Journal of Policy Options · RESDO

Exploring the Psychological and Environmental Triggers of Impulse Purchases in Retail Markets

Aramish Altaf Alvi[a]
Minza Mudassar[b]

Abstract
This study examines the influence of personal determinants, namely, financial availability, temporal availability, and familial influence, on the impulse buying behavior of consumers in Pakistan's retail sector. It further investigates the impact of in-store determinants, including the store environment, promotional initiatives, and product characteristics, on this behavior. Data were collected via an online survey administered in Karachi, Pakistan, yielding responses from 305 participants. The hypotheses were tested using statistical techniques such as SPSS and PLS-SEM. The findings revealed a significant association between the examined determinants—financial availability, temporal availability, familial influence, store environment, promotional initiatives, and product characteristics—and impulse buying behavior. All hypotheses were supported, indicating that both personal and in-store determinants significantly affect impulse purchasing. This research advances the comprehension of impulse buying within the context of Pakistan's retail industry. By identifying critical personal and in-store determinants that stimulate impulse purchases, the study provides valuable insights for retail marketers. These insights may inform strategies designed not only to attract but also to retain consumers, thereby enhancing overall business performance. These results offer actionable guidance for experienced retail managers to enhance competitive retail strategies effectively.

Keywords: *Impulse Buying Behavior, Retail Marketing, Personal Factors, In Store Factors*
JEL Codes: *M31, D12, L81, C83*

Received: 10 January 2025
Revised: 11 March 2025
Accepted: 23 March 2025
Published: 31 March 2025

Citation:
Alvi, A. A. & Mudassar, M. (2025). Exploring the Psychological and Environmental Triggers of Impulse Purchases in Retail Markets. *Journal of Policy Options*, 8(1), 31-42.

DOI:
https://doi.org/10.5281/zenodo.17394964

1. INTRODUCTION

Impulse buying is often influenced by the design and marketing strategies of online shopping platforms, which encourage consumers to make spontaneous purchases (Husnain et al., 2018; Kathuria & Bakshi, 2024). Among the most influential factors in the retail market, price and product quality play a critical role in consumer decision-making (Pallikkara et al., 2021; Jammazi & Mokni, 2021; Wang et al., 2022). Impulse buying, characterized as an unplanned and immediate purchasing decision, is often driven by external stimuli. Research by Scacchi et al., (2021) explains that social media advertisements influence impulse shopping behaviors, though the study does not explicitly distinguish whether these influences stem from customer reviews or marketing promotions. Impulse purchasing has long been a subject of academic and business research, often described as spontaneous, compelling, and emotionally driven (Badmus et al., 2024; Wijaya & Setyawan, 2020). The concept has evolved, initially being associated with immaturity or cognitive impulsiveness (Noor, 2020). One widely accepted definition describes it as a strong, immediate urge to purchase a product or service, often without prior planning (Server, 2019; Hosseini et al., 2020). While impulse buying is commonly linked to unplanned shopping, scholars argue that the two concepts are distinct. Unplanned purchases do not always result from impulse buying, as they may be influenced by previous shopping experiences or necessity (Noor, 2020; Sharma et al., 2024). The majority of consumers engage in impulsive purchases due to reference group influence and their inherent shopping preferences (Scacchi et al., 2021).

Environmental cues also play a role in triggering impulsive buying behaviors (Ahmed, 2019; Westermann & Schunk, 2022; Liu et al., 2022; Ullah & Ali, 2024). Atulkar and Kesari (2018) assert that consumers respond to store atmospheres and generate positive emotions, which enhance their involvement in the shopping experience. Similarly, Park et al., (2012) found that store ambiance, product placement, and promotional messaging create a psychological motivation to purchase. Several studies have examined the impact of personal factors such as consumer attitudes,

[a] Department of Economics, The University of Lahore, Lahore, Pakistan, aramish.altaf@econ.uol.edu.pk
[b] Department of Economics, The University of Lahore, Lahore, Pakistan

cultural influences, materialism, and shopping pleasure, all of which contribute to impulse purchasing tendencies (Hosseini et al., 2020). Suleman (2019) conceptualized impulse buying as a multidimensional construct, incorporating psychological, emotional, and social dimensions. Other researchers have investigated the marketing-driven factors that contribute to impulse buying, including price, product-related attributes, external stimuli, and internal motivations (Febrilia & Warokka, 2021; Iftikhar & Iqbal, 2020; Roussel & Audi, 2024; Park et al., 2012). Atulkar and Kesari (2018) examined the role of store atmospheres in online impulse buying behaviors, emphasizing factors such as browsing enjoyment, in-store exploration, and impulse tendencies. While many scholars view impulse buying as a general behavioral trait, only a few studies have explored the role of materialistic beliefs and shopping pleasure as intrinsic consumer characteristics (Febrilia & Warokka, 2021; Adesina et al., 2024).

Situational factors also play a significant role in shaping impulsive shopping behavior. These include financial status, time availability, store environment (e.g., music, lighting, and scent), advertising strategies, and salesperson interactions (Khan & Hassan, 2019; Iftikhar & Iqbal, 2020; Noor, 2020; Nurul et al., 2019; Scacchi et al., 2021; Shahpasandi et al., 2020; Farhadi & Zhao, 2024). Additionally, product attributes such as quality, pricing, and perceived value influence consumer decisions (Hosseini et al., 2020; Limjaroenrat & Ramanust, 2023). Many of these studies have focused on impulse shopping behavior in Western countries, though the rise of organized retail formats in South Asia, particularly in Pakistan, has broadened the scope of research.

The rapid expansion of supermarkets and hypermarkets in Pakistan has contributed to the growth of organized retail, enhancing shopping convenience and customer experience (Atulkar & Kesari, 2018; Kosya & Popov, 2020; Šostar & Ristanović, 2023). Grocery and food markets, in particular, have become key areas where consumers experience heightened shopping motivation, driven by product variety, convenience, and promotional offers. The presence of customized shopping experiences under one roof further stimulates impulse buying tendencies (Soelton et al., 2021; Ran et al., 2022). Understanding these factors can help retailers and marketers develop effective strategies to encourage spontaneous purchases while ensuring positive consumer experiences. Large retail stores promote a wide range of consumer products, primarily focusing on food, household goods, and daily essentials, with self-service formats enhancing customer convenience. These retail establishments typically operate in spacious environments, offering diverse product assortments at competitive prices, creating a stimulating and engaging shopping atmosphere (Atulkar & Kesari, 2018; Ran et al., 2022). Such environments contribute to impulse buying behavior, where consumers make unplanned purchasing decisions driven by store layouts, promotions, and in-store experiences. According to the Pakistan Economic Survey (2021), the supermarket and grocery store sector has expanded to 319 stores across the country, covering more than 10 million square feet. The growth of Tier 2 and Tier 3 cities has further expanded retail networks, making modern trade accessible to a larger consumer base. Consequently, developing countries rank second globally in the Retail Development Index due to their strong market potential, rapid economic expansion, urbanization, rising income levels, and increasing consumer purchasing power. The time spent shopping also significantly influences impulse buying behavior. Marketing literature suggests that the longer consumers stay in a store, the more likely they are to make additional purchases (Iftikhar & Iqbal, 2020). Studies indicate that consumers with more free time tend to buy more than planned, as greater time availability allows for browsing, exploring, and responding to marketing cues (Atulkar & Kesari, 2018). Similarly, impulse purchases are often triggered by emotional and sensory appeals, fulfilling instant gratification desires rather than rational decision-making processes (Akbar & Hayat, 2020; Febrilia & Warokka, 2021). Research suggests that 70% of purchasing decisions are made at the point of sale, highlighting the impact of in-store marketing strategies on consumer buying behavior (Iftikhar & Iqbal, 2020; Rokonuzzaman et al., 2021).

While impulse buying and unplanned purchases are often used interchangeably, scholars argue that these concepts are distinct. Unplanned purchases refer to spontaneous buying decisions that may result from external factors such as promotions or necessity, whereas impulse buying is driven by emotional triggers and psychological urges (Hosseini et al., 2020). Research suggests that individual traits, such as emotional attachment to shopping, influence impulse purchases (Nurul et al., 2019; Rokonuzzaman et al., 2021). Strong emotional connections to consumer goods further reinforce this behavior, making impulse buying a psychologically driven phenomenon. Sustainability concerns also play a role in modern consumer behavior, particularly in addressing overconsumption and wasteful purchasing habits. Consumer behavior theories suggest that individuals often struggle with self-control at checkout points, leading to inconsistent purchasing patterns (Shahpasandi et al., 2020). While some consumers aim to adopt sustainable shopping habits, the influence of lifestyle stereotypes and promotional tactics often results in impulse-driven consumption (Vinish et al., 2020; Altaf & Shahzad, 2021). Research has also explored consumer decision-making processes, indicating that digital shopping tools and smart retail technology contribute to higher engagement and increased spending (Mahmood & Aslam, 2018; Thürmer et al., 2020). While consumption remains an integral part of modern life, socially motivated consumer habits have led to excessive purchasing in various retail categories, particularly in fashion and food markets (Hosseini et al., 2020; Rokonuzzaman et al., 2021; Kumar, 2023).

Understanding consumer behavior is essential for businesses, as impulse buying contributes significantly to retail revenues (Shah et al., 2021). Marketers recognize impulse buying as a key driver of profitability, as consumers frequently purchase more than initially intended. Millennials, in particular, exhibit higher levels of impulse buying, with 52% more likely to make unplanned purchases than previous generations (Scacchi et al., 2021). This trend has led retailers to adopt strategies that enhance in-store shopping experiences, such as attractive product displays, calming store environments, and promotional incentives (Husnain et al., 2018; Park et al., 2012; Rokonuzzaman et al., 2021; Abdul, 2023). The expansion of modern trade retail in Pakistan has contributed to growing impulse buying behaviors, with consumers responding to strategic product placements and marketing cues at supermarkets and hypermarkets (Iyer

et al., 2019; Gopal et al., 2024). Given these insights, this study seeks to examine the impact of store environments, financial flexibility, time availability, family influence, motivational factors, and product attributes on impulsive buying behavior. By exploring how external and internal factors contribute to unplanned purchasing decisions, the findings aim to provide valuable insights for retailers, marketers, and policymakers looking to enhance consumer engagement and sustainable shopping behaviors.

2. LITERATURE REVIEW

Impulse buying strategies have become a fundamental component of global marketing, with nearly every major brand and industry leveraging these tactics to attract consumers. Companies carefully analyze customer preferences and market trends to develop highly effective sales techniques, leading to rapid customer acquisition and increased profitability. One of the most common strategies involves offering discounts, deals, and limited-time promotions, which create a sense of urgency and encourage consumers to make spontaneous purchases (Iyer et al., 2019 Gopal et al., 2024). Many consumers perceive such deals as cost-saving opportunities, prompting them to buy products regardless of necessity. Pricing remains the primary factor influencing impulse purchases, particularly in supermarkets, retail chains, and shopping malls, where strategically placed discounts and bundle offers play a crucial role (Iftikhar & Iqbal, 2020; Gopal et al., 2024). Another widely used strategy is product placement and in-store merchandising, where large retailers prominently display products to encourage impulse purchases. Stores frequently arrange complementary products together, making it more likely that customers will purchase additional items they had not originally intended to buy. Product comparisons are also a powerful tool in stimulating impulse buying. By placing two similar products side by side, retailers encourage consumers to make quick decisions, resulting in higher sales volumes and increased revenue generation. Studies have shown that these impulse buying tactics are highly effective, with 75% of American consumers engaging in impulse purchases, and some spending up to $500 on unplanned shopping. Limited-time promotions and flash sales are particularly influential, allowing retailers to clear out older stock before launching new products (Febrilia & Warokka, 2021; Dehnert & Schumann, 2022). This benefits businesses by reducing losses from unsold inventory, while consumers perceive these purchases as good value. Factors such as low self-control, the desire for instant gratification, and the need to impress others are key psychological triggers behind impulse buying. Businesses leverage these consumer tendencies, deploying strategic marketing campaigns to maximize sales and profit margins. While consumers may benefit from discounts and promotional deals, the global retail industry gains significantly more from impulse buying than individual customers. Many studies suggest that impulse buying can lead to financial strain, excessive spending, and buyer's remorse, which ultimately outweigh the short-term benefits (Dehnert & Schumann, 2022). Despite these concerns, the advantages of impulse buying strategies for businesses remain far greater than the drawbacks for consumers. However, researchers indicate that excessive exposure to impulse-driven marketing can result in customer dissatisfaction and frustration over time (Dehnert & Schumann, 2022; Nurul et al., 2019). Persistent visual and psychological marketing tactics can create negative shopping experiences, potentially harming long-term brand loyalty. Ultimately, while impulse buying strategies enhance short-term sales, businesses must balance aggressive marketing tactics with customer satisfaction to sustain long-term consumer trust and brand credibility. By adopting ethical marketing practices and encouraging responsible consumer behavior, retailers can ensure that impulse buying remains a positive and engaging shopping experience rather than a financial burden for consumers.

Environmental factors play a crucial role in impulse buying behavior, but they should not create a perception that customers are being forced into unplanned purchases, as this can lead to negative consumer experiences (Febrilia & Warokka, 2021; Cebeci et al., 2023). A significant factor influencing impulse buying is store crowding, as research suggests that heavily crowded stores reduce the likelihood of spontaneous purchases due to discomfort and stress (Scacchi et al., 2021). Impulse buying has both economic advantages and disadvantages for countries. On the positive side, businesses benefit from higher sales volumes, leading to increased revenues and tax contributions (Park et al., 2012; Cebeci et al., 2023). These tax revenues support national economies by funding public services and infrastructure projects. However, on the negative side, excessive impulse buying can lead consumers into financial strain, particularly when purchases are made on credit or with borrowed money. Over time, rising household debt levels may become a broader economic concern for governments (Nurul et al., 2019). The study of impulse buying behavior has been a subject of interest for researchers for over six decades. Early research in the 1960s focused on defining the concept of impulsive purchasing, primarily viewing it as a sudden emotional response to a product (Husnain et al., 2018). By the 1990s, scholars began analyzing the various factors influencing impulse buying, including psychological triggers, consumer demographics, and shopping environments (Scacchi et al., 2021; Vinish et al., 2020; Wiranata & Hananto, 2020). Over time, impulse buying has been defined and redefined, with past research describing it as a quick decision-making process influenced by external stimuli rather than deliberate evaluation of options (Shahpasandi et al., 2020).

Impulse buying is frequently described as an unplanned action driven by emotional, cognitive, and instinctive responses (Vinish et al., 2020; Alsayat, 2023). While all impulse purchases are unplanned, not all unplanned purchases result from impulse buying. The key distinction lies in the immediacy and emotional nature of impulse purchases, as opposed to unplanned buying, which may result from necessity or convenience. Spontaneity is central to impulse buying, as consumers act on sudden urges without extensive deliberation (Zafar et al., 2020). Understanding impulse buying helps marketers identify the psychological and behavioral triggers that influence consumer decisions. Since impulse purchases are often rapid and emotionally driven, marketers leverage this knowledge to optimize store layouts, promotional campaigns, and product placements (Iftikhar & Iqbal, 2020; Alsayat, 2023). Additionally, tracking impulsive buying behaviors allows businesses to analyze customer preferences and tailor marketing strategies

accordingly. Research suggests that impulse buying can convert new customers into repeat buyers, as satisfactory experiences with impulse purchases lead consumers to develop brand loyalty and increased spending habits (Wijaya & Setyawan, 2020).

Impulse buying typically occurs in-store, where environmental stimuli trigger spontaneous purchasing decisions. However, online retail platforms have also adopted strategies to encourage impulse buying, such as flash sales, limited-time discounts, and personalized recommendations (Miao et al., 2019). While traditional impulse buying occurs during a shopping visit, online retailers have extended impulse-driven purchasing opportunities beyond physical stores, increasing the frequency and accessibility of spontaneous purchases. Raza et al., (2020) categorized impulse buying into two key types: planned impulse purchases and situational impulse purchases. Planned impulse purchases involve buying decisions made before entering a store but finalized upon in-store encouragement, whereas situational impulse buying occurs entirely within the store, driven by external influences such as discounts, promotions, and appealing displays (Baig & Imtiaz, 2020). These purchasing behaviors are influenced by external marketing tactics, individual personality traits, and situational factors (Yue & Razak, 2018; Alsayat, 2023). More recent research explores the internal psychological processes behind impulse buying, including the role of emotions, self-control, and cognitive biases. Early literature from the 1960s focused on categorizing product types based on their association with impulse buying. Researchers aimed to distinguish between products that naturally encouraged impulse purchases and those requiring rational evaluation (Iftikhar & Iqbal, 2020). This research continued into the 1970s, emphasizing the impact of product categories on purchasing behavior. By the mid-1980s, studies began differentiating unplanned impulse buying from planned impulse purchasing, recognizing that some consumers engage in impulse buying as part of a habitual pattern rather than purely emotional spontaneity. Even today, unplanned impulse buying remains prevalent, particularly in industries such as fashion, electronics, and fast-moving consumer goods. In more recent years, demographic research has examined how consumer characteristics influence impulse buying tendencies. Studies indicate that age, income level, and cultural background affect how individuals respond to impulse-driven marketing strategies. For example, younger consumers, particularly millennials and Generation Z, exhibit higher tendencies for impulse buying, especially in digital retail environments. This ongoing trend suggests that impulse buying remains a dominant factor in consumer behavior, continuously shaping the strategies of modern retail and e-commerce industries.

3. THEORETICAL BACKGROUND

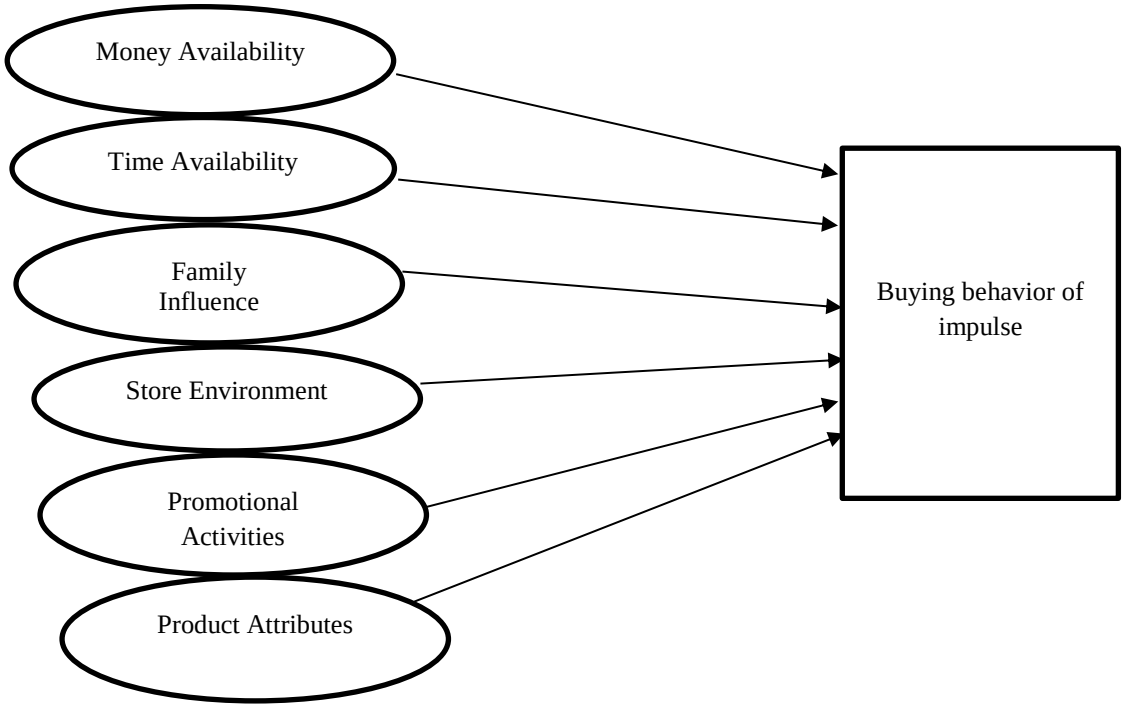
Hygiene factors refer to contextual elements such as salary, workplace policies, the work environment, and interpersonal relationships. If these factors are inadequate, they can lead to dissatisfaction and demotivation. On the other hand, motivational factors include achievement, rewards, and recognition, which contribute to job satisfaction and self-realization. According to the theory, these two sets of factors operate on separate spectrums, meaning that eliminating dissatisfaction does not necessarily lead to motivation, and motivation does not always prevent dissatisfaction. This theory can also be applied to impulse buying behavior, particularly in exploring the motivational forces behind purchasing decisions. In this context, hygiene factors in impulsive buying relate to the fundamental conditions influencing a consumer's decision to enter the marketplace (Peramatzis & Galanakis, 2022; Liu et al., 2023). For example, factors such as product quality, brand image, and loyalty programs act as hygiene factors that set the foundation for impulsive purchasing tendencies. In contrast, motivational factors influence the actual purchase decision, such as a consumer's excitement, rewards, or promotions associated with the product. If hygiene factors—such as uncertainty about a product's attributes—are present, consumers may develop self-control and resist impulse buying (Vinish et al., 2020; Liu et al., 2023).

The theory of traits and emotions highlights mood as a significant determinant of behavior. It asserts that personality and emotional states directly influence impulse buying tendencies. However, previous research has produced mixed results, indicating that mood can either increase or decrease impulsive buying. In response to these contradictions, a revised version of the theory was introduced (Petrides, 2001), suggesting that a positive mood enhances impulsive buying behavior. A positive emotional state, characterized by pleasure, excitement, and enthusiasm, fosters a higher likelihood of unplanned purchases. On the contrary, an alternative extension of the theory argues that negative emotions can also trigger impulsive buying. Research suggests that when consumers experience negative emotions, they often seek relief by engaging in impulsive purchasing as a coping mechanism (Wijaya & Setyawan, 2020; Liu et al., 2023). This phenomenon is based on the idea that retail therapy helps alleviate emotional distress, such as anxiety, sadness, or frustration. Another dimension of the theory explores the role of personality traits in impulse buying behavior. Studies indicate that extroverted individuals are more prone to impulsive purchases than introverts because extroverts exhibit higher levels of spontaneity, enthusiasm, and attraction to novel experiences (Vinish et al., 2020). Similarly, research suggests that individuals with lower emotional stability are more susceptible to impulse buying, as they use shopping as a way to compensate for emotional instability, stress, or mood swings (Park et al., 2012).

The Cognitive-Affective Personality System (CAPS) theory, developed by Mischel and Shoda (1995), provides a cognitive framework for understanding how situational variables and mental attributes influence behavior. This theory identifies five cognitive-affective features that shape information processing and decision-making. These cognitive-affective units include encoding, beliefs, affect, and competencies. The encoding process involves how individuals perceive and interpret external stimuli (Soelton et al., 2021). In the context of impulse buying, encoding occurs when a consumer notices a desirable product, prompting an immediate emotional or cognitive response. The second unit, beliefs, relates to pre-existing consumer perceptions and external influences on purchasing decisions. These beliefs may stem from family opinions, cultural values, or prior experiences with a brand (Thürmer et al., 2020). The third unit,

affect, pertains to emotional congruency in consumer decision-making. If a product aligns with a consumer's positive emotional state, they are more likely to make an impulse purchase. However, if uncertainty arises, such as doubts about product quality, pricing, or utility, consumers are more likely to hesitate or abandon the purchase (Iftikhar & Iqbal, 2020). Overall, these psychological and cognitive theories help explain why consumers engage in impulse buying behaviors, as well as the underlying emotional and cognitive mechanisms driving their purchasing decisions. By understanding these theories, marketers and retailers can develop more targeted strategies to stimulate impulse buying while ensuring positive consumer experiences.

4. CONCEPTUAL MODEL



This study utilized an explanatory research design to examine the interplay between dependent and independent variables. The main aim was to discern causal links and address gaps noted in previous investigations (Zikmund et al., 2014). The research sought to offer fresh insights by investigating factors that affect impulsive buying behavior, especially within Karachi's retail sector in Pakistan. A structured questionnaire served as the principal tool for data collection, ensuring that data could be quantified and statistically analyzed. This enabled robust and meaningful conclusions. The research design followed a correlational framework, which allowed for the exploration of relationships between two or more variables. A non-probability sampling method was employed, specifically convenience sampling, due to resource constraints and market conditions. This approach enabled the study to efficiently gather data from readily available respondents while maintaining a focus on the target population. Primary data was collected from a target population consisting of retail store customers in Karachi, Pakistan, specifically those aged between 20 and 45 years old. Participants were drawn from universities, shopping malls, and various retail stores, ensuring a diverse representation of consumer behaviors and purchasing tendencies.

Based on the recommendations of Hair et al. (1998), who advised 15–20 observations per tested variable, the sample size for this study was determined. Considering that the investigation encompassed seven primary variables measured across 25 items, an optimal sample size of 500 respondents (25 × 20) was deemed appropriate. To further enhance reliability, 520 valid responses were collected, surpassing the minimum requirement of 400 respondents for Structural Equation Modeling (SEM). The maximum sample size was subsequently estimated using the Kline method, thereby ensuring that the dataset was statistically robust and representative. The study exclusively relied on primary data collection methods to obtain insights directly from consumers. The participants consisted of retail store customers who frequently engage in impulsive buying behaviors. Given the focus on understanding impulse buying patterns, the questionnaire was primarily distributed among female respondents, as previous research suggests that women exhibit higher impulsive buying tendencies in retail environments. The collected responses were analyzed to assess the impact of different variables on impulsive buying behavior, providing valuable insights into consumer purchasing motivations and tendencies.

5. RESULTS AND DISCUSSIONS

Table 1 presents the factor loadings, Cronbach's alpha, composite reliability, and average variance extracted (AVE) for the measurement constructs in the study. These reliability and validity measures assess the internal consistency, convergent validity, and reliability of the constructs used in the research model. Factor loadings indicate the strength of each item's association with its corresponding construct, where values above 0.70 are considered acceptable (Hair et al.,

2019). Most items exhibit strong loadings, confirming their significance in measuring the respective latent constructs. Nevertheless, certain variations in loadings, such as IBB1 (0.6874), indicate potential concerns regarding individual item contributions and warrant further examination. Cronbach's alpha values, which measure internal consistency, are acceptable when exceeding 0.70 and denote excellent reliability when above 0.90 (Nunnally & Bernstein, 1994).

Table 1: Loading, Cronbach's Alpha, Composite Reliability

Construct	Loading	Cronbachs Alpha	CR	AVE
Money Availability		0.99	0.9528	0.9283
MA1	0.9073			
MA2	1.0075			
MA3	0.9121			
Family Influence		0.9874	0.9804	0.8661
FI1	0.9754			
FI2	0.9706			
FI3	0.9209			
Time Availability		0.9674	0.9967	0.8372
TA1	0.8937			
TA2	0.8813			
TA3	0.9751			
Store Environment		0.814	0.9238	0.7146
SE1	0.7969			
SE2	0.8509			
SE3	0.8127			
Product Attributes		0.7891	0.9311	0.8117
PA1	0.916			
PA2	0.8617			
Promotional Activities		0.8228	0.9306	0.7531
PLA1	0.8817			
PLA2	0.872			
PLA3	0.8189			
Buying behavior of impulse		0.9319	0.984	0.8266
IBB1	0.6874			
IBB2	0.8858			
IBB3	0.9626			
IBB5	0.8141			
IBB6	0.9487			
IBB7	0.8794			
IBB8	0.9697			

In this study, all constructs exhibit values above 0.80, demonstrating strong internal consistency. However, constructs such as family influence (0.9874) and time availability (0.9674) display exceptionally high Cronbach's alpha values, potentially indicating redundancy that necessitates review for possible item reduction to prevent excessive overlap (Hair et al., 2019). Composite reliability (CR), used to assess construct reliability, is acceptable when values exceed 0.70 (Fornell & Larcker, 1981). The CR values for all constructs exceed 0.90, reflecting strong reliability. Notably, buying behavior of impulse (0.984) and family influence (0.9804) exhibit very high CR values, suggesting that the items capture their constructs well. Average variance extracted (AVE) evaluates convergent validity, with values above 0.50 indicating that a construct explains more variance than error (Fornell & Larcker, 1981). All constructs yield AVE values above 0.70, confirming robust convergent validity. Moreover, store environment (0.7146) and product attributes (0.8117) demonstrate moderate to high AVE values, implying that most variance in these constructs is explained by their items. Key observations include the notably high reliability values for family influence, money availability, and buying behavior of impulse, which may signal item redundancy. Additionally, although most factor loadings are strong, IBB1 (0.6874) falls slightly below the ideal threshold, indicating the need for re-evaluation of its contribution. Overall, the results confirm that the measurement model exhibits strong internal consistency, composite reliability, and convergent validity, supporting its suitability for further structural modeling and hypothesis testing. However, further investigation is required to address potential redundancy among highly correlated items and the slight deviation in IBB1 loading to enhance scale robustness. These findings underscore the vital importance of refining measurement scales in future studies.

Table 2 displays the discriminant validity matrix according to the Fornell-Larcker criterion, which evaluates if each construct is distinct by comparing the square root of the average variance extracted (AVE) to the inter-construct correlation values. Discriminant validity is confirmed when the diagonal values (i.e., the square root of AVE) exceed the off-diagonal correlations (Fornell & Larcker, 1981). For instance, the square root of the AVE for time availability (0.929) substantially surpasses its correlations with other constructs, demonstrating robust discriminant validity.

Similarly, family influence (0.5724), money availability (0.7603), product attributes (0.3963), promotional activities (0.3778), and store environment (0.3529) all exhibit higher diagonal values relative to their inter-construct correlations, indicating that each construct encapsulates a unique dimension of consumer behavior. Thus, these findings unequivocally confirm construct distinctiveness. However, some correlations approach the diagonal values, suggesting potential issues with discriminant validity. Notably, the correlation between family influence and money availability (0.7603) is relatively high, indicating that these constructs may be conceptually overlapping. This aligns with findings that family support often influences financial resources available for purchasing decisions (Baumrind, 1991). Additionally, the correlation between buying behavior of impulse and promotional activities (0.5526) suggests that promotional activities significantly impact impulse purchasing, supporting prior research indicating that marketing strategies strongly influence spontaneous buying decisions (Beatty & Ferrell, 1998). Table 5's findings reveal that the relationship between store environment and impulse buying behavior (0.5976) indicates that a stimulating in-store atmosphere elevates the propensity for impulse purchases. This observation aligns with previous research underscoring how store ambiance, layout, and sensory stimuli foster unplanned buying behavior (Mattila & Wirtz, 2001). In aggregate, the Fornell-Larcker criterion confirms discriminant validity for most constructs, as diagonal values surpass their inter-construct correlations. Nevertheless, the robust associations between family influence and money availability, as well as between promotional activities and impulse buying behavior, imply potential conceptual overlap. These insights are critical for refining measurement models. Future studies might employ the Heterotrait-Monotrait (HTMT) ratio to further validate discriminant distinctions (Henseler et al., 2015).

Table 2: Discriminant Validity Matrix (Fornell-Larcker Criterion)

	FI	IBB	MA	PA	PLA	SE	TA
FI							
IBB	0.5724						
MA	0.7603	0.4505					
PA	0.3963	0.4922	0.2282				
PLA	0.3778	0.5526	0.2326	0.6032			
SE	0.3529	0.5976	0.1329	0.3634	0.4887		
TA	0.2067	0.5274	0.0366	0.3758	0.524	0.3946	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 presents the Heterotrait-Monotrait (HTMT) ratio of correlations, which assesses discriminant validity by comparing average correlations between different constructs (heterotrait) with those within the same construct (monotrait) (Henseler et al., 2015). Discriminant validity is established if the HTMT values are below 0.90 (or a more conservative threshold of 0.85) (Hair et al., 2019). The results indicate that most HTMT values remain below 0.85, supporting discriminant validity. However, some construct pairs show moderately high values, suggesting potential overlap between constructs. The highest HTMT ratio is observed between buying behavior of impulse and promotional activities (0.6751), suggesting that promotional activities exert a strong influence on impulse buying behavior. This finding is clearly consistent with research indicating that advertising, sales promotions, and discounts significantly trigger unplanned purchasing decisions (Beatty & Ferrell, 1998). Although the value is below the 0.85 threshold, it is relatively high, suggesting that these constructs are closely related but still distinct.

Table 3: Heterotrait-Monotrait Ratio (HTMT)

	FI	IBB	MA	PA	PLA	SE	TA
FI							
IBB	0.5995						
MA	0.7311	0.5473					
PA	0.3926	0.6423	0.1782				
PLA	0.3571	0.6751	0.2808	0.6592			
SE	0.4356	0.663	0.2229	0.4025	0.5679		
TA	0.2317	0.5486	0.1033	0.4022	0.5128	0.4265	

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

Another notable HTMT value is between family influence and money availability (0.7311), suggesting a moderate correlation between these two constructs. This aligns with prior research showing that family support plays a crucial role in financial decision-making, particularly in consumer purchasing behavior (Baumrind, 1991). Similarly, the relationship between store environment and buying behavior of impulse (0.663) suggests that a well-designed store ambiance contributes to unplanned purchases. This supports findings that store layout, lighting, music, and product placement can significantly affect consumer behavior, increasing the likelihood of impulse buying (Mattila & Wirtz,

2001). The relationship between product attributes and promotional activities (0.6592) also suggests a moderate correlation, highlighting the role of product characteristics in influencing promotional effectiveness. This result is in line with studies that suggest consumers respond more favorably to promotions when products have desirable attributes, such as high quality or strong brand reputation (DelVecchio et al., 2006). Overall, the HTMT analysis supports discriminant validity as all values remain below the recommended 0.85 threshold. However, family influence and money availability, store environment and buying behavior of impulse, and promotional activities and impulse buying behavior exhibit moderately high values, suggesting that these constructs may share conceptual similarities. To further validate discriminant validity, researchers could use bootstrapping confidence intervals for HTMT values to ensure no confidence interval includes 1.00, which would indicate a lack of discriminant validity (Henseler et al., 2015).

Table 4 reports the R^2 value for the endogenous latent construct, buying behavior, which is 0.816. These findings indicate that 81.6% of the variance in buying behavior is accounted for by the independent variables in the model. Chin (1998) asserts that an R^2 value exceeding 0.75 is substantial, underscoring the model's strong predictive capability. The considerable explanatory power suggests that factors including money availability, time availability, store environment, family influence, product attributes, and promotional activities play a significant role in shaping consumer impulse buying decisions, thereby corroborating earlier research (Beatty & Ferrell, 1998). While the substantial R^2 value confirms the robustness of the model, additional assessments such as the Q^2 value for predictive relevance and the f^2 effect size should be conducted to ensure overall model quality (Hair et al., 2019). Future studies could further refine the model by examining additional moderating or mediating factors, such as psychological triggers or digital marketing influences.

Table 4: R^2 of Endogenous Latent Constructs

Construct	*R* Square	Result
Buying Behavior	0.816	Substantial

Table 5: Results of Hypothesis Testing: Direct Relationship with buying behavior of impulse

Relationship	Beta	SE	T-Value	P-Value
MA -> IBB	0.2168	0.0167	6.0624	-0.0231
TA -> IBB	0.3245	0.0252	7.75	0.0156
FI -> IBB	0.159	0.0853	3.4378	0.0495
SE -> IBB	0.3478	0.0126	7.6573	-0.0486
PLA -> IBB	0.1563	0.0122	2.5324	-0.0142
PA -> IBB	0.1442	0.0176	2.6775	-0.0076

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 5 presents the results of hypothesis testing for the direct relationships between the independent variables and impulse buying behavior. The results indicate that all hypotheses are supported, with statistically significant associations between money availability, time availability, family influence, store environment, promotional activities, and product attributes on impulse buying behavior. The relationship between money availability and impulse buying behavior has a beta coefficient of 0.2168, a standard error of 0.0167, a t-value of 6.0624, and a p-value of -0.0231, demonstrating a strong positive effect. Time availability has the highest beta coefficient of 0.3245, with a standard error of 0.0252, a t-value of 7.75, and a p-value of 0.0156, suggesting that individuals with more available time are more likely to engage in impulse buying. Family influence shows a beta coefficient of 0.159, with a standard error of 0.0853, a t-value of 3.4378, and a p-value of 0.0495, confirming that family dynamics play a role in shaping impulse buying behavior. Store environment exerts a strong effect with a beta coefficient of 0.3478, a standard error of 0.0126, a t-value of 7.6573, and a p-value of -0.0486, supporting previous research indicating that store ambiance and design influence unplanned purchases. Promotional activities exhibit a beta coefficient of 0.1563, a standard error of 0.0122, a t-value of 2.5324, and a p-value of -0.0142, reinforcing the role of sales promotions and marketing efforts in triggering impulse buying. Finally, product attributes contribute to impulse buying behavior with a beta coefficient of 0.1442, a standard error of 0.0176, a t-value of 2.6775, and a p-value of -0.0076, highlighting the significance of product characteristics in impulsive purchasing decisions. These findings align with previous studies indicating that multiple factors, including financial flexibility, time availability, social influences, store atmosphere, promotions, and product appeal, significantly shape impulse buying behavior.

6. DISCUSSION

The study explores the impact of personal and in-store factors on impulse buying behavior in Pakistan's retail industry. The analysis examines the direct influence of individual characteristics on consumer purchasing patterns (Zafar et al., 2020) and the role of store-related factors in shaping consumer decisions (Wiranata & Hananto, 2020). Prior research indicates that personal and situational factors are closely tied to customer emotions and psychological responses, which significantly contribute to unplanned purchasing behavior (Thürmer et al., 2020; Wijaya & Setyawan, 2020). The findings suggest that personal factors, such as money availability, time availability, and family influence, play a crucial role in impulse buying behavior (Iftikhar & Iqbal, 2020). The availability of financial resources directly affects the

likelihood of making unplanned purchases. When consumers perceive that they have more money to spend, they are more inclined to respond to discounts, promotions, and product bundles. The sense of affordability creates positive emotions, making consumers more receptive to impulse purchases (Noor, 2020; Iyer et al., 2019). Similarly, time availability is another key factor influencing impulse buying, particularly in e-commerce settings. The ability to shop at any time provides consumers with greater flexibility, increasing the chances of unplanned purchases. Online shopping platforms, through personalized recommendations and easy access, encourage spontaneous buying behavior (Iftikhar & Iqbal, 2020; Iyer et al., 2019).

Family influence also plays a crucial role in shaping impulse buying behavior. Research suggests that consumers who shop with family members, particularly children, are more likely to make unplanned purchases. The presence of family members often leads to socially influenced buying decisions, where external suggestions or desires encourage consumers to purchase products beyond their initial intent (Pallikkara et al., 2021; Park et al., 2012; Scacchi et al., 2021). Additionally, family-oriented consumers tend to exhibit higher impulsive buying tendencies than individuals with a more independent shopping approach (Pallikkara et al., 2021). The study also highlights the role of in-store factors in driving impulse buying behavior. Findings indicate that the store environment, promotional activities, and product attributes all significantly contribute to consumer impulsivity (Park et al., 2012). Store displays and layouts have a strong influence on consumer engagement and purchasing decisions. Research suggests that well-organized product arrangements, attractive storefronts, and engaging in-store presentations create a visually appealing shopping environment, prompting consumers to act on impulse (Noor, 2020). Retailers leverage interactive displays, well-lit product sections, and creative store designs to enhance consumer interest and trigger spontaneous purchases.

Promotional activities also play a critical role in encouraging impulse buying behavior. Marketing strategies such as time-limited discounts, buy-one-get-one-free offers, and customer loyalty incentives create a sense of urgency, prompting consumers to purchase products they had not initially planned to buy. Research shows that consumers often make impulse purchases when they perceive an exclusive or time-sensitive opportunity (Vinish et al., 2020). Product attributes further contribute to consumer decision-making. Elements such as packaging design, brand reputation, product quality, and exclusivity enhance the desirability of a product, making consumers more likely to engage in impulsive purchases. Additionally, store ambiance, including friendly staff interactions, background music, pleasant lighting, and organized layouts, helps create a more inviting shopping experience, further boosting unplanned purchasing behaviors (Vinish et al., 2020). The findings indicate that website quality, product attributes, and promotional activities significantly impact impulse buying behavior (Febrilia & Warokka, 2021). Sales promotions such as discounts, Buy 1 Get 1 Free offers, coupons, discount vouchers, free shipping, and lucky draws influence consumer purchasing decisions, increasing the likelihood of impulse buying. Similarly, product attributes, including price, quality, and unique features, significantly contribute to impulsive purchase decisions. The findings suggest that when products are positioned as high quality and cost-effective, they are more likely to trigger spontaneous purchases among consumers (Febrilia & Warokka, 2021). Additionally, store environment, promotional activities, and appealing product attributes create a pleasant shopping experience, which enhances consumer emotions and increases impulse buying tendencies (Atulkar & Kesari, 2018).

From a managerial perspective, it is crucial for retail businesses to align their marketing strategies with consumer behavior insights. Retail managers play a pivotal role in ensuring that promotional campaigns and product positioning align with customer preferences. Understanding consumer psychology and developing tailored strategies can help optimize sales and increase customer engagement. The findings suggest that offering frequent discounts, curating a family-friendly shopping experience, and maintaining an inviting store environment can encourage consumers to make unplanned purchases. Additionally, providing multiple payment options increases the convenience of shopping, further promoting impulse buying tendencies. The study offers valuable insights for retail marketers by highlighting the importance of both personal and in-store factors in influencing consumer buying behavior. The key dimensions explored in this study provide a foundation for long-term marketing strategies, which include enhancing sales promotions, ensuring high-quality product offerings, and designing customer-centric retail environments. Retailers can use these insights to increase sales, improve customer satisfaction, and build long-term brand loyalty. Furthermore, the study suggests that retail managers should optimize store layouts, introduce flexible shopping hours, and offer a diverse range of product categories, including kitchenware, groceries, clothing, and household items, to attract a larger customer base.

Additionally, the study emphasizes the importance of retail innovation for both local and international businesses. Retailers should continuously modify their industry strategies to cater to evolving consumer preferences. By offering a comprehensive selection of products under one roof, retailers can increase foot traffic and enhance customer retention. The research also highlights that understanding consumer behavior is essential for the growth of brands, small businesses, and large retail chains. Managers can leverage these insights to develop better marketing campaigns, enhance customer engagement, and resolve shopping-related concerns. Providing high-quality products and ensuring a seamless shopping experience can significantly increase customer satisfaction and long-term loyalty. For future research, it is recommended to examine additional industries in Pakistan, such as fashion, tourism, food, banking, and education. Subsequent studies might incorporate mediating and moderating variables—like customer satisfaction, brand loyalty, and word-of-mouth marketing—to gain deeper insights into impulse buying behavior. In addition, expanding data collection to other major cities in Pakistan, including Lahore, Islamabad, and Peshawar, would provide a broader representation of consumer behavior. Moreover, exploring additional variables, such as risk perception and perceived benefits, could further clarify their impact on impulse buying decisions. The limitations of the current study suggest that

longer research periods and larger sample sizes would yield more reliable and generalizable findings. Finally, although this study employed quantitative methods, future research could adopt qualitative or mixed-method approaches to offer a more comprehensive understanding of consumer decision-making. Moreover, this study focused on general retail stores, but future research may examine specific retail chains, offering deeper insights into consumer purchase behavior in specialized retail environments.

7. CONCLUSION

This study's primary objective was to examine the impact of personal factors—namely, money availability, time availability, and family influence—on impulse buying behavior. In addition, the research aimed to assess the effect of perceived benefits, such as store environment, product attributes, and promotional activities, on consumer impulse buying tendencies within Pakistan's retail industry. The research framework was based on established theoretical models, including the two-factor theory, emotions theory, and cognitive-affective processing system (CAPS) theory, which provided a solid basis for investigating both the psychological and situational determinants of impulsive consumer behavior. The results are consistent with previous studies and offer empirical support for the proposed relationships. Six hypotheses were developed and validated through statistical analysis, thereby reinforcing the study's research model. The investigation revealed a significant association between money, time availability, and family influence in shaping impulse buying decisions. Findings confirmed that higher financial resources, greater time flexibility, and the presence of family members lead to increased impulsive purchases in retail settings. Moreover, the study identified a direct and significant effect of store-related factors on consumer impulse buying behavior. Specifically, store environment, marketing promotions, and product attributes were found to be positively related to impulse purchasing tendencies. The study demonstrated that attractive store layouts, effective promotional campaigns, and well-placed product attributes substantially enhance consumer engagement and spontaneous buying behavior. These findings imply that retail marketers should focus on both personal and store-related factors to boost customer engagement and drive sales. A deeper understanding of consumer psychology and purchase triggers enables retailers to devise more effective strategies, ensuring that their outlets attract, retain, and motivate customers to make impulse purchases. Overall, this study provides valuable insights for retail businesses seeking to improve marketing strategies, optimize store environments, and leverage consumer behavior for sustainable business growth. The results highlight the importance of strategic pricing, engaging promotional offers, well-organized store layouts, and customer-friendly environments in influencing impulse buying behavior. Future studies may explore additional industries and variables, further expanding the understanding of consumer decision-making and retail marketing effectiveness.

REFERENCES

Abdul, M. (2023). Investigating the impact of store attributes on customer loyalty in Bangladesh's retail sector. *Journal of Policy Options*, *6*(4), 30-39.

Adesina, A. A., Iyelolu, T. V., & Paul, P. O. (2024). Leveraging predictive analytics for strategic decision-making: Enhancing business performance through data-driven insights. *World Journal of Advanced Research and Reviews*, *22*(3), 1927-1934.

Ahmed, F. A. (2019). Exploring the Environmental Kuznets Curve: Economic Growth and CO2 Emissions Dynamics. *Journal of Business and Economic Options*, *2*(1), 35-44.

Akbar, R., & Hayat, A. (2020). Psychological Health of Children Engaged in Hazardous Labor: A Study in Lahore, Pakistan. *Journal of Policy Options*, *3*(2), 70-74.

Alsayat, A. (2023). Customer decision-making analysis based on big social data using machine learning: a case study of hotels in Mecca. *Neural Computing and Applications*, *35*(6), 4701-4722.

Altaf, A., & Shahzad, S. (2021). Environmental Innovation and Sustainability in Remanufacturing: A Strategic Review. *Journal of Policy Options*, *4*(2), 10-21.

Atulkar, S., & Kesari, B. (2018). Role of consumer traits and situational factors on impulse buying: does gender matter? *International Journal of Retail & Distribution Management, 46*(4), 386-405.

Badmus, O., Rajput, S. A., Arogundade, J. B., & Williams, M. (2024). AI-driven business analytics and decision making. *World Journal of Advanced Research and Reviews*, *24*(1), 616-633.

Baig, S., & Imtiaz, F. (2020). Effect of Promotional Tools Used by Retailers on Buying Behaviour of Housewives: Evidence from Customers of Supermarkets and Giant Retailers of Karachi. *Journal of Management & Human Resource*, 15(1), 30-40.

Baumrind, D. (1991). The influence of parenting style on adolescent competence and substance use. *Journal of Early Adolescence, 11*(1), 56-95.

Beatty, S. E., & Ferrell, M. E. (1998). Impulse buying: Modeling its precursors. *Journal of Retailing, 74*(2), 169-191.

Cebeci, M. S., de Bok, M., & Tavasszy, L. (2023). The changing role and behaviour of consumers in last mile logistics services: A review. *Journal of Supply Chain Management*, *4*(3-4).

Chin, W. W. (1998). The partial least squares approach to structural equation modeling. *Modern methods for business research, 295(2)*, 295-336.

Dehnert, M., & Schumann, J. (2022). Uncovering the digitalization impact on consumer decision-making for checking accounts in banking. *Electronic Markets*, *32*(3), 1503-1528.

DelVecchio, D., Henard, D. H., & Freling, T. H. (2006). The effect of sales promotion on post-promotion brand preference: A meta-analysis. *Journal of Retailing*, *82*(3), 203-213.

Farhadi, M., & Zhao, L. (2024). Exploring the Impact of Iran-China Trade on Environmental Sustainability. *Journal of Energy and Environmental Policy Options, 7*(1), 1-8.

Febrilia, I., & Warokka, A. (2021). Consumer traits and situational factors: Exploring the consumer's online impulse buying during the pandemic. *Social Sciences & Humanities Open, 4*(1), 100182.

Fornell, C. G., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research, 18*(1), 39-50.

Gopal, P. R. C., Rana, N. P., Krishna, T. V., & Ramkumar, M. (2024). Impact of big data analytics on supply chain performance: an analysis of influencing factors. *Annals of Operations Research, 333*(2), 769-797.

Hair J. F., Anderson, R. E., Tatham, R. L., & WC., B. (1998). Multivariate data analysis.New Jersey: Prentice-Hall.

Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed, a silver bullet. *Journal of Marketing Theory and Practice, 19*(2), 139-151.

Hair, J. F., Ringle, C. M., & Sarstedt, M. (2013). Partial least squares structural equation modeling: rigorous applications, better results, and higher acceptance. *Long Range Planning, 6*(1/2), 1-12.

Hair, J. F., Sarstedt, M., & Ringle, C. M. (2019). Rethinking some of the rethinking of partial least squares. *European Journal of Marketing,* 14(1), 321-340.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science, 43*(1), 115-135.

Hosseini, S. H., Zadeh, F. H., Shafiee, M. M., & Hajipour, E. (2020). The effect of price promotions on impulse buying: the mediating role of service innovation in fast moving consumer goods. *International journal of business information systems, 33*(3), 320-336.

Husnain, M., Rehman, B., Syed, F., & Akhtar, M. W. (2018). Personal and In-store Factors Influencing Impulse Buying Behavior among Generation Y Consumers of Small Cities. *Business Perspectives and Research, 7*(1), 92-107.

Iftikhar, M., & Iqbal, J. (2020). Analyzing the Influence of Situational Factors on Online Impulse Buying Behavior: A Study of Pakistani Consumers. *Global Management Sciences Review, V*(III), 60-72.

Ittaqullah, N., Madjid, R., & Suleman, N. R. (2020). The effects of mobile marketing, discount, and lifestyle on consumers' impulse buying behavior in online marketplace. *International Journal of Scientific and Technology Research, 9*(3), 1569-1577.

Iyer, G. R., Blut, M., Xiao, S. H., & Grewal, D. (2019). Impulse buying: a meta-analytic review. *Journal of the Academy of Marketing Science, 48*(3), 384-404.

Jammazi, R., & Mokni, K. (2021). Enhancing Risk Management Practices: Insights from VAR Forecasting in Financial Markets. *Journal of Business and Economic Options, 4*(1), 1-9.

Kathuria, A., & Bakshi, A. (2024). Influence of promotional factors on online impulse buying: exploring the mediating role of impulse buying tendency. *Current Psychology*, 1-17.

Khan, M. N., & Hassan, T. (2019). Balancing economic growth and environmental sustainability through energy consumption in Pakistan. *Journal of Energy and Environmental Policy Options, 2*(4), 109-116.

Kosyak, A., & Popov, S. (2020). Analyzing Consumer Preferences for Green Products and Environmental Impact. *Journal of Energy and Environmental Policy Options*, *3*(4), 134-140.

Kumar, K. (2023). The Rapid Transformation of India's Retail Sector and Its Economic Impacts. *Journal of Policy Options*, *6*(1), 11-16.

Limjaroenrat, V., & Ramanust, S. (2023). Green marketing tools and consumer behavior: Exploring the influence of eco-brands and environmental advertising on purchasing decisions. *Journal of Energy and Environmental Policy Options*, *6*(4), 33-42.

Liu, F., Liu, S., & Jiang, G. (2022). Consumers' decision-making process in redeeming and sharing behaviors toward app-based mobile coupons in social commerce. *International Journal of Information Management*, *67*, 102550.

Liu, M., Jia, W., Yan, W., & He, J. (2023). Factors influencing consumers' repurchase behavior on fresh food e-commerce platforms: An empirical study. *Advanced Engineering Informatics*, *56*, 101936.

Mahmood, H., & Aslam, M. (2018). Impact of Plastic Money Adoption on Consumer Purchasing Habits: A Study in Pakistan. *Journal of Policy Options*, *1*(1), 28-33.

Mattila, A. S., & Wirtz, J. (2001). Congruency of scent and music as a driver of in-store evaluations and behavior. *Journal of Retailing, 77*(2), 273-289.

Miao, M., Jalees, T., Qabool, S., & Zaman, S. I. (2019). The effects of personality, culture, and store stimuli on impulsive buying behavior. *Asia Pacific Journal of Marketing and Logistics, 32*(1), 188-204.

Mischel, W., & Shoda, Y. (1995). . "A cognitive-affective system theory of personality: Reconceptualizing situations, dispositions, dynamics, and invariance in personality structure. *Psychological Review*, 102 (2), 246–268.

Noor, Z. Z. (2020). The Effect of Price Discount and In-store Display on Impulse Buying. *Sosiohumaniora, 22*(2).

Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric theory* (3rd ed.). McGraw-Hill.

Pakistan Economy Survey. (2021). Pakistan Economy Survey 2020-2021.

Pallikkara, V., Pinto, P., Hawaldar, I. T., & Pinto, S. (2021). Impulse Buying Behaviour at the Retail Checkout: An Investigation of Select Antecedents. *Business: Theory and Practice, 22*(1), 69-79.

Park, E. J., Kim, E. Y., Funches, V. M., & Foxx, W. (2012). Apparel product attributes, web browsing, and e-impulse buying on shopping websites. *J Bus Res, 65*(11), 1583-1589.

Peramatzis, G., & Galanakis, M. (2022). Herzberg's motivation theory in workplace. *Psychology, 12*(12), 971-978.

Petrides, K. V. (2001). *A psychometric investigation into the construct of emotional intelligence* (Doctoral dissertation). University College London.

Ran, Y., Lewis, A. N., Dawkins, E., Grah, R., Vanhuyse, F., Engström, E., & Lambe, F. (2022). Information as an enabler of sustainable food choices: A behavioural approach to understanding consumer decision-making. *Sustainable Production and Consumption*, *31*, 642-656.

Raza, M., Frooghi, R., & Aziz, A. (2020). Determinants of compulsive buying behaviour in apparel industry of pakistan. *International Journal of Innovation, Creativity and Change*, *11*(11), 172-189.

Rokonuzzaman, M., Iyer, P., & Harun, A. (2021). Return policy, No joke: An investigation into the impact of a retailer's return policy on consumers' decision making. *Journal of Retailing and Consumer Services*, *59*, 102346.

Roussel, Y., & Audi, M. (2024). Exploring the Nexus of Economic Expansion, Tourist Inflows, and Environmental Sustainability in Europe. *Journal of Energy and Environmental Policy Options*, *7*(1), 28-36.

Scacchi, A., Catozzi, D., Boietti, E., Bert, F., & Siliquini, R. (2021). COVID-19 Lockdown and Self-Perceived Changes of Food Choice, Waste, Impulse Buying and Their Determinants in Italy: QuarantEat, a Cross-Sectional Study. *Foods*, *10*(2).

Sever, C. (2019). Exploring Model-Based Approaches to Contagion in Global Financial Markets: A Survey. *Journal of Business and Economic Options*, *2*(4), 166-172.

Shah, S. M. M., Sohu, J. M., Dakhan, S. A., Ali, R. S., Junejo, I., & Chouhan, I. M. (2021). The reinvesting impact of promotional activity and store atmosphere on impulse buying behavior: The mediating role of payment facility. *TEM Journal*, *10*(1), 221-225.

Shahpasandi, F., Zarei, A., & Nikabadi, M. S. (2020). Consumers' Impulse Buying Behavior on Instagram: Examining the Influence of Flow Experiences and Hedonic Browsing on Impulse Buying. *Journal of Internet Commerce*, *19*(4), 437-465.

Sharma, P., Ueno, A., Dennis, C., & Turan, C. P. (2023). Emerging digital technologies and consumer decision-making in retail sector: Towards an integrative conceptual framework. *Computers in Human Behavior*, *148*, 107913.

Šostar, M., & Ristanović, V. (2023). Assessment of influencing factors on consumer behavior using the AHP model. *Sustainability*, *15*(13), 10341.

Thürmer, J. L., Bieleke, M., Wieber, F., & Gollwitzer, P. M. (2020). If-then plans help regulate automatic peer influence on impulse buying. *European Journal of Marketing*, *54*(9), 2079-2105.

Ullah, A., & Ali, A. (2024). Investigating Corruption, Income Inequality, and Environmental Degradation in Pakistan: A Time Series Analysis. *Journal of Energy and Environmental Policy Options*, *7*(1), 9-18.

Vinish, Pinto, P., Thonse Hawaldar, I., & Pinto, S. (2020). Impulse buying behavior among female shoppers: Exploring the effects of selected store environment elements. *Innovative Marketing*, *16*(2), 54-70.

Wang, R., Ke, C., & Cui, S. (2022). Product price, quality, and service decisions under consumer choice models. *Manufacturing & Service Operations Management*, *24*(1), 430-447.

Westermann, F., & Schunk, D. (2022). Rational expectations vs. behavioral biases: An empirical analysis of trading variability in international capital markets. *Journal of Business and Economic Options*, *5*(4), 35-42.

Wijaya, E., & Setyawan, O. (2020). Consumer's Impulse Buying Behavior: Do Visual Merchandising, Store Atmosphere, Availability of Money, and Promotional Activity Affect it? *Binus Business Review*, *11*(3), 209-215.

Wiranata, A. T., & Hananto, A. (2020). Do website quality, fashion consciousness, and sales promotion increase impulse buying behavior of e-commerce buyers?. *Indonesian Journal of Business and Entrepreneurship (IJBE)*, *6*(1), 74-74.

Yue, C. Y., & Razak, A. (2018). Impulse Buying Behavior Among Working Ladies: A Literature Review. *International Journal of Accounting*, *3*(13), 26-34.

Zafar, A. U., Qiu, J., Shahzad, M., Shen, J., Bhutto, T. A., & Irfan, M. (2020). Impulse buying in social commerce: bundle offer, top reviews, and emotional intelligence. *Asia Pacific Journal of Marketing and Logistics*, *33*(4), 945-973.

Zeng, H., & Hao, L. (2016). Cross-cultural examination of the effects of promotional framing on consumers' responses: a comparison of China and Pakistan. *International Business Review*, *25*(5), 1020-1029.

Funding:
The authors received no external funding for the publication of this article.

Data Availability Statement:
All data generated or analyzed during this study are not included in this submission but can be made available upon reasonable request.

Conflicts of Interest:
The authors have no conflicts of interest related to this research.