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What Motives Consumers to Spend?: A Study on Impulsive Purchases

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ABSTRACT

This research is based on Rook and Fisher's (1995) theory of taxonomy that explains the reasons for impulsive purchase. The aim of this study was to understand the motivations for hedonic expenditure and utilitarian expenditure physical environment, personality and culture as moderating variables on impulsive purchases. A total of 400 respondents who shopped at a souvenir store in Bengkulu, Indonesia were interviewed. The SmartPLS 2.0, a statistical technique, was used to identify the variables. Results showed physical environment, personality, and culture partially and positively affected impulsive purchases. Lifestyle however, has no effect on impulsive purchases. Second, there was the difference between hedonic expenditure motivation and utilitarian expenditure motivation. Third, motivation for hedonic expenditure was stronger.

Keywords: Culture, lifestyle, impulsive purchases, hedonic, utilitarian

INTRODUCTION

A well organised marketing strategy would be able to influence customers' purchasing decisions. The purchase decision is based on need recognition. Before purchasing goods and services, the consumer must plan what and where to buy as well as the cost. However, in other cases, the purchases could immediately without much thought. These are called unplanned purchases or impulsive purchases.

According to Bellenger, Robertson and Hirschman (1978), consumers usually plan to shop in advance but sometimes impulsive purchases can happen. Based on this theory, the purchases at some Batik Bersurek souvenir stores in Bengkulu may

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be impulsive, as consumers come to the store to buy souvenirs from Bengkulu, without actual knowledge of what to buy, while the store itself sells a variety of items including Batik Bersurek. According to Smith and Colgate (2007), situational factors like the physical environment influences consumers to make impulsive purchases. In addition to situational factors, personality variable could also influence impulsive purchases (Delafrooz, Taleghani, & Farahzad, 2013). Culture has effect on consumer impulsive purchases at both individualistic and collective level (Kacen & Lee, 2002). Lifestyle affects impulsive purchases individually and collectively (Sarki, Bhutto, Arshad, & Khutro, 2012; Sun, Horn, & Merritt, 2004). Consumers are motivated by consumption value or hedonic value, and utilitarian value (Babin, Darden, & Griffin, 1994). Hedonic expenditure is motivated by desire, novelty and surprises (Hausman, 2000) while utilitarian expenditure is taskoriented, rational and cognitive (Babin et al., 1994).

Two studies (Luk, Sharma, & Chen, 2013; Wang, Chou, & Chang, 2009) used the hedonic and utilitarian motivations as moderation effects of independent variables (beliefs perceived, user attitude, sacrifice, value, satisfaction) on dependent variables (information quality, behaviour intentions). Moderation effects of motivation expenditure (hedonic and utilitarian) are used to see how strong the effect of independent variables on the dependent variables, and to determine which is stronger, hedonic or utilitarian expenditure motivation.

This research is based on Rook and Fisher's theory (1995) which believes that impulsive purchase is an inclination where consumers buy spontaneously, without consideration. Impulsive purchases happen due to many factors known as variables such as physical environment (Baker, Grewal, & Parasuraman, 1994; Stoltman, Morgan, & Linda, 1999) personalities (Delafrooz et al., 2013; Shell, 2002), collective culture (Hofstede, 2001; Luna & Gupta, 2001; Nakata & Sivakumar, 2001; Yoo, 2009) and lifestyle (Assael, 1992). This research also used hedonic value factor and utilitarian value factor (Babin et al., 1994) as moderating variables.

This study examines the influence of independent variables (physical environment, personality, culture and lifestyles) on impulsive purchases. It confirms the findings of Wang et al. (2009) and Luk et al. (2013) using different independent variables and dependent variables. The independent variables are physical environment, personality, culture and lifestyle while the dependent variable is impulsive purchases.

The findings of this study contribute to knowledge on the positive effect of physical environment, personality, culture and lifestyle on impulsive purchases. The study shows the motivation for hedonic expenditure and utilitarian expenditure is influenced by the physical environment, personality, culture and lifestyle. Findings show hedonic motivation is stronger than utilitarian expenditure on impulsive purchases.

LITERATURE REVIEW

According to Khan, Humayum, & Sajjad (2015), impulsive purchase is an unplanned purchase that occurs when customers experience a sudden urge to buy something, directly and spontaneously without advance planning. Rook & Fisher (1995, p. 308) describe impulsive purchase as below:

often buy things spontaneously: just do it describes the way I buy things: I often buy a thing without thinking: I see it, I buy it describes me: buy now, think about it later describes me: some time I feel like buying things on the spur of the moment: I buy things According to how I feel at the moment: I carefully plan most of my purchase: sometimes I am reckless a bit about what I buy.

This study used five of 9 indicators of impulsive purchases gleaned from the above:

The physical environment or atmosphere of the store has a stronger influence on consumer purchasing decisions than the products offered (Roslow, Sydney, Li, & Nicholls, 2000; Stoltman et al., 1999). In-store stimulus also influences impulsive purchases (Abratt & Goodey, 1990). Dimension of physical environment (atmosphere) according to Baker et al. (1994) are: ambient factors (indicators: music, lighting, aroma); design factors (indicator: floor coverings, display, colour, cleanliness, layout); social factors (indicator: seller). According to Stoltman et al. (1999), physical environment is the availability

of products, store employees, parking availability and store atmosphere. The physical environment indicators are the layout, availability of products, employees, store atmosphere and design. The following hypotheses are proposed:

H1: Physical environment has a positive influence on impulsive purchases.

According to Schiffman and Kanuk (2008), personality is how a person's responds to the environment. Delafrooz et al. (2013) showed among the five personality characteristics (extraversion, hospitality, coscientiousness, neuroticism, openness) extraversion and hospitality have an immediate and positive effect on compulsive and impulsive purchases. This study looked at extraversion and hospitality in influencing purchasing decision (Schell, 2002). Extraversion is feeling of happiness among people, easy to laugh, chatty, happy, cheerful spirit, and very active. Hospitality means politeness, being cooperative with others rather than competitive, prudent and tolerant. The following hypothesis is proposed:

H2: Personality has a positive effect on impulsive purchases.

Many researchers see culture as an important determinant of consumer behaviour (DeMooij & Hofstede, 2010). According to experts Luna and Gupta (2001) collectivist consumers tend to focus on families and groups when making purchasing decisions while individualist consumers tend to prioritise private interests. Triandis (1995) and Rook (1987) indicated that

culture is very influential on impulsive purchases. According to Hofstede (1980), collectivist and individualistic dimension is the most important cultural factor on impulsive purchases. People in collectivist culture appreciate their group membership and respect group decisions (Wong & Ahuvia, 1998). According Nakata and Sivakumar (2001), people in the collectivist community sacrifice their personal interests for the welfare of the community. The indicators used in this study are families and groups, customer-seller relationship, trust, community sacrifice, and equality.

Thus, the following hypothesis is proposed:

H3: Culture has a positive effect on impulsive purchases

Lifestyle describes the activities and interests that interact with the environment using psychographics (Kotler, 2009). Psychographics is an instrument to measure lifestyle, which provides quantitative measurements of the market. According to (Assael, 2004), psychographics is a measure of AIO (activity, interest, and opinion) which are dimensions of lifestyle. Bashir, Zeeshan, Sabbar, Hussain and Sarki (2013) found that cultural values and lifestyle have a significant impact on consumer's impulsive purchasing behaviour in Pakistan. Thus, the indicators used in this study are activity, interest and opinion.

The following hypothesis is as proposed: Lifestyle has a positive effect on impulsive purchases.

According to (Arnold & Reynold, 2003; Babin et al., 1994; Kim, 2006) expenditure motivation is driven by hedonic and utilitarian factors. Wang et al. (2009) showed that motivation for hedonic and utilitarian expenditure moderate the relationship between the perceived belief and confidence in Web 2.0 applications. It was found the relationship between the perceived benefits and consumer attitude was stronger for consumers with utilitarian motivation. In contrast, the relationship between perceived ease utilisation, consumer attitudes and behavioural intentions was stronger for consumers with hedonic motivation. Some theories of hedonic dimension have been proposed. Hedonic value dimension consists of pleasure and adventure, according to Rintamaki, Kanto, Kuusela and Spence (2006). According to Babin et al. (1994) hedonic dimensions are: pleasure, shopping experience enjoyment, and perceived freedom. Utilitarian expenditure is taskoriented, rational and cognition (Babin et al., 1994). This study found hedonic and utilitarian expenditure motivation can be used as the moderation influence of independent variable on dependent variable. Utilitarian dimensions, according to Kim (2006), are achievement and efficiency. In the present study, it was found hedonic expenditure was motivated by pleasure, experience, freedom, problem ignorance and fantasy of the customers This study also used utilitarian expenditure motivation indicators, task-oriented, rational, cognition (knowledge), efficiency and achievement.

Therefore, the following hypotheses are proposed:

- H5: There is a difference between hedonic expenditure and utilitarian expenditure motivation which is moderated by the physical environment
- H6: There is a difference between the hedonic and utilitarian expenditure motivation which is moderated by the personality of the purchaser.
- H7: There is a difference between hedonic expenditure and utilitarian expenditure motivation which is moderated by culture.
- H8: There is a difference between hedonic expenditure motivation and utilitarian expenditure motivation which is moderated by lifestyle.

Figure 1 is based on the framework of the study:

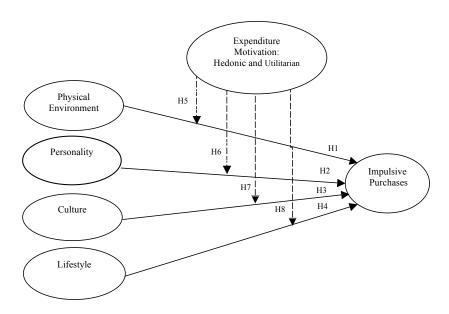


Figure 1. The relationship between Variables *Notes*:

Influence of independent variables on dependent variable

---- Moderating influence of independent variables on dependent variable

Sources: Adapted from Assael et al. (2013); Babin et al. (1994); Delafrooz et al. (2013); Hofstede (2001); Stolman et al. (1999)

METHODS

Types of Data and Research Approach

Data for this study was obtained from survey based on a questionnaire.

Sampling Method

The study population were impulsive consumers who shopped at the souvenir stores Bengkulu city. Non probability sampling was employed in which people were selected based on the purpose of research. According to Hair, Anderson, Tatham and Blak (1998) SEM requires a representative sample in multivariate data analysis research of 5 or 10 multiplied by the number of indicators or a minimum of 100 samples.

In this study, there were 400 questionnaires based on 40 indicators. The questionnaire was administered to those who shopped at Batik Bersurek in souvenir stores at Sukarno Hatta street Bengkulu City, Indonesia from October 2015 to January 2016.

Validity and Reliability

a. Validity Test

This study used convergent validity test with indicators assessed via factor loading (correlation between scores item /

component score with the construct score) of indicators that measures the construct. The factor loading value greater than \pm 0.30 indicates compliance with the minimum level, the loading factors value of \pm 0.40 is considered better and in accordance with the rules of thumb used by researchers, and the loading factor of > 0.50 was considered significant (Hair et al, 1998).

Chin (1998) rule of thumb used for convergent validity is outer loading of > 0.7, Communality of > 0.5, and Average Variance Extracted (AVE) of > 0.5. Impulsive Purchases Indicator, Physical Environment, Personality, Culture and Lifestyle, have value of factor loading of more than 0.7, as seen in Table 1. Value of AVE and Communality of more than 0.5 is seen in Table 1. Based on Chin (1998), it can be concluded that all the indicators above were valid.

Table 1 Summary of validity test result

Item	Factor loading	AVE	Communality
Impulsive purchase		0.6287	0.6289
Spontaneously	0.806		
Thoughtlessly	0.702		
Quick buying	0.819		
Buying first and think later	0.845		
Buying impulsively	0.784		
Physical environment		0.708	0.708
Interesting layout	0.845		
Product availability	0.874		
Well trained employee	0.810		
Comfortable room atmosphere	0.884		
Interesting room design	0.790		
Personality		0.718	0.718

Table 1 (continue)

Item	Factor loading	AVE	Communality
Happy to be among people	0.870		
Feeling happy on duty	0.838		
Love to communicate with other people	0.712		
Enthusiast	0.839		
Very active	0.889		
Easy going	0.882		
Polite	0.844		
Cooperative	0.814		
Ready to please	0.852		
Wise and tolerant	0.918		
Culture		0.651	0.651
Friends' influence	0.818		
Recommend to friends	0.755		
Never forget to buy	0.889		
To ensure smooth business	0.779		
Because a friend buys	0.786		
Lifestyle		0.637	0.637
I love batik	0.780		
I stop shopping if I have bought batik	0.866		
Loving new things is my lifestyle	0.733		
Interesting goods	0.812		
The sellers serve the consumers well	0.793		

Source: The data was processed for SmartPLS 2.0 (2016)

b. Reliability Test

The reliability test in PLS is based on two methods: Cronbach's alpha and composite reliability. The rule of thumb or composite reliability alpha value should be greater than 0.7 though the value of 0.6 is acceptable (Hair et al., 1998). Cronbach's alpha values and Composite reliability for each variable indicator above were 0.7, as seen in Table 2. It can be concluded that the instrument used in this study was reliable (Hair, Bush, & Ortinau, 2006).

Table 2 Summary table of reliability test result

Item	Cronbach Alpha	Composite Reliability
Impulsive purchase	0.851	0.894
Physical environment	0.898	0.923
Personality	0.956	0.923
Culture	0.866	0.904
Lifestyle	0.861	0.897

Source: The data was processed for SmartPLS 2.0 (2016)

Method of Analysis

Data was analysed using inferential statistic.

Inferential statistical analysis

Inferential statistical used in this research was Structural Equation Modeling (SEM), hereinafter referred as SEM using SmartPLS 2.0. According to Hair et al. (1998), SEM allows for an analysis of the series of connections simultaneously to provide statistical efficiency. Moderation shows the interaction between the moderator variable and independent variables (predictors) in influencing the dependent variable. Testing the effect of moderation in linear regression can be done using Baron and Kenney's (1986) approach, First is to test the significancy of the primary (independent influence on the dependent), and second is to test the significancy of the moderator variable to the dependent variable.

Hypotheses 1 to 4 were tested using PLS. The scores of paths coefficient or inner model of a t-statistic value must be above 1.96 for two-tailed hypothesis and must be above 1.64 for one-tailed hypothesis in testing at alpha 5 percent and power 80 percent (Hair et al., 1998). Hypotheses 5 through 8 were tested using t test to see the difference between the different samples.

The formula used was based on (Sarkar, 1998).

$$t = \frac{\hat{\beta}_{k}^{(1)} - \hat{\beta}_{k}^{(2)}}{\sqrt{\frac{\text{SSE}^{(1)} + \text{SSE}^{(2)}}{df^{(1)} + df^{(2)}}} \cdot \left[\frac{\left(\hat{\beta}_{k}^{(1)}\right)^{2} \cdot \left(df^{(1)}\right) \cdot}{\left(t^{(1)}\right)^{2} \cdot \left(\text{SSE}^{(1)}\right)} + \frac{\left(\hat{\beta}_{k}^{(2)}\right)^{2} \cdot \left(df^{(2)}\right)}{\left(t^{(2)}\right)^{2} \cdot \left(\text{SSE}^{(2)}\right)}\right]}$$

Note:

t = t test

βk = Beta Coefficient

SSE = Standard of Deviation

K = number of variables in the regression

Df = Degrees of Freedom

Testing criteria are:

- If t-test < t table at alpha of 0.05: hence there is no difference between hedonic and utilitarian expenditure motivation as the moderation effects of independent variable influence (physical environment, personality, culture, lifestyle) against impulsive purchases.
- If t-test > t table at alpha of 0.05: hence there is difference between hedonic and utilitarian expenditure motivation as the moderating effects of independent variable (physical environment, personality, culture, and lifestyle) against impulsive purchases.

In order to facilitate calculation and hypothesis testing, SmartPLS 2.0 software was used in this study.

DATA ANALYSIS AND HYPOTHESES TESTING

Data was validated via a validity and reliability test. They hypotheses was subjected to and Structural Equation Modeling (SEM) using Partial Least Squares (PLS) or SmartPLS 2.0 and Differential test (t-test). The results based on SmartPLS 2.0 are shown in Figure 2, while the result of Differential test (t-test) is shown in Table 3.

Hypothesis 1: Physical Environment has a positive effect on impulsive purchases

The results of beta coefficient of 0.249 and t value of 2.446 ort > 1.64 (one-tailed hypothesis) indicated physical environment has a positive influence on impulsive purchases (see Figure 2). This means the better the physical environment the higher the chances are for impulsive purchases.

Hypothesis 2: Personality has a positive effect on impulsive purchases

The results of beta coefficient of 0.233 and t value of 3.576 ort > 1.64 (one-tailed hypothesis) showed personality has a positive effect on impulsive purchases, can be seen in Figure 2. This means that if the personality of consumer was considered deliberately, impulsive purchases will occur.

Hypothesis 3: Culture has a positive effect on impulsive purchases

The results of beta coefficient of 0.244 and t value of 2.173 or t > 1.64 (one-tailed hypothesis) showed culture has a positive

effect on impulsive purchases, as can be seen in Figure 2. This means that if the culture of consumer was considered deliberately, the chances for impulsive purchases will be higher.

Hypothesis 4: Lifestyle has a positive effect on impulsive purchases

The results of beta coefficient of 0.122 and t value of 0.878 or t<1.64 (one-tailed hypothesis), showed that lifestyle does not have a positive effect on impulsive purchases, can be seen in Figure 2. This means that if the lifestyle of consumer was considered deliberately, impulsive purchases will not increase.

Hypothesis 5: There is a difference between hedonic and utilitarian expenditure in moderating the influence of physical environment on impulsive purchases

The t test results was 21.908, where the value of t table is 1.64 (one-tailed hypothesis). It meant the t test > t table so it showed the difference between hedonic expenditure motivation and utilitarian expenditure motivation (see Table 3). Additionally, Table 3 also shows which variable between hedonic and utilitarian expenditure motivations that has stronger influence of the pysical environment on the impulsive purchases. Because t1 of hedonic variable is positive it can be concluded that motivation for hedonic expenditure is stronger.

Hypothesis 6: There is a difference between hedonic and utilitarian expenditure in moderating the influence of personality on impulsive purchases

The results showed t test of 3.046 where the value of t table is 1.64 (one-tailed hypothesis). It meant the t test > t table so it showed the difference between hedonic expenditure motivation and utilitarian expenditure motivation (see Table 3). Because t1 of hedonic variable is positive it can be concluded that the motivation for hedonic expenditure is stronger.

Hypothesis 7: There is a difference between hedonic and utilitarian expenditure in moderating the influence of culture on impulsive purchases

The results showed t test is 15.276 where the value of t table is 1.64 (one-sided hypothesis). It meant the t test > t table so it showed the difference between hedonic

expenditure motivation and utilitarian expenditure motivation (see Table 3). Because t1 for hedonic variable is positive it can be concluded the motivation for hedonic expenditure is stronger.

Hypothesis 8: There is a difference between the hedonic expenditure motivation and utilitarian expenditure motivation as moderation influence of life style on impulsive purchases. There is a difference between hedonic and utilitarian expenditure in moderating the influence of lifestyle on impulsive purchases

The results for hypothesis 4 are inconclusive, namely lifestyle doesn't have an effect on impulsive purchases. According to Baron and Kenney (1986), moderation effects in linear regression should indicate independent variables affect the dependent variable.

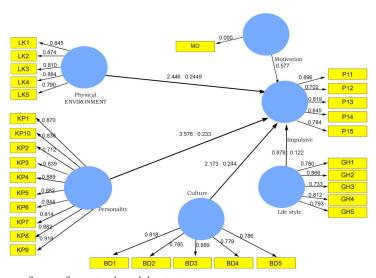


Figure 1. Summary figure of structural model output Source: The data was processed (2016)

Table 3
Summary table of differential test

Parameter	t test = Personality	t test = Physical environment	t test = Culture	t test = Lifestyle
	IV to DV	IV to DV	IV to DV	IV to DV
SSE1+SSE2	0.3487	0.165	0.111	0.154
b1-b2	0.208	0.273	0.089	0.112
df1+df2	398	398	398	398
total b1	66.571	17.934	10.134	11.772
total b2	11.484	30.054	10.784	2.483
t test	3.046	21.907	15.276	20.304
b1	0.556	0.564	0.289	0.282
b2	0.347	0.291	0.199	0.170
df1	0.074	242	242	242
df2	156	156	156	156
t1	2.020	11.263	6.890	5.808
t2	4.761	2.530	2.883	4.160

b1/t1 = Hedonicb2/t2 = Utilitarian

Source: The data was processed (2016)

RESULTS AND DISCUSSION

This section focuses on testing the hypotheses of the study.

Influence of Physical Environment on impulsive purchases

This study showed physical environment influenced positively on impulsive purchases. According to Dunne and Lusch (2005), store environment is important for a retail business because almost 70% of the purchase turned out to be an impulsive purchase or unplanned purchases. Store environment according to Levy and Weitz (2004) is a combination of the physical characteristics of the store, such as architecture, layout, display colour, lighting, temperature, music, and aroma, which as a whole, creates an image in the minds of

consumers. Thus, Indonesia retailers must pay attention to the physical environment, especially the layout, the availability of the products, attentive employees, room atmosphere, temperature and design.

Influence of Personality on impulsive purchases

This study examined whether personality has a positive effect on impulsive purchases. The results showed personality has a positive influence on impulsive purchases. This finding supports that of Delafrooz et al. (2013) i.e. among the five personality characteristics, extraversion and hospitality have a direct and positive effect on compulsive and impulsive purchases.

Thus, the owners of the souvenir stores must ensure their advertisements target

extraversion personality of its customers (people who are energetic, social, brave, active, confident) and their products must be attractive that suits the personality of the consumer.

Influence of Culture on impulsive purchases

This study looked at whether culture has a positive effect on impulsive purchases. The results showed culture has a positive influence on impulsive purchases. This is consistent with the findings of Bashir et al. (2013) that indicated cultural values and lifestyle of Pakistani consumers had a significant influence on impulsive purchases. Thus, the Batik Bersurek products must have names that have the collective cultural meaning. It is also suggested that the advertisements should reflect social values corresponding with the collective culture.

Influence of lifestyle on impulsive purchases

This study examined whether life style has a positive effect on impulsive purchases. The results showed lifestyle did not have a positive influence on impulsive purchases. These findings were not supported by Bashir et al. (2013) who reported that cultural values and lifestyle of Pakistani consumers had a significant influence on impulsive purchases. It has to be noted the current findings cannot be generalised to the population in general.

The moderating influence of physical environment on impulsive purchases

The results of this study showed physical environment has a moderating influence on the motivations behind hedonic and utilitarian expenditure in relation to impulsive purchases. Hedonic expenditure is boosted by the physical environment to make impulsive purchases. Based on these findings, the owners of souvenir stores in Bengkulu city must create proper physical environment (layout, product availability, employees, and design) to entertain, entice and meet consumers' needs. Personality as a moderating influence on impulsive purchases. The findings indicate the moderating influence of personality on impulsive purchases whereby the personality of the consumer strengthens motivation for hedonic expenditure. Thus, the owners of souvenir stores must create brands that target consumers motivated by hedonism.

Culture as a moderating influence on impulsive purchases

Results showed culture has a moderating influence on impulsive purchases and in particular hedonic expenditure. Therefore, the owners of souvenir stores in Bengkulu city must create appropriate advertisements targeting collectivist culture that support hedonic expenditure.

Lifestyle as a moderating influence on impulsive purchases

Findings were inconclusive since lifestyle did not influence impulsive purchases.

CONCLUSION

This study has shown physical environment has a positive influence on impulsive purchases of shoppers at Batik Bersurek. This indicates that the impulsive purchases can be increased by improving the physical environment (layout, availability, services, temperature and design), by rearranging the display, ensuring stock availability, upgrading service, and redesigning products. Personality influences positively on impulsive purchases of Batik Bersurek. It was found extraversion and hospitality can increase impulsive purchases. It is also suggested that product brand, promotion and advertisement could accommodate extraversion personality and hospitality in order to increase impulsive purchases.

Culture also has positive influence on impulsive purchases. This study examines collectivist culture where decision making is based on kinship and group could increase impulsive purchases. Thus, shop owners should encourage the product advertisements that emphasise on collectivist culture in order to increase impulsive purchases.

This study also shows lifestyle has no effect on impulsive purchases. Though some earlier researches (Bashir et al., 2013) showed the contrary, that is relatively in limited scope only and it cannot be generalised as universal.

The physical environment has a positive influence on impulsive purchases as shown in the present study. Hedonic expenditure motivation is boosted by the physical environment and thus, the study strongly recommends shops owners create

a favourable physical environment to encourage hedonic expenditure motivation

Personality has a positive influence on impulsive purchases in particular hedonic expenditure. Hence, it is recommended that aggressive brand and product advertisements that target extraversion personality be considered.

Culture has a positive influence on impulsive purchases and the personality of the consumer boosts hedonic expenditure. This study recommends shops to create suitable advertisements that support collectivist culture and hedonic consumers.

This study has discussed the theory on behaviours that motivate impulsive purchases. The study has limitations, namely where the whole independent variables cannot be tested to affect dependent variables. There were four independent variables: physical environment, personality, culture, and lifestyle while dependent variable was impulsive purchases. Only three independent variables (physical environment, personality, culture) had an effect on impulsive purchases while the lifestyle variable did not have any effect on impulsive purchases.

Future research may look at time variable as a situational factor influencing impulsive purchases and moderated by hedonic and utilitarian expenditure motivation. This study used hedonic expenditure motivation and utilitarian expenditure motivations as moderating variables and found the former is superior. Another moderator variables that can be used in the future studies are gender (male or female).

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