

The Effect of Imprudence, Self-Indulgence, and Lack of Self-Control on Male Shoppers' Impulse Buying Behavior: A Case in Indonesia

Yulianti Prihatiningrum^{1,*}, Laila Refiana Said²

¹ Faculty of Economics and Business, Universitas Lambung Mangkurat, Banjarmasin, Indonesia

² Faculty of Economics and Business, Universitas Lambung Mangkurat, Banjarmasin, Indonesia

*Corresponding author: rryulianti@ulm.ac.id

ABSTRACT

This study aims to examine the role of consumer impulsiveness variables in predicting impulse buying behavior of male shoppers in retail setting. Data were collected by survey through questionnaires involving 185 male shoppers by using accidental sampling techniques. Further, the data is processed and analyzed using SmartPLS 3.0 Professional to assess the convergent and discriminant validity of the measurement items used for each construct, and then evaluate the structural model. The results showed that consumer impulsiveness variables have effect on impulse buying of male shoppers. These findings provide important theoretical and practical implications for retail policy, that consumer impulsiveness of male shoppers is strong determinant on creating impulsive purchases. So retail can formulate appropriate store strategies in order to trigger male shoppers' traits of impulsiveness that drive impulse buying.

Keywords: *Consumer impulsiveness, imprudence, self-indulgence, lack of self-control, impulse buying.*

1. INTRODUCTION

The increasing number of impulsive male shoppers when shopping is an interesting phenomenon, since men usually use their rationality (analysis and evaluation) in the purchasing decision process, which contradict the impulse buying characteristics of spontaneous, sudden, unreflective, and kinetic [1] [2]. Various survey results support the fact that today male shoppers start browsing, making unplanned buying, even experimenting with fashion trends just like women. One of the most interesting findings from Indonesia's Hottest Insight (IHI) 2013 survey, organized by Gramedia is data showing that about 71% of men tend to be impulsive when shopping. Based on the data, the percentage is also increasing, if in 2009 the composition of men as the main shoppers about 17%, in 2010 about 19%, in 2011 rose to 26%. This trend illustrates that men today are increasingly fond of impulsive shopping, and when shopping expenditures are even greater than women.

Impulse buying is purchase that occur when the consumer experiences a sudden, powerful, and persistent urge to buy something quickly, based on emotional interest, without considering the available information and alternatives, as well as tend to ignore the consequences [3] [4] [5]. The strength of impulsive purchases is remarkable and real in the consumer buying behavior process, so this behavior becomes an important aspect of consumer behavior, and becomes an important point underlying various marketing activities [4] [6] [7]. Therefore, retailers Consumers with high impulsivity often tend to be impatient, careless and unreflective about the consequences of their behavior [9]. This study aims to investigate the role of consumer impulsiveness (self-indulgence, lack of self-control, and imprudence) toward impulse buying behavior of male shoppers in order to gain a more comprehensive understanding of the determinants of impulsive purchases, especially the role of individual internal variables such as consumer impulsiveness which has not been much excavated in previous studies, especially on male shoppers.

2. THEORY DEVELOPMENT AND HYPOTHESIS

2.1 Impulse Buying Behavior

Impulse Buying Behavior are instant purchases, where the urge to buy is very strong, persistent, hedonic complex, and emotional conflict. Impulsive buyers tend to underestimate the consequences of purchasing [3]. Impulse buying implies spontaneous and a desire to make unreflective purchases, without thinking of why and for what reason they were made the purchases[2]. Two major aspects of impulsive purchases; the cognitive aspect is the absence of planning and consideration, whereby what distinguishes impulse and planned purchases is on the quantity and quality of information analyzed before the purchase decision is made, as well as the time taken to decide to buy after viewing the product [17].

Second, the emotional aspects associated with the emergence of feelings of excitement, pleasure, joy throughout the shopping process [8]. To reinforce the above impulse purchase definitions, the study identifies five important elements that distinguish impulsive rather than impulse buying behavior [14]:

- Consumers feel compelled to perform actions that are not intended before.
- Consumers experience a psychological imbalance, so consumers fail to control themselves at that time.
- Consumers experience psychological conflicts.
- Consumers eliminate cognitive evaluation.
- Consumers do not consider the consequences.

Furthermore, Rook (1987) classifies impulsive purchases based on the following characteristics [3]:

- Spontaneity; this purchase is not expected, but is able to motivate consumers to buy now, often a response to visual stimulation at the point of sale.
- Strength, Pressure, and Strong Feelings; there may be a motivation to set aside other things, and act immediately.
- Joy and Stimulation; is a sudden urge to buy, accompanied by emotions characterized as "exhilarating," "thrilling," and "wild."
- Conscience of Consequences; the insistence on buying is difficult to resist, so the possibilities of negative consequences that may result from purchases are ignored.

Stern made an important classification related to the definition of impulse buying by classifying impulsive purchases into four types, namely pure, reminder, suggestion, and planned as follows [15]:

- Pure impulse buying, which is purely unplanned purchases.
- Reminder impulse buying, a purchase that occurs when a buyer sees an item or feels reminded (recall) by an advertising or other information.
- Suggestion impulse buying, a purchase that occurs when a buyer sees a product for the first time and feels the need for the product.
- Planned impulse buying, which is a purchase that occurs when the buyer makes a special purchase decision because of the offer of special prices, coupons, and so forth.

The contribution given by Stern is very significant, because until now there are still many studies that use the concept as a starting point in understanding impulsive buying behavior [15]. Despite these four types of impulse buying behavior are different in terms of their level or level of emotional aspects, they all illustrate a common feature that impulsive purchasing is a consequence of the consumer's experience of marketer incentives [16].

2.2 Determinant of Impulsive Purchase

[18] [17] [19] [20] classify impulse purchasing driving variables:

- Person-related causes, is a person's tendency to make purchases that are impulsive (eg. impulse buying tendency). The higher the propensity a consumer, will further increase the occurrence of impulsive purchases.
- Product-related causes, certain products or categories of products are said to tend to be impulsively purchased, such as low-priced or short-lived products [15][21]. However,[21] disputes this and states that impulsive purchases can occur in a wide variety of products.
- Shopping environment-related causes, store's "atmosphere" are important in attracting consumers to stay longer in the store, and consumers will be exposed to various marketing stimuli used to encourage impulsive purchases (eg, special displays, end-of aisles displays, shelf signs, tempting graphics, sales promotion).

2.3 Consumer Impulsiveness

Consumer impulsiveness is a relatively stable consumer trait often associated with impulsive purchases [11][22]. Consumers with high impulsivity or impulsiveness often tend to be impatient, easy to spend money (self indulgent), and less cautious [9]. Consumers with high impulsivity tend to experience impulsive impulses more often, and the self- defense

mechanisms of the desire to act impulsively are very weak, including in managing self-regulatory resources [10]. It is also often associated with self-control failures, lack of control which reinforce an unplanned or spontaneous purchase push [11] [12]. This can happen because the lower the ability of one's self control, the more likely impulsive purchases [13].

Variables of consumer impulsiveness are:

1. Imprudence is an inability to think more deeply and wisely.
2. Self-Indulgence is a tendency to easily spend or spend money, to buy something for the sake of pleasure, and the enjoyment of life.
3. Lack of Self-Control is a person's inability to control himself, regulate emotions, and maintain self-discipline, and get out of these bad habits.

2.4 A Model of Consumer Impulsiveness and Impulse Buying Behavior

Consumer impulsiveness is the tendency of a person to make purchases that are spontaneous, sudden, unreflective, and kinetic. That trait is often associated with a tendency in terms of self-control failures and easy spending of money without thinking carefully [9].

The study of [23] explains that consumer's decision to buy impulsively also depends on her personality traits, such as consumer impulsiveness. Impulsive buyers tend to have less powerful cognitive control not to buy impulsively. The tendency is shown through spontaneity in response to stimuli, so the consideration is less profound because of the nature of the haste to have or get something you want quickly. Hence the hypothesis can be drawn as follows:

H1: Imprudence has an effect on Impulsive Purchasing

Consumers with high impulsivity properties have a strong instinct to buy impulsively [24]. Impulsive buyers tend to buy spontaneously, unreflectively, quickly (immediately), and kinetically [2] [25]. They more often experience spontaneous purchases due to stimuli, with a shopping list that is always "open" and abrupt. The desire to immediately have the product is dominated by emotional appeal, so the action and response is very quick to immediately make impulsive purchases [26]. The tendency to easily spend the money is called self-indulgence. Based on it can be drawn hypothesis as follows:

H2: Self Indulgence has an effect on Impulsive Purchasing

Consumers with high impulsivity properties also tend to experience impulsive impulses more often, where self-regulatory defense mechanisms are weak in self-regulatory resources [10]. This condition illustrates the failure of self-control so that consumers are increasingly compelled to make unplanned or impulsive purchases [11][12]. Based on it can be drawn hypothesis as follows:

H3: Lack of Self-control affects Impulsive Purchase

Figure 1 shows the conceptual framework developed from the hypotheses.

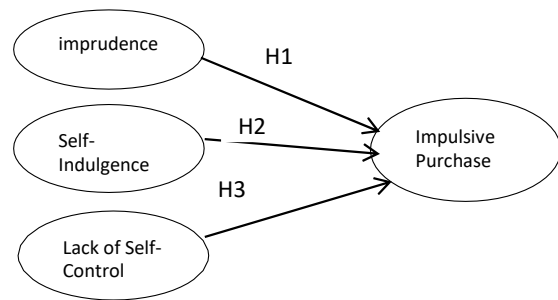


Figure 1. Conceptual Framework

3. RESEARCH METHOD

3.1 Population and Data Collection

The study used a *single-stage mall-intercept survey* to collect data from male shoppers in Banjarmasin, a city in South Borneo, Indonesia. A total of 200 male shoppers were approached outand agreed to participated in the study. After removing 15 incomplete questionnaires the study had a usable sample of 185 yielding a reasonably in high response rate of about 92.5 percent. The study covered a wide demographic profile of male shoppers. The average age of the shoppers was 34 years and most participants had a high school education and above (97.3%), representing occupations such as students (13.51%), government employees (20%), private employees (39.46%), self-employed (21.62%).

3.2 Measures of Variables

All variables in this study are latent variables that must be measured using indicators, where indicators are perceptions, opinions, attitudes, and views of respondents to the object questionnaire. The measurements use a 5-point Likert scale from strongly disagree to strongly agree.

Imprudence (X1) was measured using four indicators: I am not a methodical person (X1.2), I seldom plan anything in advance (X1.3), I find it difficult to think clearly sometimes (X1.4) [9].

Self-Indulgence (X2) is measured using 4 indicators: I want to live a life full of luxury (X2.1), I like to indulge myself (X2.2), I love to buy things for my pleasure (X2.3), I like all good things in life (X2.4) [9].

Lack of Self-Control (X3) is measured using 4 indicators with items: I am often restless (X3.1), I cannot control myself sometimes (X3.2) regret later (X3.3), I am quite careles sometimes (X3.4) [9].

Impulsive Purchase (Y) is measured using 3 indicators developed by Pentecost and Lynda (2010) with items: unexpected purchases (Y1), spontaneous purchases (Y2), purchases corresponding to the grocery list (r) (Y3).

4. RESULT

4.1 Confirmatory Factor Analysis (CFA)

The construct validity test is done by calculating the correlation of each item to the total score using Confirmatory Factor Analysis (CFA) technique with the algorithm on the PLS. An instrument issaid to be valid if the standardized factor loading of each indicator is greater than or equal to 0.4 then the convergent validity is acceptable, and the critical ratio value of standardized factor loading is greater than the critical value 1.96 [27] [28].

Furthermore, also tested reliabiliatas. Consistency of answer is shown by looking at the high coefficient of Cronbach's alpha. The Cronbach's alpha coefficient ranges from 0 to 1, and Cronbach's alpha ≥ 0.6 indicates an unstable internal reliability of reliability, so the criteria used to accept an instrument are said to be reliably if they have Alpha coefficients of 0.60 or more (Malhotra, 2002: 213). Even [28] set the criteria used to test reliability is ≥ 0.70 .

Convergent validity test results show that all indicators have outer loading value > 0.7 , so all indicators are valid. Further discriminant validity test results indicate that the indicators in a variable have a higher correlation than correlation with other variables.

The reliability test results show that Cronbach's Alpha and composite reliability values > 0.7 so that the construct is said to have good internal consistency, as shown in Table 1 as follows:

Table 1. Cronbach's Alpha and Composite Reliability

No	Variable	Cronbach's Alpha	Composite Reliability
1	Imprudence	0.905	0.933
2	Self-Indulgence	0.787	0.867
3	Lack of Self-Control	0.901	0.938
4	Impulsive Purchase	0.895	0.934

4.2 Structural Model Evaluation

Structural model testing (inner model test) is done by measuring the Goodness of Fit Index (GoF) obtained from the roots of multiplication of Average Variance Extracted (AVE) with R2 model. Furthermore, Q2 Predictive Relevance is obtained from the R2 formulation of each endogenous variable.

Results of Partial Least Square (PLS) analysis show that R2 value of 0.841 and AVE value of each variable is shown in Table 2 below:

Table 2. Average Extracted Variance (AVE)

No	Variable	AVE
1	Imprudence	0.778
2	Self-Indulgence	0.685
3	Lack of Self-Control	0.835
4	Impulsive Purchase	0.825
	Average	0.781

The value of Goodness of Fit (GoF) is:

$$GoF = \sqrt{(0.781 \times 0.841)} = 0.810$$

Note:

$$GoF = 0.10 \text{ (small)}, GoF = 0.25 \text{ (medium)}, GoF = 0.36 \text{ (large)}$$

Q2 Predictive Relevance is:

$$Q^2 = 1 - (1 - R^2)(1 - R^2) \dots (1 - R^2)$$

$$Q^2 = 1 - (1 - 0.841^2)$$

$$Q^2 = 0.707$$

Based on the value of GoF (0.810) and the value of Q2 (0.707) it can be concluded that the model is stated "good" in measuring osbervation, so the analysis can proceed with hypothesis testing [29]. Table 3 shows the Path Coefficients, t-Statistics and P-Values.

Table 3. Path Coefficients, T-Statistics, P-Values

Hipotesis	Path Coefficient	T- Statistic	P- Value
Imprudence → IP (H1)	0.189	4.567	0.000 **
Self-Indulgence → IP (H2)	1.223	14.963	0.000 **
Lack of Self-Control → PI (H3)	- 0.583	8.301	0.000 **

**significant at 0.05

The hypothetical test by the bootstrap method accepts three hypotheses (H1, H2, H3) with p-values <0.05 and t-statistic > t-tables, as a whole hypothesis supported.

5. DISCUSSION

The results of this study indicate that the three variables of consumer impulsiveness namely imprudence, self-indulgence, and lack of self-control influence on impulsive purchases of male shoppers. That is, the stimulus that is able to encourage male shoppers to make impulsive purchases comes from within the self that is the nature of impulsivity.

Imprudence which is the tendency of individuals to think less deeply and wisely when shopping affects impulsive purchases (H1 supported). That is, increasingly the high inability of the male shopper to think more deeply and wisely when in a shopping situation will make the grocery shoppers increasingly impulsive. This happens because male grocers process all in-store information such as products, in-store promotional activities, or information coming from personal selling activities in the store quickly to get the desired stuff right away. Typical individuals with high impulsivity properties require little information to process in purchasing decisions. Individuals who like this will find it difficult to have to make a decision process with a better stage, specific, and sequential [30]. Impulsive buyers require a shorter time to process information, quantity and quality of information less before deciding on impulsive purchases [17].

Self-Indulgence that reflects the tendency of individuals to spend more or spend money for fun and self-indulgence affect the purchase of impulsive (H2 supported). This means that the more easily the individual is spending or spending money the individual will be more impulsive. For impulsive buyers, the desire to instantly have the desired goods

comes instantly (spontaneously) when they see stimuli, so without further thought they immediately make spontaneous purchases [31] [25].

Lack of self-control that illustrates the individual's inclination in terms of difficulty or the inability of the individual to control himself in a shopping situation has an effect on the impulsive purchase (H3 is supported). That is, the more individuals are not able to control themselves when in a shopping situation, then the individual will be more impulsive. Impulsive purchases occur when less capable customers regulate their impulsivity and tend to persist with the temptation [32]. In other words, impulsivity is generated by self-regulatory failure whereby the individual's desire is greater than his ability to control or control the desire [33]. In general, impulsivity is often characterized by self-control failures and tends to succumb to the temptations of stimuli. Individuals who tend to be less self-control tend to be spontaneous, reckless, less cautious and prefer to act impulsively than planned [33]. Previous research has also shown a predisposition that impulsive buying behavior correlates with impulsivity [8] [11] [34] [9] [35] [25] [36].

6. CONCLUSION

The findings in this study indicate that consumer impulsiveness variables include imprudence, self-indulgence, and lack of self-control are stimulus that can encourage impulse buying in the store. Male shoppers that have high consumer impulsiveness more responsive to stimuli created by marketers. They tend to act unreflective, spend more money when they feel attracted to something that they think is good and interesting, and unable to resist the temptation of the stimuli that lead to impulsive purchases.

Based on these findings, retail managers can formulate appropriate retail marketing strategies for the male shopper segment, with pay attention to the main stimulus that becomes the determinant of impulse buying for male shoppers that is consumer impulsiveness. Retail managers can focus more on eye-catching display of merchandises, product layouts, and giving more attractive in-store sales promotions, as well as increasing the role of in-store salespeople in triggering the impulsiveness traits of male shoppers to encourage them to make impulse buying in the store.

REFERENCES

- [1] H. Dittmar, and J. Drury, "Self-image-is it in the bag? A Qualitative Comparison Between Ordinary and Excessive Consumers," *Journal of Economic Psychology.*, vol. 21, no. 2, pp. 109-142, 2000.
- [2] D. W. Rook, and R. J. Fisher, "Normative Influences on Impulsive Buying Behavior," *Journal of Consumer Research.*, vol. 22., no. 3, pp. 305-313, 1995.
- [3] D. W. Rook, "The Buying Impulse," *Journal of Consumer Research*, vol. 14, no. 2, pp. 189-199, 1987.
- [4] G. Bayley, and C. Nancarrow, "Impulse purchasing: A qualitative exploration of the phenomenon," *Qualitative Market Research: An International Journal.*, vol : 1, no. 2, pp. 99-114, 1998, doi : <https://doi.org/10.1108/13522759810214271>
- [5] J. J. Kacen, and J. A. Lee, "The Influence of Culture on Consumer Impulsive Buying Behavior," *Journal of Consumer Psychology.*, vol. 12, no. 2, pp. 163-176, 2002.
- [6] A. M. Abdolvand, K. H. Hanzaee, A. Rahnama, and M. Khospanjeh, "The Effects of Situational and Individual Factors on Impulse Buying," *World Applied Sciences Journal.*, vol. 13, no. 9, pp. 2108-2117, 2011.
- [7] A. G. Herabadi, *Buying Impulses: A Study on Impulsive Consumption*. Dutch : Social Psychological Department, Catholic University of Nijmegen, 2003.
- [8] A. Hausman, "A Multi-Method Investigation of Consumer Motivations in Impulse Buying Behavior," *Journal of Consumer Marketing.*, vol. 17, no. 5, pp. 403-419, 2000.
- [9] P. Sharma, B. Sivakumaran, and R. Marshall, "Exploring Impulse Buying in Service: toward an Integrative Framework," *Journal of the Academy of Marketing Science.*, vol. 42, pp. 154-170, 2014.
- [10] K. D. Vohs, and R. J. Faber, "Spent Resources: Self-Regulatory Resource Availability Affects Impulse Buying," *Journal of Consumer Research.*, vol. 33, pp. 537-547, 2007.
- [11] RPuri, "Measuring and Modifying Consumer Impulsiveness: A Cost-Benefit Accessibility Framework," *Journal of Consumer Psychology.*, vol. 5, no. 2, pp. 87-113, 1996.
- [12] K. K. Johnson, and J. Lee, "Buying fashion impulsively: Environmental and personal influences," *Journal of Global Fashion Marketing*, 1, 30-39, 2010.
- [13] G.C. Premananto, "Proses Pengambilan Keputusan Pembelian Impuls dengan Pendekatan Psikologi Lingkungan dan Rantai Kausalitas," *Antisipasi.*, vol. 10, no. 1, pp. 172-187, 2007.
- [14] D. W. Rook, and S. J. Hoch, "Consuming Impulses," *Advances in Consumer Research.*, Vol. 12: 23-27, 1985.
- [15] H. Stern, "The Significance of Impulse Buying Today," *Journal of Marketing.*, vol. 26, no. 2, pp. 59-62, 1962, doi : <https://doi.org/10.2307/1248439>
- [16] F. Piron, "Defining Impulse Purchasing," *Advances in Consumer Research.*, vol. 23, pp. 170-183, 1991.
- [17] B. Verplanken, and A. Herabadi, "Individual Differences in Impulsive Buying Tendency: Feeling and No Thinking," *European Journal of Personality.*, vol. 31, pp. 71-83, 2001.
- [18] U. M. Dholakia, "Temptation and Resistance: An Integrated Model of Consumption Impulse Formation and Enactment," *Psychology and Marketing.*, vol. 17, no. 11, pp. 955-982, 2000.
- [19] R. Virvilaite, V. Saladiene, and R. Bagdonaite, "Peculiarities of Impulsive Purchasing in Market of Consumer Goods," *Engineering Economics.*, vol. 2, pp. 101-108, 2009.
- [20] A. Chavos, A. B. Halimi, and J. Namdar, "The Contribution of Product and Consumer Characteristics to Consumer's Impulse Purchasing Behavior in Singapore," *International Conference on Social and Humanity.*, vol. 5, pp. 248-252, 2011.
- [21] N. Koski, "Impulse Buying on the Internet: Encouraging and Discouraging Factors," *Frontiers of E-Business Research.*, pp. 23-35, 2004.
- [22] P. Sharma, B. Sivakumaran, and Marshall, R, "Deliberate Self-Indulgence vs. Involuntary Loss of Self-Control: Towards a Robust Cross-Cultural Consumer Impulsiveness Scale," *Journal of International Consumer Marketing.*, vol. 23 no. 3-4, pp. 229-45, 2011.
- [23] M. Saad, and M. Metawie, "Store Environment, Personality Factors and Impulse Buying

- Behavior in Egypt: The Mediating Roles of Shop Enjoyment and Impulse Buying Tendency,” *Journal of Business and Management Science.*, vol. 3, no. 2, pp. 69-77, 2015.
- [24] Y. L. Grace, and Y. Youjae, “The Effect of Shopping Emotions and Perceived Risk on Impulsive Buying: The Moderating Role of Buying Impulsiveness Trait,” *Seoul Journal of Business.*, vol. 14, no. 2, 2008.
- [25] G. Mohan, B. Sivakumaran, and P. Sharma, “Impact of Store Environment on Impulse Buying Behavior,” *European Journal of Marketing.*, vol. 47, no. 10, pp. 1711-1732, 2013.
- [26] M. Kumar, S. Srivastava, and A. K. Srivastava, “Normative Influences on Consumer Impulsive Buying Behavior,” *International Journal of Innovative Research and Development.*, vol. 2, no. 12, pp. 147-150, 2013.
- [27] A. Ferdinand, *Metode Penelitian Manajemen: Pedoman Penelitian untuk Penulisan Skripsi, Tesis, dan Disertasi Ilmu Manajemen*. Semarang: Badan Penerbit Universitas Diponegoro, 2005.
- [28] J. R. Hair, R. E. Anderson, R. L. Tatham, and W. C. Black, *Multivariate Data Analysis: A Global Perspective*. 7th ed. Upper Saddle River, New Jersey: Prentice-Hall International, Inc, 2010.
- [29] Solimun, *Aplikasi Statistika Mutakhir: Structural Equation Modeling (Metode Partial Least Square-PLS)*, Malang : FMIPA & Program Pascasarjana, Universitas Brawijaya, 2011.
- [30] C. K. Scarborough, and J. Cohen, “Unfolding consumer impulsivity: An existential-phenomenological study of consumers with attention deficit disorder,” *Psychology & Marketing.*, vol. 21, no. 8, pp. 637-669, 2004.
- [31] S. Ramanathan, and G. Menon, “Time-Varying Effects of Chronic Hedonic Goals on Impulsive Behavior,” *Journal of Marketing Research.*, vol. 43, no. 4, pp. 628–641, 2006, doi :<https://doi.org/10.1509/jmkr.43.4.628>
- [32] C. Pornpitakpan, Y. Yuan, and J. H. Han, “The effect of salespersons' retail service quality and consumers' mood on impulse buying,” *Australasian Marketing Journal (AMJ).*, vol. 25, no. 1, pp. 2–11, 2017, doi:10.1016/j.ausmj.2016.12.003
- [33] C. Amos, G. R. Holmes, and W. C. Kenson, "A meta-analysis of consumer impulse buying," *Journal of Retailing and Consumer Services, Elsevier.*, vol. 21, no. 2, pp. 86-97, 2014.
- [34] P. Sharma, B. Sivakumaran, and R. Marshall, “Impulse Buying and Variety Seeking: A Trait-Correlates Perspective,” *Journal of Business Research.*, vol. 63, pp. 276-283, 2010.
- [35] G. Mohan, B. Sivakumaran, and P. Sharma, “Impact of Store Environment on Impulse Buying Behavior,” *European Journal of Marketing.*, vol. 47, no. 10, pp. 711-1732, 2013.
- [36] M. A. Meniawy, “Personal Characteristics and Situational Influences Affecting Consumers Adoption of Impulse Buying Behavior,” *International Conference on Business and Economic.*, Bandung, Indonesia, 2012.