

# EXPATS IMPULSE BUYING BEHAVIOUR IN UAE: A CUSTOMER PERSPECTIVE

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## ABSTRACT

*Impulse buying behaviour has become an extensive and distinct marvel and has received increasing consideration from customers. An impulse buy is a purchase made unprepared or spontaneously, without thought. The customer is exposed to an incentive and decides to purchase it. The purchasing decision for the customer is instantaneous and the individual acts without thinking about the penalties of such a purchase. Now-a-days impulse buying behavior has become the traditional behavior. It is therefore important for both customers and marketers to know the reasons that lead to unplanned shopping. So, the researchers has aimed to examine the impulse buying behaviour among expats with special reference to malls in UAE. For this, the researcher has selected the 450 respondents by using purposive sampling method. From them, the researcher has collected their opinion about the purchase behaviour, influence of internal and external factors of impulse buying behaviour through a well-structured questionnaire that has used to collect demographic profile, purchase behaviour and perception on impulse buying behaviour with using Likert's 5-point scaling technique. The statistical tools used for this research are percentage analysis, mean score analysis, standard deviation, Chi-square analysis, Anova analysis, correlation analysis and multiple regression analysis. From the research, it is found that maximum level of perception on impulse buying behaviour is perceived by the respondents belong to age group 30-40 years, businessmen, visiting every day the mall for purchase and shopping with their siblings. Also, this research found the external factors is highly influenced the expats impulsively to purchase products in malls at UAE.*

**Keywords:** Expats, Internal Factors, External Factors, Impulse Buying Behaviour, Perception and Malls

## INTRODUCTION

A rapid growth in shopping has astonishingly initiated since the second half of twentieth century and this is more significant in shopping centres, malls, inexpensive-goods market, and second-hand goods market. Costs and expenses have exceeded incomes, and this, as a value, has substituted savings. Shopping is presently defined as examining goods and services from stores and collecting related information with or without the meaning of buying. Impulsive purchasing is, generally defined as, a consumer's unplanned purchase which is an important part of buyer behavior (Stefanska & Smigielska, 2020). An impulse purchase or impulse buy is an unplanned decision to buy a product or service, made just before a purchase. Impulse buying is one of the most rambling concepts in consumer behaviour. There are challenging factors researched in relation to study the impulse buying behaviour (Ahmad, et al., 2019; Alshurideh, 2014; Al-Dmour et al., 2014). The impulse buying process starts with the product awareness. Individuals begin to browse products

without intending to purchase, and at the same time they are exposed to stimuli and feel wish to purchase (Alshurideh et al., 2017; Alshurideh et al., 2019). In terms of the consumer purchasing process, the consumer becomes aware of the need when exposed to incentive and goes directly to the purchasing path, bypassing the information search or evaluation of alternatives stages (Alshurideh, 2010; Alshurideh et al., 2012; Unsalan, 2016). Naturally, the post purchase evaluation step will result in satisfaction or dissatisfaction (Alketbi et al., 2020; Al-Khayyal et al., 2020; Al Kurdi et al., 2020; Al-Dmour et al., 2021; Hayajneh et al., 2021). Impulse buyers are motivated to satisfy their pleasures urgently, and this cannot be categorized for one specific product category (Ganawati, et al., 2018).

“Impulse buying is influenced by a variety of economic, personality, time, location and even cultural factors. These vary not only among different shoppers, considering the purchase of same item, but also for the same shopper purchasing the same item, but under different buying situations” (Ling & Yazdanifard, 2015; Dawson & Kim, 2009).

## REVIEW OF LITERATURE

According to Kennedy & Vimala (2017), situational factors as money availability and family influences are positively influencing the impulse buying behaviour of women in informal sector whereas time availability is not influencing on urge to buy on impulse, but influencing Impulse Buying Behaviour directly. Priyanka & Rooble (2012) revealed that the impulsive buying behaviour is the behavior which plays a significant role in buying the products and suggested that the marketers try to make use of this attitude of the consumers in making and marketing their commodities and earn more profits. Arslan-Qaisar, et al., (2018) confirmed that sample and price discounts may be used as sales related promotional practices leading towards IBB. Hence, they suggested that managers and decision makers can use such types of promotional techniques to increase their sales volume. The authors Komaldeep & Rajni (2017) suggested that managers should therefore continue to invest in improving store layouts, as it would allow shoppers to spend more time in stores and browse the merchandise, which may trigger impulsive urges. According to Mahek & Chacharkar (2017), the relationship between the filters of consumers buying behavior pattern, urge felt or tension handling self-control process of buying decision making, impulse buying process, impulsive buying behavior and factors influencing it. Jacqueline & Julie (2002) revealed that both regional level factors and individual cultural difference factors systematically influence impulsive purchasing behavior. They suggested that take into account the interaction of culture and consumers in order to better understand impulsive buying behavior. Mohd-Rumzi & Manisha (2013) showed that consumer is affected by both internal and external factors of impulse buying. Thus, atmospheric cues in the retail environment act as important trigger that influences a desire to purchase impulsively. Yogesh, et al., (2016) confirmed that impulse buying really creates real opportunity to the market to attract the customers. They suggested that marketer should understand the psyche factor like self-esteem, anxiety, impulsivity etc. and proceed accordingly to understand the impulsive market. Amel et al., (2014) revealed that seller guidance has a significant impact on the impulse buying and they have concluded also that perceived human crowding influence positively the behavior of Algerian shoppers, whereas the time pressure was not approved. Anmol, et al., (2017) showed that store atmosphere, point of purchase display is attractive, promotional activities and payment facilities are having more impulse buying. So, they recommended to marketers and business units that they should pay more attention to store atmosphere and point of purchase display.

The authors Kannan & Vinayagamoorthy (2014) concluded that three general personality factors, lack of control, stress reaction, and absorption, were found to relate to impulse buying tendencies. They suggested that some people may be particularly susceptible to environmental stimuli that can contribute to their impulsive behavior. Amir, et al., (2012) found that the situational variables like money available and time available were influence to the felt urge to buy impulsively and impulse buying. They suggested that retailers need to

constantly work at creating positive shopping environments such as interesting displays and events, appropriate aromas and lighting. Geetha & Bharadhwaj (2016) suggested that retailers should assist impulse buying inside the store by making it attractive. Also, store should be designing campaign and in-store promotions during special occasions as they generate more impulse buying. Mira (2018) noted that shopping lifestyle and Hedonic Shopping simultaneously affect the impulse buying behaviour of middle-class society in online shopping based on the result of the study about shopping lifestyle, fashion involvement towards impulse buying behavior. Romeen, et al., (2017) identified that age, marital status, net monthly income, shopping enjoyment and promotional approach exhibit significant influence. They suggested that retailers may establish more promotional activities which have proven effective in influencing the impulse buying behavior of the consumers. Ragel & Nirushan (2016) suggested that supermarkets in Trincomalee district should give more importance to the layout of the store than the employees. Also, owners or the management of the supermarkets should take some action to ensure the well behaviour of the store crowd for increasing impulsive purchases. Smita & Sneha (2017) found that gender differences affect the impulse behaviour and females are tending more towards impulse buying while the impulse behaviour also varies across the age groups of the individuals. Maha & Samreen (2015) revealed that visual merchandising and hedonic motivation and shopping environment have an important role-play for consumer's impulse buying. Further, the availability of credit cards and promotional offers also somehow influence consumers for impulse buying. Pushpa & Rajakumar (2017) concluded that the visual merchandising influence consumer impulse buying behaviour. Also, they confirmed that the consumer impulse buying behaviour is significantly influenced by the store aesthetics cleanliness, lighting and colour. Vasanthi & Deepa (2016) identified that there exists a association between consumer attitude and satisfaction with the impulse buying behavior (Alzoubi & Aziz, 2021). In addition, ambience, attraction and discount/offers are the most influencing factors in buying behaviour of the consumers (Alshurideh, 2017; Alshurideh, 2016; Alzoubi et al., 2021).

From the two authors Naveena & Suganya (2018), the research found that a prominent visual stimulant and important aspect of visual merchandising displays was colour, which creates visual attraction and stimulation (ALnuaimi, et al., 2021). Also, they noted that visual merchandising has excellent future with a lot of new exploration in the market with creativity, displays, presentation. Lama Khawaja (2018) revealed that demographic factors positively influence impulse buying behavior (Alshurideh et al., 2021). In addition, this research determined that musical appeal, sexual appeal, fear appeal and humor appeal influence consumer impulse buyers. Adebisi, et al., (2019) showed in their research that the factors such as visual merchandising, promotion, price, appearance of salesperson and income were significant determinants of impulse purchasing among customers of domestic goods. Khorrami & Esfidani (2015) found that available money and word of mouth have significant effect on impulse buying and impulse buying has significant effect on compulsive buying (Alzoubi, et al., 2020). Also, it was found that variables of time pressure, variety of selection, store environment, and social norm have no significant effect on impulse buying. Pooja & Manoj (2018) indicated that five important factors that influence consumers' impulse buying decision such as store environment, situational factor, promotion, consumer characteristics and product related factors. Kanwal (2015) concluded that there is a pivotal relationship between college students' impulse buying behaviors and two types of visual merchandising practices: in-store form/mannequin display and promotional signage (Joghee et al., 2020). When consumers are exposed to these visual stimuli, they more likely make purchase decisions on impulse (Alzoubi & Yanamandra, 2020). Anmol Rasheed et al. (2017) evaluated that buying behavior is favorable in Bahawalpur division (Alzoubi et al., 2019). Also, they noted that consumers are more used to impulse buying when they see any discount offers or free products (Alzoubi & Ahmed, 2019). Further, income level has very significant impact on consumer's impulse buying behavior as if store is well decorated; with colorful surroundings they will motivate individuals towards buying. Aysen Akyuz (2018) observed

that the factors namely sales promotion and credit card usage have positive impact the impulse buying behavior positively whereas demographic variables, age, gender, education level are found to be statistically significantly different while income level and marital status showed no significance difference (Mehmood, et al., 2019). Nova & Aditya (2018) inferred that the factors like store atmosphere and sales promotion are positively related to it. Also, situational factor and sales promotion are significantly related to impulsive buying. Further, impulsive buying is also predicted by hedonic shopping motivation. Umair, et al., (2016) obtained that store atmosphere has positive relationship and significant influence on IBB. Besides, they determined that only one demographic variable age has substantial influence on IBB while other variables such as gender and education bear insignificant relationship with IBB (Alnazer et al., 2017). Moreover, they stated that age moderates the relationship between store atmosphere and IBB. Moghadamzadeh, et al., (2020) has found the social media platforms as the main support for induced the impulse buying behaviour activity of the expats which was included in enterprises' innovative services. They also examined the innovative services has influenced by the customer citizenship behaviour and customer participation behaviour through the mediating effect of social co-creation activities. On the other side, the subjective norms significantly influenced ecological purchase intentions, which in turn significantly resulted in purchase behaviour of the consumers (Nejati, 2011). Tajpour, et al., (2021) the social entrepreneurship plays a vital role to find practical and sustainable solutions towards development of a business. The business entrepreneurs have induced the Afghan migrants to purchase a product in Iran. Tajpour & Hosseini (2021) identified that the social media as the mediating role could have positive effect on the performance of digital start-up business.

### Research Objectives

- To describe impulse buying behaviour among the expat in Dubai.
- To explore the influence on internal factors external factors on impulse buying behaviour among the expat in Dubai.
- To examine the role of situational factors on the influence on internal factors external factors on impulse buying behaviour among the expat in Dubai.

### Problem Identification

Impulse buying behavior, it is the tendency of a customer to buy goods and services without planning in advance. It is triggered by emotions and feelings of a customer who takes such buying decisions at the spur of the moment. Impulse buying really works an element of surprise to everyone's wardrobe. One cannot plan for everything and sometimes people don't know what they want. But sometimes it leads to many buying mistakes like most of the products whatever buy on impulse, they really won't need. Maybe the products already have something similar but it can lead to needless pending. At this juncture of the above discussion, the researcher may have probed the following research questions.

- To what extent the internal factors may influence impulse buying behavior?
- To what extent the external factors may influence impulse buying behavior?
- Does the influence of internal factors on impulse buying behavior may change along with the situational factors?
- Does the influence of external factors on impulse buying behavior may change along with the situational factors?

Trying to answer the research questions, a numbers of hypotheses have been set, as the following:

## Research Hypotheses

*H1: Internal factors are positively related to impulse buying behavior*

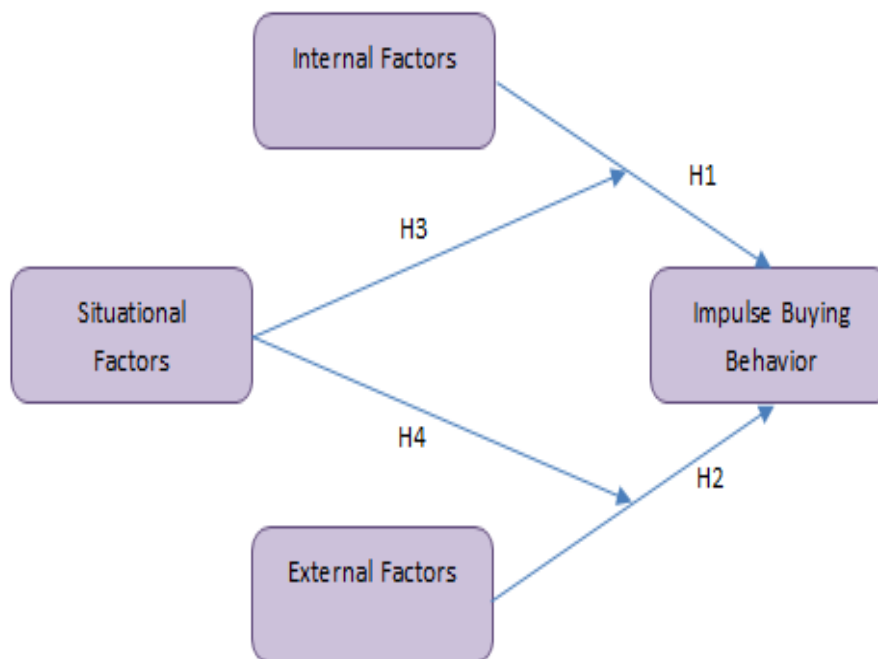
*H2: External factors are positively related to impulse buying behavior*

*H3: Situational factors are a determinant affecting the relationship between internal factors and impulse buying behavior*

*H4: Situational factors are a determinant affecting the relationship between external factors and impulse buying behavior*

## RESEARCH MODEL

According to Salamzadeh, et al., (2017), primary concern of this research is to ensure the quality and contribution of this research with creative research models and methods. Woods (2016) encouraged the researchers by the way of introducing and proposing new concepts in a new research that leads to support the future research. Another side, a research should investigate a new relationship among different concept which taught by Belkin (2009). For proofing the words of the above authors, in this research, the researchers have introduced a newly designed model that could identify the impulse buying behaviour of the expats in Dubai. For this there are numerous factors available and all the factors are grouped as into internal factors and external factors. Also, some of the situational factors found and such factors, how and what situation induced a consumer to buy a product impulsively. It is derived in the following model.



**FIGURE 1**  
**THE INTERNAL FACTORS INFLUENCED THE IMPULSE BUYING BEHAVIOUR OF THE EXPATS THROUGH THE INFLUENCE OF THEIR SITUATIONAL FACTORS AND ON THE OTHER SIDE OF EXTERNAL FACTORS**

The above research model has to find out what extend the internal factors influenced the impulse buying behaviour of the expats through the influence of their situational factors and on the other side of external factors. For evaluating the relationship, this research has the following design and technique.

## Research Design and Technique

The research is mainly qualitative in nature, and its design is based on descriptive methodology. The survey is the data collection method. A structured questionnaire has been developed and used to collect the data from the participants. Therefore, the researcher has planned to the present information or immediate about the impulse buying behaviour among expats with special reference to malls in UAE. For examining the impulse buying behaviour of expats at malls in UAE, multi-stage sampling method has been used. In the first stage, the research has applied area sampling which is given in the appendix section of this article. In the second stage, the population is unknown and so the researcher has found the respondents by using Judgement sampling method. That means, first the researchers have found out the expats and among them who have been attempted and experienced the impulse buying activity at least minimum of ten times. In this way, the researcher has found the respondents by using convenience sampling method. For limiting or find out the sample size, before entering the survey, the researchers has used pilot study with twenty expats. Through the survey results, by using Krejcie & Morgan (1970) infinite population formula, the researchers have limited the sample size to 450 for the standard deviation of 0.541 with 95 percent confidence level and 5 percent of standard error. For gathering the impulse buying behaviour of the respondents, the researcher has framed a well-structured questionnaire that inclusive of demographic profile, purchase behaviour, perception on impulse buying behaviour, influence of internal and external factors that has stimulated the impulse buying. The study area is malls in UAE. The data collected were formed into tables and charts by using the statistical tools such as percentage analysis (examine the exact proportion of the respondents' personal factors and buying behaviour factors), mean score analysis (find out the highest impulse buying behaviour activity of the respondents), Chi-square analysis (examine the relationship between the two variables with goodness of fit identify) and Anova analysis (observe the highest mean significant category). In addition, the researcher has applied the correlation analysis (degree of relationship) and multiple regression analysis (to find the relationship between dependent and independent variables). Structural Equation Modelling has used to examine the inter-relationship between the endogenous and exogenous variables. The calculated results are discussed in the following table.

## RESULTS AND DISCUSSION

For ease of analysis and readability, this section has divided into four heads and proves the objectives of this research in an immaculate manner. In the first section, the researcher has discussed about the demographic profile of the expats who continuously visit the malls in UAE regularly *i.e.*, the variables age, gender, marital status, educational qualification, occupational status, monthly income, frequency of visit, purchasing amount and shopping partner are selected for this study. In the second section, the researcher has offered in detail about the perception on impulse buying behaviour of the respondents. On the other hand, the researcher has given the influence on internal and external factors on impulse buying behaviour in the third section. In the final section, the researcher has evaluated the inter-relationship between the latent and measured variables. In this attempt, the researcher focuses the relationship internal and external factors on impulse buying behaviour of the selected respondents at malls in UAE. These four sections are discussed in the following tables.

### Section 1: Demographic Profile of the Respondents

This section has clearly discussed about the personal and buying behaviour of the selected sample respondents in different proportions. In this section, the research has used simple percentage analysis which could found the proportions of the selected sample

respondents. The analysis found the age group of the respondents that 30.9% belong to below 30 years age, 39.1% belong to 30-40 years of age category, 20.4% belong to 41-50 years of age category and 9.6% belong to age group of above 50 years. The analysis discussed with gender and found 45.8% of the respondents are male and 54.2% of the respondents are female. Analysis has showed 74.9% are married and 25.1% are unmarried. It is revealed from the analysis that 9.6% are educated school level, 13.3% are qualified with diploma, 20.7% are under graduates, 32.0% are post graduates and 24.4% are professionals. It is identified from the analysis that 15.8% are government employees, 27.8% are private employees, 23.7% are businessmen and 32.7% are professionals. The analysis reveals 12.4% are earning upto 5000 AED in a month, 22.9% are earning 5001-7500 AED per month, 44.7% are earning 75001-10000 AED and 20.0% are earning above 10000 AED monthly. The discussion made with frequency of visiting to malls by the respondents that identify 11.8% are visiting the malls every day for purchase, 21.1% are visiting the malls once in 3 days, 30.2% are visiting weekly, 20.9% are visiting the malls fortnightly, 9.6% are visiting monthly and 6.4% are visiting the malls rarely for purchase. Purchase amount spent at mall shows that 14.2% are purchasing upto 200 AED, 20.3% are purchasing for 201 AED to 400 AED, 46.4% are purchasing 401 to 600 AED, 19.1% are purchasing more than 600 AED when visiting the mall. Finally, the respondents around 18.7% are shopping without partner, 10.9% are shopping with siblings, 8.9% are shopping with partners, 23.3% are shopping with spouses, 4.0% are shopping with children, 26.4% are shopping with friends, 4.9% are shopping with relatives and 2.9% are shopping with whole family.

## Section 2: Impulse Buying Behaviour

Impulse buying behavior can identify the people feel and spending behavior. So, the researcher has tried to examine the respondents who belong to which category with regard to age, gender, marital status, educational qualification, occupational status, monthly income, frequency of visit, purchasing amount and shopping partner. For ease of analyzing the relationship between the selected independent variables and impulse buying behavior, the mean score of the impulse buying behavior has arrived and it is categorized as low, medium and high level of impulse buying behavior by the support of mean and standard deviation. For examining the relationship between the selected variables and impulse buying behavior of the sample respondents in UAE, a hypothesis has been framed like no significant relationship between the sample variables and impulse buying behavior. The hypothesis has tested by using chi-square test that has to be found the relationship between the variables with goodness of fit the relationship. The results are discussed in the following tables.

*H<sub>0</sub>: There is no significant relationship between selected independent variables and impulse buying behavior.*

Table 1 RELATIONSHIP BETWEEN SELECTED INDEPENDENT VARIABLES AND IMPULSE BUYING BEHAVIOUR					
No.	Variable Name	Mean	Calculated $\chi^2$ Value	DF	'p' Value
<b>Age</b>					
1	Below 30 Years	3.72	18.428	6	0.000*
2	30-40 Years	3.94			
3	41-50 Years	3.67			
4	Above 50 Years	3.65			
<b>Gender</b>					
1	Male	3.91	0.241	2	0.886 <sup>NS</sup>
2	Female	3.64			
<b>Marital Status</b>					
1	Married	3.91	0.571	2	0.752 <sup>NS</sup>

2	Unmarried	3.72			
	<b>Educational Qualification</b>				
1	School Level	3.75	12.923	8	0.115 <sup>NS</sup>
2	Diploma	3.79			
3	Graduate	3.78			
4	Post Graduate	3.90			
5	Professional	3.92			
	<b>Occupational Status</b>				
1	Govt. Employee	3.61	25.412	6	0.000*
2	Private Employee	3.72			
3	Business	3.75			
4	Professional	3.72			
	<b>Monthly Income</b>				
1	Upto 5000 AED	3.60	18.244	6	0.000*
2	5001-7500 AED	3.77			
3	75001-10000 AED	3.92			
4	Above 10000 AED	3.70			
	<b>Frequency to visit mall</b>				
1	Everyday	3.84	20.625	10	0.024**
2	Once in 3 days	3.77			
3	Weekly	3.69			
4	Fortnightly	3.74			
5	Monthly	3.54			
6	Rarely	3.57			
	<b>Purchasing Amount</b>				
1	Upto 200 AED	3.65	18.727	6	0.005*
2	201 to 400 AED	3.77			
3	401 to 600 AED	3.75			
4	More than 600 AED	3.62			
	<b>Shopping Partner</b>				
1	None	3.70	41.447	14	0.001*
2	Siblings	3.94			
3	Parents	3.76			
4	Spouse	3.94			
5	Children	3.64			
6	Friends	3.71			
7	Relatives	3.62			
8	Whole Family	3.52			

The above table clearly shows the high impulse buying behavior category of the sample respondents with regard to various variables and hypothesis testing results. It is found from the analysis that maximum level of perception on impulse buying behaviour is perceived by the respondents belongs to 30-40 years age group, belongs to male category, married, professions, professionals, earn monthly around 75001-10000 AED, have the habit of visit malls once in 3 days, purchase products from mall between 201-400 AED in a month, and influenced to purchase their spouse and siblings.

It is noted from the chi-square analysis that the 'p' value is greater than 0.05 for gender, marital status and educational qualification. The framed null hypothesis is accepted. Hence, it is found that there is no significant relationship between gender, marital status, educational qualification of the respondents and their impulse buying behavior. On the other hand, the 'p' value is lesser than 0.05 for age, occupational status, monthly income, frequency to visit mall, purchasing amount and shopping partner. The null hypothesis is rejected for the above said variables. It reveals that there is a close significant association of impulse buying behavior with the variables age, occupational status, monthly income, frequency to visit mall, purchasing amount and shopping partner. It confirmed that business people are purchase products impulsively, the respondents who earn 7501-10000 AED are purchase products in mall impulsively, who visited once in 3 days are purchase products



impulsively, who purchase products monthly 201 to 400 AED impulsively, who purchase associated with their spouse and siblings purchase products impulsively.

### Degree of Relationship between Selected Independent Variables and Perception on Impulse Buying Behaviour (Correlation Analysis)

In this section, the researcher has identified the degree of relationship between selected independent variables and impulse buying behavior of the respondents by using correlation analysis and the results are discussed in the following table.

No.	Independent variables	'r' value	'p' value
1.	Age	-0.072	0.130 <sup>NS</sup>
2.	Educational Qualification	-0.149	0.002*
3.	Monthly Income	0.035	0.465 <sup>NS</sup>
4.	Frequency of Visiting	0.204	0.000*
5.	Purchasing Amount	-0.029	0.540 <sup>NS</sup>

Note: \* - Significant at 1% level; NS – Not Significant.

It is revealed that among the five selected independent factors, one factor frequency of visiting is having positive significant association with the perception on impulse buying behaviour in the study area. The variables educational qualification is having negative significant association.

### Perception on Impulse Buying Behaviour (Multiple Regression Analysis)

The relationship between the selected independent variables and the dependent variable perception on impulse buying behaviour has been found by using multiple regression analysis. The result of the regression between the independent and dependent variables is discussed in the following table.

No.	Variables	Coefficient	SE	't' value	'p' value
	(Constant)	4.038			
1.	Age	-0.018	0.017	-1.058	0.291 <sup>NS</sup>
2.	Educational Qualification	-0.040	0.013	-3.111	0.002*
3.	Monthly Income	0.013	0.020	0.662	0.509 <sup>NS</sup>
4.	Frequency of Visiting	0.050	0.012	4.215	0.000*
5.	Purchasing Amount	-0.010	0.020	-0.525	0.600 <sup>NS</sup>
	R Value	0.658			
	R <sup>2</sup> Value	0.433			
	F Value	56.335*			

Note: \* - Significant at 1% level; NS – Not Significant.

The resulted equation is formulated as follows:

### Impulse Buying Behaviour

$$= 4.038 - 0.018 (\text{Age}) - 0.040 (\text{Educational Qualification}) + 0.013 (\text{Monthly Income}) + 0.050 (\text{Frequency of Visiting}) - 0.010 (\text{Purchasing Amount})$$

The multiple linear regression co-efficient is found to be statistically fit as  $R^2$  is 0.433 for perception on impulse buying behaviour. It shows that the independent variables contribute about 43.3 percent of the variation in the perception on impulse buying behaviour and this is statistically significant at 1 percent level. It is found from the analysis that the frequency of visiting is having positive association. The resulted equation shows that perception on impulse buying behaviour is predicted by the 0.018 unit decrease of age, 0.040 unit decrease of educational qualification, 0.013 unit increase of monthly income, 0.050 unit increase of frequency of visiting and 0.010 unit decrease of purchasing amount.

### **Influence on Internal and External Factors**

The internal factors like income, shopping expenses, observation in shopping store, purchase behavior in unpleasant mood, unplanned purchases, purchase when festival discounts & offers, pleasant mood make to purchase, attraction of fashion and trend products, purchase intention of new product launching are influenced to purchase products impulsively. So, these factors are considered and how the factors are influenced to purchase products impulsively while purchasing. The external factors like quality of the products, appearance and attractiveness of the products, attraction of unusual and larger packaging, magnetism of the shelf space of the product, charisma promotional schemes, proximity of the shop, appeal larger quantity products, eye-catching window display products, attractive advertisement products, faith in brand name and impressed products are selected and to examine how these factors are influenced by the respondents to purchase products impulsively in this section (Al-Dmour & Al-Shraideh, 2008; Zu'bi et al., 2012; Al-Dmour et al., 2014; Alshurideh et al., 2015; Alshurideh et al., 2017; Alshurideh et al., 2018; Almaazmi et al., 2020; Alyammahi et al., 2020; Kurdi et al., 2020; Abuhashesh et al., 2021; Abu Zayyad et al., 2021; Aljumah et al., 2021; Al Kurdi & Alshurideh, 2021; Al-Marouf et al., 2021; Kabrilyants et al., 2021; Odeh et al., 2021; Sweiss et al., 2021).

<b>Internal factors</b>	<b>External factors</b>
Income, shopping expenses, observation in shopping store, purchase behavior in unpleasant mood, unplanned purchases, purchase when festival discounts	Quality of the products, appearance and attractiveness of the products, attraction of unusual and larger packaging, magnetism of the shelf space of the product, charisma promotional schemes, proximity of the shop, appeal larger quantity products, eye-catching window display products, attractive advertisement products, faith in brand name and impressed products

For this, the variables age, gender, marital status, educational qualification, occupational status, monthly income, frequency of visiting and purchasing amount shopping partner have been considered as measured variables ie., independent variables. The variables influence on internal factors and influence on external factors are considered as latent variables. The mean significant difference of influence on internal and external factors are evaluated with respect to the selected measured variables, the researcher has framed a null hypothesis as 'there is no significant difference between the mean influences on internal and external factors with regard to various categories of selected measured variables' and tested with the help of ANOVA analysis. The results are discussed in the following table.

### **Influence on Internal Factors**

S.No.	Variable Name	Mean Score	SD	'F' Value	'p' Value
<b>Age</b>					
1	Below 30 Years	3.58	0.26	2.796	0.040**
2	30-40 Years	3.56	0.24		
3	41-50 Years	3.48	0.25		
4	Above 50 Years	3.53	0.27		
<b>Gender</b>					
1	Male	3.56	0.26	1.487	0.223 <sup>NS</sup>
2	Female	3.53	0.25		
<b>Marital Status</b>					
1	Married	3.55	0.25	0.566	0.452 <sup>NS</sup>
2	Unmarried	3.53	0.25		
<b>Educational Qualification</b>					
1	School Level	3.55	0.24	0.367	0.832 <sup>NS</sup>
2	Diploma	3.54	0.23		
3	Graduate	3.56	0.26		
4	Post Graduate	3.55	0.26		
5	Professional	3.52	0.26		
<b>Occupational Status</b>					
1	Govt. Employee	3.44	0.25	5.070	0.002*
2	Private Employee	3.56	0.25		
3	Business	3.57	0.23		
4	Professional	3.56	0.26		
<b>Monthly Income</b>					
1	Upto 5000 AED	3.45	0.27	4.980	0.002*
2	5001-7500 AED	3.60	0.24		
3	7501-10000 AED	3.85	0.24		
4	Above 10000 AED	3.51	0.27		
<b>Frequency to visit mall</b>					
1	Everyday	3.56	0.20	2.501	0.030**
2	Once in 3 days	3.77	0.25		
3	Weekly	3.58	0.27		
4	Fortnightly	3.51	0.25		
5	Monthly	3.46	0.28		
6	Rarely	3.46	0.22		
<b>Purchasing Amount</b>					
1	Upto 200 AED	3.43	0.20	5.156	0.002*
2	201 to 400 AED	3.67	0.25		
3	401 to 600 AED	3.56	0.25		
4	More than 600 AED	3.56	0.28		
<b>Shopping Partner</b>					
1	None	3.54	0.27	1.065	0.385 <sup>NS</sup>
2	Siblings	3.58	0.22		
3	Parents	3.55	0.26		
4	Spouse	3.56	0.24		
5	Children	3.48	0.26		
6	Friends	3.55	0.27		
7	Relatives	3.46	0.27		
8	Whole Family	3.43	0.14		

Note : \*\* – Significant at 5% level

The above table shows that what extend the internal factors are influenced to purchase products impulsively among the sample respondents. The respondents are highly influenced by the internal factors who belongs to below 30 years aged, male, married, mostly graduates, business people, earn monthly as 7501-10000 AED, visit mall to purchase products once in 3 days, purchase amount of 201-400 AED monthly and purchase products along with siblings to mall. While seeing the hypothesis testing, Anova test has identified that the null hypothesis

of internal factors with gender, educational qualification and shopping partner are accepted due to greater 'p' value as 0.223, 0.452 and 0.832 respectively with the criterion range of 0.05. It indicates there is no significant mean difference for the influence of internal factors among the various categories of the sample respondents with respect to gender, educational qualification and shopping partner. On the other hand, the significant results of the variables age, occupational status, monthly income, frequency to visit mall and purchasing amount indicated that the null hypothesis is rejected to these variables. Hence, it is indicated that there is a mean significant difference for the influence of internal factor to the sample respondents for their product purchase impulsively.

For examining the degree of relationship of selected measured variables and the latent variable influence on internal factors are tested by using correlation analysis and the results are discussed in the following table.

No.	Measured variables	'r' value	'p' value
1.	Age	-0.290	0.000*
2.	Educational Qualification	-0.029	0.542 <sup>NS</sup>
3.	Monthly Income	0.016	0.740 <sup>NS</sup>
4.	Frequency of Visiting	0.139**	0.003*
5.	Purchasing Amount	0.121*	0.010*

Note: \* - Significant at 1% level; NS – Not Significant

It is showed from the above table that how the selected independent variables affect the influence on internal factors of impulse buying behaviour. It is observed that among the five selected independent factors, two factors frequency of visiting and purchasing amount having positive correlation with the influence on internal factors in the study area. The variables age is having negative association. On the other hand, the variables educational qualification and monthly income are not associated with the influence on internal factors in the study area. It is found that whenever the frequency of visiting and purchasing amount increases their influence on internal factors also positively increases. Further, whenever the age increases their influence on internal factors decreases.

### **Strength of Influence on Internal Factors (Multiple Regression Analysis)**

The relationship between the selected independent variables and the dependent variable influence on internal factors of impulse buying behaviour has been found by using multiple regression analysis. The result of the regression between the independent and dependent variables is discussed in the following table.

No.	Variables	Coefficient	SE	't' value	'p' value
	(Constant)	3.634			
1.	Age	-0.034	0.008	-4.250	0.000*
2.	Educational Qualification	-0.007	0.009	-0.730	0.466
3.	Monthly Income	0.022	0.015	1.473	0.141
4.	Frequency of Visiting	0.027	0.009	3.037	0.003*
5.	Purchasing Amount	0.046	0.014	3.192	0.002*
	R Value	0.719			
	R <sup>2</sup> Value	0.517			
	F Value	64.470*			

Note: \* - Significant at 1% level; NS – Not Significant

The resulted equation is formulated as follows:

### Influence on Internal Factors

$$= 3.634 - 0.034 (\text{Age}) - 0.007 (\text{Educational Qualification}) + 0.022 (\text{Monthly Income}) + 0.027 (\text{Frequency of Visiting}) + 0.046 (\text{Purchasing Amount})$$

The multiple linear regression co-efficient is found to be statistically fit as  $R^2$  is 0.517 for influencing the internal factors on purchase products impulsively. It shows that the independent variables contribute about 51.7 percent of the variation in the influence on internal factors and this is statistically significant at 1 percent level. It is found from the analysis that the frequency of visiting and purchasing amount are having positive significant association. The resulted equation shows that influence on internal factors of impulse buying behaviour is predicted by the 0.034 unit decrease of age, 0.007 unit decrease of educational qualification, 0.022 unit increase of monthly income, 0.027 unit increase of frequency of visiting and 0.046 unit increase of purchasing amount.

### Influence on External Factors

S.No.	Variable Name	Mean Score	SD	'F' Value	'p' Value
<b>Age</b>					
1	Below 30 Years	3.79	0.28	0.595	0.441 <sup>NS</sup>
2	30-40 Years	3.81	0.28		
3	41-50 Years	3.98	0.31		
4	Above 50 Years	3.87	0.25		
<b>Gender</b>					
1	Male	3.81	0.29	0.595	0.441 <sup>NS</sup>
2	Female	3.79	0.28		
<b>Marital Status</b>					
1	Married	3.81	0.28	0.155	0.694 <sup>NS</sup>
2	Unmarried	3.79	0.30		
<b>Educational Qualification</b>					
1	School Level	3.81	0.31	0.222	0.926 <sup>NS</sup>
2	Diploma	3.77	0.28		
3	Graduate	3.82	0.27		
4	Post Graduate	3.81	0.28		
5	Professional	3.81	0.30		
<b>Occupational Status</b>					
1	Govt. Employee	3.82	0.27	0.448	0.719 <sup>NS</sup>
2	Private Employee	3.81	0.29		
3	Business	3.78	0.31		
4	Professional	3.80	0.27		
<b>Monthly Income</b>					
1	Upto 5000 AED	3.80	0.29	0.266	0.850 <sup>NS</sup>
2	5001-7500 AED	3.79	0.31		
3	7501-10000 AED	3.82	0.28		
4	Above 10000 AED	3.79	0.26		
<b>Frequency to visit mall</b>					
1	Everyday	3.76	0.30	1.578	0.165 <sup>NS</sup>
2	Once in 3 days	3.92	0.28		
3	Weekly	3.83	0.29		
4	Fortnightly	3.82	0.27		
5	Monthly	3.77	0.30		
6	Rarely	3.70	0.28		
<b>Purchasing Amount</b>					

1	Upto 200 AED	3.80	0.27	0.394	0.757 <sup>NS</sup>
			0.31		
2	201 to 400 AED	3.83			
3	401 to 600 AED	3.80	0.29		
4	More than 600 AED	3.78	0.28		
<b>Shopping Partner</b>					
1	None	3.83	0.29	1.562	0.145 <sup>NS</sup>
2	Siblings	3.86	0.24		
3	Parents	3.79	0.30		
4	Spouse	3.80	0.27		
5	Children	3.83	0.27		
6	Friends	3.80	0.29		
7	Relatives	3.75	0.34		
8	Whole Family	3.59	0.35		
Note : ** – Significant at 5% level					

The mean score of the above table reveals that the selected sample respondents are highly influenced by the external factors while purchase products impulsively who belongs to 41-50 years aged, male, married, graduate level qualified, working in government sector, earn monthly around 7501-10000 AED, visit the mall normally once in 3 days, purchase products around 201-400 AED in month and visit the mall associated with their siblings regularly. The results of Anova analysis indicates that the hypothesis are accepted for age, gender, marital status, educational qualification, occupational status, monthly income, frequency to visit mall, purchasing amount and shopping partner. It shows that there is no significant mean difference for the influence of external factors among the respondents with regard to age, gender, marital status, educational qualification, occupational status, monthly income, frequency to visit mall, purchasing amount and shopping partner.

For examining the degree of relationship of selected measured variables and the latent variable influence on external factors are tested by using correlation analysis and the results are discussed in the following table.

No.	Measured variables	'r' value	'p' value
1.	Age	0.046	0.327 <sup>NS</sup>
2.	Educational Qualification	0.015	0.744 <sup>NS</sup>
3.	Monthly Income	0.306	0.000*
4.	Frequency of Vising	-0.038	0.420 <sup>NS</sup>
5.	Purchasing Amount	0.226	0.000*
Note: * - Significant at 1% level, NS – Not Significant			

It is indicated from the above table that how the selected independent variables affect the influence on external factors of impulse buying behaviour. It is observed that among the five selected independent factors, two factors monthly income and purchasing amount having positive correlation with the influence on external factors in the study area. On the other hand, the variables age, educational qualification and frequency of visiting are not associated with the influence on external factors in the study area. It is found that whenever the monthly income and purchasing amount increases their influence on external factors also positively increases.

### Influence on External Factors (Multiple Regression Analysis)

The relationship between the selected independent variables and the dependent variable influence on external factors of impulse buying behaviour has been found by using multiple regression analysis. The result of the regression between the independent and dependent variables is discussed in the following table.

No.	Variables	Coefficient	SE	't' value	'p' value
	(Constant)	3.798			
1.	Age	0.016	0.014	1.089	0.277 <sup>NS</sup>
2.	Educational Qualification	0.004	0.011	0.349	0.727 <sup>NS</sup>
3.	Monthly Income	0.047	0.009	5.222	0.000*
4.	Frequency of Visiting	-0.008	0.010	-0.831	0.406 <sup>NS</sup>
5.	Purchasing Amount	0.052	0.008	6.500	0.000*
	R Value	0.873			
	R <sup>2</sup> Value	0.762			
	F Value	70.476*			

Note: \* – Significant at 1% level; NS - Not Significant

The resulted equation is formulated as follows:

#### Influence on External Factors

$$= 3.798 + 0.016 (\text{Age}) + 0.004 (\text{Educational Qualification}) + 0.047 (\text{Monthly Income}) - 0.008 (\text{Frequency of Visiting}) + 0.052 (\text{Purchasing Amount})$$

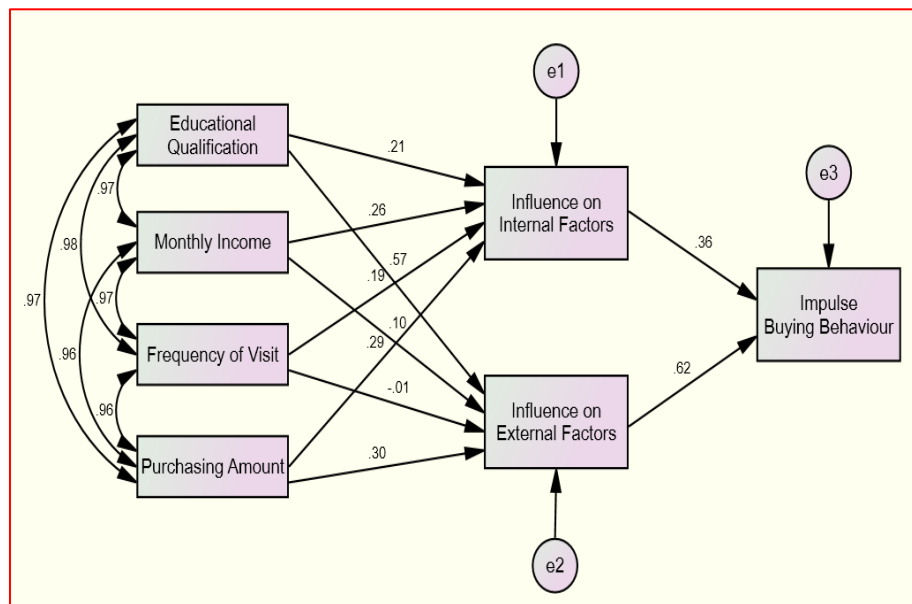
The multiple linear regression co-efficient is found to be statistically fit as R<sup>2</sup> is 0.873 for influence on external factors of impulse buying behaviour. It shows that the independent variables contribute about 87.3 percent of the variation in the influence on external factors and this is statistically significant at 1 percent level. It is found from the analysis that the monthly income and purchasing amount are having positive association. The resulted equation shows that influence on external factors of impulse buying behaviour is predicted by the 0.016 unit increase of age, 0.004 unit increase of educational qualification, 0.047 unit increase of monthly income, 0.008 unit decrease of frequency of visiting and 0.052 unit increase of purchasing amount.

#### Section 4: The Relationship between Internal and External Influencing Factors and Impulse Buying Behaviour (Structural Equation Modelling)

In this section, the researcher has discussed about the relationship between the internal and external influencing factors and impulse buying behavior of the selected sample respondents with respect to their educational qualification, monthly income, frequency of visit and purchasing amount in a month. For this, a hypotheses formulated model has been prepared as shown below. In this model, the variables educational qualification, monthly income, frequency of visit and purchasing amount in a month were considered as exogenous variables. The variables influence on internal factors and influence on external factors and impulse buying behavior were considered as endogenous variables. Using these variables, a hypotheses formulated model have been constructed and discussed by using Amos program.

The model has been tested in AMOS 22.0 program and results are presented in the following figure. The results are highly appreciated and good fit for the selected exogenous and endogenous variables. The model is highly fitted through the various test factors like chi-square as 21.59 with 5 degree of freedom which resulted as 4.318 that indicated the

acceptable criterion range of the model fit. The other test factors CFI (0.981), NFI (0.980), TLI (0.919) and RMSEA (0.055) indicates the model fitted well and highly appropriate to do the analysis. The positive and negative relationship between the exogenous and endogenous variables is discussed in the following.



**FIGURE 1**  
**RESULTED HYPOTHESIS MODEL**

The above model has clearly inferred that among the four exogenous variables, all the variables educational qualification, monthly income, frequency of visit and purchasing amount have positive significant association with influence on internal factors. While considering the influence on external factors, frequency of visit has negative significant association and other three variables are having positive significant association. Among the four variables, purchasing amount has highly influenced on internal factors and educational qualification has highly influenced on external factors. In the next level of relationship, the internal factor and external factors are also having positive significant association on impulse buying behavior of the selected sample respondents in the study area. Despite internal factor has significantly influenced, the external factors are highly influenced to the respondents who have buy the products impulsively.

## FINDINGS

It is determined from the analysis that the majority of the respondents belong to 30-40 years of age category, female, married, qualified with post graduates, working as professionals, earning 75001-10000 AED per month, visit malls weekly for purchase, purchase 401 to 600 AED from mall and shopping with their friends. It is revealed from the analysis that maximum of the respondents are buying products in mall impulsively who belong to age group 30-40 years, female, unmarried, diploma level qualified, business people, earn 5001-7500 AED per month, visit every day the mall for purchase, purchase products from 201 AED to 400 AED while visiting the mall and shopping with their siblings. From the result of Chi-square analysis, it is examined that there is no significant relationship of perception on impulse buying behaviour with the independent variables age of the respondents, gender of the respondents, marital status of the respondents, educational qualification of the respondents, occupational status of the respondents, monthly income of the respondents and shopping partner of the respondents.



Also, the Chi-square analysis is proved that the variables frequency of visit the mall of the respondents and purchasing amount of the respondents are having close significant association with their impulse buying behaviour. The correlation analysis confirmed that the increasing pattern of visit to the mall by the respondents reflects the impulse buying behaviour positively, because, the mall people has continuously show the products with attractive prices and combo offers. But, some people clearly understand betray techniques of the malls who have well educated and so they are not purchase products impulsively. Multiple regression analysis also clearly found that the 5 percent and 1.3 percent increase of frequency of visit to the mall by the respondents their impulse buying behaviour also increases. On the other hand, less age group of the people and educationally well qualified people are not buying products impulsively.

The respondents are highly influenced by the internal factors who belongs to below 30 years aged, male, married, mostly graduates, business people, earn monthly as 7501-10000 AED, visit mall to purchase products once in 3 days, purchase amount of 201-400 AED monthly and purchase products along with siblings to mall. Analysis also indicates there is no significant mean difference for the influence of internal factors among the various categories of the sample respondents with respect to gender, educational qualification and shopping partner. On the other hand, the significant results of the variables age, occupational status, monthly income, frequency to visit mall and purchasing amount indicated that the null hypothesis is rejected to these variables. Hence, it is indicated that there is a mean significant difference for the influence of internal factor to the sample respondents for their product purchase impulsively.

It is revealed from correlation analysis that whenever the frequency of visiting and purchasing amount increases their influence on internal factors also positively increases. Further, whenever the age increases their influence on internal factors decreases. It is explored from the multiple regression analysis that the frequency of visiting and purchasing amount are having positive association. Also, the influence on internal factors of impulse buying behaviour is predicted by the 3.4% decrease of age, 0.7% decrease of educational qualification, 2.2% decrease of monthly income, 2.7% increase of frequency of visiting and 4.6% increase of purchasing amount.

The mean score of the analysis reveals that the selected sample respondents are highly influenced by the external factors while purchase products impulsively who belongs to 41-50 years aged, male, married, graduate level qualified, working in government sector, earn monthly around 7501-10000 AED, visit the mall normally once in 3 days, purchase products around 201-400 AED in month and visit the mall associated with their siblings regularly. The results of Anova analysis indicates that the hypothesis are accepted for age, gender, marital status, educational qualification, occupational status, monthly income, frequency to visit mall, purchasing amount and shopping partner. It shows that there is no significant mean difference for the influence of external factors among the respondents with regard to age, gender, marital status, educational qualification, occupational status, monthly income, and frequency to visit mall, purchasing amount and shopping partner.

It is examined from correlation analysis that whenever the monthly income and purchasing amount increases their influence on external factors also positively increases. It is concluded from multiple regression analysis that the monthly income and purchasing amount are having positive association. Further, the influence on external factors of impulse buying behaviour is predicted by the 1.6% increase of age, 0.4% increase of educational qualification, 4.7% increase of monthly income, 0.8% decrease of frequency of visiting and 5.2% increase of purchasing amount.

## SUGGESTIONS

It is indicated from the analysis that high level of perception on impulse buying behaviour is perceived by the respondents belong to age group 30-40 years. Hence, authority

of malls should be providing particulars about new arrivals and attracting price sensitive customers by displaying promotional merchandize therefore in-charges should put up an interesting and informational display. It is indicated from the analysis that high level of perception on impulse buying behaviour is perceived by businessmen. Therefore, it is suggested to managers of malls and admins to pay more attention to mall atmosphere promotional activities by this to impulse buying behaviour will be increased. It is noted from the analysis that maximum level of perception on impulse buying behaviour is perceived by the respondents earn 5001-7500 AED per month. So, consideration should be giving to various income levels of customers within the business environment in pricing and stocking items.

From the study results, it is found that male respondents are having high level of influence on internal factors. Hence, the administrators can raise impulse buying through promoting programs such as permanent discounts, offer prizes and event campaigns. It is concluded from the findings that the respondents visit the mall weekly are having high level of influence on external factors. Thus, creating an attractive physical shopping environment and stimuli is also important to enhance the purchasing through the unplanned buying. The supervisors of mall need to take care to display their merchandise effectively using window display and mannequins while they can induce the impulse buying behavior through the strategic marketing plan.

## CONCLUSION

The study focuses on examining the expats impulse buying behaviour with special reference to malls in UAE. It can be stated that the impulsive buying behaviour is the behaviour which plays a significant role in buying the products and the marketers try to make use of this attitude of the consumers in making and marketing their commodities to allure more of the customers and earn more and more profits gaining more of the market share within and outside the country. The results of this study indicates that there exists an association between purchase behaviour and perception on impulse buying behaviour of selected respondents in UAE. Finally, this study revealed that the customer is highly influenced by the external factors than internal factors impulsively.

## LIMITATIONS

This study is also not without limitations. The first major limitation of this study pertains to its sample which has been collected from expats only who are living in Dubai. Thereby limiting the research findings to expats only. Moreover, convenient sampling method applied in this study that may limit the generalizability of the results. On the other side, the total study was collected from the expats with their self-report about the induction of internal and external factors towards impulse buying activity rather than on their actual observable purchase behaviour. However, efforts have been made to minimize this limitation by ensuring respondents on the anonymity of the survey.

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