

Restraining Impulsive Buying: A Nexus of Cognition, Disposition and Social Compulsion

Adil Zahoor^a , Umer Mushtaq Lone^b  and Suhail Ahmad Bhat^c 

^aDepartment of Management Studies, Islamic University of Science and Technology, Pulwama, Jammu and Kashmir, India; ^bVIT-AP School of Business, VIT-AP University, Beside AP Secretariat, Amaravati, AP, India; ^cDepartment of Management Studies, University of Kashmir (South Campus), Anantnag, Jammu and Kashmir, India

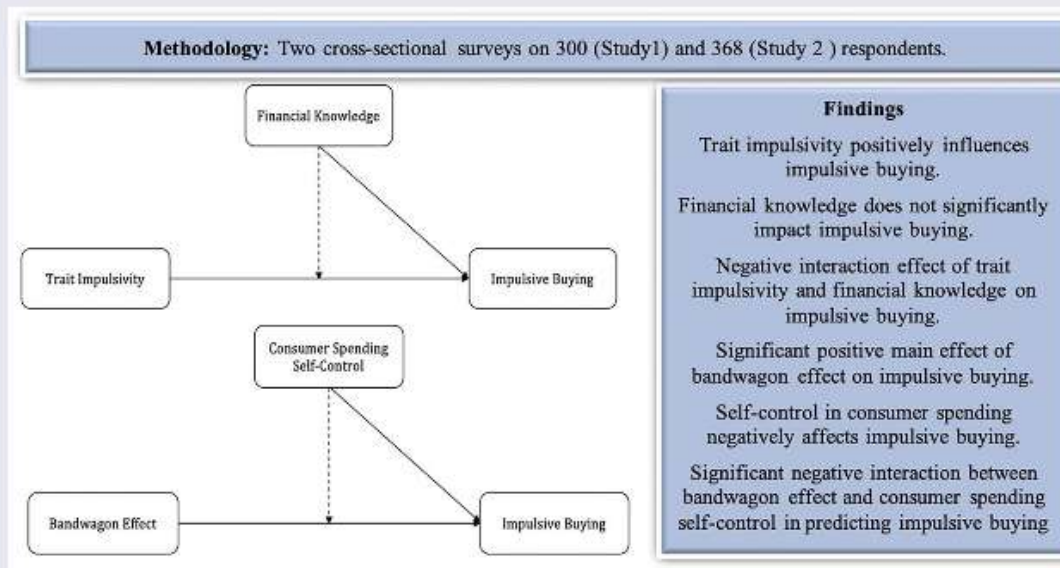
ABSTRACT

This study examines how trait impulsivity, bandwagon effect, financial knowledge, and spending self-control interact to shape impulsive buying behavior. To that end, we gathered primary data from two structured surveys. The final sample in Study 1 comprised 300 respondents, and Study 2 solicited data from 368 respondents. The results revealed that trait impulsivity and the bandwagon effect significantly increase impulsive purchases. In contrast, financial knowledge and spending self-control act as protective factors, reducing susceptibility to impulsive buying. The findings highlight the dual role of cognition and behavior regulation in countering both internal dispositions (trait impulsivity) and external social pressure (bandwagon effect). Besides advancing our theoretical understanding of the impulsive buying phenomenon, these insights offer practical implications for financial education and advisory services that aim to promote informed, responsible consumer choices in socially dynamic environments.

KEYWORDS

Impulsive buying behavior; trait impulsivity; bandwagon effect; financial knowledge; spending self-control

GRAPHICAL ABSTRACT



Introduction

Impulsive buying (IB) is defined as “a sudden, often powerful and persistent urge to buy something immediately” (Rook, 1987, p. 191). It accounts for approximately US\$5,400 in average annual consumer expenditure on product categories such as shoes, clothing, food, and household

items (O’Brien, 2018). Much of the existing academic literature portrays impulsive buying as a positive, or at least harmless, consumer behavior and often advances managerial strategies that actively encourage impulsive buying (Spears, 2006). Prior research suggests that impulsive buying can elicit immediate positive emotional responses, such as excitement and pleasure