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# The Study of the Impact of Individual Factors on the Urge to Buy Impulsively and Consumers' Impulsive Buying Behavior

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**Abstract:** To Put impulsive buying simply can be defined a sudden, severe and relatively stable desire for the purchase of products that the consumer does not need it and hasn't planned for it. Impulsive purchases in the development of competitiveness potency in consumer markets has a significant role. Accordingly, recognition and improve the role of facilitator of these purchases has a significant role to increase the profitability of such businesses. This study examined the impact of individual factors on the urge to buy impulsively and impulsive buying behavior. The purpose of this study is functional and the research method is causal-comparative. The population of the study are PROMA shopping center consumers in Mashhad. And also, For sampling, Simple random method was used. In order to investigate the relationship between the concepts studied and their dimensions, we use confirmatory factor analysis and to examine the research hypotheses, structural equation modeling was used.

**Key words:** Impulsive buying behavior, urge to buy impulsively, individual factors, consumer behavior and age

## INTRODUCTION

Impulsive buying that said an unplanned purchase, buy with sudden decision, fancy buying and also in psychology called impulse buying, is an important aspect of consumers' behavior, actually impulsive buying is an experience of a desire and willingness to buy.

Rook (1987) defines the impulsive buying like this: "impulsive buying is an unplanned purchase and it happen when the consumer has a positive feeling to environmental stimulants".

Impulsive buying is a widespread and certain aspects of the consumers' lifestyle in different societies. It is reported that 90% of people are sometimes doing impulsive buying and in some goods, 80% of all purchases of that goods are impulsive buyings.

Research on impulsive buying has many practical benefits. By revealing the relative importance of factors influencing impulsive buying behavior, can proposed effective marketing strategies to increase the amount of impulsive buying in a store or on the other hand, can helped consumers to control their impulsive buying behavior (Summer and Hebert, 2001).

The main issue in this research is to study the impact of individual factors on the urge to buy impulsively and consumers impulsive buying behavior. Considering the wide range of internal and external factors affecting the impulsive buying behavior, in this research only the impact of five factors (money and time availability, economic well being, family influence and credit card use) was studied.

This research wants to find the answer of these following questions:

- Does urge to buy impulsively have effect on consumers' impulsive buying behavior?
- Does the money availability have effect on consumers'urge to buy impulsively?
- Does the money availability have effect on consumers' impulsive buying behavior?
- Does the economic well being have effect on consumers' urge to buy impulsively?
- Does the economic well-being have effect on consumers' impulsive buying behavior?
- Does the family influence have effect on consumers'urge to buy impulsively?

- Does the family influence have effect on consumers' impulsive buying behavior?
- Does the time availability have effect on consumers'urge to buy impulsively?
- Does the time availability have effect on consumers' impulsive buying behavior?
- Does the credit card use have effect on consumers' urge to buy impulsively?
- Does the credit card use have effect on consumers' impulsive buying behavior?
- Is there a significant relationship between age and consumers' urge to buy impulsively?
- Is there a significant relationship between age and consumers' impulsive buying behavior?
- Is there a significant relationship between gender and consumers' urge to buy impulsively?
- Is there a significant relationship between gender and consumers' impulsive buying behavior?

#### Literature review

The essence of impulsive buying: Researchers believe that impulsive buying occurs when a person make a purchase without premeditation, without thought and impulse (Rook, 1987; Rook and Fisher, 1995). Impulsive buying is a behavior without thinking because it take place without engaging the person in a widespread evaluation options. People who buy suddenly are less inclined to think about the consequences of their act or to think carefully before buying (Rook, 1987).

Impulsive buying behavior: Impulsive buying is a sudden, inevitably and in terms of pleasure, a complex, buying behavior where the speed of buying decision, prevent from any thought, consideration and surveying of other options. However, impulsive buying behavior can be seen frequently in daily life and consumers' buying behavior. Rook (1987), defined the occurrence of a sudden buy like this "When a consumer have a fast, frequently strong and stable urge to buy impulsively. This impulsive urge is complex and may cause emotional conflict".

Impulsive buying is without thinking because this purchase is done without much evaluation. People who do impulsive buying less likely to consider their consequences of the purchase or carefully think about it. This person just focused on the instant gratification for responding to the urge to buy and doesn't think to solve a problem that has been created before. Also impulsive buying is done promptly and quickly. The time interval between seeing the product and buying it is very short and the decision to buy is made hastily. Impulsive buying will not delay because of gathering more information, comparing department stores, taking advice, etc.

With starting to define impulsive buying (Stern, 1962), gradually various aspects of the phenomenon has been studied such as the impact of intrinsic factors (Badgaiyan and Verma, 2015; Foroughi *et al.*, 2013) internal factors (Summers and Hebert, 2001) environmental factors (Sharma *et al.*, 2013) situational factors (Badgaiyan and Verma, 2015; Chang *et al.*, 2014). Among these developments, an important part related to situational factors in impulsive buying have been identified. Situational factors, can be divided into two sections, environmental factors and personal factors.

## Effective factors on impulsive buying

Internal effective factors on impulsive buying: Internal factors revolves around personality trait so the main focus is on the individual consumer (Beatty and Ferrell, 1998). This factors that determine the urge of a person to buy impulsively such as emotional states, consumer's normative assessment of the getting involved in impulsive buying and demographic variables (Kacen and Lee, 2002) affection and personal mood are variables that are known as effective factors on impulsive buying.

External effective factors on impulsive buying: External factors refers to those motives that due to purchasing environment, the product and the skill of sellers and situational factors stimulate consumers to buy more. Special occasions and shop's interior decoration, because of the variable and versatility nature that they have, affect on expectations, preferences and behavior, reaction to those and selection those in future (Hausman, 2000). Manafi and Najafi Piraste describe external factors or motives in impulsive buying as follows:

- Low price
- Hidden need
- Dense distribution
- Lack of dependence on other products during usage
- Abundant propaganda
- The store relief appearance
- Short product life
- Small size, low weight, easy to carry the product

In another research, Kaviani Nia describe external motives as follows:

- Easy to access
- The product appearance and packaging
- Product arrangement in store
- Skilful sellers

- The society economic situation
- Motivate customer for purchase
- The store great name
- · Searching in the store
- Ability to maintain and easy storage

Badgaiyan and Verma (2015), divided situational factors into two categories; in-store factors and personal factors. In-store factors refers to sale's promotions and store environment and personal factors are indicative the state of each person in impulsive buying, such as family influence, money and time availability, etc.

Money availability: Money availability has been defined as the amount of in the budget or surplus funds at the moment of purchase and has an important role in the process of impulsive buying (Beatty and Ferrell, 1998). For example, money availability has facilitating role in increasing the people buying power. If people don't have access to the money needed for, would not do buying and impulsive buying (Farooqi et al., 2012).

**Time availability:** The time that spent during buying has been identified as an effective factor on impulsive buying. Even in the marketing literature according to economic theories, the relationship between lack of time and consumer demand for products that are easily offered, has been assumed (Badgaiyan and Verma, 2015).

The researchers found that shoppers who spend more time in the store is more likely to do impulsive buying (Nicholls, 1997). Beatty and Ferrell (1998) study's, on the relationship between time spent and impulsive buying showed that the time any person spend for buying, shows that the shopping is impulse buying or not.

Family influence: Family members are able to effect severely on buyer behavior. The two forms of family are separable in buyer life, buyer parents, family, guide him up, individuals learn their orientation about religion, politics, economics, emotion, ambition, love from their parents. Developmental family consists of buyer's consort and children. This family has more direct impact on the daily buying behavior of the buyer. Based on the assumption that friends and relatives may have reinforced the decision of the buyer in the purchase, as a result, in many studies, the role of entourage influencing purchase has been recognized. Parboteeah (2005), points out, the presence of peers increases the need to purchase and the presence of family members reduces it. Accordingly, family members may be concerned about economic issues and knows impulsive buying undesirable (Luo, 2005).

According to Anic and Radas (2006), the presence of children and their companions shows a positive impact on purchase.

Also Badgaiyan and Verma (2015) found that the collectivists do impulsive buying more than individualists. In traditional societies like India needs giving more importance to family needs than individual needs. And this increases the possibility of impulsive buying in the presence of family members.

Credit card use: Since, impulsive buying behavior can be accelerated by using credit card, it is needed to evaluate the relationship between impulsive buying behavior and the use of credit cards. Credit cards seems a convenient and relatively without inconvenience way for spending. In addition buying with credit cards make an image for individuals that they pay less.

Many studies (Hirschman, 1979; Roberts and Jones, 2001), have shown that the behavior of impulsive buying is done faster by using credit cards. In this regard, Feinberg (1986), based on his 4 year studies found that the existence of a credit card causes the increase of contingency, speed and Span of buying. Similarly, Roberts and Jones (2001), found that the credit card use encourages to spend more than enough. Soman (2001), reported that the credit card use, causes additional purchase and also urge to spend more than enough.

Economic wellbeing: Economic well-being refers to the general condition of the financial health of individuals. This variable is different from money availability. Although impulsive buying behavior is a spontaneous phenomenon, however, assumes that has rooted in financial health of individuals. Therefore, those who have a higher level of economic Wellbeing than those with relatively lower levels are more likely to make impulsive buying (Badgaiyan and Verma, 2015). People with less worry can do buying. Reduce income and increasing inflation rate have an undesirable influence on the buying power of individuals and will have a greater influence on the impulsive and unplanned purchases because individuals will need to investigate more for their purchases.

## Theoretical background of the research

Internal researches: Sohrab et al. (1973), in a research entitled "Design and Testing customers' impulsive buying behavior" studied personal factors (such as income level, education level, age, gender, enjoy shopping and urge to buy), Situational factors (money and time availability, search and explore inside the store, environment, go shopping alone and guidance of sellers),

psychological factors (self-esteem, excitation) and factors related to the product (type, price, design and packaging of the product, marketing promotions), among the Refah chain Store customers in Hamedan. The results showed that the level of income, gender, go shopping alone have positive and significant relationship with impulsive buying, money and time availability have negative and significant relationship with impulsive buying and significant relationship but age doesn't have any

significant relationship with impulsive buying. Some researchs that has been done to examine impulsive buying in Iran is collected in Table 1.

**External researches:** Table 2 describes the history of external researchers with reference to the variables, e.g., Individual factors, in-store factores, situational factors, behavioral aspects, position eatures, factors related to product, etc.

Table 1: Some of internal researches

Researchers	Research title
Heidarzadeh and Dehghani (1974)	Study of impulsive buying behavior in subway passengers
Hadadian et al. in 1393	Study of effective factors on impulsive buying at chain stores in Mashhad (Case study: PROMA chain-store)
Dehghani et al. in 1393	Impulsive buying in retail environment in the framework of SOR Model (Case study: cosmetics stores in Tehran)
Nazari et al. in 1392	Identify and evaluate effective factors on online impulsive buyings in group discount stores in Iran
Tehrani <i>et al.</i> in 1392	Evaluation of effective factors on impulsive buying behavior (Case study: buyers of new clothing in passages in Karaj)
Ghafari et al. in 1391	Evaluation of effective factors on cosmetics impulsive buying
Qadri <i>et al.</i> in 1391	Impulsive buying behavior and effective factors on it
Heidarzadeh and Dehghani (1974)	The influence of tendency to fashion on impulsive buying behavior among university students
Rahnama (1970)	Evaluation of the influence of situational and individual factors on impulsive buying
Kaviani Nia and Amirabbas in 1389	Impulsive buying half-hidden of consumer behavior
Manafi <i>et al</i> . in 1387	Impulsive buying

Table 2: Summary of external researches history

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Research title		Studied variables	Samples	Result
Is the insistence to impulsive buying different from impulsive buying behavior is?	Badgaiyan and Vermsa (2015)	Individual factors (money and time availability, economic prosperity, family influence, credit card), in-store factors (sale's promotion, store environment, employees' behavior, music)	Buy ers	All individual factors have positive and significant influence on impulsive buying behavior  Money availability and credit cards have positive and significant influence on insistence to buy impulsively  Gender and age have very little relation on insistence to buy impulsively  Gender has no significant relation with impulsive buying behavior  Age has significant relation with impulsive buying behavior.
Study the effect of situational factors on impulsive buying behavior	Foroughi <i>et al.</i> (2012)	Time and money availability, a positive effect, insistence to impulsive buying	Various groups in Malaysia (Chinese, Hindi and Malay people)	Money and time availability have positive influence on insistence to buy impulsively and impulsive buying Situational variables related to individual has positive effect on impulsive buying through hedonic shopping
Impulsive buying behavior and modifying the role of gender in Iranian buyers	Foroughi <i>et al</i> . (2014)	Physical stimuluses, product involvement, pleasure of worth buying, positive mood, gender, urge to buy impulsively, insistence to buy impulsively	Buyers of multifunctional shopping centers (Tehran)	The effect of enjoyment of insistence to buy impulsively does not increased according to the gender variable.  There is a positive relationship immediate and between the urge to buy impulse buying
The effect of position features adjustment on impulsive buying	Chang <i>et al.</i> (2013)	Environmental factors, personal factors, situational factors	Female consumers in a shop in the West of United States of America	Money availability has positive effect on impulsive buying. Time availability has no effect on impulsive buying
The influence of store environment on impulsive buying behavior	Mohan <i>et al.</i> (2013)	Store environment, tend to enjoy shopping, the urge to buy impulsively, positive and negative effects, insistence to buy impulsively	Buyers in South India	Urge to buy impulsively and positive effect have positive effect on insistence to buy impulsively positive impact Negative effect has no effect on insistence to buy impulsively. Insistence to buy impulsively has positive effect on impulsive buyings
Compare impulsive buying behavior and the use of credit cards between Korean and American Students	Park <i>et al</i> . in 2002	Culture, use of credit cards	Students Korean-American	Use a credit card to buy a significant difference in sudden fashion between two groups of students.  Use a credit card in both groups increases the likelihood of impulse buying
Study the factors affecting on planned and unplanned purchase (2000)	Powell (2000)	Product classification, frequency of purchase, brand, age buyers, attitude purchased value	Filipino citizens	Age of the purchases will affect the planned or not.

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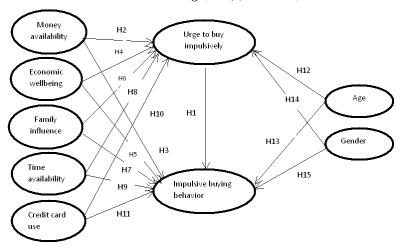


Fig. 1: Conceptual model, derived from Badgaiyan and Verma

Conceptual model and research hypotheses: The literature review of the researches that are related to the topic and considering the relationship between variables, a conceptual model is designed like Fig. 1. In the present model it is assumed that; the urge to buy impulsively variable on impulsive buying behavior and personal factors variables (money and time availability, economic wellbeing, family influence, using credit card, age and gender) has positive effect on urge to buy impulsively and impulsive buying behavior.

**Individual factors:** According to the conceptual model (Fig. 1), in this study the 15 following hypothesis will be examined:

- H<sub>1</sub>: urge to buy impulsively has positive effect on consumers' impulsive buying behavior
- H<sub>2</sub>: money availability has positive effect on consumers' urge to buy impulsively
- H<sub>3</sub>: money availability has positive effect on consumers' impulsive buying behavior
- H<sub>4</sub>: economic wellbeing has positive effect on consumers' urge to buy impulsively
- H<sub>5</sub>: economic wellbeing has positive effect on consumers' impulsive buying behavior
- H<sub>6</sub>: family influence has positive effect on consumers' urge to buy impulsively
- H<sub>7</sub>: family influence has positive effect on consumers' impulsive buying behavior
- H<sub>8</sub>: time availability has positive effect on consumers' urge to buy impulsively
- H<sub>9</sub>: time availability has positive effect on consumers' impulsive buying behavior
- H<sub>10</sub>: credit card use has positive effect on consumers' urge to buy impulsively

- H<sub>11</sub>: credit card use has positive effect on consumers' impulsive buying behavior
- H<sub>12</sub>: age is significantly related to consumers' urge to buy impulsively
- H<sub>13</sub>: age is significantly related to consumers' impulsive buying behavior
- H<sub>14</sub>: gender is significantly related to consumers' urge to buy impulsively
- H<sub>15</sub>: gender is significantly related to consumers' impulsive buying behavior

### MATERIALS AND METHODS

The purpose of this study is functional and the research method is causal-comparative. The method of collecting information is through field research and questionnaire. The questionnaire for this study included 404 questions that has assessed based on five-item Likert spectrum. The population of the study are PROMA shopping center consumers in Mashhad. And also, For sampling, Simple random method was used.

Validity of the questionnaire: In this study, for evaluating the validity of the questionnaire, face validity and construct validity methods was used. For review the face validity method at the first the questionnaire given to 30 experts including academic advisors, professors in management and marketing experts from editors and experts in statistical researches and asked for consultation about the objective evaluation or minor corrections of questionnaire was approved. With using confirmatory factor analysis, construct validity were examined.

Reliability of the questionnaire: About evaluation of the questionnaire reliability of the study, Cronbach's alpha coefficient was used. In general, Cronbach's alpha coefficient is calculated as follows:

$$\alpha = \frac{k}{k-1} \times \left[ 1 - \frac{1}{s_t^2} \times \sum_{i=1}^k s_t^2 \right]$$
 (1)

Where:

α = Cronbach's alpha coefficient

k = Number of questions

 $\sum_{i=1}^{k} s_{t}^{2}$  = The total variance of each question

 $s_t^2$  = Variance of whole questions

For this purpose with utilization a sample of 30 as a pre-test, the above equation was used the coefficient Cronbach alpha for the questionnaire was calculated 0.86. In this study, with using inferential statistical methods, the data collected are analyzed so that in final the results obtained use to test and derive hypotheses of the research. In this research, Structural Equation Models (SEM) will used. Equation models is one of the last achievements of statisticians at this period in time and is one of statistical models for studying linear relationships between latent variables (unobserved) and manifest variables (observed). Structural equation modeling is a statistical method for studying linear relationships between latent variables (unobserved) and

manifest variables (observed). Latent variables are variables that are not visible and measurable directly and with existing tools and therefore they should be measured indirectly. For this purpose, such variables can be used that are affected by latent variables and can also be measured directly that are known as observed variables, or marker variables (Vieira, 2011).

In humanities, the observed variables are often computable by questionnaire. Now evaluating the communications between the observed variables and latent variables and the communications' model is possible with structural equation analysis. In other words, structural modeling is a powerful statistical technique that combine measurement model and structural model with a statistical test at the same time. Through these techniques, researchers can reject hypothetical structures (models) or approve the conformity with data.

The numbers shown in the Fig. 2 are on the standardized coefficients path. Standardized coefficients are the same model coefficients that have been transferred to range from -1 to 1 so that there is the possibility of

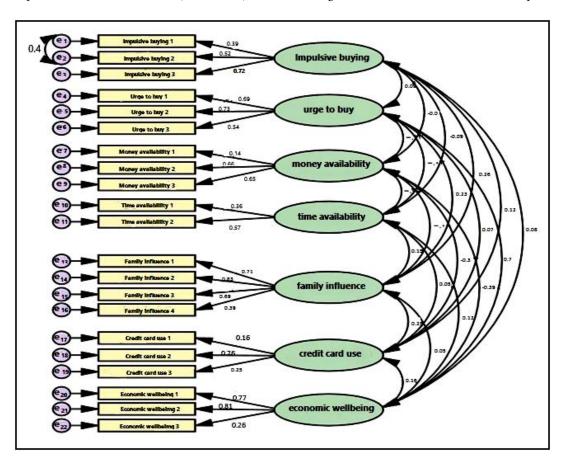


Fig. 2: The measured model after the removal of the non-significant variables and reforms

comparing them to different variables. In the following table the estimated regression coefficients with significant values and other statistical indicators are provided. As you can see from this table for all regression coefficients p<0.05, so all coefficients are significant at the 95% confidence level.

#### RESULTS AND DISCUSSION

Now, in the Table 3, Fit Indices of the above model are shown. If the values of fit indices be in the optimal range showed that the model is suitable for the data collected.

As can be seen from the Table 4 all the indicators are in the optimal range. So, the relationship between the structural model of the research in fit and the data collected approved.

**Structural model of the research:** In this study, structural model of the research get fit to test the main hypothesis. This model is shown in the Fig. 3.

According to this model, for all observed coefficients p<0.05 and therefore all these factors are significant.

As can be seen from the fit indices Table 5 all the indices are in desirable range. So, the relationship between the structural model of the research in fit and the data collected approved. Therefore, this model can be used to test research hypothesis. In the next study, research hypothesis test will be done with using structural equation modeling.

The results of testing the first hypothesis showed that the urge to buy impulsively has positive effect on impulsive buying behavior of consumers. The results of this hypothesis has convergence with the recent researches of Badgaiyan and Verma (2015) with the title "Is the insistence to impulsive buying different from impulsive buying behavior is?" (Study the effect of situational factors), Foroughi *et al.* (2013), with the title "Impulsive buying behavior and modifying the role of gender in Iranian buyers", Sharma with the title "The influence of store environment on impulsive buying behavior" and Foroughi *et al.* (2012), "Study the effect of situational factors (Money and time availability) on impulsive buying behavior.

The results of testing the second hypothesis showed that money availability doesn't have positive effect on consumers' urge to buy impulsively. In fact the results of this hypothesis doesn't have convergence with the results of Badgaiyan and Verma (2015) and Foroughi *et al.* (2012) researches.

The results of testing the third hypothesis showed that money availability doesn't have positive effect on impulsive buying behavior of consumers. In fact the results of this hypothesis doesn't have convergence with the results of Badgaiyan and Verma (2015), Foroughi *et al.* (2012) and Chang *et al.* (2014) with the title "The effect of position features adjustment on impulsive buying" researches.

The results of testing the fourth hypothesis showed that economic wellbeing doesn't have positive effect on consumers' urge to buy impulsively. The results of this hypothesis has convergence with Badgaiyan and Verma (2015).

Table 3: Measurement model of fit inices

	The standardized		
Variables	coefficient	SD	p-value
Impulsive buying			
Impulsive buying 1	0.39	-	-
Impulsive buying 2	0.52	0.16	0.000
Impulsive buying 3	0.72	0.27	0.000
Urge to buy			
Urge to buy 1	0.69	-	-
Urge to buy 2	0.73	0.09	0.000
Urge to buy 3	0.54	0.07	0.000
Money availability			
Money availability 1	0.14	-	-
Money availability 2	0.66	2.13	0/026
Money availability 3	0.65	1.93	0/026
Time availability			
Time availability 1	0.36	-	-
Time availability 2	0.57	0.67	0.033
Family influence 1	0.71	-	-
Family influence			
Family influence 2	0.83	0.10	0.000
Family influence 3	0.69	0.09	0.000
Family influence 4	0.39	0.07	0.000
Credit card use			
Credit card use 1	0.87	-	-
Credit card use 2	0.78	0.11	0.000
Credit card use 3	0.25	0.07	0.000
Economic wellbeing			
Economic wellbeing 1	0.77	-	-
Economic wellbeing 2	0.81	0.16	0.000
Economic wellbeing 3	0.26	0.09	0.000

Table 4: Fit indicators for the measurement model of the research

Comparative Fit	Tucher-Lewis	Root Mean Square Error	Standard Root Mean	
Index (CFI)	Index (TLI)	of Approximation (RMSEA)	Square Residual (SRMSR)	$\chi^2/df$
0.96	0.92	0.065	0.079	2.70

The desirable values:  $\chi^2/df \le 3$ ; TLI, CFI  $\ge 0.90$ ; RMSEA  $\le 0.09$ ; SRMSR  $\le 0.10$ ;  $\chi^2 = 450.75$  and df = 167

Table 5: Indices fit for Structural model of the research

Comparative Fit	Tucher-Lewis	Root Mean Square Error	Standard Root Mean	
Index (CFI)	Index (TLI)	of Approximation (RMSEA)	Square Residual (SRMSR)	$\chi^2/df$
0.95	0.90	0.063	0.075	2.61

The desirable values:  $\chi^2/df \le 3$ ; TLI, CFI  $\ge 0.90$ ; RMSEA  $\le 0.09$ ; SRMSR  $\le 0.10$ ;  $\chi^2 = 511.98$  and df = 196

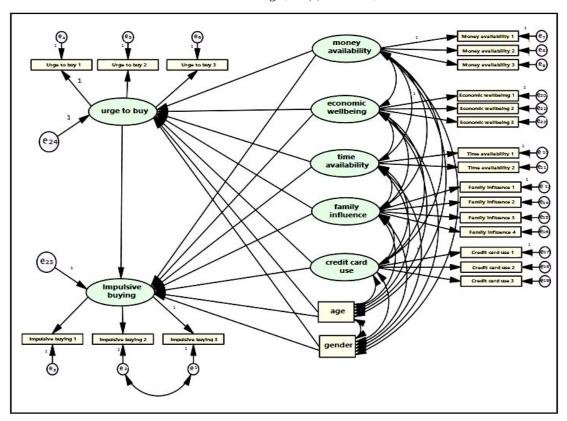


Fig. 3: Structural model of the research

Based on testing the results of the fifth hypothesis, economic wellbeing does not have a positive effect on impulsive buying behavior of consumers. The results of this hypothesis does not have convergence with Badgaiyan and Verma (2015) and Sohrabi *et al.* (1973) under the title "The role of individual and environmental factors and fashionism on facilitating impulsive buying" researches.

The results of testing the sixth hypothesis showed that the family influence doesn't have positive effect on consumers' urge to buy impulsively. The results of this hypothesis does not have convergence with Badgaiyan and Verma (2015) research.

The results of testing the seventh hypothesis showed that the family influence does not have a positive effect on impulsive buying behavior of consumers. The results of this hypothesis does not have convergence with Badgaiyan and Verma (2015) research and has convergence with The results of Nazari and Ghaderi Abed under the title "Offering a model to investigate the factors influencing on impulsive buying behavior" and Sohrabi *et al.* (1973) researches.

The results of testing the eighth hypothesis showed that time availability doesn't have positive effect on consumers' urge to buy impulsively. The results of this hypothesis has convergence with the results of Badgaiyan and Verma (2015) research and doesn't have convergence with Foroughi *et al.* (2012) research.

The results of testing the ninth hypothesis showed that time availability doesn't have positive effect on impulsive buying behavior of consumers. The results of this hypothesis has convergence with Chang *et al.* (2014) research and doesn't have convergence with Badgaiyan and Verma (2015) and Foroughi *et al.* (2012) researches.

The results of testing the tenth hypothesis showed that credit card use doesn't have positive effect on consumers' urge to buy impulsively. The results of this hypothesis does not have convergence with Badgaiyan and Verma (2015) and Karbasivar and Yarahmadi (2011) under the title "Study the effecting factors on impulsive buying behavior of clothing consumers in Abadan" researches.

The results of testing the eleventh hypothesis showed that credit card use doesn't have positive effect on impulsive buying behavior of consumers. The results of this hypothesis does not have convergence with Badgaiyan and Verma (2015) under the title "Compare impulsive buying behavior and the use of credit cards between Korean and American Students" researches.

The results of testing the twelfth hypothesis showed that age is significantly related to consumers' urge to buy impulsively. The results of this hypothesis has convergence with Badgaiyan and Verma (2015) research.

The results of testing the thirteenth hypothesis showed that age is not significantly related to impulsive buying behavior of consumers. The results of this hypothesis does not have convergence with Badgaiyan and Verma (2015) and Powell (2000) under the title "Study the factors affecting on planned and unplanned purchase" researches. And has convergence with the results of Sohrabi *et al.* (1973) researches.

Based on the results of testing the fourteenth hypothesis, gender is significantly related to consumers' urge to buy impulsively. The results of this hypothesis has convergence with Badgaiyan and Verma (2015) research and doesn't have convergence with Foroughi *et al.* (2012) research.

Based on the results of testing the fifteenth hypothesis, gender is not significantly related to consumers' impulsive buying behavior. The results of this hypothesis has convergence with Badgaiyan and Verma (2015) researches and doesn't have convergence with Sohrabi *et al.* (1973) research.

# CONCLUSION

The research results show that the urge to buy impulsively has positive effect on consumers' impulsive buying behavior. Also the family influence, age and gender have positive effect on the consumers' urge to buy impulsively.

# **SUGGESTIONS**

Based on the results of the research hypothesis following suggestions is offered: the most important thing on all purchases, especially impulsive buyings is the economic conditions, so that if the urge to buy impulsively was high but the economic conditions do not let the individuals to do buying, the urge to buy could not cause the buying. So that pricing and offering goods should be adjusted based on economic conditions. Also discount schemes such as: seasonal discounts, discounts on special days and special occasions (Yalda, holidays, etc.), discount because of more purchase, discount for purchases with credit cards etc, can be used for increasing the individuals urge to buy impulsively.

The factor of urge to buy impulsively is one of the factors that can cause the increasing and stimulating impulsive buying in chain stores. Therefore, it is recommended to store managers to invest in advertising

to raise awareness, try to create a positive attitude among customers to shop. Consumer awareness, confidence and reputation of the store can be considered as advertising axes. With using new techniques and using the media, during introducing products, take action to raise awareness and provide accurate and complete information to attract customers.

Family have an important role on urge to buy impulsively, especially when children go with parents causes increasing family members' urge to buy impulsively. The suitable design and arrangement of shopping centers such a way that encompass all family members' need, help the family members that observe suitable goods and products for all family members in one place and increased their urge to buy impulsively. Also special plans for groups or family purchases can be dedicated to families.

The most frequent referral to shopping centers belongs to age group between 20-29 year's old. Most people in this age group have financial independence for the first time and consistent fashion and new technologies are also follow the fashion and new technologies and interested in variety. Therefore, it is suggested that the design of shopping centers including lighting style, color, decoration design and even smells and music done based on this group of individuals taste. But according to individual features, how can make clients to do impulsive buying, needs more study; therefore, marketers can make store environment attractive and adorned proportional with mental features and also individual characteristics of customers as a way that has positive effect on customers' impulsive buying.

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