	***
PBE	←	Impetuous influence	0.30	0.08	3.75	***
Determinants of judicious control						
PB	←	Judicious control	−0.51	0.23	−2.22	−0.51
NPC	←	Judicious control	0.60	0.17	3.53	0.6
CD	←	Judicious control	0.19	0.09	2.11	0.19
Relation between personality and mediators						
IBT	←	Personality	0.42	0.13	3.23	***
Direct mediation only						
JC	←	Personality	0.70	0.21	3.33	***
II	←	Personality	0.57	0.20	2.85	***
IBT	←	Judicious control	−0.21	0.09	−2.33	***
IBT	←	Impetuous control	0.83	0.27	3.07	***
Direct and mediation results						
JC	←	Personality	0.30	0.11	2.72	***
II	←	Personality	0.59	0.20	2.95	***
II	←	Judicious control	0.44	0.19	2.31	***
IBT	←	Judicious control	−0.49	0.21	−2.33	***
IBT	←	Impetuous control	0.89	0.27	3.30	***
IBT	←	Personality	0.24	0.11	2.18	***

*** p-value is less than 0.05.

Following the preliminary exercise of summation and recording, Discriminant analysis was performed across *overall Impulsive Buying Tendencies* {Low-1 versus High-2} and corresponding predictor variables which included Extroversion, Emotional Intelligence, Agreeableness, Openness to Experience, Conscientiousness, and Conserving Propensity respectively.

It may be noted that the p-value associated with Univariate F-ratio (Table 5) indicates that when predictors are considered individually, Emotional Intelligence, Openness to Experience, Conscientiousness, Conserving Propensity, Agreeableness & Extroversion differentiate significantly between group (1) and group (2) as p-value associated with two predictors is less 0.05. This means that all the factors of personality in present case largely

determine the degree of impulsive buying tendencies within young consumers.

Therefore, it is constructive to test the Structure Matrix (Table 5) which provides clear picture with regard to magnitude of effect in the increasing order of predictor variables that personality has on overall Impulsive Buying Tendencies.

The Group Centroid values for two groups, giving the value of the Discriminant function evaluated at the group means are 3.28(1) and −.271(2).

Group 1, those with low buying tendencies has positive value (0.328) where as group 2 has negative value. Furthermore, some predictors are positive while as some are negative in Structure Matrix (Table 5). This suggests that higher the value of Emotional Intelligence, Conserving Propensity, and Conscientiousness lower would be degree of buying tendencies and higher the degree of Openness to Experience, Agreeableness, Extroversion higher would be degree of buying tendencies.

The overall results associated with hypotheses testing are highlighted in Table 6.

5. Results and discussion

To start with and based on the application of Structural Model Equation, a number of theoretical relations were tested and it is explicitly shown in Table 4 that all the determinants of Personality significantly determine the personality of an individual. Furthermore, the test findings associated with impetuous influence and judicious control are significant as well. The important part of the present study that is impact of personality on judicious control and impetuous influence is also highlighted in same table. The results are again remarkable and personality significantly determines the judicious control and impetuous influence of a young consumer. In addition, judicious control has significant position in determining the degree of impetuous influence of a consumer as is reported by the Structural Coefficients.

The second portion of the Structural Model (refer Figs. 4 and 5) is also illustrated as Structural Coefficients in Table 4. The examination of the second part of the model is also constructive. It can be seen from the Table 4 that level of judicious control and impetuous influence largely determines the degree of buying tendencies which is significant as well. Therefore, higher the degree of judicious control lower would be buying tendencies as its coefficient is negative significant. This largely emphasizes the significance of personality attributes that would determine the degree of judicious control which in return lays strong foundation for buying

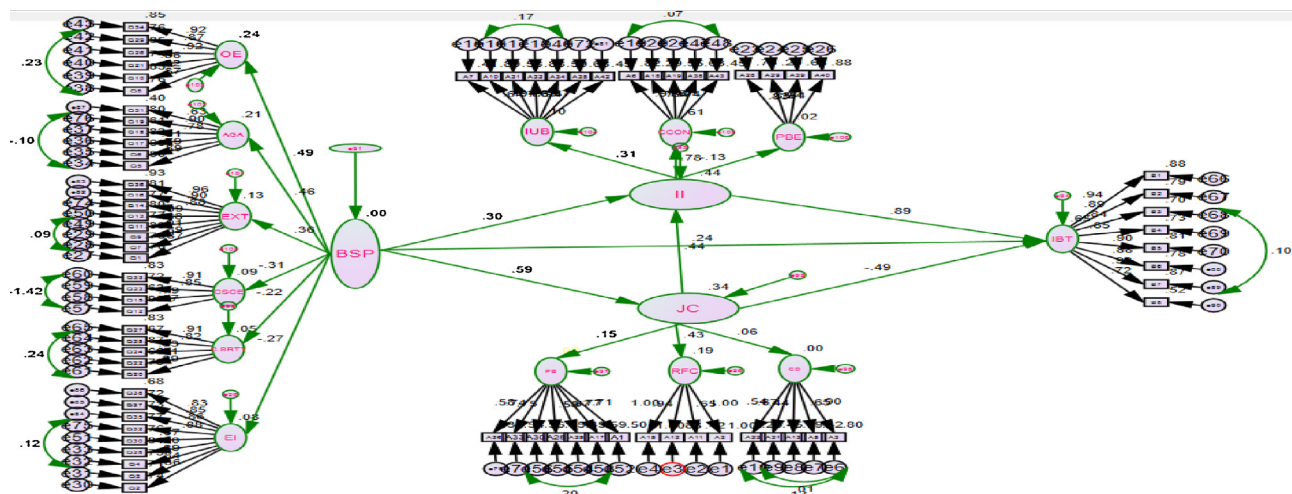


Fig. 5. Structural model (mediation and direct relation). BSP: big six personality; II: impetuous influence; JC: judicious control; IBT: impulsive buying tendencies.

Table 5
Tests of equality & structure matrix.

Tests of equality of group means	Wilks' Lambda	F	Sig.	Structure matrix	Function 1
Extroversion	.993	4.169	.042	Extroversion	.776
Emotional Intelligence	.949	33.422	.000	Emotional Intelligence	-.460
Agreeableness	.987	8.080	.005	Agreeableness	.457
Openness to Experience	.981	11.759	.001	Openness to Experience	-.382
Conscientiousness	.994	4.035	.045	Conscientiousness	-.274
Conserving Propensity	.982	11.599	.001	Conserving Propensity	.270

Table 6
Summary of hypothesis results.

Hypotheses	Result
H1: Personality significantly influences buying tendencies of a young consumer	Supported
H2: Judicious Control and impetuous influence are significantly related to each other.	Supported
H3: Judicious control has significant impact on buying tendencies of a young consumer.	Supported
H4: Impetuous influence has significant impact on buying tendencies of a young consumer.	Supported
H5: Personality is positively related to judicious control of a consumer	Supported
H6: Personality is negatively related to impetuous influence of a consumer	Supported

tendencies. Similarly, type of personality determines the degree of impetuous influence which in turn leads to significant association between buying tendencies and impetuous influence. The Structural Model coefficients provide an inclusive picture of various independent and dependent variables that shape the buying behaviour of a consumer while controlling the influence of two mediating variables.

To explore which personality dimensions when all taken as independent factors influence degree of buying tendencies, Discriminant analysis was employed which explicitly revealed that all the predictor variables differentiate between the two consumer groups: one having higher impulsive buying tendencies and other having lower impulsive buying tendencies. This is significant finding as all the six independent variables determine the degree of impulsive buying tendencies. Furthermore, all the indicators of personality significantly differentiate between two groups of consumers which is also important from statistical point of view. This clearly suggests that two consumer groups would significantly produce diverse results across different personality dimensions.

Furthermore, it is clear from Discriminant model results that Emotional Intelligence/Stability has greater credibility in determining the degree of impulsive buying tendencies followed by Openness to Experience and other predictor variables. Few other aspects that need to be conceptualized here and are significantly imperative in the subject of impulsive buying behaviour: three elements namely Emotional Intelligence, Conserving Propensity, and Conscientiousness are positive indicators of personality which implies that these components are significant from the perspective of consumer welfare so as to hold back consumers from impulsive buying behaviour and other three factors and group centroid being negative as well has greater implication for marketer because of higher Agreeableness, Openness to Experience and Extroversion would mean higher impulsive buying on whole. This again throws discussion open as to whether it could be that people from professional background who mostly score high on Pleasure Seeking Propensity, Sociableness and Expressive Propensity may be targeted for attaining higher and desired sales.

6. Conclusion and implications

Considering the potential of young consumers and with the paucity of literature pertaining to impulsive buying behaviour

from psychological perspective, the current endeavour has many things to offer. After employing EFA and CFA on 638 consumers, results showed that Personality significantly shapes impulsive buying behaviour. Furthermore, Cognition and Affection significantly determine the buying tendencies for specific products and there is strong interplay between cognition and affection. Impulsive buying disrupts the normal decision making framework in consumer's brain. The logical sequence of the consumer's actions is swapped by an irrational force of self-gratification. Impulsive items appeal to the emotional side of a consumer and some items bought on impulse are not considered functional or necessary in the consumer's life. Preventing impulsive buying involves techniques such as setting budgets before shopping and taking out time before the purchase is made. Since Impulsive buying is no more than nuisance, role of different personality characteristics in enticing impetuosity within young consumer groups becomes important. Impulsive Buying predisposition calls for divulging the influence that personality has on the development of cognition and affection during the buying process. Impulsive Buying behaviour particularly among young consumers drains consumer potency in different quarters and particularly in health related issues. This could even entice people to compulsive buying which could further compel and drain them into higher order madcap behaviour and therefore, it advocates for a comprehensive mechanism to evolve the role of intrinsic factors in shaping this mystifying buying behaviour.

6.1. General implications

It is pertinent to make allowances for the fact that the type of Structural Model that was adopted in the current study stands unique in itself. Furthermore, inclusion of Conserving Propensity in the personality framework has greater credence from academic and managerial perspective. The comprehensive framework for cognition and affection stands innovative in its approach.

Furthermore, consumers who are more expressive have the tendency to achieve unmatched product combinations and it would be easy for a seller to identify highly expressive consumers and accordingly match the product combinations. It is in confirmation with results provided in Section 4 as consumers having expressive propensity mostly show higher impulsiveness. Retail outlets could use different colour combination to amplify the expressiveness of a young consumer. Young consumers are mostly anxious about image gratification to please their loved ones. Therefore, varied product combinations can be a fitting strategy to entice this consumer class and leverage higher sales. Expressiveness could mostly be tapped in different readymade garments like pants, shirts, trousers, jackets etc. Besides disposing off expressive propensity of young consumers, trendy wear can pull off conservativeness, conscientiousness deep rooted in the consumer dogma.

Agreeableness is yet another aspect that can assist sellers in conquering consumer pockets through irrational buying based on image gratification and word of mouth. Mostly College and University students have higher tendency of elevated sociableness as they enjoy it to greater extent and this bequeaths seller with vast scope to shift from other market places to nearby shopping precincts in and around higher education institutes.

Marketers need to explore emotional intelligence of consumer groups before going for full launch of impulsive products. This is in confirmation with the findings illustrated in previous section as consumers having varied degree of emotional intelligence differ in their impulsive buying propensity. This can again be set off by a marketer through various promotional strategies that can infuse spontaneity in a consumer even possessing higher emotional intelligence.

The present model of Personality and Buying Tendencies has been found significant in a sense that all the predictors of personality influence judicious control and impetuous influence of a consumer (refer to Structural Models) which in turn influences the buying tendencies of a consumer. Furthermore, judicious control effects impetuous influence and there is direct relationship between personality and buying tendency as well. This has supplemented the marketers with enough evidence that apart from other factors such as income, culture, there are psychological factors that significantly determine buying tendencies of consumers at large. Therefore, to set off impulsive buying tendencies of young consumers, a marketer will be required to resort to indirect approach of influencing judicious control and impetuous influence through promotional and advertising techniques. Both the general advertising and subliminal advertising could be employed to distort the judicious influence and persuade the impetuous influence of a consumer. Furthermore, personality attributes of Emotional Stability/Intelligence, Conscientiousness, and Conserving Propensity could also be disfigured by innumerable promotional strategies. Higher and convincing smell of fast food within the consumer reach could well twist conservative propensity of a highly unadventurous shopper. Throwing open barbeques shop within local communities could trigger higher sales as it is prone to irrational buying desired by a buyer.

Theoretically present research contributes in numerous ways. In wider perspective, this work supplements scientific community of consumer researchers with further insights in consumer impulsive buying behaviour and particularly into consumer buying impulses across personality

6.2. Consumer welfare implications

The present model of Personality Judicious Control Impetuous Influence and Buying Tendencies can be of creditable importance to consumer welfare sponsors who can take cognizance from the findings of the study so as to examine how impulsive buying behaviour can actually be controlled and disfigured. Rather the Personality Judicious Control Impetuous Influence and Buying Tendencies is a phenomenon that most of the consumer groups come across and consequently look for alternatives to eradicate it. As from the examination of findings of the study, it is apparent that intrinsic factors are plausible to influence impulsive buying tendencies of a young consumer and need better execution for rational decision making.

Time and again, people hear several queries from their colleagues like consumer inadvertently crafts buying decisions and later feel guilty and depressed about the decisions made. Well reasons are simple, such people have the propensity to impulsive desires and go through different facets of irrational and psychological dilemmas. Such consumer folks have the tendency to get engaged in cognitive dissonance which leads to incompatibility between two states of approval and disapproval and it is most likely that people having higher degree of cognitive dissonance will approve a purchase decision despite being irrational and illogical. So from this perspective, it becomes important for a consumer to learn to prevail over emotional conflict and there can be different gambits that one can adopt to conquer it: First a young consumer will have to look for if he/she is susceptible to cognitive dissonance and its symptoms largely include feeling let down, mixed

and diverse feelings of guilt and pleasure, disappointment after most of the purchase decisions, showing signs of nervousness during buying instant, and most importantly internal disagreement. After having recognized the marks of cognitive dissonance, it gets critical to be given due consideration to provide ambit for rational decision making. Now the question arises, how to do away with such consequences?

It would not be exaggeration to reinforce the concept to give life a rest from the realm of unachievable desires which looks simple but perhaps is the most difficult job to be voted for and the key to restraining one's desire primarily lies in this sphere. Furthermore, apart from emotional conflict, impulsive buyers are more likely to display higher positive buying sensations/impetuous influence and it needs serious examination on the part of a consumer so as to lower the degree of such vibrations. A consumer going through such type of emotions will need to control his/her emotions and it will require some efforts on the part of an individual. First the impulsive buyer will need to unearth the factors responsible for his/her positive sensations and it mostly comes to prolong ones pleasurable vibrations. Although this is not appalling but it needs to be prioritized at the very outset and it necessitates to be matching with every day needs as well. Need is something that will reduce positive buying emotions but if sensations arise to satisfy wants which are largely undesirable then affirmative buying sensations/impetuous influence have every chance to make inroads in consumer decision making. Therefore, for a consumer to be on safer side and abandon spontaneous and affirmative buying desires, it will require delineating the needs at the very outset. Irresistible urge to buy in the current study has also been found as one of the significant variable that shapes impulsive buying behaviour of young consumers. Therefore, it would again require assessment to know where from undesirable advocacy crops and enfolds youthful consumer. It mostly crops up in the market place when an individual happens to pass the market or plans to make shopping. It suddenly arises when a consumer spots any gorgeous piece in the form of readymade garments or other aesthetic items. Smell of the fast food items could also enfold irresistibility and force consumers to finally taste the item even though not having been planned. So to overcome these advocacies, it would require simple approach of averting such encouragements and sponsorships. It ought to be borne in mind that gorgeous product specifications and smell of fast food could create irresistibility among highly rational consumers and it should be evaded to larger extent and consumers vulnerable to such advocacies should evade visiting places of the kind to a larger extent possible. The welfare measures suggested above need to be taken for curtailing them but on the other hand there are some variables of a consumer (as examined in current study) that may be amplified to be safe from impulsive buying ordeals. First and far most, an individual vulnerable to impulsivity will need to understand that impulsive buying is no more than a curse and its needs to be avoided anyhow. In other words, judicious control will primarily need to be amplified to elevate rational decision making.

Furthermore, a young consumer will be required to create scope for higher prudence and cognitive deliberation because of the reason that it will at least negate the impulsive buying sensations and irresistibility. There are few other aspects that an individual will need to look for even before anticipating a buying decision. Primarily, it should be obvious to a prospective consumer whether an item/product is required at the time of having any sensation. Here judicious control will play important role because if it is not required, answer will be no and if it is so, the buying sensation is irrational and it should be turned down on the spot.

Deciding about whether any product/item is required is not easy for an impulsive buyer and for him it will require some persistent efforts to develop mechanism of rational decision making. Consumers in general and Impulsive Buyers in particular should shift

from continuous buying to seasonal buying which largely develops planning habits within the consumer. Impulsive consumers should also move from purchasing more generic products to brands to satisfy their image gratification and other buying sensations and also to avoid displeasure that usually takes place with generic purchases.

Regard for Potential Consequences can have serious ramifications on consumer's financial planning and also on the health of an impulsive buyer. Giving no regards to future consequences could lend impulsive buyers into severe snags and many health complexities cannot be dissociated from impulsive buying as well. Therefore, it becomes important to give due considerations to future consequences, but it again needs implementation as to who will make impulsive buyer realize tribulations associated with such buying behaviour. Therefore, the entire stakeholders, senior citizens will need to foster rational buying behaviour to prevent any impulsive buying behaviour among young consumers. Though preventing impulsiveness is a tricky job but positive variables as highlighted in the study could be maintained and intensified while as negative facets of an impulsive buy including Conscientious, Emotional Intelligence, and Conserving Propensity could be improved to further participate in rational decision making.

Furthermore, consumer welfare advocates could make use of Sub Structural Model findings to deal with impulsive buying tendencies. With positive and negative indicators, impulsiveness could also be done away by amplifying negative indicators including Conscientiousness, Emotional Stability and Conserving Propensity. On the other hand, Impulsiveness could well be abbreviated through proper planning, well framed budget in place, developing high self-esteem and by shrinking the degree of Pleasure Seeking Propensity, Expressive Propensity and through reduced Sociableness.

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