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Effects of Personality on Impulsive Buying Behavior: Evidence from a Developing Country

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ABSTRACT

Normally impulse buying is considered to take place in the presence of extrinsic factors which lure customers into unplanned buying. The role of intrinsic factors in generating impulse buying remains under-researched, especially in the context of a developing country like Pakistan. This study aims to study the impact of personality on Impulse Buying behavior. The effect of personality on impulse buying is measured through five personality traits, namely Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism-also known as the OCEAN Model. It is an explanatory research study involving 400 people of diverse backgrounds and wide age brackets. Results indicate significant effects of Openness, Extraversion, Conscientiousness and Neuroticism and insignificant effect of Agreeableness on Impulse Buying Behavior. This study has valuable implications for Practitioners as well as Academics.

Key Words: *Impulsive Buying, Personality, Big Five, Openness, Conscientiousness, Extraversion, Agreeableness, Neuroticism, Pakistan*

Introduction

Consumers are the source of revenues and profits for the companies. It is imperative for marketers to understand consumer behavior. Impulse buying is an appealing aspect of consumer behavior for companies because consumers end up buying more than what they originally had planned for. Impulsive buying behavior has become the most significant trend in today's world (Muruganantham & Shankar Bhakat, 2013; Sirhindi, 2010). Millennials are 52% more likely to indulge into impulse buying compared to other generations (Tuttle, 2012). The additional sales to retailers and companies entices them to encourage impulse purchases by means of soothing store atmosphere (Hussain & Ali, 2015) and promotional incentives (Dawson & Kim, 2009). Pakistan as a developing country is witnessing mushroom growth of International and Local Modern Trade retailers. Now consumers spend a lot of time at these capacious outlets to buy goods needed for whole month. These consumers tend to involve in impulse buying in response to attractive display of products at shelves.

Impulse buying is often described as a very spontaneous purchase or taking ownership of the product without any deeper thinking (Thompson & Prendergast, 2015). Individuals who are highly involved with the impulse buying are the ones who usually get emotionally connected to the product very easily and usually are the ones who tend to be satisfied with the product on the spot. It is not necessary that impulse shopping always ends up with the satisfaction, sometimes consumers regret taking such a quick decision and wasting their money over it (Zhou & Gu, 2015).

Irrespective of consequences of impulse buying, it continues to attract researchers around the world to conduct researches on its phenomenon. Normally impulse buying is considered to take place in the presence of extrinsic factors which lure customers into unplanned buying. The role of intrinsic factors in generating impulse buying remains under-researched, especially in the context of a developing country like Pakistan. This research study aims to study the impact of personality (intrinsic factor) on Impulse Buying behavior.

Literature Review

Impulse Buying Behavior

There has been a long history of impulsive buying behavior. Initially this term was associated with acts of childishness, immaturity, stupidity and lack of intelligence (Böhm-Bawerk, 1959; Freud, 1911). Rook (1987) redefined impulse buying as “Impulse buying occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately. Impulse buying is often assumed to be unplanned. Unplanned purchases and impulse buying were considered similar in literature (Stern, 1962) though they are not the same. Unplanned purchases are not necessarily impulse. Some purchases may be unplanned because they were somehow left out in earlier purchases but may not involve strong hedonic aspect which is a precursor for a purchase to be categorized as impulse (Amos, Holmes, & Keneson, 2014). On similar lines, Kacen and Lee (2002) observe that impulsive buying behavior involves prompt convincing and motivating hedonic purchase action in which the decision regarding buying the product does not depend on the deep thought process. It is just fulfilling an individual's desire.

Impulse buying may result due to external stimuli. External stimuli are controlled by marketers to lure customers into impulse buying (Youn & Faber, 2000). Impulsive buying behavior has a significant effect on boosting up the sales of the product (Amos et al., 2014). Marketers play a vital role in planning their strategies starting from creating an awareness to the placement of the product in the store, which plays a major role in leading an individual to make an impulse purchase (Floh & Madlberger, 2013). Some purchases may be caused by internal emotional stimuli like mood. People usually having positive mood are most likely to go for impulse buying and tend to be more excited about the shopping as compared to the people with negative mood (Park and Kim, 2008; Ozer & Gultekin, 2015). Sneath, Lacey and Kennett-Hensel (2009) observe that impulse buying also plays an effective role in reducing the depression and helps in improving the mood towards the positive side. Verplanken and Herabadi (2001) analyze that impulse buying helps individuals to divert their minds from negative destructive psychological thinking, negative emotional state and low self-confidence. Hirschman (1992) posits that an individual does not go for impulse buying being influenced by the external factors, but his thoughts and emotions play a major role in impulse buying. Sharma, Sivakumaran and

Marshall (2010) suggest that impulse shopping is associated with hedonic behavior in which an individual gets engaged in impulse purchases due to the feelings and psychological and emotional motivations rather than considering the functional benefits. Another major internal stimulus for impulse buying is personality. This study aims to study impact of personality traits- Openness, Conscientiousness, Extraversion, Agreeableness and Neuroticism- on Impulse Buying Behavior.

Personality

The word “*personality*” has been derived from the Latin term *persona*, which means to cover or mask. In old days this term was used for the actors for their roles they had been performing on stage. Personality can be defined as a set of an individual’s thoughts, attitudes, behaviors, perceptions, activities and other various characteristics (Chan, 2006). Bozionelos (2004) analyze that personality is comprised of intellectual, rational, behavioral and social patterns. Allport (1961) defines personality as a dynamic and energetic organization which is comprised of the inner and mental system of an individual which helps him/her to adjust to the living environment. Whereas, Robbins, Francis and Kay, (2001) define personality as the sum total of the way a person responds and interrelates with other individuals. In simple words, personality can be defined as human features, appearances, and variables. Schiffman and Kanuk (2008) define personality as a unique, distinctive and dynamic group which is comprised of various physical and psychological characteristics of an individual, having a direct impact on the attitudes, actions, and reactions to the social and physical surroundings. Larsen, Cervone and Butterworth (2010) define the personality of an individual as a bundle consisting of mental and emotional features and mechanism in an organized manner and are relatively long term.

Impulsivity is considered as an aspect of the personality which enables an individual to make quick actions without deep thinking or considering alternative better option (Roberts, Pullig, & Manolis, 2015). This trait of personality differs from one individual to another individual (Andreassen et al., 2013). Impulsive shopping also deals with the lack of self-control of an individual which is eventually linked to the personality. The tendency to indulge into impulsive buying is due to abrupt and instant urge to buy the product (Liu, Li, & Hu, 2013).

To understand the role of personality in causing impulse buying, this study will utilize OCEAN Model of personality. It stands for Openness, Conscientiousness, Extraversion,

Agreeableness and Neuroticism. It is also called Big Five Model. It covers the entire human personality features (Andreassen et al., 2013; Roberts et al., 2015). This model has been an innovative and groundbreaking concept which helps to identify the rare, exceptional and unusual characteristics of an individual (Goldberg, 1990). The big five model characterizes the personality of an individual at extensive and wide-ranging level of generalization and abstraction (John, Naumann, & Soto, 2008). It helps an individual to study the fundamental and essential set of behavioral traits (Feldman, 2010; Larsen, Cervone, & Butterworth, 2010).

Openness

McCrae and Costa (2008) define openness as the person's level of imagination and their broad-mindedness. Mondak (2010) defines openness as a trait in which an individual tends to have flexible behavior and neither is rigid neither for him nor for others. Hogan, Barrett and Hogan (2007) link openness to the individual's creativity. Furthermore, openness can also be defined as the opposite of conservative and close-mindedness (John & Srivastava, 1999). Open minded people are quick at learning new things, are adventurous and their interests are diversified (John, Naumann, & Soto, 2008). Individuals who score low in this trait are considered to be quite conservative, having limited mental level and behaviorally conventional. They are quite reserved and do not share their emotions too. Whereas, people scoring high in this trait come up with new ideas and love entertaining people. They are always ready to experience new things and are quite adventurous (Hirsh, 2010). It is expected that open minded people tend to adopt or try out new products. Therefore, it is assumed that:

H1: Openness has a positive effect on impulsive buying behavior.

Conscientiousness

Conscientiousness is a personality trait which defines the socially prescribed impulse control that enables task and goal oriented behavior of an individual. It is a personality trait which reflects how one individual differs from another in terms of their self-control, responsibilities, reliability and hard work (McCrae & Costa, 2008; Roberts, Lejuez, Krueger, Richards, & Hill, 2014). According to Barrick, Mount and Li (2013), this personality trait

involves individuals who energetically and dynamically plan out everything, organize and focus on their objectives which help them to carry out their task effectively. Individuals scoring low on this trait are pretty much care less, do not focus much on their life and the goals to be achieved and can be distracted easily. The individuals scoring high in this trait focus more on their future planning and expenses, which eventually limits them to go for impulse purchases (Leong, Jaafar, & Sulaiman, 2017; Donnelly, Iyer, & Howell, 2012; Verplanken & Herabadi, 2001) . Therefore, it can be concluded:

H2: Conscientiousness has a negative effect on impulsive buying behavior.

Extraversion

This trait mainly deals with the tendency of socializing, confidence, assertiveness, anticipation and enjoyment (Mooradian & Swan, 2006). Extravert people are talkative and get even more energetic when interacting with others (John et.al, 2008). Individuals, scoring low on this trait, are not so friendly. They like to be independent and don't prefer to rely on other people. People who have high score on this trait are always positive minded, confident, constructive (Watson & Clark, 1991), energetic, enthusiastic, and quite active who love to socialize (John & Srivastava, 1999). Their socialability does not only include their interacting family and friends, but also sales staff and retailers. The individuals scoring high on this trait love to explore new things in life which make them go for an impulse purchase in order to experience new things, as they have low self-control over themselves (Eysenck, Barrett, & Barnes, 1993; Leong et.al, 2017; Judge, Simon, & Hurst, 2014). Therefore, it can be concluded that:

H3: Extraversion has a positive effect on impulsive buying behavior.

Agreeableness

According to McCrae and Costa (2008), this personality trait deals with the motives that drive people to sustain and uphold positive relations with other people. Individuals falling high in this trait are noble, self-sacrificing, philanthropic, concerned, understanding and compassionate. They are always ready to help others and expect others to help them in the same way as they did wholeheartedly. Individuals with the high score on this trait tend to be sensible

and think before act. They are less likely to go for impulse buying (Verplanken & Herabadi, 2001). Therefore, it is expected that:

H4: Agreeableness has a negative effect on impulsive buying behavior.

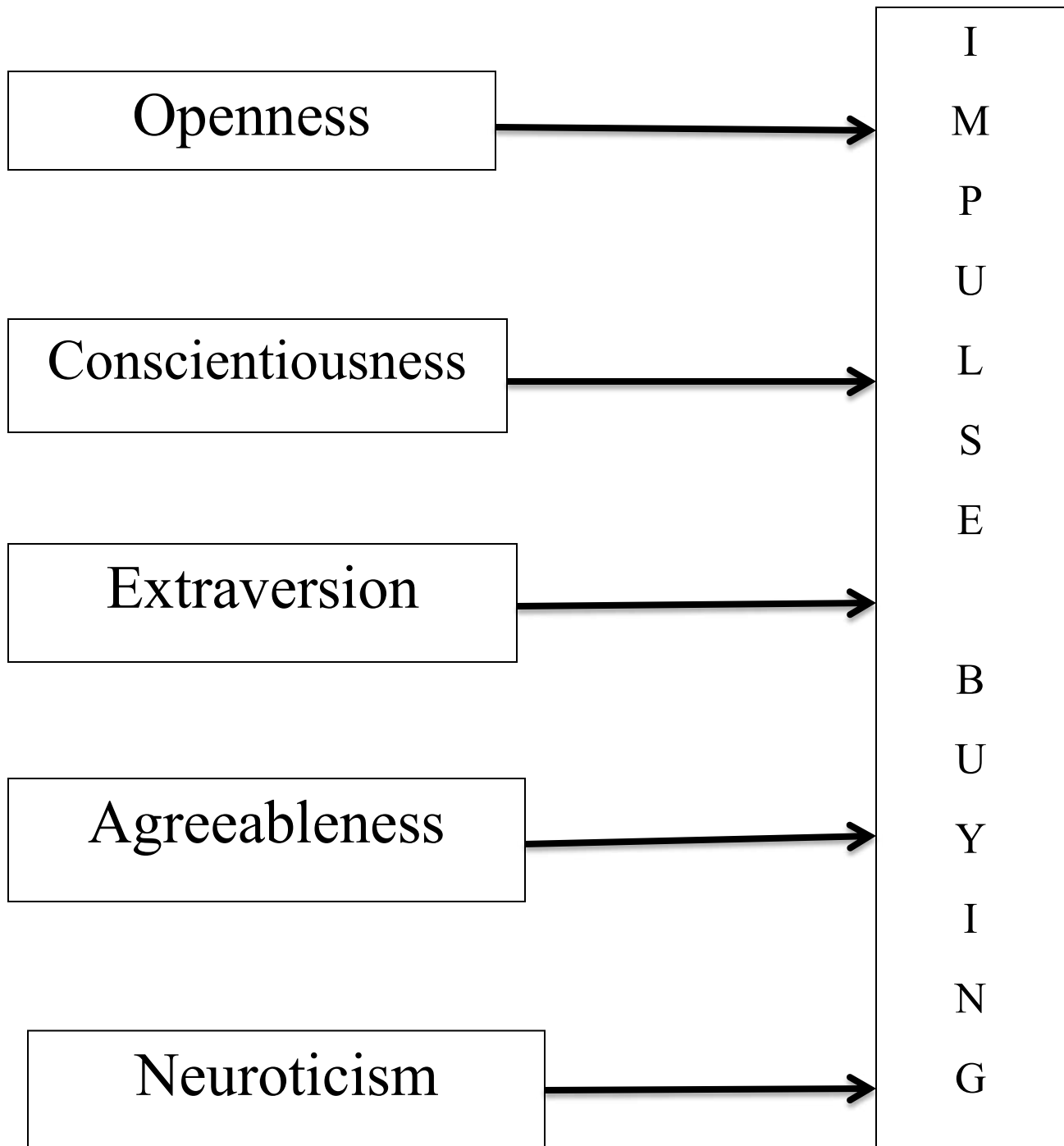
Neuroticism

People who score high on this trait are not emotionally stable and possess quite negative emotions. Individuals having this trait are short tempered, moody and are stressed out (John et.al, 2008). This trait is associated with the normal personality, which facilitates the tendency of an individual to experience destructive and damaging effects of anxiety, distress, grief, unhappiness, humiliation, embarrassment, antagonism, guiltiness and antipathy. Individuals scoring high score in this trait might be facing some psychiatric issues, as this trait leads an individual to come up with irrational, illogical and unreasonable ideas, which might end up with negative outcomes. According to Hough, Eaton, Dunnette, Kamp and McCloy (1990), low score in this trait indicates emotional stability, Such individuals face their challenges and problems strongly and don't let themselves breakdown. Dunn, Mount and Barrick (1995) found out that emotional stability is the opposite of this personality trait.

McCrae and Costa (2008) believe that the individuals scoring high in this trait tend to be highly depressive, conscious about them, very much impulsive and defenseless. There is a positive relation between neuroticism and impulse buying behavior because the anxiety or the emotional distress leads people to make an impulse purchase after which they feel bit relieved and relaxed (Shahjehan, Jaweria, Qureshi, Zeb, & Saifullah, 2012; Silvera, Lavack, & Kropp, 2008). Therefore it is assumed that:

H5: Neuroticism has a positive effect on impulsive buying behavior.

Conceptual Framework



Research Methodology

This research study was basically quantitative. Its design was explanatory aiming to find causal relationship between independent and dependent variables. The sample size for this research study was 400. The sample size has been taken from Parker's sampling table (Rea & Parker, 2014) keeping the 95% confidence interval level and margin of error ± 5 . The data for survey was gathered, with the help of non-probability sampling using mall intercept technique, from people ranging from 20 years to 40 years belonging to SEC A, B, and C. The reason behind selecting this age bracket is because the individuals belonging to this age group are mostly at the earning and decision-making stage and can make purchase decisions on their own.

The instrument for data collection was well structured questionnaire. The scale items of 5 personality traits were adopted from Rook and Fisher (1995) and scale of Impulse buying from John and Srivastava (1999). The questionnaire is appended in the Appendix A. Out of 400 sample size, 381 were found usable as rest of them were not filled completely or left out. The reliability was ensured through adequate score of Cronbach's alpha. Table 1 summarizes individual and combined Cronbach's alpha scores of all constructs. The combined reliability of all constructs is 0.80 which is considered good. The validity of the instrument was ensured through convergent and discriminant validity. Convergent value shows the extent to which items of a construct are correlated to construct itself. Table 2 shows that Average Variance extracted (AVE). Ideally AVE should be 0.5 or more. Four factors have more than 0.50 AVE while two factors have less than 0.50 AVE. According to Fornell and Larcker (1981), if a construct's AVE is less than 0.50 but composite reliability (CR) more than 0.60 then the construct would be assumed to have convergent validity. It is very clear from Table 2 that all constructs have more than 0.60 composite reliabilities. The second type of construct validity is discriminant validity. It actually shows the uniqueness of a construct compared to other constructs (Cooper & Schindler, 2008). It is established if the square root of AVE of a construct is higher than its squared correlation with any other construct. It is evident in Table 2 that AVEs of all constructs are higher than their squared correlation with other constructs.

In addition to reliability and validity analysis, factor analysis was run to find data structure of underlying factors (Bryman & Cramer, 2009). To check the adequacy of sample size to run EFA, Kaiser-Meyer-Olken (KMO) was run. More than 0.6 value of KMO is considered desirable (Pallant, 2010). The value of KMO was 0.788 which was higher than desirable threshold. The value of Bartlett's test of sphericity was 2634.16 with 276 degrees of freedom. The values of both KMO and Bartlett's test of sphericity were suitable to proceed for factor analysis. Varimax rotation method was used to extract the factors. The factors having more than 1 Eigen value were considered for further analysis. Overall, six factors were extracted. One item each was removed from constructs of Openness, Consciousness and Agreeableness due to either low loading or cross loading. The retained items with their respective factor loadings are part of Table 4.

Demographic Analysis:

Out of 381 respondents, 68% of them were females, whereas 32% of them were males, which mean that the majority of the respondents were females. In the case of age, the majority (50%) of them were from the age bracket of 20-25 years, 30% of them were from the 25-30 age group, 9% of the respondents were from 30-35 age bracket and the remaining 11% of them were from the age group of 35-40 years. Therefore, the majority of the respondents were the young individuals. Analyzing the marital status of the respondents, the majority (67%) of the respondents was unmarried, 31% of them were married and 2% of the respondents were widow and divorcee. In terms of education, the majority (37%) of the respondents were graduates, 33% of them were post graduate and remaining 30% of them were undergraduate students. In case of employment, most of the respondents (44%) of the respondents were unemployed, 42% of them were employed and the remaining 14% of them were self-employed.

Data Analysis

The result of multiple regression has been summarized in Table 6 and 7. The value of p is less than 0.05 which shows the model overall is a good fit. The total variance explained by the model is 9.6 %. All independent variables have significant impact on impulse buying while agreeableness has insignificant impact on impulse buying.

H1: Openness has positive effect on an impulsive buying behavior

Openness ($b = 0.12$, $p < .05$) has significant impact on impulse buying. We fail to reject above stated hypothesis. This result is contradictory to the finding of badgaiyan (2014) where this hypothesis was rejected. Openness plays an important role in facilitating an individual leading towards impulse shopping; as it has also been supported by Leong et.al, (2017). This trait is opposite to the conservativeness. According to McCrae and Costa (2008), the people who score high in this trait seem to be quite impulsive and are more likely to make impulse purchases as they are creative, open and try to experience new things as compared to the people who tend to score low in this personality trait.

Table 1: Reliability Analysis

Variables	No. of items	Reliability
Openness	7	.696
Conscientiousness	3	.761
Extraversion	5	.774
Agreeableness	4	.771
Neuroticism	5	.782
Impulsive Buying	6	.826
Overall Reliability	30	.800

Table 2: Convergent & Discriminant Validity

Constructs	Correlation								
	CR	AVE	AVE(sqrt)	Open	Cons	Extr	Agre	Neur	IB
Openness(Open)	0.78	0.33	0.58		0.04	0.10	0.02	0.00	0.01
Conscientiousness(Cons)	0.83	0.62	0.79			0.10	0.06	0.00	0.01
Extraversion(Extr)	0.83	0.49	0.70				0.02	0.00	0.02
Agreeableness (Agre)	0.83	0.56	0.75					0.01	0.00
Neuroticism (Neur)	0.82	0.53	0.73						0.03
Impulsive Buying(IB)	0.87	0.53	0.73						

Table 3: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.788
Bartlett's Test of Sphericity	
Approx. Chi-Square	2634.16
Df	276
Sig.	0.00

Table 4 : Factor Analysis

Items	Factor Loading
Openness	
Is original, and comes up with new ideas	.499
Is ingenious, a deep thinker	.467
Has an active imagination	.622
Is inventive	.667
Value artistic, aesthetic experiences	.636
Likes to reflect, play with ideas	.525
Is sophisticated in art, music or literature	.618
Conscientiousness	
Is a reliable worker	.804
Preserves until the task is finished	.800
Does things efficiently	.750
Extraversion	
Is talkative	.719
Is full of energy	.713
Generates a lot of enthusiasm	.742
Has an assertive personality	.574

Is outgoing, socialable	.750
Agreeableness	
Is helpful and unselfish with others	.694
Is generally trusting	.671
Is considerate and kind to almost everyone	.833
Likes to cooperate with others	.787
Neuroticism	
Is depressed ,blue	.664
Can be tense	.802
Worries a lot	.843
Can be moody	.592
Gets nervous easily	.722
Impulsive Buying	
I often buy things spontaneously	.721
I often buy things without thinking	.754
"I see it, I buy it" describes me	.805
Sometimes I feel like buying things on the spur-of-the-moment	.718
I buy things according to how I feel at the moment	.665
Sometimes I am a bit reckless about what I buy	.719

Table 5: Demographics

Gender	Male	32 %
	Female	68 %
Marital Status	Married	31 %
	Unmarried	67 %
	Widow	1 %

	Divorced	1 %
Age	20 - 25	50 %
	25 - 30	30 %
	30 – 35	9%
	35 – 40	11 %
Education	Undergraduate	30 %
	Graduate	37 %
	Post Graduate	33 %
Employment Status	Employed	42 %
	Self-employed	14 %
	Un-employed	44 %

Table 6: Regression Analysis

R- Square	.096
Adjusted R- Square	.084
F- Value	7.925
Significance	.000

Table 7: Regression Coefficients

	Beta	t-Statistics	Sig
Openness	0.12	2.22	0.03
Conscientiousness	0.18	-3.28	0.00
Extraversion	0.20	3.71	0.00
Agreeableness	-0.01	-0.26	0.80
Neuroticism	0.17	3.36	0.00

H2: Conscientiousness has negative impact on an impulsive buying behavior

Conscientiousness ($b=0.18$, $p<0.05$) has also a significant impact on impulse buying. But this impact is positive while the hypothesis was about negative relationship between impulse buying and conscientiousness. This trait involves individuals who are focused, goals oriented and always work according to the plan in order to achieve their target. Therefore, the individuals who score low in this trait tend to be more impulsive as compared to the people who score high. The result of this study are contradictory to the findings of earlier studies (Donnelly, Iyer and Howell, 2012; Verplanken & Herabadi, 2001). The results of earlier studies have not been validated in this research. The result has initiated the need to revisit the relationship between these two concepts.

H3: Extraversion has positive effect on an impulsive buying behavior

Extraversion ($b=0.20$, $p<0.05$) has significant positive impact on impulse buying. People having this trait are energetic, enthusiastic, and love to socialize and meet new people. They are excited and take life very easily. Therefore, individuals scoring high in this trait tend to be more impulsive. It has also been supported by literature too (Leong et.al, 2017; Badgaiyan & Verma, 2014). Judge et al., (2014) conclude that the individuals who tend to score high in this personality trait, have positivity in themselves, which makes them more open to everything, and this positivity leads them to engage in impulse shopping; as they have a craze to explore new things which eventually lowers their self-control leading them into shopping impulsively.

H4: Agreeableness has negative effect on impulsive buying behavior

Agreeableness ($b = -0.01$, $p > .05$) has negative but insignificant impact on impulse buying; hence we fail to accept above mentioned hypothesis. The study of Badgaiyan and Verma,(2014) also didn't find significant support for this hypothesis. This trait involves individuals who are focused, goal- oriented and work harder in order to achieve their targets. They are intelligent enough that they do not prefer making decisions on the spot without considering the pros and cons in detail. The result of this study did not support the stance of Verplanken and Herabadi (2001) which posit that the people scoring high in this trait are sensible enough to make proper decisions and are less likely to indulge into impulse buying. impulsively.

H5: Neuroticism has positive effect on an impulsive buying behavior

Neuroticism ($b=0.17$, $p<0.05$) has significant impact on impulse buying: We fail to reject above mentioned hypothesis. This result is in conformity with the findings of Thompson and Prendergast (2015) but contradictory to the result of Badgaiyan and Verma (2014). This personality trait includes individuals who are highly depressed and stressed out and face negative and destructive feelings. This trait is opposite of the emotional stability. The individuals, who score high in this trait, are not emotionally or mentally stable, which pushes them to shop impulsively to feel better. Usually, anxiety and emotional breakdown also lead an individual to buy things impulsively. The findings of this study support the findings of Shahjehan et al. (2012) and [Silvera et al., \(2008a\)](#) that identified that the individuals who are highly depressed and are self-conscious tend to make purchases impulsively.

Conclusion

Due to the complex nature of impulse shopping, it has become a major challenge for the researchers working over it to understand its phenomenon. According to Hausman (2000), impulse shopping is complicated, huge and multi-dimensional concept due to which very large number of products and services are sold yearly. The need of studying impulsive buying is more in developing countries as compared to developed countries due to the recent development in the retailing sector in developing countries (Kacen & Lee, 2002).

The main objective of this research study was to investigate the role of personality trait namely Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism in facilitating an individual to engage in an impulsive buying behavior. From the data that has been collected from the target audience, it has been analyzed that Openness, Conscientiousness, Extraversion, and Neuroticism play an important role in encouraging an individual to shop impulsively. The individuals tend to score high in these traits tend to buy things immediately, right on the spot. The literature also shows that Openness, Extraversion, and Neuroticism are positively associated with the impulsive buying behavior whereas Conscientiousness and Agreeableness are negatively associated with the impulsive buying behavior. But the result of this study could not find significant effects of agreeableness and conscientiousness on impulse buying behavior. It may pinpoint unique behavior of Pakistani consumers compared to other developed countries.

This study contributes to the deeper understanding of Pakistani consumers. Overall, the role of personality variables to explain variance explanation in impulse buying has been small. One probable reason could be that personality is an intrinsic trigger of impulse buying while main drivers of impulse buying are extrinsic-be they are promotional offers or motivating factors of store atmosphere. Intrinsic factors work behind the scene. They may intensify or reduce the effects of extrinsic triggers. A person who is highly open minded may be more inclined to promotional offers of a retailer compared to a person who is very reserve in nature. Marketers have to be cognizant of both internal and external antecedents of impulse buying.

Managerial Implication

This study confirmed the role of personality in encouraging impulse buying at retail outlets. The specific dimension, which have portrayed positive correlation with impulse buying are Openness, Conscientiousness, Extraversion and Neuroticism. Marketers should identify ways to reach out open ended and extrovert people to target their promotional offers. The environment of retail stores should be so refreshing and entertaining so that people high on neuroticism could enjoy shopping to reduce their stress.

Future Research

This study adds to the sparse number of studies done exclusively on finding the impact of intrinsic factors on impulse buying. Intrinsic factors don't work in isolation; they rather work in conjunction with extrinsic factors. Future studies may further be aimed at finding the collective impact of intrinsic and extrinsic factors to cause impulse buying. It will be interesting if research studies could be conducted on how intrinsic and extrinsic factors interact with each other to instigate impulse buying. In addition to these areas, future research studies could draw a comparative trend of different product categories with respect to the tendency of consumers of indulging into impulse buying.

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Appendix A: Questionnaire

I see myself as someone who

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Is original, and comes up with new ideas					
Is curious about many different things					
Is ingenious, a deep thinker					
Has an active imagination					
Is inventive					
Value artistic, aesthetic experiences					
Likes to reflect, play with ideas					
Is sophisticated in art, music or literature					
Is a reliable worker					
Preserves until the task is finished					
Does things efficiently					
Make plans and follows through with them					
Is talkative					
Is full of energy					

Generates a lot of enthusiasm					
Has an assertive personality					
Is outgoing, socialable					
Is helpful and unselfish with others					
Has a forgiving nature					
Is generally trusting					
Is considerate and kind to almost everyone					
Likes to cooperate with others					
Is depressed, blue					
Can be tense					
Worries a lot					
Can be moody					
Gets nervous easily					
I often buy things spontaneously					
“Just do it” describes the way I buy things					
I often buy things without thinking					
“I see it, I buy it” describes me					
Sometimes I feel like buying things on the spur-of-the-moment					
I buy things according to how I feel at the moment					

Sometimes I am a bit reckless about what I buy.					
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Gender:

- ☐ Male
- ☐ Female

Age:

- ☐ 20-25
- ☐ 25-30
- ☐ 35-40
- ☐ 35-40

Marital Status:

- ☐ Married
- ☐ Unmarried
- ☐ Divorced
- ☐ Widow

Education Status

- ☐ Undergraduate
- ☐ Graduate
- ☐ Post Graduate

Employment Status

- Employed
- Self Employed
- Other _____