The Personal and In-Store Factors Influencing Impulse Buying Behavior

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Abstract

The study aims to determine the influence of personal factors (i.e., money availability, time availability, family influence) on customer's impulse buying behavior in the Pakistan retail industry. Additionally, the study seeks to determine the influence of in-store factors (i.e., store environment, promotional activities, product attributes) on customer's impulse buying behavior in the Pakistan retail industry. Data was collected through an online survey questionnaire from Karachi, Pakistan, with a sample size of 305 respondents. The hypotheses were tested using SPSS and PLS-SEM statistical techniques. The study found a significant relationship between the examined factors—money availability, time availability, family influence, store environment, promotional activities, and product attributes—and impulse buying behavior. The results supported hypotheses H1 to H6, indicating that both personal and in-store factors significantly influence impulse buying behavior. This research contributes to the understanding of impulse buying behavior in the context of the Pakistan retail industry. By identifying key personal and in-store factors that drive impulse purchases, the study provides valuable insights for retail marketers to develop strategies that attract and retain customers, ultimately enhancing business performance.

Keywords: Personal Factors, In-Store Factors, Impulse Buying Behavior, Retail Store

1. Introduction

A buyer may purchase indiscreetly due to the standards and plans of shopping sites (Husnain et al., 2018). The cost and qualities of the items (Pallikkara, Pinto, Hawaldar, & Pinto, 2021) are perceived as the most affecting focuses in the retail market; drive purchasing is a spontaneous choice to purchase something in a split second. The investigation of (Scacchi, Catozzi, Boietti, Bert, & Siliquini, 2021) asserted that mentality towards item messages via online media can impact spur-of-the-moment shopping conduct. However, they didn't unequivocally separate whether such surveys were from clients or advertisers.

Motivation purchasing, depicted as impromptu, persuading, and wantonly complex purchasing conduct, has been, for the most part, gathered in the local academic area and business for a significant long time. In advancing composition, great effort has been committed to perceiving the components (e.g., buyer characteristics, store credits, situational redesigns, and thing characteristics) that sway inspiration buying (Wijaya & Setyawan, 2020). There has been a more extensive history of imprudent purchasing conduct. At first, the term was connected with the demonstration of adolescence and something that happens because of insight (Noor, 2020). One of the scholars defined the concept as something that occurs when a consumer experiences a sudden or, more often, a powerful urge to buy some particular product or service (Hosseini, Zadeh, Shafiee, & Hajipour, 2020). The phenomena of impulsive buying are usually seen as unplanned things. Unplanned purchases and impulsive buying are similar concepts in the literature.

However, scholars argue that the two concepts are different. Unplanned purchases are not necessarily a result of impulsive buying because there might also be other reasons behind the unplanned buying. One likely reason is that they are left with an earlier purchase (Noor, 2020). The vast majority of the customers were found to get rashly due to the impact of reference bunch and spur-of-the-moment looking for inclination (Scacchi et al., 2021). per Newman (Atulkar & Kesari, 2018), the purchaser sees ecological insights and produces good inclination and inclusion (Park, Kim, Funches, & Foxx, 2012) inside the customers to ask for benefits to acquire. A few investigations cautiously examine the effect of characteristic variables, like disposition and culture, looking through delight inclination, realism, and hasty looking for propensity without much forethought looking for (Hosseini et al., 2020).

Nurul Ittaqullah, Rahmat Madjid, and Suleman (2019) show that customer neglectfulness might be a three-dimensional development that contains mental highlights, full of feelings, and social measurements. Elective investigations talk about the effect of advertising-driven components, cost, item-related variables, and outer and inward triggers (Febrilia & Warokka, 2021; Iftikhar & Iqbal, 2020; Park et al., 2012) on imprudent looking for. (Atulkar & Kesari, 2018) look at the part of store air inside the setting of online indiscreet conduct, any place looking through happiness, in-store perusing, and neglectfulness work interceding variable. Most of them consider spur-of-the-moment looking-for inclination as a summed-up disposition quality, and only a few recognize materialistic conviction and looking through satisfaction propensity as an area of inherent customer characteristics (Febrilia & Warokka, 2021).

Prior investigations showed the influence of situational factors on hasty shopping. That incorporates individual's situation associated with money and time, store environment like music, lighting, and aroma, mental component

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exercises like ads and cordial specialist conduct (Iftikhar & Iqbal, 2020; Noor, 2020; Nurul Ittaqullah et al., 2019; Scacchi et al., 2021; Shahpasandi, Zarei, & Nikabadi, 2020), and items credits like quality, sum, and worth (Hosseini et al., 2020) of these investigations have fixated without much forethought looking for conduct inside the USA and elective nations. The quick development of coordinated retail designs inside hypermarkets and general stores enlarges the extension of coordinated retail inside the West Pakistan market. Grocery store and food market are the captivating areas sped up with looking through comfort, looking through pleasure (Atulkar & Kesari, 2018), and customizations inside the offered stock all underneath one rooftop, creating looking inspiration inside the customers (Soelton, Ramli, Wahyon, Saratian, & Mujadid, 2021).

These are the enormous retail locations promoting broad types of customer items, generally food, family, and staple things, with a periodic peripheral increase following self-administration vogue. Each retail establishment should have an extensive monster space, giving a novel shift of product in the cutthroat and lower cost fluctuating during a joy and excitement environment (Atulkar & Kesari, 2018), creating hasty looking for conduct. Per (PakistanEconomySurvey, 2021), grocery store and food market designs have an organization of almost 319 stores, incorporating a district of more than 10 million sq. feet due to the rising scope of level 2 and level 3 urban areas, upgrades the territory for every one of these organizations inside the country. In this manner, the agricultural nations hierarchic second inside the worldwide Retail Development Index (Statista.com, 2021) because of enormous market potential, speedy development, urbanization, expanding financial opportunity, and increasing monetary profit and purchasing force of customers inside the level 2 and level 3 urban areas (Statista.com, 2021). In light of a few investigations, it has been seen that the time spent during shopping additionally influences hasty purchasing conduct as expressed in advertising writing; the monetary hypothesis depicts the connection between customer requests to give accommodation and time (Iftikhar & Iqbal, 2020). The more customers stay in the store, the more they will make the normal buy. A few examinations have shown that time accessibility benefits shopping speed; those with more shopping opportunities will buy more than planned. Time openness benefits imprudent purchasing conduct among age Y shoppers in minor urban communities (Atulkar & Kesari, 2018).

Similarly, another study noted that buying impulsively includes convincing prompts and encouraging the purchase of hedonic where the decision about buying the product does not rely on a deep thought process. It is just fulfilling the desire of the individual (Febrilia & Warokka, 2021). At the same time, the essential factors that trigger such a necessary form of purchasing are also important to understand because nine out of ten shoppers buy on impulsive behavior. Today, 70% of the buying choices are made at outlets or selling points that have been reported for a considerable quantity of products to sell under a comprehensive series of product categories by buying impulsively (Iftikhar & Iqbal, 2020). Past scholars, given impulsive buying, defined impulsive buying as a more time-consuming behavior based on decision-making (Soelton et al., 2021).

On the other hand, unplanned buying involves purchases without planning or rational decision-making. Past scholars have suggested that the most crucial factor that separates planned and impulsive buying is the extent of speed at which the customers make buying decisions (Hosseini et al., 2020). The present literature reflects the phenomenon as an individual trait. Some researchers have mentioned that solid feelings about impulse purchases are also a significant factor in this form of buying (Nurul Ittaqullah et al., 2019).

In sustainability, the main issue intending to excess is the mentality of conducting holes among current customers, which are accomplished relationship dependability hypotheses. Customers who are pulled into more cognizant shopper products frequently carry on distinctively at the place to check out, for example, way of life generalizations, which advance conduct errors (Shahpasandi et al., 2020). Reasonable utilization examinations have led to zeroing in on whether it advances or diminishes congruity expectations or motivating forces for decreased utilization (Vinish, Pinto, Thonse Hawaldar, & Pinto, 2020). A few investigations have investigated offbeat parts of the buying choice cycle and how close-to-home utilization communicates with brain science, like the job of usable gadgets in advancing more noteworthy inspiration (Thürmer, Bieleke, Wieber, & Gollwitzer, 2020). Utilization is an acknowledged fundamental piece of life, where necessities assume control over items like apparel and food (Shah et al., 2021). As it may, socially determined utilization works, including social qualities, have prompted stuffing in practically all retail classifications (Hosseini et al., 2020).

The consumer is referred to as the source of revenues for the businesses. Marketers must understand consumer behavior. Impulsive buying is an appealing aspect of consumer behavior for organizations (Shah et al., 2021). This is because consumers purchase more than they came and intended to buy. Today, Impulsive buying has emerged as the most significant trend globally. An average of 52% of millennials are more likely to get them to indulge in impulsive buying than the other generations (Scacchi et al., 2021). The additional sales to retailers and companies induce the organization to motivate impulsive buying behavior by utilizing a soothing store atmosphere (Husnain et al., 2018) and promotional incentives (Park et al., 2012). A developing country, Pakistan is witnessing significant growth in international and local modern trade retailers. Today, consumers are noted to spend a lot of money in impulsive buying in response to the attractive display of products on the shelves (Iyer, Blut, Xiao, & Grewal, 2019).

1.1. Problem Statement

Buying impulsively is usually treated as a socially unsatisfactory wonder; this buyer conduct is generally spread throughout the planet. Researchers and practitioners have been keen on buying impulsively for as long as sixty years (Park et al., 2012). Several investigations on buying impulsively have been conducted in evolved nations like America, Canada, England, Norway, and so forth, and agricultural nations like Thailand, China, Philippines, Korea, Poland, Lithuania, Indonesia, India, Pakistan, and so on In those explores (Iyer et al., 2019; Noor, 2020; Park et al., 2012; Scacchi et al., 2021; Shahpasandi et al., 2020), showcasing specialists have essentially centered around recognizing the overall factors that expansion drive purchasing however there are always some aspects that may have been touched upon but concrete research is yet to be done.

There has been consistent literature of studies done on the area of impulsive buying that have examined different situational variables like intrinsic factors, including music, external factors, and emotions and mood and extrinsic factors, including emotions, mood, and lighting in the store (Iyer et al., 2019; Noor, 2020; Vinish et al., 2020). Past studies have been noted to identify the store from a broader perspective by linking its human factors, layout, and displays (Husnain et al., 2018). Noor (2020) suggests that numerous capabilities of a country's lifestyle impact shoppers' impulsiveness. So, we must analyze the effect of branding on buying impulsively in natural conditions from a one-of-a-kind cultural perspective like Pakistan.

Our studies give valuable insights for Pakistani entrepreneurs in numerous ways. To inspire impulse buying behavior, advertising managers may emphasize laughing, playfulness, pleasure, and variety in their promotional activities (Pallikkara et al., 2021). They may portray individuals who like fun and excitement and simultaneously can't oppose buying from colorfully packaged manufacturers each time they see them (Zafar et al., 2020). Additionally, to do away with the terrible evaluation and convert buying impulsively for aim into behavior, entrepreneurs likely display that buying impulsively inspires consumer self-esteem, and others understand impulse customers as present-day and innovative. Finally, beautiful package deals, in-store factors, product attributes, and labeling encourage consumers to buy impulsively for motivation and behavior (Thürmer et al., 2020).

Other studies have noted the impact of personal and in-store factors on developed countries (Vinish et al., 2020). This calls for further investigation by examining the in-store and individual characteristics as well as multiple variables, which include money availability, time availability, family influence, store environment, product attributes, and motivational activities that impact impulsive buying in countries like Pakistan.

Firstly, the availability of money & time has a significant impact in instigating a choice for the purchaser in the shop (Shah et al., 2021). Cash significantly influences that can impact an individual's conduct and perspectives (Park et al., 2012). Money Availability can be deciphered as a measure of cash or additional assets that an individual (customer) needs to go through on that day (Scacchi et al., 2021). A customer going through conduct with the accessibility of additional assets will cause purchasers to be involved with spending the additional assets or funds (Shahpasandi et al., 2020). Customers generally have positive feelings and desire to buy impulsively when they have a lot of money to spend (Shah et al., 2021). The wonder of motivation purchasing is additionally identified with the libertine utilization inclination, where utilization patterns show indulgent parts of shopper conduct identified with different faculties, dreams, and enthusiastic parts of an individual to the product.

Secondly, the Store environment can urge customers to purchase items they were not anticipating purchasing. The store's physical environment influences buying impulsively (Pallikkara et al., 2021). The more boosts are available, the greater the odds that a customer will be helped to remember a neglected need or perceive another one, hence engaging in an update or idea-driver chasing (Shah et al., 2021). Likewise, other ecological variables like the store setting, music played, and so forth assume a significant part (Husnain et al., 2018). They can cause aversion and approach conduct. The objective of a head supervisor ought to be to bring out approach conduct, yet this can likewise work out the incorrect way. When numerous individuals show an approach to conduct the store, they will get swarmed. This makes individuals leave the store sooner, and they will just purchase the planned (Thürmer et al., 2020).

Thirdly, most of the boosts are as prizes decrease and in-store promotions. Sellers have numerous promotions available when persuading individuals to purchase their items (Zafar et al., 2020). Not all limited-time procedures have a similar impact without thinking about buying; even per item classification, the outcomes contrast (Wiranata & Hananto, 2020). Value cuts are a decrease in the cost of an item. Noor (2020) notices three types of value cuts: specific highlights, displays, and unadulterated value cuts. Unadulterated price cuts 15 are when a seller decreases costs, contrasted with the typical costs. Displays are in-store introductions of a specific item or item's discounted cost. In conclusion, highlights are value decreases that are reported in a flyer. This last value-cut method is anything but an in-store improvement and hence will only impact much-forethought purchasing (Wijaya & Setyawan, 2020).

Therefore, this study explicitly tries to reexamine whether the store environment, money availability, Time availability, Family influence, and other motivational activities and product attributes can significantly impact consumers' impulsive buying behavior.

Impulsive Buying Behavior--- defined as the tendency of the customer to buy goods and services without advance planning. It is rash behavior of customers to purchase the product immediately, the moments usually triggered by feelings and emotions (Nishanov & Ahunjonov, 2016)

In-store Factors are the internal factors associated with the store, such as store environment, shelf display, etc. (Husnain et al., 2018).

- **Store Environment**— defined as the physical characteristics of a retail store that create an image to attract customers (Miao, Jalees, Qabool, & Zaman, 2019).

- **Promotional** activity is any effort or activity made by a retailer to communicate with potential customers. It has two purposes: to inform the consumer about the shop, services, prices, or product and to persuade them to buy the services or product (Pallikkara et al., 2021).

- **Product Attributes** are characteristics that describe a particular product (Wiranata & Hananto, 2020).

2. Literature Review
2.1. Overview of the Industry

Almost all the brands of the world use buying strategies impulsively in some way to attract customers. In this way, nearly every industry has benefitted from such strategies. Companies evaluate the demands of the customers and market in a way that leads to rapid customer acquisition. The global sector triggers customers by providing discounts, deals, and promotions to purchase a product (Iyer et al., 2019). Customers find such purchases cost-saving and buy the products whether they are essential or not. Pricing is the foremost strategy for attracting customers, especially for in-retailer stores and marts (Iftikhar & Iqbal, 2020).

On the other hand, large stores showcase products and their features for impulse purchases. Another significant strategy for impulse purchases is comparing two products. Retail stores and marts incorporate these strategies. As a result, customers pick one of the two, leading to increased sales and revenues.

A recent study showed that these tactics led 75 percent of Americans to jump on impulse purchases. Some spend up to $500 on impulse purchases (O'Brien, 2018). According to Febrilia and Warokka (2021), promotions such as 'limited time offers' give stores and manufacturers a great advantage as they can sell their previous stores before releasing new ones. In this way, products get saved from expiration or other conditions and utilized by the customers. Variables such as lack of self-control, desire for pleasure, and desire to impress others are significant variables for impulse purchases (Iftikhar & Iqbal, 2020). Businesses worldwide assess these variables and deploy strategies according to them to ensure more sales and revenue generation. These purchases may be beneficial to the customers. Customers may get considerable discounts and promotions (Statista.com, 2021). And cost-effectively get results.

However, the global industry has much more advantages than average customers. It is also observed that most customers face more challenges than benefits when they buy impulsively (Statista.com, 2021). The cons of buying impulsively in the global industry are less predominant than the pros are. Researchers showed that the strategies created by organizations to create favorable conditions for buying impulsively may frustrate customers in the long run (Nurul Ittaqullah et al., 2019). Visual confrontation or excessive interaction with impulse techniques may result in negative consequences.

The most significant environmental factors must not create a perception that customers are forced to buy impulsively (Febrilia & Warokka, 2021). Such consequences could lead to negative perceptions of impulse purchases and the customers. Significantly, if the store is crowded heavily, the chance of buying impulsively decreases (Scacchi et al., 2021). Buying impulsively has both advantages and disadvantages for countries. For instance, organizations generate more revenues due to more sales, which results in more taxation (Park et al., 2012). Taxation contributes to countries' revenues. On the other hand, the citizens are subjected to debt due to buying impulsive techniques, which may become problematic for countries in the long run (Nurul Ittaqullah et al., 2019).

2.2. Impulsive buying behavior

Impulsive buying behavior is considered one of the most influencing factors in the increasing sales volume, especially in the retail sector. Various studies have assumed the "environmental theory of retail revolution" by considering the influences of environmental factors on the sustainability of the retail industry. The impulsive buying behavior of consumers dragged the consideration of researchers around 60 years prior (Husnain et al., 2018). Around then, various studies focused on the meaning of impulsive buying behavior.

In the 1990s, researchers started to consider the components influencing the impulsive buying behavior of customers in general terms, irrespective of their nationality and background (Scacchi et al., 2021; Vinish et al., 2020; Wiranata & Hananto, 2020). Impulsive buying has been researched and defined for decades. A past study looked at impulsive buying as a simple decision that only requires exposure to emotional stimulation. The definition states that in the regular or reasonable type of buying, one has to go through a heap of options and complex thinking, whereas, in impulsive buying, options are not looked at; instead, ex, posture to the desirable or attractive product is the primary focus (Shahpasandi et al., 2020).

Impulsive buying is referred to as an unplanned behavior. The definition states that impulsive buying is an act based on the grounds of the emotional, cognitive, and instinctive side of the consumer. It also differentiated that not every unplanned buying falls into impulsive buying (Vinish et al., 2020). It is stated to be a spontaneous emotion. The term spontaneous in the definition asserted that it does not require much thinking and is based on immediate decision-making to purchase the product. The definition looked at impulsive buying as an urge to satisfy the duty of buying only (Zafar et al., 2020).

The importance of impulsive buying is that it helps give marketers an insight into the triggers consumers look for while buying. As impulsive buying is a quick and rapid process, the marketer can gain insight into how to attract consumers and what attributes the consumers look at while purchasing impulsively (Iftikhar & Iqbal, 2020). Moreover, the consumer's nature and buying behavior can also be decoded through their impulsive buying acts. Often, impulsive buying helps in transforming fresh customers into potential ones. When consumers buy products impulsively and have an exceptional experience with them, they tend to buy more and more from the respective market (Wijaya & Setyawan, 2020).

As Miao et al. (2019) indicated, impulsive buying is depicted as purchases that are made randomly; in short, such purchases are not planned. However, even though they happen when a visit to a store winds up the purchasing, customers leave a shop with one or more products purchased, despite the expectation not to buy. Raza, Frooghi, and Aziz (2020) characterized impulsive behavior as being categorized into impulse purchasing that is planned and contingent upon where the choice to purchase occurred.

As per (Baig & Imtiaz, 2020), the planned buy behavior occurred when the choice to purchase took place before entering the store, whereby impulsive buying happens inside the store as an aftereffect of in-store encouragement at the retail location. The three principal factors recognizing this wonder were discovered to be external environmental motivation, character attributes, and situational factors (Yue & Razak, 2018). Later investigations of impulsive purchasing behavior endeavor to reveal the internal factors causing impulsive buying behavior and clarify the distinctive psychological perspectives behind such purchases (Yue & Razak, 2018).

The literature at the beginning of the 1960s depicted the correlation between impulsive buying behavior and changes by the product type. Hence, the central part of the study in that period focused on analyzing the association between impulse buying behavior and various product classifications (Iftikhar & Iqbal, 2020). This pattern proceeded for 10 years after that research. At that point, in the mid-1960s, it was all about the idea of separating unplanned impulsive purchasing and planned impulsive buying behavior among individuals. Conversely, unplanned impulsive behavior still exists in the modern era. It becomes archived at this time that a few product categories assumed the deliberate behavior, while other researchers indicated this as impulsive, hasty conduct (Statista.com, 2021). Around there, a large portion of the literature inspected the affiliation between demographic attributes and impulsive purchasing behavior (Statista.com, 2021), an exploration pattern that proceeded for an additional ten years.

2.3. Theoretical background of the study
2.3.1. Two-factor theory

The two-factor or motivation theory was proposed by Frederick Herzberg (1959). The theory's nature explains the factors that can motivate the workers and de-motivate them. As the name says, there are two factors briefed in the theory: hygiene and motivational factors. The Hygiene factors include all the contextual attributes that can motivate the workers, such as salary, policy, environment, interpersonal relationships, etc. Dissatisfaction with Hygiene factors can lead to de-motivation (Nickerson, 2021). The other motivational factors include accomplishment, rewards, appreciation, etc. The notion of self-realization can be achieved through motivational factors. The two factors belong to two different spectra and can create either satisfaction or dissatisfaction (Nickerson, 2021).

The theory can also be implemented to explore motivational forces and investigate the theoretical history of motivation and behavior. The hygiene factors in impulsive buying relate to the fundamental conditions used to judge whether the customer will enter the marketplace (Nickerson, 2021). On the contrary, the motivation factors explain customers' decision-making concerning whether or not to purchase. The theory implies that motivation factors can lead to satisfaction, whereas hygiene factors are the grounds for dissatisfaction (Nickerson, 2021). Hygiene factors such as product attributes, quality, brand image, and loyalty to the product can enhance the purchase impulse of customers. In contrast, hygiene factors such as the uncertainty of the bought product information about the product can create a sense of self-control among the customer and resist impulsive buying (Vinish et al., 2020).

2.3.2. Trait and Emotions Theory

The theory of traits and emotions emphasizes mood as a significant aspect of the behaviors conducted (Petrides, 2001). It states that mood is an essential aspect of personality and emotional experience that can affect an individual's behavior. The theory emphasizes that emotions and mood can trigger buying behavior of impulse. The theory has been criticized for generating mixed results and pointing out a gap in which mood boosts buying impulsively, negatively, or positively. To fill the gap, a revised version of the theory was presented (Petrides,

2001). They asserted that a positive mood boosts impulsive buying. The definition of positive mood includes pleasure, excitement, encouragement, etc.

On the contrary, another extension of the theory stated that a negative mood encourages impulsive buying. The theory advocated that negative moods trigger an intuition to overcome them by indulging in positive or desirable activities (Wijaya & Setyawan, 2020). Customers often escape from their negative emotions by indulging in impulsive buying. Another framework of the theory focused on personalities. Extrovert personalities are more vulnerable to buying impulsively than introvert personalities, as extroverts contain personality attributes such as willingness and temptation to purchase (Vinish et al., 2020). Another theory based on impulsive buying and emotional experiences stated that individuals who have less emotional instability are more indulged in buying impulsively to compensate for the adverse effects of moodiness, anxiety, and sadness (Park et al., 2012).

2.3.3. Cognitive Affective Processing System

The theory of CAPS is a cognitive theory (Mischel & Shoda, 1995). The theory emphasizes situational variables and mental attributes that can help develop behavior. The theory explains five cognitive-affective features that can influence information processing. The cognitive-affective units are encoding, beliefs, affect, and competencies. As per the theory, the information is encoded and acknowledged coming from the environment; it can also be a trigger, such as any desirable product (Soelton et al., 2021).

The beliefs concerning the product, such as the family influences regarding the product or the belief relating to the product quality. The following unit also includes the consumer perception regarding a product (Thürmer et al., 2020). The next unit conforms to the effect. Affect is the state of emotional congruency. The consumer's thoughts about the product and the attributes of the product need to be congruent for impulsive buying. A consumer who has bought a product thinking of it from a positive perspective must experience the product to be congruent with the perception for more buying. When products create uncertainty in the effect, consumers are often reluctant to purchase them (Iftikhar & Iqbal, 2020).

2.4. Literature Review

2.4.1. Money Availability

It is defined as the budget or extra funds a customer spends while shopping on that day (Pallikkara et al., 2021). The customer has money in cash or a bank account that is accessible for immediate buying of products or services (Husnain et al., 2018). It is considered one of the essential personal factors (Zafar et al., 2020). Personal factors link to those where an individual evaluates personal aspects when buying (Wiranata & Hananto, 2020). The importance of the availability of money is that it increases the opportunities for bulk and immediate buying and gives customers a chance to buy more products during the sale season (Pallikkara et al., 2021). Moreover, it is beneficial for retailers to increase sales by offering various payment facilities such as cash, online payment, and debit or credit card payment (Husnain et al., 2018).

2.4.1.1. Relation Between Money Availability and Impulsive Buying Behavior

Previous studies found a significant impact of the availability of money on buying behavior. Saleh (2021) examined the effects of factors of individuals buying impulsively in Chinese markets. The study argued that customers with more money or financial independence are more likely to be attracted by the product's physical appearance or special features in markets. The availability of cash enhances more positive feelings (psychological pleasure) when buying many products at a time, which enhances buying impulsively. Husnain, Rehman, Syed, and Akhtar (2019) found a positive relationship between impulse buying and the availability of money. Modes of payment (such as ATM, cash, and debit or credit card accessible) have an impact on the buying behavior of impulse of an individual. Customers are sometimes more conscious of having more cash (money) as they have money in their accounts or like to pay via cards or online, enhancing impulse buying behavior.

Hendra and Kaihatu (2019) argue that unplanned buying from stores mostly depends on changes in customer perception due to their financial conditions and constraints. For instance, someone is less likely to perform impulsive buying activities if they don't have enough money. On the other hand, someone who is financially stable or strong is more likely to spend on products and services, whether they are essential or not. Wiranata and Hananto (2020) argued that payment method flexibility via credit cards or apps or cash pay, discounts on products, and mentioning budget on deals (such as different products in one box) triggers the psychology of customers to have enough money to buy more products impulsively. Pallikkara et al. (2021) found a significant effect of cash availability on the unplanned buying behavior of customers in hypermarkets in India.

Iyer et al. (2019) argued that the availability of money is associated with psychic resources that trigger customers' emotions. When customers find discounts on products and sales on products, it increases their buying behavior and encourages them to buy more products. The study found a positive impact of money availability on customer purchasing behaviors. Moreover, customer perception of having more money and/or buying more products in minimum amounts regulates positive emotions that positively affect unplanned buying behavior. Sofi and Najar (2018) found a positive relationship between impulsive purchasing and pocket money, indicating that the reasons for intensive impulse purchasing made by young customers in Pakistan are related to the psychological phenomena of youngsters. If customers have more pocket money, they will buy so many things at a time immediately from retail stores.

Ahn and Kwon (2020) examined the impact of customer emotions and traits on buying behavior in cruise customers in the USA. The study argued that higher-income customers have more money to buy from the retail store following up on their impulse as they have less trouble making payments. Thürmer et al. (2020) argued that personal and situational factors are related to customer emotions and psychics that significantly influence customers' unplanned buying behavior (Wijaya & Setyawan, 2020). Previous researchers found a significantly positive effect of the availability of money on the buying behavior of impulse, demonstrating that increased availability of funds increases buying behavior (Pallikkara et al., 2021; Park et al., 2012; Scacchi et al., 2021). Hence, a relevant hypothesis is derived from the above empirical studies,

H1: Money significantly influences impulsive buying

2.4.2. Time Availability

It is defined as the primary source or the amount of time in a given period that consumers spend during their shopping (Iftikhar & Iqbal, 2020). It is considered one of the essential personal factors (Zafar et al., 2020). Time is more critical for customers as time passes quickly during shopping. The working customers have almost limited time after work to go shopping, and those hours are considered more precious, so retail marketers have come to know the importance of time for the valuable customer and provide valuable sales services to the customers as it will benefit retail stores' profit and sale margin also (Febrilia & Warokka, 2021). Moreover, there are two types of customers: quick buyers and slow buyers. Quick buyers buy products more efficiently and immediately than slow buyers, who like to spend more time shopping. Therefore, retailers should judge the customer's personality and needs of the customer. It will benefit the retailers to sell the product to the customer and increase the store's profit (Iyer et al., 2019).

2.4.2.1. Relation Between Time Availability and Impulsive Buying Behavior

Previous studies found the impact of time availability on buying behavior. Badgaiyan, Verma, and Dixit (2016) argued that people who shop for longer tend to make more impulsive purchases than those who shop for a short time. Additionally, the convenience stores and outlets are carried out in a way that keeps customers. As a result, they spend more on impulsive buying as long as they stay in stores. The study found the availability of time significantly influences impulsive buying. Iftikhar and Iqbal (2020) found that availability significantly influences unplanned buying behavior. The customer argued that it happens more in online shopping, where customers can buy products from e-retail stores anytime.

Pallikkara et al. (2021) found a significant effect of the availability of money on unplanned buying of customers in hypermarkets in India. Iyer et al. (2019) argued that resources, including money and time availability, trigger customers to buy more immediately and unplanned behavior. Short availability time triggers a negative mood in customers, while a long time triggers a positive mood of customers to purchase products impulsively. Febrilia and Warokka (2021) examined the customer traits and factors of situational impact on impulse buying behavior in retail stores in Spain. The study found that more time availability enhances immediate buying.

In contrast, limited shopping time and time pressure decrease rash buying behavior. Atulkar and Kesari (2018) argued that customers are primarily slow buyers, so the limited time availability for females decreases rash buying behavior and vice versa. Previous researchers found significant and positive related to time behavior of buying impulse demonstrated that increases in the availability of time increase the buying behavior (Pallikkara et al., 2021; Park et al., 2012; Scacchi et al., 2021). Hence, a relevant hypothesis is derived from the above empirical studies,

H2: Time significantly influences impulsive buying

2.4.3. Family Influence

It is defined as the effect of the family that substantially influences one's personality. It can be values, beliefs, or behaviors that correlate positively or negatively with the impulse behavior of buying (Pallikkara et al., 2021). It is considered one of the essential personal factors (Zafar et al., 2020). It is the most crucial factor influencing a consumer's family, shaping their behavior and attitudes at purchase time. It is beneficial for the retailer to increase the sale margin of the store by providing all items (such as products for kids, for women, and for men) in one store and understand the family influence on customer behavior to purchase products and apply the strategies to convince the family of customers (Yue & Razak, 2018).

2.4.3.1. Relation Among Influence of Family and Impulsive Buying Behavior

Previous studies found a significant relationship between family and unplanned behavior in buying. Baig and Imtiaz (2020) examined the factors of impulse buying behavior in Giant and retail supermarkets in Karachi, Pakistan. The study argued that married and family-oriented individual buying behavior is mainly influenced by their wife to purchase the product impulsively. Imtiaz, Kazmi, Amjad, and Aziz (2019) found that family and friends (socialization) significantly impact buying impulse behavior in fashion markets. The study argued that people in the category of collectivist personality mainly engage in buying behavior; individuals have affection for family, groups, or friends. Husnain et al. (2018) argued that relatives and friends strongly impact people's shopping behavior in a society, which is determined as more impulse buying against purchasing behavior than people in an independent society.

Raza et al. (2020) examined the factors influencing buying impulse behavior in Pakistan's apparel markets. They argued that Pakistani customers are family-oriented and are more impulsive than those in the U.K. and the USA. Ali and Kerpčarová (2019) examined the children and family influence on the behavior of purchase of impulse at the time of shopping. The study argued that the rate of purchases increases in the presence of family members or friends, mainly in the presence of children. Children are especially attracted to specific products, influencing parents to make impulsive purchases. Such results are observed in developing countries, where family influence immensely impacts shopping conditions. The presence of family members leads to more purchases, whether the products are essential or have little to no significance.

Miao et al. (2019) examined the effect of factors (namely, culture, in-store, and personal) on unplanned buying behavior in emerging markets in Pakistan. The study argued that customers in developed countries (e.g., the USA) have an individualistic society. They have less impulsive behavior than developing countries (such as Pakistan) with a collectivist society. Therefore, families, friends, and companions regarding buying behavior in developing countries mainly influence people. For them, their views matter a lot when purchasing products.

Iftikhar and Iqbal (2020) argued that family-oriented customers do more unplanned shopping than individualist personalities' customers do. The study found a significant effect of family influence on unplanned buying behavior, demonstrating that the presence of family (such as children) during shopping increases the chances of impulse buying behavior. Pallikkara et al. (2021) argued that visiting a store with family (increase) significantly decreases the chances of buying impulsively in retail stores. Yue and Razak (2018) argued that family has a more negative or positive influence on purchase decisions when the customer is family-oriented. The study demonstrated that family-oriented customers first take suggestions and recommendations when purchasing from family members rather than buying the product. It can affect both negatively or positively the purchasing behavior of customers. Previous researchers found a significantly positive effect of family influence on the buying behavior impulse, demonstrating that increases in family influences increase buying behavior (Pallikkara et al., 2021; Park et al., 2012; Scacchi et al., 2021). Hence, a relevant hypothesis is derived from the above empirical studies,

H3: Family significantly influences impulsive buying

2.4.4. Store Environment

It is defined as the physical characteristics of a retail store that build an image of a store to attract customers (Miao et al., 2019). It includes smells, sounds, lights, colors, layout, furniture, architecture, temperature, etc., which builds an image in customers' perception, encouraging and enhancing purchasing behavior (Pallikkara et al., 2021). It is considered one of the essential situational or in-store factors (Iftikhar & Iqbal, 2020). in-store factors are associated with the store's environment, social interaction among people, display of windows, etc (Zafar et al., 2020).

The physical environment or surroundings play a vital role in regulating buying behavior. Hence, the store environment is one of the variables that can influence the impulsive nature of buying (Miao et al., 2019). It is the ambiance created in the store. It is the aura that a marketer sets within the store to attract customers. It is an essential factor in enhancing customers' impulse to buy impulsively. If the store has a low crowd, good management, high ambiance, and proper furniture setup, the store filled with racks has more space and adequate space to walk inside, which positively affects the buying behavior of customers (Iram & Chacharkar, 2017). In contrast, if the stores tend to be noisy or crowded, it makes the consumer escape from the place (Atulkar & Kesari, 2018)

2.4.4.1. Relation Between Environment of Store and Impulsive Buying Behavior

Previous studies found a significant relationship between the environment of the store and buying behavior. C. Y. Yue and A. Razak (2018) argued that window display and the environment of a store are specific shopping circumstances established by significant determinants that motivate buyers. The different offers inside the store straightforwardly or in a roundabout way affect the customers as various store air give diverse store pictures in the mind of buyers. Clow and Baack (2017) found a significant relationship between the store's environment and unplanned buying, indicating that the factors of the store air (sounds, perspectives, and scents) significantly enhance the psychology of customers to purchase rashly. Mustafa, Fareed, and Ikram (2019) argue that the attractive display of any branded retail store determines the store's image to the customers and also enhances the purchasing behavior of customers to buy more branded products that maintain their lifestyle.

Pallikkara et al. (2021) argued that the shopping environment affects customer purchasing decisions, as well-designed stores encourage impulsive buying behavior. Store design, friendly atmosphere, space in the store, lightning, internet facility, and well-maintained store temperature significantly impact customers' unplanned buying behavior. Hendra and Kaihatu (2019) examined the impact of the environment of stores and money on the behavior of buying in the Surabaya (Cito) City of Tomorrow visitors. The study argued that well-managed lighting at the store, the playing of music activity, and the aroma of comfortable feelings increase the chances of impulsive buying. Park et al. (2012) found a significant and direct relation between the environment of retail stores and the buying behavior of impulse, demonstrating that an increase in the environment increases customers' impulsive buying of products from retail stores.

Noor (2020) found a significant influence of store displays on customers' buying behavior, demonstrating that good displays of store shows attract customers toward the store and are determined to be competitive with other retail stores. Vinish et al. (2020) argued that the overall store environment includes friendly and helpful staff behavior towards customers, store ambiance (such as good scent, cleanliness, pleasant lighting, and music), and store layout (such as pleasant store decor, well-structured layout, attractive window display, systematic and creative products arrangement, well maintained, and comfortable trial rooms) significantly and positively influence the buying behavior of customers.

Iram and Chacharkar (2017) examined the impact of store atmosphere on customers' mindset (mood) and impulse buying behavior. The study argued that customers with a positive attitude are prompted to search for attractive and healthy environmental stores. The study found that the excellent atmosphere in the store triggers customer happiness and pleasant moods, which significantly impact buying impulsively. According to Husnain et al. (2019), lighting and music positively affect customers buying, increasing the profit of retail stores. Xu, Zhang, and Zhao (2020) argued that store displays affect the feelings of customers, which thus increases motivation to purchase. Hence, a relevant hypothesis is derived from the above empirical studies,

H4: The environment of the store significantly influences impulsive buying

2.4.5. Promotional Activities

It is defined as any effort or activity made by a retailer to connect with consumers (Pallikkara et al., 2021). It has two objectives: to inform the consumer about the shop, services, prices, or products and to encourage them to buy the services or products (Pallikkara et al., 2021). It is considered one of the essential situational or in-store factors (Iftikhar & Iqbal, 2020). It is beneficial for retailers to sell products correctly and efficiently by applying promotional or motivational activities as they influence customers' unplanned buying behavior. Sales promotions are essential to attract customers more (Miao et al., 2019).

The promotional activities include deals, gifts, discounts, and samples. Deals such as buy one get one or purchase a product and get a complimentary other product are often seen in stores to attract the buying nature of customers (Yue & Razak, 2018). Moreover, discounts, such as cut prices and sales (such as flat sales and up-to-sales), also trigger the impulsive buying nature of consumers. It helps capture the customers' attention and makes them believe the product is light on their wallets (Yue & Razak, 2018). Sales promotions are essential to attract new purchasers, increase competitive advantage, increase the buying intensity, prevent shoppers from shifting to different brands, popularize brands/increment dependability, and increase momentary sales volume (Arli & Tjiptono, 2018).

2.4.5.1. Relation Between Promotional Activities and Impulsive Buying Behavior

Various studies have recently determined the relationship between sales promotion and impulse buying behavior. Mustafa et al. (2019) argued that customers are likelier to buy products with discounted prices or special offers. In addition, Coupons and vouchers are included in product discounts, which positively affect buying impulsively. The study suggested that retailers and shop owners should offer discounted product prices to increase sales and profit margins. Mishra (2020) argued that customers are more price-conscious, and their buying behavior depends on the product's discounted price and sales in cosmetics care stores in India. Therefore, the low cost of the products and the impulsive buying behavior of customers are positively associated with one another. C. Y. Yue and A. Razak (2018) argued that promotional activities like discounts on prices start motivating purchasing, letting customers believe that they are spending less than regular spending. Selling the products at a decent cost, with various deals and discounts, enhances buying impulsively.

Qaisar, Sial, and Rathour (2018) argued that promotion activities significantly impact unplanned buying. The purpose behind promoting deals as an essential apparatus for promoting is that it is known to influence change in the purchasing conduct of buyers, and these impacts can be estimated. An enormous bit of a showcasing spending plan is consumed by deals advancement. Zeng and Hao (2016) examined the effects of limited-time sales promotions such as buy one get one free and 50% off, which trigger customer purchasing behavior. The study found that these promotional activities significantly influence customers' purchasing behavior. Chan (2018) found that sales promotions through coupons trigger customer psychology to buy advanced items in light of the inadequacies of time accessible to exploit motivation. This constrained time persuades them to purchase that item. Naeem (2020) found that seasonal sales in shoe retail shops increase impulse buying behavior. The study identified that customers regularly buy one shoe, but on sales, customers buy two or more shoes at a time from a shoe retail shop.

Febrilia and Warokka (2021) found that website quality, product promotions, and motivational (promotional) activities significantly impact impulse buying behavior. Results demonstrated that sales promotion includes discounts on products, gifts or benefits on products, a Buy 1 Get 1 Free offer, coupons, discount vouchers, accessible shipping facilities, lucky draws, etc., influencing the buying behavior of customers' impulse. Park et al. (2012) found a significant and direct relationship between store promotional activities and purchase behavior impulse, demonstrating that an increase in promotional activities increases the behavior of customers impulsively buying products from retail stores. Baig and Imtiaz (2020) argued that when retailers offer price discounts, consumers buy more products than usual, increasing sales. The study found positive effects of all these promotional activities, including coupons, deals, free samples, and buy1 get1 free offers, on impulsive buying

behavior in retailers and giant supermarkets in Karachi, Pakistan. Thus, based on the above empirical studies, the relevant hypothesis has developed,

H5: Activities promotional significantly influence impulsive buying

2.4.6. Product Attributes

It is defined as a set of characteristics that describe a particular product (Wiranata & Hananto, 2020). It is considered one of the important situational or in-store factors that can influence consumers' impulsive buying behavior (Iftikhar & Iqbal, 2020). It includes both tangible and intangible attributes. The tangible attributes are physical, whereas the intangible ones are internal or embedded within the product (Akram, Hui, Khan, Yan, & Akram, 2018).

The tangible product attribute includes the size of the product, weight, color, appearance, quantity, and the material it has. The intangible attributes include the affordability of the product, including quality, beauty, and the experience it gave. Tangible and intangible attributes are emphasized when buying a particular product (Akram et al., 2018). Characteristics of products are essential for both markers and customers. A consumer can evaluate products based on attributes since attributes have the benefits the customer seeks when buying a product and comparing brands (Miao et al., 2019). It can create a strong relationship between consumers and retailers while playing a role in attracting consumers to certain stores (Husnain et al., 2018).

2.4.6.1. Relation Among Product Attributes and Impulsive Buying Behavior

In recent years, many studies have determined the relationship between product attributes and impulse buying behavior. Atulkar and Kesari (2018) argued that product characteristics, including quantity, quality, and features, influence rash buying. Moreover, in India, customers also like to touch the product and feel the product quality by hand, touch, and smell. It also shows the valuable attributes of the product in intangible form that influence rash buying behavior. Febrilia and Warokka (2021) found a significant association between the characteristics of a product and impulse behavior of buying demonstrated considering product price, high quality of the product, best features of the product, and mentioning low price on product influence positively impulsive buying of customers.

Park et al. (2012) found that situational factors include an excellent store environment, motivational activities, and product attributes. An increase in the customer's feelings of pleasure leads to an increase in the chances of buying impulsively. Miao et al. (2019) stated that product type and the product's nature are significant in motivating customer purchasing. Further, the increasing and decreasing Impulsive purchasing preferences are associated with product quality and design in retail fashion stores.

Park et al. (2012) found a significant and direct relationship between the attributes of the product and the buying behavior of impulse, demonstrating that an increase in product characteristics increases the behavior of buying of customers impulsively buying the product from retail stores. Chein and Ruixia (2019) argued that the product fulfills the primary purpose and satisfies customer needs, and prolonged use leads to increased customer loyalty and satisfaction. Waluya, Iqbal, and Indradewa (2019) investigated the relationship between the attributes of a product and customer behavior when purchasing the product. The study found that high product quality attracts customers more than low quality. Iftikhar and Iqbal (2020) examined the factors that impact buying impulsively in Pakistan's e-commerce industry. The study found that product attributes such as color, quality, size, and quantity increase unplanned buying behavior. Hence, a relevant hypothesis is derived from the above empirical studies,

H6: Product attributes significantly influence impulsive buying.

2.5. Conceptual Model

2.6. Research Purpose

This study applied the purpose of explanatory research, which was to identify the relationship between the dependent and independent variables. In addition, this research aims to offer a solution for the problem not determined in prior studies (Zikmund, D'Alessandro, Winzar, Lowe, & Babin, 2014).

Currently, the study has applied the quantitative approach to research. Aliaga and Gunderson (2002) described it as a scientific method that uses numerical analysis and mathematical techniques to determine the effects and causes of several problems. A questionnaire is used for the numeric data collection method.

In this study, the research design is correlational, and it has been used to explore correlation among two or more variables. The sampling design method for this study is non-probability sampling, which consists of convenience sampling due to the limited resources available because of the current situation in the market.

This study used primary data sources to collect data from the target population, which was the customers of retail stores in Karachi, Pakistan. The population chosen was between 20 and 45 years old, and it included customers from universities, shopping malls, and different retail stores in Karachi.
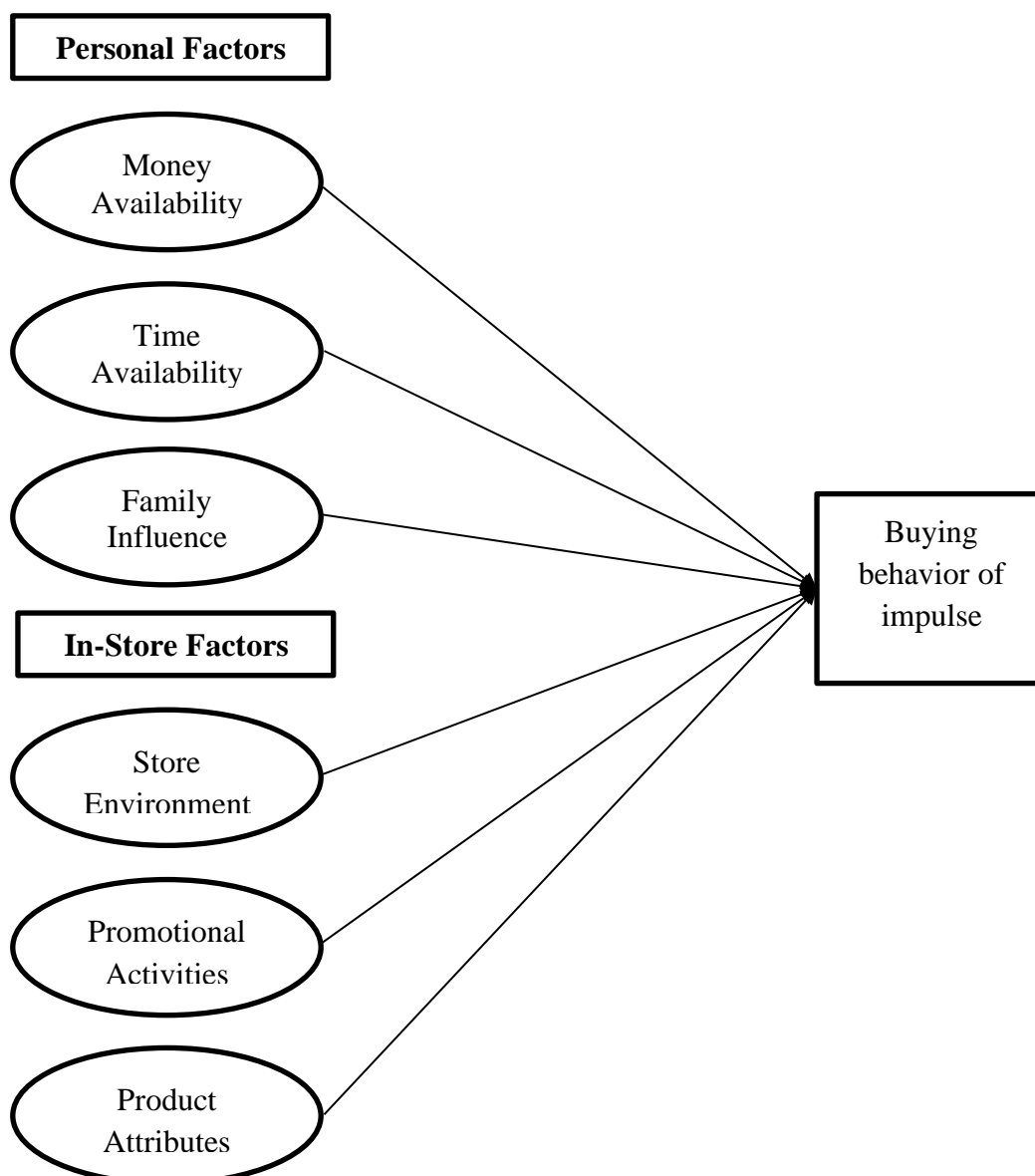
Figure 2.1 Conceptual model

The sample size needed for this analysis was focused on the suggestion of (Hair Jr J.F. et al., 1998) for 15–20 observations per variable tested. Our analysis consists of seven variables (25 items for total variables), which results in an optimal sample size of people (25 x 20). Nevertheless, 520 answers were considered for analyses far higher than the recommended structural equation model ("SEM") value of at least 400. This study used the Kline method to estimate the maximum sample size.

This study uses data from the primary collection method. This study's participants and respondents were retail store customers, so the questionnaires were distributed among the females who engage in impulsive buying decisions. To know the impact of the different variables, the respondents were given questionnaires to answer so that the effects of the variables on impulsive buying could be analyzed.

2.7. Research Instrument

Questionnaires were generated and distributed among the respondents to collect data and information regarding the impact of different variables on impulsive purchase decisions. For this study, the respondents were females, so the questionnaires were given to them, and the data was gathered.

Table 1:Items Representing the Variables

Section	variables	Items	Reliability	Source
A	Demographic Information	5		Self-Constructed
B	Money Availability	3	0.897	(Kamalul Ariffin, Mohan, & Goh, 2018)
	Time Availability	3	0.821	(Kamalul Ariffin et al., 2018)

Family Influence	3	0.911	(Kamalul Ariffin et al., 2018)
Store Environment	3	0.902	(Badgaiyan et al., 2016)
Promotional Activities	3	0.872	(Badgaiyan et al., 2016)
Product Attributes	2	0.864	(Badgaiyan et al., 2016)
Buying behavior of impulse	8	0.876	(Badgaiyan et al., 2016)

The questionnaires included the Independent and Dependent variables and questions regarding each variable to determine the impact of each variable separately. Each variable had its separate portion so that the impact of the variables on impulsive buying decisions could be calculated effectively. The questions on the survey questionnaires related to each variable were provided and were valid and authentic to get reliable results for the study.

The questionnaire items in this research were adapted from different sources in the existing literature. Moreover, measures were mainly adopted from reliable past research papers (Alpha of Cronbach's). The questionnaire employed a five-point Likert scale ranging from (1) "strongly disagree" to (5) "strongly agree" to measure all variables.

2.8. Techniques of Data Analysis

The obtained data were analyzed using the two software programs, SPSS and PLS-SEM). The initial study on the given data sample was tested using SPSS software. However, PLS-SEM software analyzes data using structural and measurement models (Salem & Salem, 2019; Soomro, 2019).

3. Data Analysis

The response rate is shown in Table 4.1. The results show that 330 questionnaires were distributed among the customers in Karachi. 310 questionnaires were returned and filled out, and 305 questionnaires were usable for analysis. Five questionnaires were excluded from the returned questionnaires, and 20 were not returned out of 330 distributed questionnaires on which analysis was performed. The results show that the overall response rate was 93.39%, and the valid response rate was 92.24%.

Table 4.2 shows the results of the participant profile. Total respondents were 305. From the participants' profiles, 53.1% were male, and 46.8% were female. 50.8% of participants were married, and 49.2% were single. A total of 27.9% of the participant's age group was below 25, 35.1% of the participant's age group was 26-30, 31.5% of the participant's age group was 31-40, and 5.6% of the participant's age group was 41-50. A total of 11.5% of participants have a diploma, 41.0% of participants have a bachelor's degree, 37.0% of participants have a master's degree, and 10.5% have done a PhD. The salary of 33.8% of participants was Rs 30,000 to 45,000, the wages of 28.2% of participants were Rs 46,000 to 60,000, the wages of 15.7% of participants were Rs 61,000 to 75,000, and the wages of 22.3% of participants was above Rs 76,000.

3.1. Descriptive Statistics of the Variables

The results show that the mean scores of the variables ranged from 3.11 to 3.82, and the standard deviation ranged from 0.74 to 1.13.

3.2. Assessment of PLS-SEM Path Model
3.2.1. Assessment of Measurement Model

The study first assessed the measurement model for reliability and validity of the constructs used in the present research, whereas the structural model was evaluated to check the relation among variables of the hypothesized developed model using PLS-SEM. First, this study assessed the reliability of internal consistency and individual items, discriminant validity, and convergent validity, followed by (J. F. Hair, C. M. Ringle, & M. Sarstedt, 2013),

3.2.2. Individual Items Reliability

Each item's loadings were examined before the outer model assessment to analyze the convergent validity. The criteria of convergent validity are each items factor loading should be above 0.7, and no single item loading from another construct is higher than the construct being measured (Al-Maroof & Al-Emran, 2018; Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014). Table 4.4 shows that only one item was deleted because the loading value was less than 0.7, which was IBB4 to retain 24 items loading between 0.728 and 0.962. To improve the data quality, the items that have lower loadings should be deleted (Hair, Sarstedt, & Ringle, 2019). Table 4.4 shows the values of Cronbach's alpha are above 0.7, and composite reliability scores of all variables are above 0.7, indicating that all the variables were highly reliable, and the average variance extracted value of each variable was above the cutoff point of 0.50, which shows that the measurement model was reliable for further analyses.

Table 2: Loading, Cronbach's Alpha, Composite Reliability, and (AVE)

Construct	Items	Loading	Cronbach's Alpha	CR	AVE
Money Availability			0.952	0.969	0.912
	MA1	0.953			
	MA2	0.962			
	MA3	0.950			

Family influence			0.941	0.962	0.894
	FI1	0.944			
	FI2	0.954			
	FI3	0.938			
Time Availability			0.921	0.950	0.863
	TA1	0.937			
	TA2	0.912			
	TA3	0.937			
Store Environment			0.790	0.877	0.704
	SE1	0.823			
	SE2	0.867			
	SE3	0.826			
Product Attributes			0.747	0.887	0.798
	PA1	0.882			
	PA2	0.904			
Promotional Activities			0.808	0.883	0.716
	PLA1	0.849			
	PLA2	0.847			
	PLA3	0.842			
Buying behavior of impulse			0.951	0.961	0.780
	IBB1	0.728			
	IBB2	0.914			
	IBB3	0.937			
	IBB5	0.782			
	IBB6	0.931			
	IBB7	0.929			
	IBB8	0.936			

Table 2 shows that the AVE square root was more significant than the correlation between the latent variables, which indicates adequate discriminant validity (Fornell & Larcker, 1981). After performing factor loading, no variable was dropped, but four items were deleted due to less factor loading. J.F. Hair, C.M. Ringle, and M. Sarstedt (2013) stated that a variable with two items should not be subject to removal.

Table 3: Discriminant Validity Matrix (Fornell-Larcker Criterion)

	FI	IBB	MA	PA	PLA	SE	TA
FI	**0.946**						
IBB	0.584	**0.883**					
MA	0.724	0.480	**0.955**				
PA	0.353	0.509	0.189	**0.893**			
PLAY	0.348	0.598	0.216	0.555	**0.846**		
SE	0.338	0.612	0.168	0.347	0.501	**0.839**	
TA	0.170	0.554	0.052	0.348	0.478	0.345	**0.929**

Note: FI = Family Influence; MA = Money Availability; TA = Time Availability; SE = Store Environment; PA = Product Attributes; PLA = Promotional Activities; IBB = Buying behavior of impulse

Table 3 shows that the factor loading values of constructs were more significant in their own constructs than the other loadings in other constructs. Therefore, discriminant validity using cross-loadings is achieved. All the loadings are more critical than 0.7 or around the threshold value.

Table 4 shows that the values of all constructs were below the threshold value of 0.9 (J. Henseler & Fassett, 2010). Hence, the discriminant validity has been achieved by HTMT, which indicated that the values for the inter-construct ratio were below 0.90 and that the confidence intervals did not contain the value of 1.0

Table 4: Heterotrait-Monotrait Ratio (HTMT)

	FI	IBB	MA	PA	PLA	SE	TA
FI							
IBB	0.621						
MA	0.765	0.507					
PA	0.420	0.603	0.224				
PLAY	0.390	0.659	0.242	0.709			
SE	0.389	0.701	0.188	0.449	0.604		
TA	0.183	0.587	0.055	0.413	0.540	0.400	

Note: FI = Family Influence; MA = Money Availability; TA = Time Availability; SE = Store Environment; PA = Product Attributes; PLA = Promotional Activities; IBB = Buying behavior of impulse
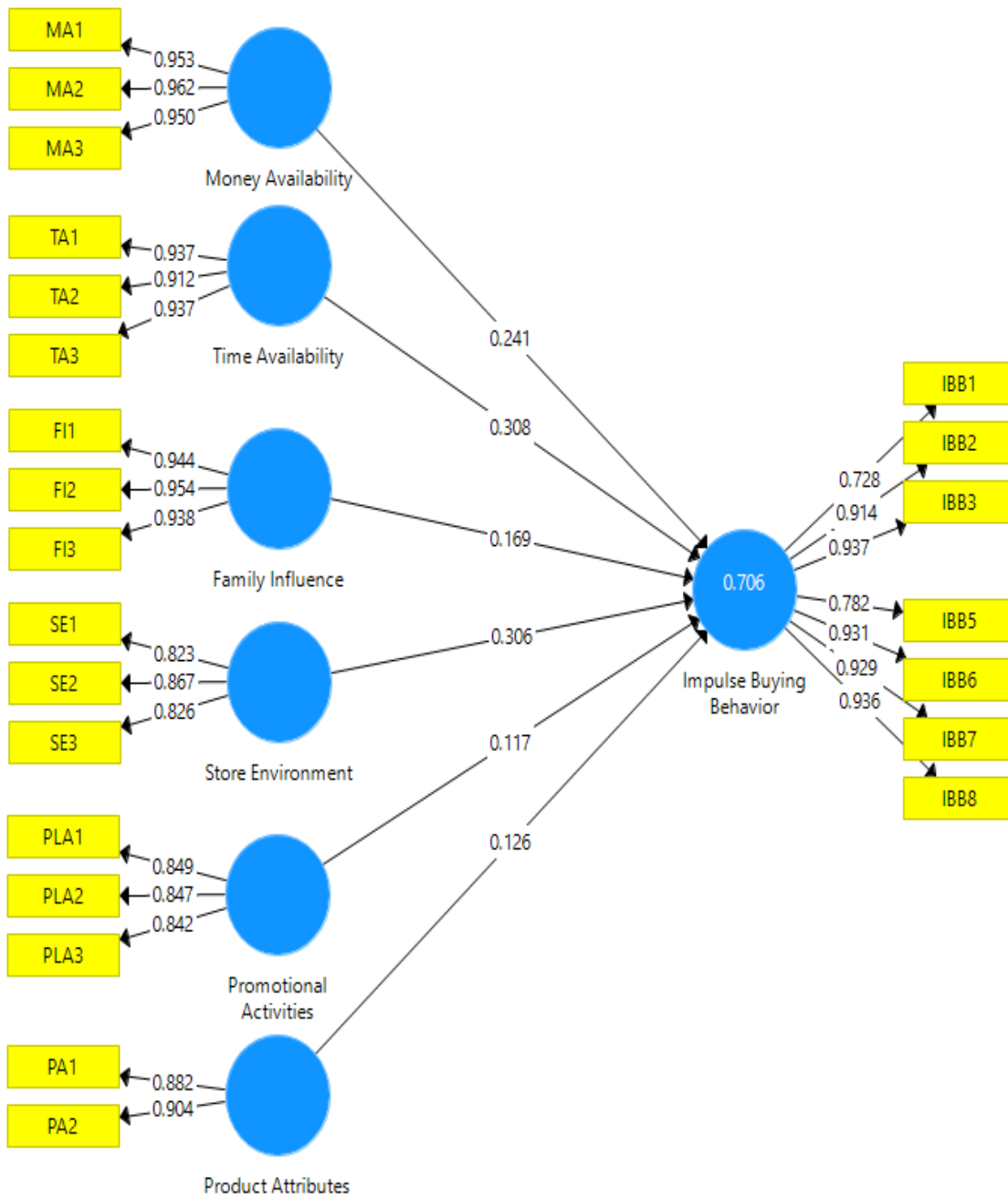

Figure 4.1 Results of Measurement Model (PLS-Algorithm)
Note: FI = Family Influence; MA = Money Availability; TA = Time Availability; SE = Store Environment; PA = Product Attributes; PLA = Promotional Activities; IBB = Buying behavior of impulse

3.2.3. Assessment of Structural Model Significance

The value of R square is a variation of proportionate representation, explained in Table 4.8. The buying behavior's R square value of 0.706 was considered substantial.

Table 5: R2 of Endogenous Latent Constructs

Construct	R Square	Result
Buying Behavior	0.706	Substantial

3.2.4. Direct Relationship in the Structural Model

According to Hair, Risher, Sarstedt, and Ringle (2019), it analyzes the inner model for the direct hypothesized relation among the variables by considering each beta (path coefficient) t-values. Figure 4.1 shows the algorithm's results, which shows the path coefficient. Figure 4.2 shows the bootstrapping results, including the path coefficient and t-values.

Table 6: Results of Hypothesis Testing: Direct Relationship with buying behavior of impulse

Hypotheses	Relationship	Beta	SE	T-Value	P-Value	Decision
H1	MA -> IBB	0.238	0.040	6.093	0.000	**Supported**
H2	TA -> IBB	0.304	0.040	7.729	0.000	**Supported**
H3	FI -> IBB	0.171	0.050	3.409	0.001	**Supported**
H4	SE -> IBB	0.308	0.040	7.685	0.000	**Supported**
H5	PLA -> IBB	0.117	0.047	2.503	0.013	**Supported**
H6	PA -> IBB	0.126	0.048	2.641	0.009	**Supported**

Note: FI = Family Influence; MA = Money Availability; TA = Time Availability; SE = Store Environment; PA = Product Attributes; PLA = Promotional Activities; IBB = Buying behavior of impulse

The result shows that the influence of money availability is significant on impulse buying behavior ($\beta = 0.238$, t = 6.093). Therefore, Hypothesis 1 was supported.

The result shows that time availability significantly influences impulse buying behavior ($\beta = 0.304$, t = 7.729). Therefore, Hypothesis 2 was supported.

The result shows that family influence significantly impacts impulse buying behavior ($\beta = 0.171$, t = 3.407). Therefore, Hypothesis 3 was supported.

The result shows that the influence of the store environment is significant on impulse buying behavior ($\beta = 0.308$, t = 7.685). Therefore, Hypothesis 4 was supported.

The result shows that promotional activities significantly influence impulse buying behavior ($\beta = 0.117$, t = 2.503). Therefore, Hypothesis 5 was supported.

The result shows that the influence of product attributes is significant on impulse buying behavior ($\beta = 0.126$, t = 2.641). Therefore, Hypothesis 6 was supported.
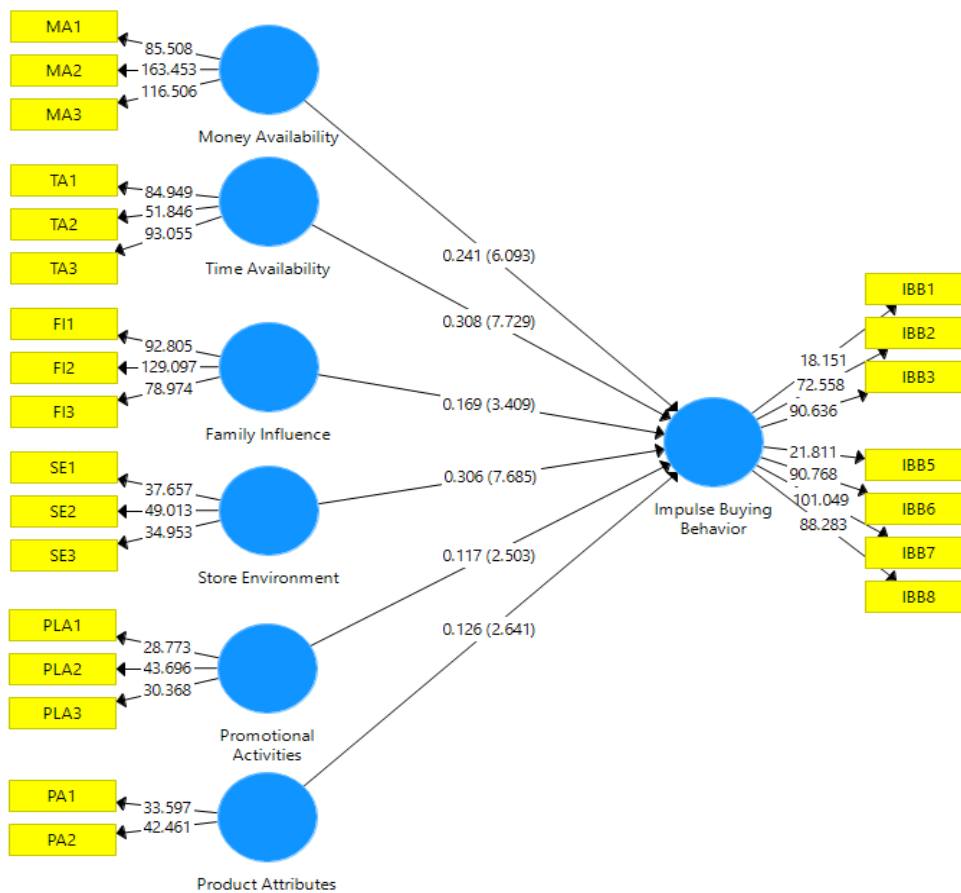

Figure 4.2 Direct path coefficient of the structural model (bootstrapping)

4. Conclusion

The study's objective was to examine the impact of personal factors (namely, money availability, family influence, and time availability) on impulse buying behavior. Second, to investigate the effect of in-store factors (namely, store environment, product attributes, and promotional activities) on the purchasing behavior of impulse in the retail industry of Pakistan. The survey was conducted using a convenience sampling technique. Data were collected by an online questionnaire distributed among participants from Karachi, Pakistan. 330 questionnaires were distributed among the customers in Karachi. 310 questionnaires were returned and filled up. 305 questionnaires were usable for analysis.

First, SPSS software was used to analyze the profile of participants and descriptive statistics variables. Second, the PLS-SEM model was used for measurement model assessment. The results showed that the data was reliable and valid. The structural model analysis examined the relationship between independent and dependent variables. A two-tailed t-value of 1.967 was used in the structural model level of significance to test the hypotheses.

The findings supported previous studies and developed hypotheses. The present study developed six hypotheses. The results show that all six hypotheses were supported, giving much empirical support to the research model. The study found a significant relationship between money, time availability, family influences, and impulse buying behavior. The results supported H1 to H3.

Further, the study found a substantial and direct relationship among store environment, promotional activities, product attributes, and impulse buying behavior. The results were supported by H4 to H6. The findings of this study were supported by prior studies. The following theories were applied to this study framework: two-factor theory, emotions theory, and cognitive theory (CAPS, cognitive-affective processing system).

4.1. Discussion

The study aims to determine the impact of personal and in-store factors on the buying behavior of the impulse retail industry of Pakistan. Firstly, discusses the direct relationship between individual characteristics and customer buying behavior (Zafar et al., 2020). Secondly, discusses the direct relationship between store factors and customer buying behavior (Wiranata & Hananto, 2020). Thürmer et al. (2020) argued that personal and situational factors are related to customer emotions and psychics that significantly influence customers' unplanned buying behavior (Wijaya & Setyawan, 2020). The details of the discussions on findings are mentioned below.

4.1.1. Direct Relationships between Personal Factors and Impulsive Buying

The present study hypothesizes that personal factors significantly affect impulse buying behavior. However, the results show that H1 to H3 supported the idea that there is a considerable relationship between money, time availability, family influences, and impulse purchase behavior. The results demonstrated that increased personal factors increase customer buying behavior to buy from retail stores (Iftikhar & Iqbal, 2020).

The result supported H1. Iyer et al. (2019) found a positive impact of money availability on customer buying behavior. The study argued that the availability of money is associated with psychic resources that trigger customers' emotions well when customers find discounts on products and sales on products, which increases customers' buying behavior to buy more products. Moreover, customer perception of having more money and/or buying more products in minimum amounts regulates positive emotions that positively affect unplanned buying behavior (Noor, 2020). The result supported by H2, Iftikhar, and Iqbal (2020) found that time availability significantly influences unplanned buying behavior that is more common in online shopping, where customers can buy products from e-retail stores anytime (Iyer et al., 2019).

The result supported H3, Iftikhar, and Iqbal (2020) found a significant effect of family influence on unplanned buying behavior, demonstrating that the presence of a family (such as children) during shopping increases the chances of buying behavior of impulse. Moreover, family-oriented customers do more unplanned shopping than individualist personalities' customers do (Pallikkara et al., 2021; Park et al., 2012; Scacchi et al., 2021). Pallikkara et al. (2021) argued that personal factors significantly increase the chances of buying impulsively in retail stores.

4.1.2. Direct Relationships Between In-Store Factors and Impulsive Buying

The present study hypothesized that in-store factors significantly affect impulse buying behavior. However, the study found a substantial and direct relationship between store environment, promotional activities, Product attributes, and impulse purchase behavior (Park et al., 2012). The results supported H4 to H6, demonstrating that an increase in store factors increases customers' buying behavior when buying products from retail stores.

The result supported H4. Noor (2020) found a significant influence of store display on customer buying behavior, demonstrating that a good display of store shows attracts customers and is determined to be competitive with other retail stores. Vinish et al. (2020) argued that the overall store environment includes friendly and helpful staff behavior towards customers, store ambiance (such as good scent, cleanliness, pleasant lighting, and music), and store layout (such as pleasant store decor, well-structured layout, attractive window display, systematic and creative products arrangement, well maintained, and comfortable trial rooms) significantly and positively influence the buying behavior of customers.

The result supported H5, Febrilia, and Warokka (2021), who found that website quality, product attributes, and motivational (promotional) activities significantly impact impulse buying behavior. Results demonstrated that sales promotion includes discounts on products, gifts or benefits on products, a Buy 1 Get 1 Free offer, coupons,

discount vouchers, accessible shipping facilities, lucky draws, etc., influencing the buying behavior of customers' impulse. The result supported H6, Febrilia, and Warokka (2021) found a significant association between attributes of product and impulse behavior of buying demonstrated considering product price, high quality of product, best features of the product, and mentioning low price on product influence positively on buying behavior of impulse of customers. Atulkar and Kesari (2018) found that situational factors include the excellent environment of the store, activities of motivation, and attributes of the product, which increase the customer's feelings of pleasure, leading to increases in the chances of buying impulsively.

4.2. Managerial Implications

The managerial level is the concerned authority that addresses its obligations toward the firm's mission and marketing strategies. It is responsible if he/she does not meet the marketing and promotional strategies of the organization. The company needs to understand its customers and their buying behavior at the managerial level. The study theoretically and statistically justified the importance of the factors that impact consumers' impulsive buying behavior in retail stores. Based on the outcomes, it is suggested that managers go for more sales discounts, family-oriented products, and a good store environment, and encourage the consumers to buy the product by using any mode of payment. The study also outlines that managers optimize the profit of retail stores by better understanding their customers' impulsive buying behavior, as the customers might opt for the offered sales discount, which might take them to any flicker product or wrong quality product.

The study benefits retail marketers as it gives complete insights into personal and in-store factors that impact impulse buying behavior. The principal dimensions, which are being discussed in the study, help market agencies and marketers to implement their long-term strategies for long term to increase sales promotions, provide good quality products, and design a suitable environment for retail stores, which will significantly affect the buying behavior of customer toward their stores effectively and efficiently. Furthermore, this investigation will sound in the accompanying ways; it is helpful for managers to offer a discount on the product, convenience hour, and provide all categories of products in retail stores such as kitchen items, food items, clothes, etc., to attract more customers toward retail stores.

In addition, it likewise encourages local and international retail stores to modify their industry methodologies to grab the customer in any way. Retail marketers need to enhance their skills and expertise by offering all product categories in one store to capture more and more customers. This exploration is beneficial as this study shows managers the strength and importance of the retail industry for brands, small-medium businesses, etc. This study will help market promoters understand the effect of personal and in-store factors having a fantastic impact on buying behavior and impulse. However, it is beneficial for managers to provide the best quality product to encourage customers and resolve issues during shopping. Moreover, this exploration helps use this strategy because people are attracted to retail stores. Help to boost family influence sales, organizations, and market shares, enhance customer-buying behavior, and make more loyal toward stores.

4.3. Future Recommendations

Future studies may focus on different industries in Pakistan, such as fashion, tourism, food industry, banking, education, etc. Mediators and moderators could be used for further research, such as customer satisfaction, brand or customer loyalty, word-of-mouth impact on customer buying behavior, etc. The study may consider collecting data from other major cities in Pakistan, such as Lahore, Islamabad, and Peshawar. The variables were also limited to the three specific personal and in-store factors. However, other variables, such as risks and benefits, may be used in future research. The data was limited due to the short period; the study recommended expanding the data to obtain more reliable and accurate results. The present study used quantitative data only. Future research may use qualitative or mixed-mode methods to examine the effects of factors on buying behavior. Moreover, this study used general retail stores. However, future research may focus on specific retail store chains that enhance customer purchase behavior.

4.4. Conclusion

The study's objective was to examine the impact of personal factors (namely, money, time availability, and family influence) on impulse buying behavior. Second, the object was to investigate the effect of perceived benefits (namely, store environment, product attributes, and promotional activities) on impulse buying behavior in the Pakistan retail industry. Based on previous studies, the following theories were applied to this study framework: two-factor theory, emotions theory, and cognitive theory (CAPS, cognitive-affective processing system).

The findings supported previous studies, and hypotheses were developed by reviewing previous studies. The present study developed six hypotheses. The results show that all six hypotheses were supported, giving much empirical support to the research model. The study found a significant relationship between money, time availability, family influences, and impulse buying behavior. The results supported H1 to H3.

Further, the study found substantial and direct relations among store environment, promotional activities, product attributes, and impulse buying behavior. The results were supported by H4 to H6. The study findings concluded that retail marketers should pay attention to the factors to gain customer intention to buy from the retail stores. Therefore, the whole study helps marketers build and improve strategies to grab customers and excel in their business's performance in the future.

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