

IMPACT OF LIFE STYLE AND CULTURAL VALUES ON IMPULSE BUYING BEHAVIOR

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ABSTRACT

This paper investigates the role of life style and cultural values for an impulsive buying behavior of customers. For the data collection, a convenient sample of university going students was selected in various universities of Pakistan. The result of structural equation modeling analysis shows a direct positive influence of life style and cultural values of customers on impulse buying behavior. Research also confirms the role of gender on impulsive buying. It was also found that substantial relation exists between all variables of cultural values and Lifestyle. The findings also show that variables of Culture and lifestyle like financial Satisfaction, security, gender role, life satisfaction and inter group closeness can also predict the effect of lifestyle and values a culture holds on Impulsive buying behavior of university going students in Pakistan. Managerial and theoretical implications are discussed and the directions for future research are provided.

INTRODUCTION

With the advent of modern-day technologies and Artificial intelligence, the marketers today have advantage that was a dream a couple of centuries back. Social and digital media has provided customer information effectively than ever before. Information today is not limited to what potential consumers say but with the behavioral studies and advancements in the neural studies researchers today are able to study unconscious and subconscious of the consumer. With the help of such advanced tools and techniques it has become easier than ever to predict the decisions a consumer will make in the market place. New fields like neural marketing have emerged which helps study various buying behaviors. Amid all these developments, the improvement in overall life style, understanding of self, improvement in economic status and better understanding of self-consciousness, the impulsive purchasing or buying behavior has improved Baumeister, (2002). Today's the way people make purchase has changed drastically and the improvement has been positive and there has never been more emphasis to study and understand the effect of variables influencing the impulsive buying behavior of consumers Solomon (2009). To understand the importance and effect of multiple visible factors like in store (SKU, package or outlook of Store). These variables need to be studied thoroughly to be able to better predict the both unconscious and subconscious buying customer buying behaviors. Different variable like economic, personal, temporal and cultural are generally affiliated with the impulsive buying behavior and determine the acquirement of impulsive behavior Tam & Dholakia, (2011). According to (Sharma et al., 2010) in most of the situations these variable remain same in the situation of first or repeat purchase. Furthermore (Lin & Chen, 2013) found that there are several variables that have a significant influence on impulsive buying behavior, for example external stimuli (atmosphere of the super stores store displays, special offers, promotion and buying rate of recurrence), internal perceptions, and demographics.

In order to find out about the cultural values and lifestyle of consumers, most of the

researchers prefer using model proposed by Hofstede (1993) according to which, cultural values have following five dimensions: Power Distance, femininity, masculinity, Collectivist/Individualistic and avoidance of uncertainty. According to Hofstede, collectivism can also be linked or compared with the concept of community or team that most of the time shares a great deal of care for each and every member of the community. Individualism is described as the level of independence the member has while making any decision and this independence is a privilege that is given by the community or the society an individual belongs to. Early 90's research was focused on such behavioral influences like Markus & Kitayama (1991) found that region and its development has a role to play, as the more developed Western countries are more individualistic and their culture promotes independent lifestyle meanwhile, eastern culture which is comparatively less developed tends to be more collective and promote living in joint families or even closely tied and linked communities.

Multiple studies are carried out to find out the influence and co-relation of Lifestyle and cultural values on the choice of products of well-developed and established brands but there has never been such a study in the context of University going students in Pakistan. Stud is the need of the hour as this generation is the decision maker in today's market because of their increasing knowledge and access to information. This study tends to find out how the consumers are targeted in Pakistan and there has been no any finding from this type of behavioral research studies carried out to learn more about the influence of lifestyle and cultural values. Our study will not only benefit marketers by making them understand the importance of such subliminal values and factors that influence the decision-making process, but it will also help consumers (University Going Students).

LITERATURE REVIEW

There has been a notable difference of an average consumer's buying pattern and style over last few year and it's changing at a faster pace Aspinwall & Greenwood (2013). Today's buyer is more informed and is expected to be motivated not only by rational, but various other factors Kacen & Lee (2002). Even some researchers have found that the behavior is more leaned towards emotional aspect rather than the rational one Sarki (2012). Past literature has revealed that there are many other aspects and factors that have direct and indirect influence on how consumers buy or make a purchase decision and variable like culture and lifestyle have a role to play. Consumers are not only influenced by lifestyle, but it has been generally described as a five step model that an average consumers follows before making a purchase decision which begins from recognition of need, acquiring information, evaluation of multiple similar offerings, and the ultimate decision of going to buy and then comes the post purchase behavior which is of greater significance as it will decide whether a consumer is going to make another purchase or not and it has been evident that culture and lifestyle plays a vital role in each step of decision making journey towards a purchase transaction (Pickett-Baker & Ozaki, 2008). According to Hawkins & Mothersbaugh, (2009) a study of similar nature was conducted in a collectivist society of China. The results depicted that in such collectivist societies, consumption is more based on the overall utility and group benefits rather than individual focused product benefits. It has been found by many researchers including Wang (2006) that there is a huge difference in the purchase pattern and behavior of consumers belonging to collective and individualistic cultures and lifestyle. The societies that have independence and individualistic approach have more outward and delighted individuals, feel more liberated in terms of financial decision making and have shown more interest in travelling and going for adventurous trips. Multiple researchers have found that not

just sub-culture but national culture and lifestyle also has a great influence on the purchasing pattern of consumers.

It was also found that even the physical outlets, for instance general stores have a vital role to play in the consumer decision making journey. The disposition of these general stores from their geographical location to the overall store ambiance and outlook have a great influence on the buying behavior of a consumer and not just that but the location of the shelf is of greater importance and it has gained a great significance for the marketers Rajagopal (2011). If we discuss the scenario with reference to our country Pakistan, it was found by Hakim and Aziz (1998) that there are many more sub-cultures and lifestyles in Pakistan, for instance Balouchs, Sindhis, Pathans and Punjabis and even within these sub-cultures there are further classifications narrowed down with the difference of tribes and geographical regions. There is a wholesome difference in terms of language, decision making process, perceived values, intrinsic and extrinsic values and norms along with the intensity of religious practices. But if we conclude, the overall culture and lifestyle is of more collective approach as we still have joint families and closely tied tribes with head of families being the sole decision makers.

It has been evident that with the growth of Information Technology and access to high speed internet, the availability over World Wide Web has now become one of the most important aspects of a common purchase cycle of purchase pattern. With consumers spending more and more time online, the space has become of the key places to attract and engage consumers George (2002). In another research it was evident that the geographical location and in-store environment also have a vital and key role in driving the impulsive buying behavior and determining the purchase intention. In fact, in-store ambiance is one of the primary factors that influence a consumer buying decision and makes a consumer spend more time inside the store Mahajan (2005).

Impulsive buying has been of great interest in the Western society and researchers have found some concepts of great importance underlying this phenomenon. Skinner (2011) found that for some consumers such a behavior is one of the most significant sources of entertainment and these individuals feel so excited about the impulse buying. It was also discovered that it is one the means to release the anxiety or mental stress and this clearly depicts the linkage of impulsive buying with the behavioral approach. Feng (2011) also found that all these behavioral aspects are interconnected and linked with the two basic factors, cultural values and lifestyle. Lifestyle has a significant role in terms of how financially stable an individual is and based on the financial independence and other variables where would a consumer end up for the purchase. Modern day retail outlets are designed in a way to ensure a consumer to goes through the entire store even if she/he came to make a planned purchase. This increases the time spending within store and results in more impulsive buying decisions.

It was discovered by Park & Choi (2013) that there are several other aspects of the impulsive buying behavior and it can at times be negative and harmful and it has been of a great discussion that such behaviors exert a type of mental instability and the buyer ends up falling prey to the marketers offers and end buying non-essential things found that individual personality gives cues about the impulsive buying behavior and thus varies from person to person and culture to culture. It was discovered that impulsive buying is sort of an emotional state and has an impact on cognitive decision making, and in-store displays play a role in manipulating the stimuli. During a research in a Chinese superstore it was found that the display has a great deal of influence over the consumers while they are in store and makes a consumer think twice and in a subtle and unconscious way pushes a consumer to make an impulsive buying decision. Though

once taken, generally but slowly and gradually it ends up becoming a habit and the frequency of its occurrence is multiplied over the time and thus a consumer ends up having a behavioral pattern of impulsive buying behavior Morgan & McCabe (2012).

It was discovered by Fuss (2013) that gender also has a significant role in determining the behavior. Male and female customers differ from each other in significant way, and many other researchers found that male customers are more prone to impulsive buying behavior in comparison to that of female customers and female customers make most of the decisions well planned and well informed. Male customers prefer making it quickly through the whole purchase process and the female customers tend to spend rather more time in evaluation and making purchase decisions. Age also has a role to play as teenagers are more impulsive decision makers. Most of the times teenagers fall prey to such marketing and advertising activities that have severe concussions even in some cases dangerous and life threatening and even lifelong. After a thorough literature review and understanding multiple research findings and well-developed theories, we are going to study the lifestyle and cultural values and the effect of these both with the help of the following variables:

Lifestyle Variables

1. Satisfaction (Feeling of achievement)
2. Lifestyle (Living Standard)
3. Financial Satisfaction (Availability and ease of Finances)

Cultural Variables

1. Group Influence (Independence and dependence)
2. Family Orientation (Individual or Collective)
3. Gender Role (Masculine or feminine)
4. Security (Physiological)

Definitions

Impulsive Buying

In today's growing mall culture, we all have witnessed a phenomenon that initially the intention to visit the shopping mall is to either do window shopping or to buy something that is pre-decided but eventually end up buying something we never gave a thought at first. According to such an unplanned and a rather fast paced decision made to acquire a good is termed as Impulsive buying. In general terms these sorts of buying behaviours occur because of the temptation created by the marketers that hits the subconscious in a way that we unintentionally make a decision and it's a phase whereby consumer is encouraged and has a sense of achievement. Found that there are types of consumers who are intensive impulsive buyers and such consumers have an emotional attachment with the object and have an urge to satisfy and their thoughts are framed likely.

Earlier studies undertaken in developed nations like United States of America and Britain have concluded that a lot of influencing factors affect the decision of impulsive buying behaviour for example how is the mood or feeling of a consumer or other emotional aspect. Earlier conducted studies have shown the similar sort of findings and link the impulsive buying behaviour with mood and emotional or sentimental situation of a consumer. Usually if we classify mood, we can classify it in two types, either negative or positive and the mood affects

the impulsive buying behaviour. This may vary from case to case and may be inverse in some special cases but in majority of the cases a consumer tends to make more impulsive buying decisions while in a good or positive mood in comparison to that of negative or bad mood . Excitement and good mood trigger a certain sense of achievement whereby a consumer believes that he/she is entitled to take risks and make an impulsive buying decision as they feel more confident.

Lifestyle

The daily routine and the management of psychosomatic, physical, social, and economic aspects are known as lifestyle and management of these aspects determine how one manages his or her life. A lifestyle chosen by an individual has certain motivations in the back and these motivations vary from individual to individual and from different setting within a given society. Factors like social classification, cultural belonging, and size of the family background of the family are the driving force behind adaptation to a certain lifestyle. A marketer must come up with a strategy and approach that can better cater to the needs and approach of each varying lifestyle, be it the SKU or the positioning. Even for these marketers they classify the consumers on certain traits into certain strata and groups based on the spending both financial and non-financial along with habits and other work-related things.

During early 60's the term lifestyle was first described by a researcher. Bell described lifestyle to better understand the behaviour of consumers. Gave a concept to understand the lifestyle and that is known to be the point that bridged the gaps in the better understanding of the concept of Lifestyle. The research found that lifestyle is a pretty decorated highway of life and people tend to join that according to the events resources and products at their disposable. Moor's concept clearly lays the foundation that lifestyle irks the need of buying and that is how it is essential and effective to study lifestyle. Lifestyle is also a potential segmentation creating technique as in we can form clusters of people based on the lifestyles making it a more attractive and profitable chunk of people to introduce a brands product offering because demographics alone may not be sufficient to study and draw a conclusion that results in actions that a certain cost related.

Culture

Defining culture is not as simple as it sounds, it's like a complicated and complex attire it includes norms, certain values and beliefs, customs and traditions, faith and religion, morality habitual traits, knowledge, and laws obtain by an individual as a society's member . Culture refers to the values and ideologies that are followed commonly by a group of socially connected people and culture shapes the behavioural and value based central system for one's actions. Each culture has its own values and traits and individuals are supposedly rigid in terms of following those practices and making sure other members belonging to that culture also follow the same.

Hypothesis:

H₁: *Cultural Variables like (Security, role of gender, influence of group and orientation of Family) have an impact on impulsive buying behavior.*

H₂: *Lifestyle variables like (Financial Satisfaction, style of life and satisfaction of life) have an impact on impulsive buying behavior.*

- H₃: Cultural and lifestyle variables have an influence on buying behavior of Pakistans university going students.*
- H₄: Cultural Values and Lifestyle are corealted positvely.*

Methodology

The aim of this research is to investigate the level of impact cultural values and lifestyle can have in determining the impulsive buying or purchasing behavior of a consumer. Since it is a quantitative study a well thought out and globally recognized and accepted questionnaire was developed in order to collect the data from the target audience, Pakistani University going male and female students along with professionals. The sample was chosen based on the convenient sampling technique as due to many limitations and COVID-19 the other way around was too difficult and the sample selected also has a great influence in overall decision making within a household in the context of the dynamic and changing culture of Pakistan. In order to measure the culture values and lifestyle, a scale developed by was taken as the tool. Meanwhile to measure the impulsive buying behavior scale from the study of (Rook, 1987) was undertaken. It was due to strict lockdown, financial and time constraints that the convenient sampling technique was used. We used the IT and ease of availability of such modern data collection tools and created an online survey with the help of google forms and collected data by both using online techniques and by getting the survey forms filled out. There were 256 entries in total but after the initial screening and removal of missing values, aberrant and outliers a final survey of 251 participants was found useable for the study. Tools used for analyzing the data include SPSS – 17.

Research Design

Research types is fundamentally comprised of two research methods, Qualitative research method and quantitative research method and as described through-out the paper, our research is a quantitative research based on survey technique. Due to the prevailing situation of a global pandemic, COVID-19, cost, convenience and ease of accessibility the research sample is limited to the students and professionals from Shaheed Zulfikar Ali Bhutto Institute of Science & Technology Karachi campus. It has been a long debate about including the students in the sample and the conclusion has been drawn that today's student are working professionals as well and have a diverse experience and have been disposed to several life learning experiences . Based on these points, we have included both students and professionals that belong to almost all walks of life, different and diversified cultures and ethnic backgrounds and a totally diversified lifestyle and values along norms and religious disposition.

Population

Our aim was to find out most information about the impulsive buying behavior of the consumers keeping in line the diversification of cultural values and lifestyle we preferred sticking to students and professionals as they are all from rich and diversified cultural groups representing almost every culture of Pakistan. The basic factor that we wanted to analyze the impact of these cultural values and lifestyle was to check the effect of these on the impulsive buying decision making thus we selected the groups of students and different professionals with a diversified range of age, educational differences and geo and demographic diversity.

Sample Size and Techniques

Due to the limitations and ease of access and ease of connectivity online survey form was prepared using google docs and was disseminated amongst different student groups and working professionals from different organizations but connected through SZABIST Karachi campus as there were many limitations and restrictions and in addition to all these constraints the globally declared pandemic COVID-19 made it more limited but the sample is validated according to Bloch (1995).

Instrument Development

The questionnaire contained structured and well-thought out research questions pertaining to measure the influence of cultural and lifestyle aspect on impulsive buying behavior and data was collected online through Google docs and other tools available. The diversified data collected will show the effect and influence of difference in lifestyle and cultural values on impulsive buying behavior and pattern. Our focus was to find the type of lifestyles that would be making a difference in the purchase behavior of unintentional buying and if or not family size, dependence and financial reliance are the factors that play a role or not.

Data Collection

Primary data was collected with the help of survey and primary data was further used to analyze the research question. The survey was undertaken comprising of students and working professionals through well monitored but self-administered survey questionnaire. The students and professionals all belong to a versatile set of cultures, sub-cultures varying in lifestyle and decision making.

Data Analysis

Data analysis is always of significant importance as it is basic foundation whereby the results are generated and a conclusion is drawn. After the successful collection and screening of data the next step was the analysis of data. In order to find out the impact and influence of Lifestyle and cultural values on impulsive buying pattern multiple regression analysis technique was used Hawknis et al. (2015). We also used T-Test too respectively to check for both positive and negative co-relation between lifestyle and cultural values on impulsive buying behavior. We also performed Pearson co-relation test. Software used was SPSS version 17 because of its availability and wide acceptance among the researchers. Analysis were divided in to two parts whereby the first part was about the descriptive stats that were used “*describe and summarize data and include measures of central tendency (average) and dispersion (the spread of data or how close each other is to the measure of central tendency).*”

RESULTS AND DISCUSSION

Independent sample t- test technique was used and implied to test the differences among the customer’s lifestyle differences and cultural value difference laid out specifically in the Table 1.

Table 1: Independent sample t-test:

* Significant at 0.05 level (two tailed).

As per the table the T-Test the value for the gender variable is 0.000 that is lesser than .05 therefore we can conclude that Gender Role is the variable amongst all the lifestyle and cultural values variables that has a significant difference and thus we conclude that there is a difference of impulse buying behavior in terms of male and female consumers and therefore H_1 is hereby accepted that gender only has a significant effect and H_2 is rejected and concluded that lifestyle variable do not have significant impact on impulsive buying. According to the study done by Co gender has a significant difference in terms of cognitive thought process while making any purchase decision that too impulsive. It was also found that male and females vary in terms of psychology and needs of things therefore their buying decisions also vary accordingly. Table 1

As per the reliability tests results it shows a great and significant consistency wherever the research items are computed repeatedly. Fuss, (2013).It has been found that the value of Cronbachs alpha is 0.80 in percentage 80.50%.

Cronbach's Alpha	Value	Df	Asymp. Sig. (2-sided)
.805	2.419 ^a	1	0.120

In order to test the Hypothesis H_4 the technique of correlation is used so that the relationship in between the variable of lifestyle and culture value of students going to university in Pakistan, results are constructed in Table 2.

Collectivist and Individualist Lifestyle/Values		Life satisfaction	Financial satisfaction	Life Style	Group influence	Family orientation	Gender roles	Security
Life satisfaction	Pearson Correlation	1						
Financial satisfaction	Pearson Correlation	0.339**	1					
Lifestyle	Pearson Correlation	0.361**	0.496**	1				
In -Group influence	Pearson Correlation	0.375**	0.365**	0.380**	1			
Family orientation	Pearson Correlation	0.443**	0.402**	0.355**	0.357**	1		
Gender roles	Pearson Correlation	0.332**	0.240**	0.185**	0.299**	0.367**	1	
Security	Pearson Correlation	0.184**	0.278**	0.289**	0.330**	0.288**	0.269**	1

**Correlation is significant at 0.01 levels (two tailed).

In order to test the correlation, Pearson test for correlation is used to assess the connection

between the variables of lifestyle and culture value, as can be seen in the results that there is a strong and impactful relation among all the variables of lifestyle and culture values and thus we accept our H₄. As all the variables are significant at a level of .01 (2-Tailed) as depicted in Table 3

Model Summary		N	Mean	Std. Deviation	Std. Error Mean
Model 1	Yes	17	32.3529	3.04017	0.73735
	No	103	34.9068	6.72168	0.66231

a. Predictors: (Constant), security, life satisfaction, gender, financial satisfaction, group, lifestyle, family.

	B	T	Sig.
Constant		1.809	.072
Life satisfaction	.083	1.376	.170
Family Orientation	.184	2.991	.003
Financial satisfaction	.202	3.284	.001
In Group contact	.094	1.571	.118
Life Style	.121	1.972	.050
Security	.12	2.52	.012
Gender roles	.212	1.97	.002

The value of R Square is 0.385 and according to the values it is more than 10 % and thus it is proved that our model is good. The value of R is 6.2% and, on its basis, we accept our H₃.

And conclude that there is a strong relation between independent variables and buying.

It has been found through the results that impulsive buying or purchase behavior can be measured or analyzed by the Financial Satisfaction, Role of Gender and Satisfaction of life. As it can be seen in the Table 4 the strength of satisfaction of Life ($\beta=0.083$; $P<0.05$), gender roles ($\beta=0.212$; $P<0.05$) and financial satisfaction ($\beta=0.202$; $P<0.001$), in predicting the impulsive buying behavior variables in the University going students in Pakistan.

DISCUSSION AND RECOMMENDATIONS

Stream of research do we fit. Agree which researcher do we disagree (Contradict). Contribution (What do we prove in this article if no one is contributing). It was found out during the study that no study of such nature and extent has been conducted in Pakistan at a significant level; it has been identified and notified that the potential in the Markets of Pakistan is huge. Pakistan is one of the few countries with most urbanization rate and its middle class has been growing a rapid pace. Advancement in the Information Technology sector and infrastructure development are few of the major traits of growing economy Pakistan, while curbing the disease of Terrorism and Power Shortage and with current governments moto of building a better soft image of Pakistan consumers are going to be more active and more demanding than ever before and in order to perfectly meet these demands the companies that will better understand the

consumers from aspects that no other company has understood before will stand a better chance of capturing the marketing better than anyone else, like said by a famous warrior, Sun TZU that if you know your enemy you have won half the battle and if you know the battle ground and your enemy both you have already won the battle. The war is going to be of information of subtle and subconscious actions undertaken by the consumers therefore it is of greater importance to focus on what the consumers are thinking and act before even the consumer himself gets to know what he needs or wants to buy. Cultures in Pakistan are submerging and new micro cultures are emerging, working parents is no more a rare concept in Pakistan. With growing number of working woman, it has become a day to day affair in Pakistan and with such rapidly changing environment out study has a great potential in terms of future directions for managers and decision makers at the key position.

CONCLUSION

The goal and purpose of the study is to understand the effect of cultural values and lifestyles on the impulse buying behavior of Pakistani students mainly university students and people from different organizations and occupations. It was found out that the main difference in impulse buying exists in the male and female students (gender difference in impulse buying behavior). Except gender role no other variable has significant effect on impulse buying behavior. It was discovered from the analyzes of relationship among the lifestyle and cultural variables that there is a significant relationship among all the variables (the variables are positively co related, meaning if there will be increase in one variable it will cause increase in other variables too and visa versa). The study also discovers that the lifestyle and cultural values variables for example financial and life satisfaction, security, gender role etc. predicts the influence on Pakistani university students on their impulse buying behavior. The study concludes that except gender role (that has been described) no other variables affect the impulse buying behavior. Four hypotheses were created and tested to conduct this study.

H₁: “cultural variables (family orientation, gender role, group influence etc.) effects impulsive buying behavior”.

H₂: “lifestyle factors (lifestyle, life satisfaction and financial satisfaction) influences impulsive buying behavior”.

H₃: “cultural and lifestyle variables influence buying behavior of university going students”

H₄: “cultural and lifestyles have positive correlation”.

The study concludes that only gender has significant difference across cultures. Lifestyle variables have no impact on impulse buying behavior. Whereas cultural variables have significant influence among the university going students as the results suggests. And the findings suggest that all the variables have positive correlation.

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