

The Effect of Materialism and Hedonic Shopping on Impulse Buying among Muslim Consumers: A Moderating Role of Religiosity

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57

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ABSTRACT

This study aims to explore the extent to which materialism and hedonic shopping behavior encourage Muslim consumers to make impulse purchases with the role of religiosity as a moderating variable. One hundred fifty respondents were involved as primary data by convenience sampling, which was then examined using structural partial least squares modeling (PLS-SEM). The study shows that even though religiosity has a negative and negligible impact on Muslim consumers' impulsive purchases, materialism has a positive and significant effect on their behavior. Hedonism also has a positive and significant effect on Muslim consumers' impulsive purchases. On the other hand, consumerism and excessive behavior, or the tendency to make impulsive purchases, have not been reduced by religiosity in Muslim consumers. Therefore, this study provides the renewal of literature on factors that encourage impulsive buying behavior, including hedonic shopping, materialism, and religiosity. It also reveals how these factors moderate consumers in suppressing impulsive buying decisions among Muslim consumers in Indonesia.

Keywords: *Materialism; Hedonic Shopping; Impulsive Buying; Muslim Consumer; Religiosity*



INTRODUCTION

The development of increasingly advanced technology encourages consumers to gain more comprehensive access to products that are traded both through

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online and conventional media. This convenience also opens up opportunities for impulsive consumer attitudes in purchasing a product (Ramazani & Kermani, 2022). Impulse buying behavior is explained as unplanned buying behavior, described by relatively fast decision-making and the desire to own. Unplanned purchases, as described, are involuntary and are more difficult to avoid than planned purchasing behavior (Hendrawan & Nugroho, 2018). Studies show that many purchases are made due to impulsive decisions rather than pre-planned choices (Kasanah & Fikriyah, 2022; Scarpi, 2021; Sehra et al., 2022). Research conducted by Bahrainizad and Rajabi (2018) indicates that relatively 70 percent of purchasing decisions are made impulsively or spontaneously, and the remaining 30 percent are planned purchases. However, an increase in impulse purchases may have an adverse psychological impact on consumers. The phenomenon of impulse buying is also very influential in behavior among young consumers (aged 17-35 years) who generally make purchases without doing planned budgeting first (Sehra et al., 2022).

There are several adverse effects of impulse buying behavior from economic and psychological perspectives. First, customers might incur material losses due to unplanned purchases made afterward, parting with their money despite their doubts about the item's utility and quality since they perceive it as a risky decision (Komala, 2019). Second, impulse buying will generally create post-purchase regret, and this situation shows that consumers will feel regret when given a product impulsively because it has no utility value for them (Habib & Bekun, 2021). Some previous studies mention that a materialistic view will motivate consumers to continue shopping even though it is outside of their planning (Li et al., 2019; Ningtyas & Vania, 2022; Özdemir, 2022; Pradhan et al., 2018; Rashid et al., 2019; Rehmat et al., 2021).

Another factor is the tendency of hedonic shopping in today's consumers. Consumers who belong to hedonic shopping enjoy shopping and make it part of a way to entertain themselves and release stress (Hussain & Siddiqui, 2019). In particular, consumers with this type will seek pleasure and enthusiasm by shopping (Tarka et al., 2022). It proves that consumers with a hedonic shopping attitude will tend to purchase goods that are not needed but only to seek satisfaction for their activities (Habib et al., 2020a; Tirtayasa et al., 2020). The author discovers, however, that the complex character of motivation for hedonism and its effect on impulsive purchasing behavior is still not well-tested empirically in recent studies. As a result, this essay will employ hedonistic shopping indications to incite young Indonesian buyers to make impulsive buying decisions.

In the view of Islam, impulsive behavior in shopping is something that should be avoided in human life. Consumer behavior in carrying out consumption activities needs to pay attention to aspects of need at the dharuriyah (primary), hajjiyat (secondary), and tahsiniyat (tertiary) levels (Komala, 2019). Thus, through these considerations, a consumer can distinguish between wants and needs that he has to fulfill. When consumers only follow their desires, this will lead to new desires, indicating a tendency toward impulsive buying behavior (Habib et al., 2020a). Therefore, religiosity and spirituality can be helpful as a means of preventing impulse buying (Maryati et al., 2020; M. Zhang & Shi, 2022).

However, some previous studies only tested the relationship between religiosity and consumption behavior and were not specific to impulsive buying behavior. Impulsive buying behavior and its relationship to aspects of religiosity are limited to literature studies that provide the views of Muslim economists such as Al-Ghazali and his review of Islamic law based on the Qur'an and Hadith. On the other hand, throughout the empirical testing stage, particularly in Indonesia, there have been limited findings due to the inclusion of additional factors. As a result, this research will contribute to the renewal of literature on aspects that encourage impulsive buying behavior, namely hedonic shopping, and materialism. It will examine the moderating role of consumer religiosity in suppressing impulsive buying decisions of Muslim consumers in Indonesia. This research also follows Salwa (2019) which suggest conducting empirical testing by including religiosity variables as moderating variables. Therefore, this research will also be carried out in order to test the conceptualization that previous researchers have built that the higher the level of religiosity of a person will tend to follow Islamic consumption ethics by limiting consumption only to things that are included in the needs aspect and not indulging in desires which are indicated as human lust as greedy creatures (Aini & Niha, 2020; Pratomo & Ermawati, 2019).

LITERATURE REVIEW

Impulsive Buying Behaviour

Impulse buying is the subject of several experts who study it from a consumer behavior perspective. This is because of its complexity and increasing popularity among various product categories (Badgaiyan et al., 2016; Shehzadi et al., 2016). The symbolic self-completion theory, proposed by Gollwitzer and Wicklund (1982), suggests that individuals obtain and

display material symbols to compensate for perceived deficiencies in their self-concept, a process known as symbolic self-completion. Recent studies have explored how various factors influence impulsive buying. Farid and Ali (2018) discovered that depressive states, triggered by feelings of lost control and lack of belonging, can lead to impulsive and compulsive purchasing behaviors, which consumers often view as rational following distressing events. Additionally, impulse buying can act as a form of escape from negative emotions and depression (Widagdo & Roz, 2021). Sehra et al. (2022) found that consumers in these emotional states frequently engage in “self-award,” using these purchases to foster a hopeful change from their negative moods (Podoshen & Andrzejewski, 2012).

Materialism is a personality trait that highlights the importance of possessions, demonstrating status and enhancing one’s feelings through the ownership of specific material goods (Türk & Ercis, 2017). The possession dimension measures life success, assessing one’s beliefs about success and the number and quality of possessions. Based on this, consumers with a materialist attitude will continue to collect certain goods to obtain satisfaction by making intensive purchases even though they do not consider the function and utility of goods (Ramazani & Kermani, 2022). Thus, this can be used as a factor contributing to impulse buying. The results of empirical studies (Li et al., 2019; Mathai & Shanthaamani, 2016; Özdemir, 2022; Widagdo & Roz, 2021) experimentally show that this type of materialism can encourage a person to make impulse purchases. This finding is also confirmed by Aini and Niha (2020), who revealed that materialism can significantly encourage individual purchasing behavior to increase self-esteem and fulfill their desires through impulse purchases.

H1: Materialism has a positive effect on impulse purchases

Hedonic Shopping

Explain why consumers decide to buy. Hedonic motives direct how one buys for pleasure and enjoyment (Wang et al., 2022). When consumers shop with hedonic motives, they browse and buy products impulsively because they like them without considering the outcome. When consumers spend more time in a store, they tend to spend more money and purchase a greater number of products (Fahri et al., 2022). Hedonic motives drive consumers to seek fun, enjoyment, imaginative experiences, and sensory stimulation (Zurit et al., 2016). Research by Dey and Srivastava (2017) and Fahri et al. (2022)

support that impulse purchases satisfy many consumers' hedonic desires, so they will continue purchasing. In addition, Calvo-Porrall and Lévy-Mangin (2021) claim that hedonic satisfaction is a crucial driving factor in impulse buying. Several conceptual studies also endorse the connection between hedonic motives and impulse purchasing.

H2: Hedonic Shopping has a positive effect on impulse purchases

Religiosity

Religiosity is defined as an individual's belief in God and adherence to God's principles in daily life (Hoetoro, 2020). In the context of Islamic religiosity, the Qur'an and the Prophet's hadith advocate for moderate consumption for every (Singh et al., 2021). Avci (2021) discussed how Muslim consumer beliefs in Turkey influence risk aversion and decision-making (whether emotional or rational), finding that Muslims who adhere to Islamic doctrine tend to maintain a balanced consumption pattern, avoiding overconsumption, waste, and impulse purchases. Religiosity is acknowledged as a predictor of behavior and value systems, significantly influencing consumer behavior, particularly in impulse buying (Avci, 2021; Hoetoro, 2020; Ramazani & Kermani, 2022). More specifically, it was found that religiosity is significantly negatively related to impulse buying tendencies (Habib et al., 2020b). It suggests that consumers inclined to religious rules will strive to limit their behavior in following desires and only focus on fulfilling needs.

H3: Religiosity hurts impulse purchases

The Moderating Role of Religiosity on Impulse Buying

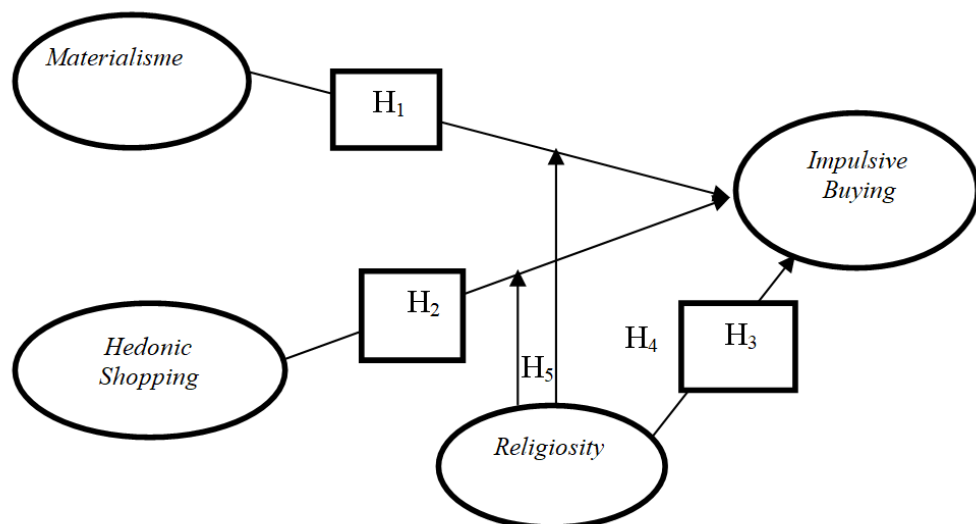
Religious consumers tend to be less materialistic, less influenced by branded goods and exhibit lower levels of consumption (Tran, 2022). Habib et al. (2020b) also suggested that religious consumers oppose materialism and luxury. This inconsistency makes it challenging to conclude a direct inverse relationship between lower materialism and higher religiosity tendencies. However, religious consumers display lower materialistic values due to higher levels of subjective well-being, defined as life satisfaction based on rationality, compassion, and strong faith (Yousaf & Malik, 2013). Additionally, religiosity is significantly linked to anti-consumption (Hoetoro, 2020), reduced conspicuous consumption (Salwa, 2019), and a rejection of materialism (Ramazani & Kermani, 2022). This view contrasts with

the relationship between religiosity and hedonic consumption. In several studies, it was found that hedonistic consumption and placing expectations of pleasure on shopping activities are irrelevant for those who have intense religiosity (diligent worship and obedience to religion) (Hajar et al., 2019; Hoetoro, 2020; Pasaribu & Dewi, 2015). For religious consumers, shopping and doing excessive things cannot bring happiness and satisfaction. Instead, they will get closer to God by worshiping to fulfill spiritualist satisfaction.

H4: Religiosity moderates the relationship between materialism and impulse buying

H5: Religiosity moderates the relationship between hedonic shopping and impulse buying

Figure 1
Schematic Diagram of the Study



RESEARCH METHOD

The current research adopted the quantitative research approach. This study uses the variables of materialism and hedonic shopping as exogenous variables, religiosity as a moderating variable, and impulsive buying as an endogenous variable. The materialism variable is measured using six items modified from the concept of materialism by Pradhan et al. (2018) and Pradhan et al. Then eight hedonic shopping items were developed by Wang et al. (2022) and Wang et al. In hedonic shopping, consumers will be directed to measure how essential and valuable shopping activities create happiness and enthusiasm.

The religiosity variable is measured by combining eight items modified from Zhang (2022). These items measure consumers' religiosity and the view of religion in their consumption behavior. Finally, on the endogenous variable, impulsive buying is measured by nine items that were developed by Lavuri et al. (2023). This item is the most recent compared to previous studies. The nine items are built based on the concept of impulsive buying from a consumer's financial and psychological aspects. The assessment of each variable is carried out using a Likert scale of 1-5 where 1 = strongly disagree to 5 = strongly agree, and the higher the number indicates, the higher the score for a variable.

Based on data from 150 respondents who filled out the questionnaire, the characteristics of respondents related to age, gender, occupation, monthly income, and estimated monthly expenses were shown in Table 1 as follows:

Table 1
Profiles of Respondents (N=150)

Characteristics	F	(%)
Age		
20-30	92	61.3
30-40	51	34.0
40-50	6	4.0
> 50	1	0.7
Gender		
Male	59	39
Female	91	61
Annual Income in IDR		
Below 1,000,000	26	17.3
1,000,001-3,000,000	49	32.7
3,000,001-5,000,000	52	34.7
5,000,001-7,000,000	12	8.0
7,000,001 and above	11	7.3
Monthly Expense Estimation		
Below 1,000,000	52	34.7
1,000,001-3,000,000	59	39.3
3,000,001-5,000,000	29	19.3
5,000,001-7,000,000	6	4.0
7,000,001 and above	4	2.7

Source: Processed data from the authors (2023)

This study uses Structural Equation Partial Least Squares modeling (PLS-SEM) using Smart-PLS 4.0 software to test the data. The data in this

study uses a sample of Muslim consumers over 17 years of age. Data collection was conducted online for 150 Muslim consumers. This technique was carried out by considering the efficiency and convenience for respondents and researchers in monitoring the progress of filling out the questionnaire.

RESULTS

This study employed composite reliability (CR) scores, Cronbach's α , and average variance extracted (AVE) to estimate the measurement model (see Table 2 and Figure 2 for detailed information). Internal consistency was assessed using CR and Cronbach's α values, with all latent variables achieving scores above 0.7, indicating high internal consistency (Grace, 2008). Convergent validity was evaluated by calculating AVE, with all AVE values exceeding the recommended threshold of 0.5, as shown in Table 1, indicating adequacy (Fornell & Larcker, 1981). Additionally, AVE was utilized to measure discriminant validity and test whether each construct is distinct. According to Fornell and Larcker (1981) criteria, each construct should correlate more closely with its own measures than with other constructs to achieve acceptable discriminant validity. Table 2 shows that the diagonal elements (the square roots of the extracted AVE between constructs and their measures) are greater than the non-diagonal elements (the correlations between constructs), indicating satisfactory discriminant validity.

Figure 2
Hypothesis Model Framework

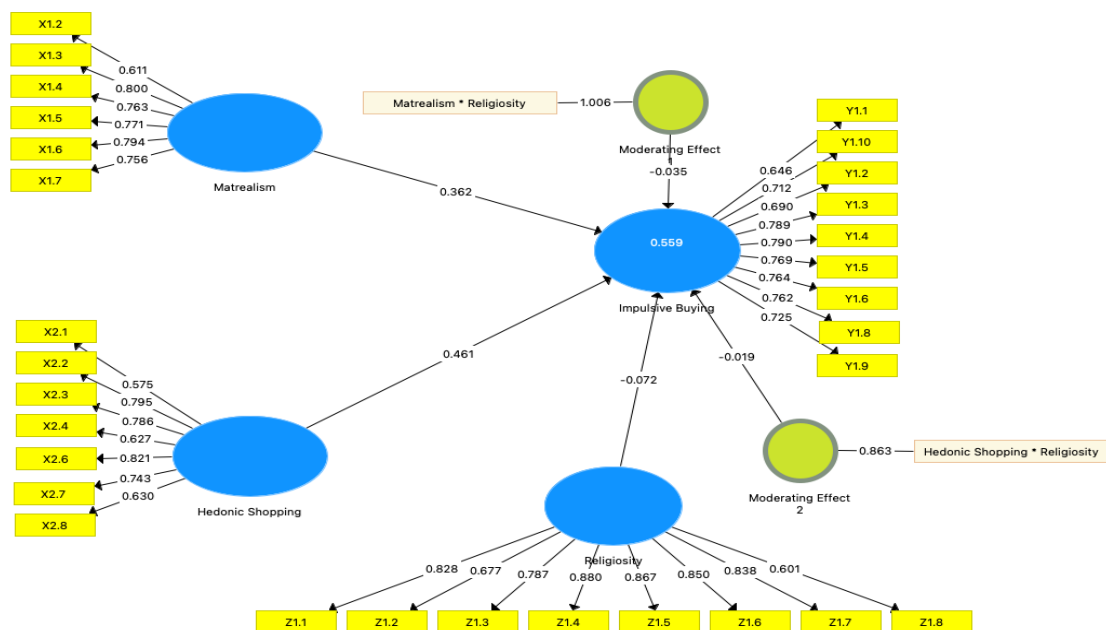


Table 2
Reliability and Validity Result

Constructs/ items	Factor loading (FL)	Composite reliability (CR)	Average variance extraction (AVE)	Cronbach's alpha (CA)
Materialism				
MA1	0,611	0,870	0,566	0,849
MA2	0,800			
MA3	0,763			
MA4	0,771			
MA5	0,794			
MA6	0,756			
Hedonic Shopping				
HS1	0,575	0,879	0,514	0,839
HS2	0,795			
HS3	0,786			
HS4	0,627			
HS5	0,821			
HS6	0,743			
HS7	0,630			
HS8	0,646			
Religiosity				
RG1	0,828	0,932	0,634	0,919
RG2	0,677			
RG3	0,787			
RG4	0,880			
RG5	0,867			
RG6	0,850			
RG7	0,838			
RG8	0,601			
Impulsive Buying				
IB1	0,646	0,916	0,548	0,896
IB2	0,690			
IB3	0,789			
IB4	0,790			
IB5	0,769			
IB6	0,764			
IB7	0,762			
IB8	0,725			
IB9	0,712			

Source: Primary Data (2023)

Table 3
Discriminant Validity of the Measurements

	Hedonic Shopping	Impulsive Buying	Materialism	Moderating Effect 1	Moderating Effect 2	Religiosity
Hedonic Shopping	0,717					
Impulsive Buying	0,702	0,74				
Materialism	0,664	0,669	0,752			
Moderating Effect 1	0,095	0,052	0,130	1,000		
Moderating Effect 2	0,075	0,029	0,111	0,714	1,000	
Religiosity	-0,073	-0,136	-0,094	-0,119	0,049	0,796

After testing the model fit, we moved on to hypothesis testing to determine the relationship between variables (Figure 2). The results of testing the structural model are presented in Figure 2 and Table 3. Both materialism ($\beta = 0.362$; $t > 1.645$; $\rho < 0.005$) and Hedonic Shopping ($\beta = 0.461$ $t > 1.645$; $\rho < 0.005$) can positively cause impulse buying behavior and the positive influence is significant. Thus, H1 and H2 have been verified. Meanwhile, the religiosity variable ($\beta = -0.072$ $t < 1.645$; $\rho > 0.005$) is proven to hurt impulse buying behavior insignificantly. As a result, H3 is rejected in this study. Furthermore, the moderating effect of religiosity on both materialism and impulsive buying ($\beta = -0.035$ $t < 1.645$; $\rho > 0.005$), as well as hedonic shopping and impulsive buying ($\beta = -0.019$ $t < 1.645$; $\rho > 0.005$) verifies that the moderating role of religiosity variables has a negative effect or can weaken impulsive buying behavior but the effect is confirmed to be insignificant with a T statistic value $< T$ table while the ρ value exceeds the significance level of 0.05 (5%). Thus, it can be seen that H4 and H5 were rejected in this study.

Table 4
Path Coefficient

	β	Std. Deviation	T Statistics	P Values	t-table	Hypotheses
Materialism -> Impulsive Buying	0,362	0,080	4,515	0,000	1,645	(H1) Supported
Hedonic Shopping -> Impulsive Buying	0,461	0,080	5,751	0,000	1,645	(H2) Supported
Religiosity -> Impulsive Buying	-0,072	0,075	0,948	0,343	1,645	(H3) Not Supported
Moderating Effect 1 -> Impulsive Buying	-0,035	0,103	0,341	0,733	1,645	(H4) Not Supported
Moderating Effect 2 -> Impulsive Buying	-0,019	0,113	0,169	0,866	1,645	(H5) Not Supported

Source: Primary Data (2023)

DISCUSSION

The results of testing the first hypothesis show that the materialism variable has a positive influence, so the first hypothesis (H1) can be accepted. These results indicate that materialist respondents tend to make impulse purchases due to the desire to satisfy others by collecting certain items to measure one's success and happiness. In other words, respondents believe that the more expensive goods they have, the more successful and happier they are, thus encouraging respondents to shop implicitly. This finding aligns with research conducted by Chang et al. (2023) and Özdemir (2022), which states a significant positive relationship between materialism and impulse buying behavior. Pradhan et al. (2018) assert that materialist consumers are more likely to make royal purchases of luxury goods to display. In this context, individuals will label themselves and build an image in society through what they buy and consume, as described in self-regulation theory. Self-regulation theory captures that individuals can regulate thoughts, feelings, and behaviors such that what is done is desired (Halfon et al., 2017). This is how individuals align themselves with relevant goals; for example, when someone

has short-term financial goals, they tend to be more impulsive because the income earned will be more accessible to spend even though it is not very useful. Eventually, it gets driven by materialistic desires. Conversely, those with a comprehensive financial plan are less likely to engage in impulsive purchasing (Pacheco et al., 2022). This study is also in line with the results from Fenton-O’Creevy et al. (2018), Pacheco et al. (2022), Pradipto et al. (2016), and Thompson and Prendergast (2015), where the proof of self-regulation theory becomes more valid because more materialistic individuals have weak self-regulation and end up in impulsive buying behavior.

The results of the second hypothesis test (H2) prove the positive effect of Hedonic Shopping on impulse purchases so that the hypothesis can be accepted. This finding shows that the higher a person’s hedonic level in shopping, the more likely they are to make impulse purchases. In other words, people who enjoy shopping, pursuing emotional satisfaction, or having a pleasant experience in shopping will encourage respondents to purchase a product without prior consideration. Research from Salwa (2019), Lavuri et al. (2023), and Safitri et al. (2023) also stated similar results, where the hedonic shopping motive has a positive effect on impulse purchases. This evidence is still in line with the concept of self-regulation theory that luxurious and symbolic things tend to be the reason for a person to buy and consume goods that are not needed but can form an individual image (Pradipto et al., 2016). Meanwhile, Indrawati et al. (2022) found that hedonic attitudes are part of an individual’s attitude toward consumption, which can provide empirical evidence for the theory of planned behavior. Thus, individuals will be more impulsive in buying when they have an attitude that tends to be hedonic.

Based on the hypothesis testing results from this study, religiosity has a negative but insignificant effect on impulse buying. This indicates that while a higher level of religiosity tends to decrease impulse buying, the influence is not statistically significant. This can be because religious values are not integrated into practice and only become knowledge. This is due to research conducted by Hoetoro and Hannaf (2019) and Ramazani and Kermani (2022), which state that religious identity does not influence consumer behavioral intentions. The consequences of impulsive buying are considered behavior that is seen as excessive in Islam, and they have not fully felt it because it is considered that religiosity and shopping behavior are not interrelated. Although religiosity is high, impulsive buying behavior is still high (Fahri et al., 2022). Consumptive behavior will lead to excessive consumption,

namely consumption that exceeds the limits of the current financial capacity (income). This finding aligns with research conducted by Ajala (2022), which explains that the Islamic religiosity variable has no significant effect on impulse buying.

If moderated by religiosity, materialism on impulse buying shows a negative and insignificant direction. Religiosity variables weaken the relationship between materialism and impulse buying. It can be explained by the fact that people's tendency towards impulsive buying behavior due to the tendency of materialism does not change according to their level of religiosity. Even though someone has a high level of religiosity, this religiosity motivation does not reduce a person's tendency to materialism, so they can make impulsive purchases when influenced by materialism. A materialistic person assumes that property ownership is seen from the goods and the position in showing his property and throne (Gültekin & Özer, 2012). Therefore, this study demonstrates that a person's level of religiosity, whether low or high, does not alter the impact of materialism on impulse purchases. In other words, religiosity is not a predictor of a person's materialistic tendency, and this can happen because people have not fully interpreted religious values.

The symbolic self-completion theory suggests that individuals purchase items with significant symbolic meaning to assert their self-definition to others. According to this theory, people are inclined to make purchases in order to receive validation from others, which in turn will establish it as a habit. Islam provides the right solution to overcome the lifestyle of materialism, namely by putting material wealth in proportion. Therefore, humans must not perceive materialism as the ultimate objective of their existence. Engaging in the obsessive pursuit of worldly matters and striving for mastery is widely criticized as a form of complete ignorance. In order to avoid the nature of materialism, of course, a person needs to integrate religious values, and the level of one's religiosity will more or less affect the traits prohibited in Sharia teachings, such as materialism and impulsive buying. These study results are consistent with the research conducted by Usman et al. (2022) and Karaduman (2016), which shows that religiosity does not moderate the relationship between materialism and impulse buying.

When moderated by religiosity, hedonic shopping on impulse purchases shows a negative and insignificant direction. The religiosity variable weakens the relationship between hedonic shopping and impulse buying. This means that even though someone with a high level of religiosity will still engage in hedonic shopping behavior and higher impulse buying behavior. Consumptive

attitude implies that consuming products is not need-oriented, so it seems to squander money excessively. This aligns with the consumer behavior theory, which refers to seeking, buying, using, evaluating, and spending goods and services consumers expect to satisfy their needs. Regarding religiosity, consumptive attitudes are unjustified because they tend to exaggerate when consuming or shopping for an item (Hendrawan & Nugroho, 2018). However, in this study, it was found that someone who has high religiosity is not guaranteed to be able to suppress excessive lifestyles such as hedonic shopping, which can occur due to pressure. Two forces from factors influence consumer behavior, namely sociocultural and psychological forces (Fahri et al., 2022). Sociocultural forces include cultural factors, social level, small reference groups, and family. At the same time, psychological forces consist of learning experiences, personality, attitudes and beliefs, and self-concept.

CONCLUSION

Based on the analysis and discussion, the following conclusions can be drawn. First, materialism has a positive and significant effect on impulse purchases, indicating that people who tend to be materialistic are more likely to make impulsive purchases. Second, hedonic shopping significantly influences impulse purchases, suggesting that individuals who engage in hedonic shopping are more prone to making impulsive purchases. Third, religiosity negatively impacts impulse purchases, implying that a higher level of religiosity does not necessarily prevent impulsive purchasing behaviors. Fourth, religiosity does not moderate the relationship between materialism and impulse buying and has a negative direction, meaning that a person's religiosity does not affect the influence of materialism on impulsive purchasing behavior. Fifth, religiosity does not moderate the relationship between hedonic shopping and impulse buying and has a negative direction, meaning that an individual's religiosity does not affect the influence of hedonic shopping behavior on impulsive purchases. Moreover, this research is limited to random respondents with a small sample size. Therefore, further research is encouraged to select a more purposive sample and explore other variables not profoundly examined in this study.

LIMITATION

Despite providing valuable insights into the relationships between materialism, hedonic shopping, religiosity, and impulse buying, this study

has several limitations that should be acknowledged. Firstly, the research utilized a relatively small and randomly selected sample size, which may not adequately represent the broader population and limits the generalizability of the findings. Additionally, the study relied on self-reported data, which can be subject to response biases such as social desirability and may not accurately capture actual purchasing behaviors. The cross-sectional design of the study also restricts the ability to infer causal relationships between the examined variables over time. Furthermore, the study did not account for potential confounding factors such as socioeconomic status, cultural influences, and personality traits that could also impact impulse buying behavior. Future research should address these limitations by employing larger and more diverse samples, utilizing longitudinal designs, and considering additional variables to provide a more comprehensive understanding of the factors influencing impulse purchasing.

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