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RETHINKING IMPULSE BUYING BEHAVIOUR: EVIDENCE FROM GENERATION Y CONSUMERS

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Abstract: *The continued and rapid advancement of information and communications technology has considerably shaped the overall behaviour of Generation Y consumers, also known as the Millennial Generation. In that context, the objective of this paper was to examine differences between different types of impulse buying behaviour and online environmental cues (website quality and website design). The paper also aimed to provide determinants of e-impulse buying behaviour of Generation Y consumers. The research was conducted using a questionnaire on a sample of 334 Generation Y consumers in Croatia. Collected data was analysed using software package SPSS 20. Various statistical analyses were used such as factor analysis and analysis of variance. The findings indicate that online consumers are influenced by the two major factors, extreme and pure impulsiveness. The paper utilised website design and website quality in order to determine the relation between these variables and different types of e-impulse buying behaviour of Generation Y in Croatia. Significant differences were found between extremely and purely impulsive Generation Y consumers and online environmental cues.*

Keywords: *Generation Y, online buying behaviour, impulse buying, Croatian consumers.*

JEL: L81, D12

INTRODUCTION

Nowadays, the Internet is becoming an essential part of the everyday routines and practices of Generations Y and Z (Issa and Isaias, 2016). As stressed by Bolton et al. (2013), Generation Y is distinguished from other generational cohorts in its intense exposure to the Internet from a very young age. Broadly speaking,

Generation Y is the first generation to grow up with the Internet (Norum, 2008). Generation Y is also known as *Millennials*, *Nexters*, *Generation www*, *the Digital Generation*, *Generation E*, *Echo Boomers*, *N-Gens* (Martin, 2005). Although the precise boundaries of Generation Y are still being debated, it mainly refers to the individuals born during the twenty years spanning from 1980 to 2000 (Erickson, 2008; Cekada, 2012). It is argued that Generation Y has caught the attention of researchers due to the sheer size of this consumer segment and its significant spending power (Kruger and Saayman, 2015). However, Foscht et al. (2009) emphasize that Generation Y is a heterogeneous group rather than homogeneous as many studies usually treat this age cohort. As regards their family background, one in four Generation Y is raised in disruptive single-parent/income family structures, where stress, economic and emotional hardships are experienced (Duh, 2016).

Broadly speaking, Generation Y members have a marked preference for the visual learning style (Weiler, 2005). As regards their web preferences, Djamasbi et al. (2010) emphasize large pictures, images of celebrities, and a search feature. As stressed by Bilgihan (2016), Generation Y is the least loyal generational cohort. Regarding their shopping behaviour, Anders Parment (2013) states that choosing a product is the first step in their purchase process. The study by Dhanapal et al. (2015) reveals that social factors (e.g. products used by family and friends, products endorsed by celebrity, suppliers engaged in corporate social responsibility, etc.) have a significant relationship with online purchasing behaviour of Generation Y. Their decision to purchase a product is also influenced by socialization and feelings of accomplishment (Noble et al., 2009). Findings by Rajamma et al. (2010) reveal that consumers' need for uniqueness influence Generation Y's retail patronage behaviours. Similarly, their findings are supported by the study by Eren-Erdogmus et al. (2015) where uniqueness was found to be a new apparel brand personality dimension for Generation Y.

As regards brand consciousness, Giovannini et al. (2015) identified public self-consciousness and self-esteem to be of the utmost importance to Generation Y consumers. In addition, Aron O'Cass and Eric Choy (2008) found that Generation Y consumers' level of involvement had positive effect on brand related responses such as perception of brand status and brand attitude. Moreover, Lorna Ruane and Elaine Wallace (2013) stressed the significant impact of social media on the dynamics of brand consumption and the overall behaviour of female consumers. Similarly, Bamini et al. (2014) examined the impact of social media marketing medium toward brand loyalty and purchase intention in Generation Y.

Their results indicated that the online marketing communications were effective in promoting brand loyalty and product purchase intention through company website and social media platforms. As regards Generation Y's online website satisfaction, Lim et al. (2016) indicate that usability, credibility and service quality will affect the customers' satisfaction when they purchase via website. Likewise, Nadeem et al. (2015) confirm that website service quality and consumers' predispositions to use Facebook for online shopping positively affect consumer trust toward an e-tailer.

In the context of consumer behaviour, it is important to differentiate rational from impulsive decision-making (Hofmann et al., 2008). In addition, Quintal et al. (2016) emphasize that understanding the factors underlying Generation Y's consumer behaviour is crucial, particularly due to their considerable consumption potential and the increasing sophistication of brand marketing in the marketplace. The main objective of this paper was to examine differences between different types of impulse buying behaviour and online environmental cues (website quality and website design). To this end, the paper is organized into four sections. Following the introduction, the second section provides insights into impulse buying behaviour and its determinants. The research methodology, data analysis and research results are presented in the third section. Finally, the paper closes with conclusions drawn from the paper.

LITERATURE REVIEW

In general, impulse buying is defined as a sudden and powerful urge in the consumer to buy immediately which occurs when desire for a product or brand outweighs one's willpower to resist (Faber, 2010). In that sense, Li-Ting Huang (2016) states that the urge to buy significantly predicts impulse buying behaviour. Mood factors play a complex role in consumers' impulse buying behaviour (Gardner and Rook, 1988). Similarly, Silvera et al. (2008) state that high frequency impulse buying can be regarded as a form of escape from negative affective states, depression, and low self-esteem. However, impulse buying can also stimulate various negative affective responses (Punj, 2011), dissatisfaction and regret (Wood, 1998), as well as self-conscious emotions, such as guilt and shame (Yi and Baumgartner, 2011). In addition, impulse buying can provoke unethical consumer behaviour (Bossuyt et al., 2017).

Previous research has identified several types of impulse purchasing. In that context, Hawkins Stern (1962) examined pure impulse buying, reminder impulse

buying, suggestion impulse buying and planned impulse buying. Similarly, Han et al. (1991) classified impulse buying behaviour of apparel into four types, i.e., planned impulse buying, reminded impulse buying, fashion oriented impulse buying and pure impulse buying. With regard to the online environment, Eun-Jin Lee (2011) analysed the effects of internet fashion consumer's impulse buying tendency on positive and negative purchasing behaviours. As a result, the impulse buying tendency of internet fashion consumers was classified into pure impulse buying, reminder impulse buying, suggestion impulse buying, and stimulus impulse buying.

Although impulse buying is argued to be prevalent online, more research is still needed (Liu et al., 2013). As Wu et al. (2016) note, online consumers are system users of websites in the purchase process. According to Junghyun Kim and Robert LaRose (2004), a lack of self-regulation may occur in an online environment. As a result, buying impulsiveness can be encouraged (Sun and Wu, 2011). Furthermore, shopping at websites provides buyers with convenience and anonymity, and thus increases the likelihood of impulse buying (Chih et al., 2012). Consumers report that shopping online results in a substantially increased sense of freedom and control as compared to offline shopping (Wolfenbarger and Gilly, 2001). As a result, abnormal forms of shopping may arise, such as impulsive and compulsive buying (LaRose and Eastin, 2002).

It is important to note that socially constructed marketing imageries (e.g. e-atmospherics) help consumers while making choices and decisions (de Kervenaol et al., 2009). As regards the influence of web aesthetics on online consumers' psychological reactions, Wang et al. (2011) argue that consumers' cognitive, affective, and conative outcomes can be significantly evoked by aesthetic stimuli. According to Wells et al. (2011), website quality is related to a consumer's desire to buy on impulse. Likewise, Bressolles et al. (2007) stress the main dimensions of website quality and their impact on impulse buying. On the other hand, the study by Parboteeah et al. (2009) reveals that although many participants had the urge to buy impulsively, regardless of website quality, this behaviour's likelihood and magnitude was directly influenced by varying the quality of task-relevant (such as navigability) and mood-relevant cues (such as visual appeal).

With regard to website design that can stimulate online impulse buying, Kathy Shen and Mohamed Khalifa (2012) outline the importance of a compelling

and sociable virtual experience. In the context of impulsive buying, Julian Lin and Chan Hock Chuan (2013) highlight website's information quality and customer's usage of interactive features. Likewise, Shen-Wei Lin and Louis Lo (2016) stress that ease of navigation significantly influence consumers' emotional responses, pleasantness, and arousal, which subsequently affects their urge to buy impulsively. Additionally, Liu et al. (2013) address the issues of instant gratification and impulsiveness associated with the desire to buy on impulse.

According to Tao Sun and Guohua Wu (2011), both Internet addiction and need for arousal have a positive influence on buying impulsiveness. Further, Arne Floh and Maria Madlberger (2013) confirm that shopping enjoyment affects impulsiveness and impulse buying behaviour. Findings also confirm that hedonic value drives online impulse buying tendencies (Ozen and Engizek, 2014). Similarly, Sojung Kim and Matthew S. Eastin (2011) stress the relationship between hedonic shopping motivation and impulse buying. Additionally, Park et al. (2012) confirm a positive effect of hedonic web browsing on impulse buying.

Further, Sandy Dawson and Minjeong Kim (2009) emphasize the correlation between a person's emotional response and the likelihood of online impulse buying behaviour. According to Margery Lucas and Elissa Koff (2017), impulse buying can be instigated by the need to repair negative affect associated with body dissatisfaction. As regards apparel websites, external trigger cues, such as promotions, ideas and sales, can encourage online impulse buying (Dawson and Kim, 2010). The study by Grace Lee and Youjae Yi (2008) provides evidence that arousal and perceived risk have effects on impulsive buying behaviour. Perceived risk was negatively associated with impulsive buying behaviour, whereas pleasure was a predictor of impulsive buying intention.

RESEARCH METHODOLOGY, DATA ANALYSIS AND RESULTS

Data was collected through survey questionnaire using the purposive sample of 334 Generation Y consumers in Croatia. In this paper, we follow Tamara Erickson's (2008), Gibson et al. (2009) and Tracey Cekada's (2012) definition of Generation Y focusing on members born between 1980 and 2000. The basic demographic factors of respondents included their gender, education level and monthly income level. Table 1 shows the demographic characteristics of respondents.

Table 1: Sample characteristics

<i>Characteristics</i>	<i>N</i>	<i>Percentage (%)</i>
Gender:		
Male	174	52.1
Female	160	47.9
Total	334	100
Education:		
Elementary school or less	46	13.8
Secondary school /qualified workers	220	65.9
College /Highly qualified workers	21	6.3
University degree	42	12.6
Master and doctoral studies	5	1.4
Total	334	100
Monthly income (HRK):		
Without income or up to 1000	5	1.5
1001-3000	13	3.9
3001-5000	46	13.7
5001-9000	66	19.8
9001-	80	24.0
I do not know/I refuse to answer	124	37.1
Total	334	100

Source: Research findings (N=334)

The empirical survey was carried out in January 2016. The survey questionnaire consisted of 14 statements. The first section of the questionnaire was related to demographic variables whereas the second section included online measurement scale to determine the e-impulse buying behaviour of Generation Y consumers. Impulse buying tendencies were measured using selected items of buying impulsiveness scales developed by Dennis W. Rook and Robert J. Fisher (1995), and Bas Verplanken and Astrid Herabadi (2001). In addition, four statements related to compulsive buying tendencies were added based on Ronald J. Faber and Thomas C. O'Guinn (1992) and Gilles Valence, Alain d'Astous and Louis Fortier (1988) buying compulsiveness scales. The latter statements were included due to a positive correlation between compulsive buying and several aspects of impulsivity (Billieux et al., 2008), as well as problems with impulse control in compulsive buying (Hague et al., 2016). Further, Agata Maccarrone-Eaglen and Peter Schofield (2017)

associate self-control impaired impulsive elements with compulsive buying. Additionally, Silvera et al. (2008) stress that high frequency impulse buying has a compulsive element. Respondents were asked to choose answers from a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Before using the factor analysis, the reliability of Cronbach's alpha coefficient of measurement scale of e-impulse buying behaviour of Generation Y consumers was determined. Moreover, the factor analysis was used in order to reduce a large number of variables to a smaller number of factors. Collected data was analysed using software package for processing qualitative and quantitative data of social research-SPSS 20.

As an initial step in multivariate statistical approach, it was necessary to determine the internal reliability of measurement scale of e-impulse buying behaviour of Generation Y consumers. To determine the internal consistency amongst the diagnostics of analysis, Cronbach's alpha coefficient was used. Table 2 shows the Cronbach's alpha coefficient for measurement scale of e-impulse buying behaviour of Generation Y consumers.

Table 2: Reliability of measurement scale e-impulse buying behaviour of Generation Y consumers

Number of variable	Cronbach's Alpha
11	0.924

Source: Research findings (N=334)

Results show a high value of the Cronbach's alpha coefficient (0.924) indicating a high reliability of measurement scale of e-impulse buying behaviour of Generation Y consumers. The construct of convergent and discriminant validity of measurement scale was examined through confirmatory factor analysis. Furthermore, the results of the statistical tests KMO and Bartlett test of sphericity are presented in Table 3.

Table 3: Kaiser-Meyer-Olkin test and Bartlett's test of sphericity measurement scale of e-impulse buying behaviour of Generation Y consumers

Kaiser-Meyer-Olkin test		.917
Bartlett's test of sphericity χ^2	Hi-square	2431.70
Degree of freedom df		55
Significance		.000

Source: Research findings (N=334)

The value of the Kaiser-Meyer-Olkin test was very high (KMO= 0.917), and Bartlett test of sphericity was statistically significant ($\alpha \leq 0.05$). Hence, the adequacy of the sample was established and the scale was uni-dimensional. Further, principles component factor analysis with varimax rotation method and Kaiser-Guttman criteria was performed on the data. According to the Kaiser-Guttman criteria, the model can include only the factors with eigenvalues above 1. Consequently, two components or variables with eigenvalues above 1 were extracted (Table 4).

Table 4: Total variance explained for measurement scale of e-impulse buying behaviour of Generation Y consumers

Items	Initial eigenvalues			Rotation Sums of Squared Loadings		
	Total	Variance %	Cumulative %	Total	Variance %	Cumulative %
1	6.33	57.58	57.58	6.33	57.58	57.58
2	1.18	10.72	68.31	1.18	10.72	68.31

Extraction Method: Method Principal Component Analysis

Source: Research findings (N=334)

Based on the results, it can be seen that 57.58% of the total variance is explained by Factor 1, whilst 10.72% is explained by Factor 2. Together, these variables explain 68.31% of the total variance. Rotated component matrix is obtained by further analysis. The matrix of rotated factor structure achieves the goal of data reduction and shows the best summary of linear relations. All the manifested variables show significant loading (>0.5) that indicate excellent properties of convergent and discriminant validity for scale of e-impulse buying behaviour of Generation Y consumers.

Table 5: Factor loadings for measurement scale of e-impulse buying behaviour of Generation Y consumers

Items		Factors loading	
Code	Description	Factor 1: Extreme impulsiveness	Factor 2: Pure impulsiveness
V.8	"I felt anxious or nervous on days I didn't go shopping."	.886	
V.10	"Sometimes I feel like buying things on the spur of the moment."	.835	
V.11	"Shopping is a way of facing stress and relaxing."	.813	
V.7	"I bought something in order to make myself feel better."	.770	

Items		Factors loading	
Code	Description	Factor 1: Extreme impulsiveness	Factor 2: Pure impulsiveness
V.9	"If I have any money left at the end of the day period, I just have to spend it."	.727	
V.1	"I often buy things without thinking."	.667	
V.2	"I buy things according how I feel at the moment."	.637	
V.4	"If I see something new, I want to buy it."		.834
V.5	"I become very excited if I see something I would like to buy."		.826
V.6	"I find it difficult to pass up a bargain."		.750
V.3	"I sometimes feel guilty after having bought something."		.527

Source: Research findings (N=334)

As per the content of the statements, it can be concluded that the Factor 1 has a compulsive element in impulsebuying behaviour and it is named the extreme impulsiveness factor, whilst the Factor 2 is related to pure impulse buying and is named the pure impulsiveness factor (Table 5). The purpose of factor analysis is achieved and the interpretation of factors is satisfactory.

The majority of consumers feel occasional excitement associated with their shopping experience. However, extreme forms of shopping can result in excessive buying behaviour, shopping addiction or compulsive buying. Self-image plays a great role in consumers' buying behaviour and can be crucial when consumers make unplanned purchases (Dittmar and Drury, 2000.). These consumers tend to be shopping addicts who show poor self-control. In addition, they have low self-esteem and, consequently, they need to improve their affective states, i.e., to eliminate stress and dissatisfaction. Unlike pure impulsive consumers, they do not suffer post shopping regret. Their extreme impulse buying behaviour consists of compulsive buying components and is related to emotional instability (Mowen and Spears, 1999), as well as inability to control their urge to buy.

On the other hand, consumers can experience an urge to buy impulsively when they need excitement and shopping enjoyment. In general, shopping experience is argued to encourage emotions and drive consumers to impulse buying (Hausman, 2000; Youn and Faber 2000). Furthermore, bargaining, promotions and advertisements can affect uncontrolled urge to buy existing or new products

(Youn and Faber, 2000; Harmancioglu et al., 2009). In most cases, consumers feel regret after engaging in impulse purchases. Therefore, such behaviour can be called pure impulse behaviour.

Further analysis of variance is performed to determine whether there is a difference between different types of e-impulse buying behaviour of Generation Y consumers and website features, such as website design and website quality. The analysis takes into consideration the extreme and pure impulsiveness factors, and website quality (Table 6).

Table 6: Analysis of variance between extreme and pure impulsiveness and website quality

	Sum of squares	df	Mean square	F	Sig.
Extreme impulsiveness	30.026	4	7.506	8.151	.000
Pure impulsiveness	24.947	4	6.237	6.661	.000

Source: Research findings (N=334)

According to the results of variance, significant differences between extreme impulsiveness and website quality ($p < 0.000$, $F = 8.151$) can be observed. Thus, Generation Y online consumers who exhibit strong, extremely impulsive tendencies will make online purchases regardless of the website quality. It is evident that website quality will not play an important role in the behaviour and buying decision process of these consumers. Such findings are in line with reported evidence from existing literature (Dittmar, 2005; Brougham et al., 2011) indicating that younger people, especially college-aged students, are more inclined to extreme types of behaviour.

Moreover, the results of variance suggest a significant relationship between the pure impulsiveness factor and website quality ($p < 0.000$, $F = 6.661$). Likewise, the results of the statistical analysis show that Generation Y consumers who make purely impulse purchases will be more inclined toward online purchasing if they value high quality websites with attractive content. These results indicate that purely impulsive online consumers will consider website quality as a significant element in their buying decision process. This is consistent with previous findings (Bressolles et al., 2007; Verhagen and van Dolen, 2011; Wells et al., 2011) suggesting that website quality directly affects the probability of engaging in impulse buying. Table 7 shows the results of analysis of variance between extreme and pure impulsiveness factors and website design.

Table 7: Analysis of variance between extreme and pure impulsiveness and website design

	Sum of squares	df	Mean square	F	Sig.
Extreme impulsiveness	10.235	4	2.559	2.608	.036
Pure impulsiveness	9.357	4	2.384	2.425	.048

Source: Research findings (N=334)

Based on the results presented in Table 7, it can be concluded that there is a significant difference in determining different forms of e-impulse buying behaviour of Generation Y consumers about website design. The results reveal significant differences between the extreme impulsiveness factor and website design ($p < 0.036$, $F = 2.608$). According to the results, Generation Y online consumers who exhibit extreme impulsiveness will not consider website design as a key element in their buying decision process. Further, there is a significant difference between the pure impulsiveness factor and website design ($p < 0.048$, $F = 2.425$). Consequently, pure impulse buying tendencies will increase if online consumers perceive website design as an important cue during their buying decision-making process. This corresponds to findings by Zhang et al. (2007), Shen and Khalifa (2012), and Floh and Madlberger (2013) suggesting that website design elements may stimulate consumers' desire to make impulsive purchases. It follows that website quality and website design will have a significant role in online buying only for consumers who make purely impulse purchases. On the other hand, consumers who exhibit extremely impulsive tendencies will make purchase regardless of website design and website quality. This could be explained by their focus on owning desired products without perceiving additional elements associated with website design or website quality.

CONCLUSION

Given the ever-increasing growth in electronic retailing, a better understanding of online buying behaviour is becoming imperative for online retailers in order to maintain their customers, attract new ones and convert online visitor to buyers. In light of this, the paper provides a framework for an improved understanding of e-impulse buying behaviour of Generation Y consumers in Croatia. Moreover, the research contributes to the existing literature by providing new insights into e-impulse buying behaviour of Generation Y consumers and online environmental cues.

The findings indicate that impulsive online consumers are influenced by two major factors, extreme and pure impulsiveness. Moreover, the paper utilised website design and website quality to determine the relation between these variables and different types of e-impulse buying behaviour of Generation Y consumers. Significant differences were found between extreme and pure impulsiveness in Generation Y consumers and online environmental cues, i.e., website quality and website design. On the one hand, results suggest that extremely impulsive online consumers will not consider website quality and website design as important cues when making buying decisions. On the other hand, purely impulsive consumers will perceive website quality and website design as essential elements when making online purchases.

Overall, the findings suggest that Generation Y is more accustomed toward well-established marketing tools in online environment. It can be argued that Generation Y consumers have great knowledge of different features such as information customization. Thus, degree of interactivity will play a significant role in encouraging these consumers to make online purchases. Bearing in mind the two types of e-impulse behaviour of Generation Y consumers, online retailers should adjust to “newcomer situation”, especially concerning extremely impulsive consumers. Website quality and website design should suit the skills and expectations of extremely impulsive Generation Y customers. It also refers to the customization of a website. It will make a website more interesting and will attract Generation Y consumers with extremely impulsive tendencies. These findings emphasize the need for websites to have greater suited consumer relationship tools.

Generation Y online customers are looking for ways to derive greater value from web-based interactions. With that in mind, online retailers should strive to improve their websites that can be tailored more effectively to meet needs of users based on skill levels. For example, websites can have individual or specific portals, as well as customized features based on identified skill levels. It could be concluded that the old online marketing tools have no longer significant influence on impulsivity, especially for extremely impulsive consumers. Therefore, creating more attractive environment for online buying has become a challenging issue for both online retailers and internet marketers. Consequently, they need to consider carefully determinants of e-impulse buying behaviour in order to better target and better satisfy different segments of impulsive consumers. In particular, the findings may help to understand website attributes online retailers should take into consideration when approaching Generation Y impulsive consumers and building customer relationships.

Finally, the findings should be considered in the light of their limitations. The research has not taken into account other factors influencing online consumer behaviour, such as cultural, social and psychological factors. Additionally, product type, product category and other online environmental cues have not been taken into consideration. In that sense, future research should also include other consumer groups such as Baby Boomers, Generation X or Generation Z in order to compare the differences between these groups in online environment. To this end, additional research is needed to broaden understanding of this increasingly important dysfunctional buying behaviour in online environment.

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