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The Growing Significance of Unplanned Purchases in Consumer Behavior: Psychological, Environmental, and Digital Dimensions

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Abstract: Unplanned purchasing behavior has emerged as one of the most consequential phenomena in contemporary consumer research, reflecting the complex interplay of psychological impulses, retail environmental cues, and the pervasive influence of digital commerce platforms. As global retail markets become increasingly saturated with stimuli designed to trigger spontaneous spending decisions, understanding the mechanisms underlying unplanned purchases has taken on new academic and practical significance. This study examines the rising prevalence of unplanned purchasing behavior among modern consumers, drawing on a synthesis of theoretical frameworks including stimulus-organism-response theory, self-regulation failure models, and hedonic motivation theory. Through an integrative review of empirical literature supplemented by observational and survey-based evidence, the research identifies key antecedents of unplanned purchases, including in-store atmospheric cues, emotional states, digital nudge strategies, and social influence mechanisms. The findings reveal that the frequency and monetary magnitude of unplanned purchases have grown substantially over the past decade, particularly within e-commerce environments where algorithmic recommendation systems and one-click purchasing features remove traditional friction barriers to spending. This paper argues that unplanned purchasing is no longer an incidental consumer event but a structurally embedded feature of modern retail ecosystems, with significant implications for consumer welfare, financial decision-making, and marketing ethics. The study contributes a multidimensional analytical framework for researchers and practitioners seeking to understand and respond to this accelerating behavioral trend..

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1. Introduction

Consumer behavior has long been recognized as a domain shaped not only by deliberate, goal-directed decision-making but also by spontaneous, emotionally driven choices that occur without prior planning. Among these spontaneous behaviors, unplanned purchasing—broadly defined as the acquisition of goods or services not contemplated before entering a retail environment or browsing an online platform—has attracted growing scholarly and managerial attention. What was once conceptualized as an occasional deviation from rational consumption patterns is now understood to be a systematic and economically significant dimension of how individuals engage with markets.

The relevance of unplanned purchasing has expanded considerably in the context of twenty-first-century retail transformations. The proliferation of online shopping platforms, mobile commerce applications, and algorithmically curated digital storefronts has fundamentally altered the conditions under which purchasing decisions are made. Consumers are now exposed to an unprecedented volume of commercial stimuli across

multiple channels simultaneously, and the boundaries between browsing, entertainment, and buying have become increasingly blurred. In this environment, the psychological and contextual forces that drive unplanned purchases operate with greater frequency and intensity than in traditional brick-and-mortar settings[1].

Empirical evidence consistently demonstrates that a substantial proportion of retail transactions—estimates in the literature range from 40 to 80 percent depending on product category and retail format—involve some degree of unplanned decision-making at the point of purchase [2]. These figures carry significant economic implications, as unplanned purchases collectively represent hundreds of billions of dollars in annual consumer expenditure globally. Yet despite their prevalence, unplanned purchases frequently result in post-purchase regret, financial strain, and a diminished sense of consumer agency, raising important questions about the design of retail environments and the ethical responsibilities of marketers.

This paper is organized around the IMRAD structure to provide a rigorous examination of unplanned purchasing behavior. The sections that follow review existing theoretical and empirical literature on the topic, describe the methodological approach taken in this integrative analysis, present findings regarding the key drivers and growing significance of unplanned purchases, and discuss their implications for consumer research, retail practice, and policy. The overarching argument advanced here is that unplanned purchasing behavior must be understood not merely as a psychological curiosity but as a structurally significant feature of contemporary consumption that demands sustained scholarly and regulatory attention.

2. Literature Review

2.1 Defining and Theorizing Unplanned Purchases

The concept of unplanned purchasing has been approached through several overlapping theoretical lenses since it first gained systematic attention in consumer research during the mid-twentieth century. Early conceptualizations tended to treat unplanned purchases as synonymous with impulse buying—a sudden, powerful, and often irresistible urge to buy something immediately [3]. Subsequent scholarship distinguished between these constructs, noting that not all unplanned purchases are impulsive in the hedonic or emotional sense; some result from in-store reminders of need, substitution decisions, or opportunistic responses to price promotions that were not anticipated before shopping. This distinction is theoretically important because it implicates different psychological mechanisms and retail triggers.

The stimulus-organism-response (S-O-R) framework, originally developed by Mehrabian and Russell and subsequently adapted extensively within retail research, provides a foundational model for understanding how environmental stimuli—store layout, lighting, music, scent, promotional displays—interact with consumers' internal affective and cognitive states to produce approach or avoidance behaviors, including unplanned purchases. Within this framework, the retail environment is not a neutral backdrop to decision-making but an active shaper of consumer responses, deliberately engineered to facilitate spending beyond what was initially planned.

Self-regulation failure theory offers a complementary perspective, positioning unplanned purchases as outcomes of depleted cognitive and volitional resources. Research by Baumeister et al[4]. and subsequent scholars has established that the capacity for self-control is a limited resource that becomes exhausted through repeated acts of decision-making and resistance to temptation—a phenomenon known as ego depletion. Consumers who have made numerous prior decisions, experienced negative emotional states, or are fatigued are consequently more susceptible to unplanned purchases, as their capacity to

override impulsive urges has diminished. This theoretical perspective has important implications for understanding the temporal distribution of unplanned purchases across a shopping trip and the role of retail environments in engineering conditions of vulnerability.

Hedonic motivation theory further enriches the conceptual landscape by emphasizing the role of pleasure-seeking and experiential gratification in unplanned purchasing. Hirschman and Holbrook identified hedonic consumption as a dimension of consumer behavior driven by sensory stimulation, fantasy, and emotional arousal rather than utilitarian need satisfaction. Many unplanned purchases serve hedonic functions—they provide immediate pleasure, relieve negative affect, or create a sense of novelty and excitement—even when they carry no practical necessity. This dimension of unplanned purchasing is especially prominent in categories such as fashion, food, entertainment, and personal care, where products are marketed explicitly through their emotional and sensory appeal.

2.2 Antecedents and Moderating Factors

A substantial body of empirical research has identified a range of individual, situational, and environmental antecedents of unplanned purchasing behavior. At the individual level, personality traits such as impulsivity, sensation-seeking, and low conscientiousness are consistently associated with higher rates of unplanned purchasing [5]. Emotional states play a particularly powerful role: both positive moods, which increase approach motivation and risk tolerance, and negative moods, which activate coping mechanisms involving consumption, have been shown to elevate unplanned purchase rates. The relationship between affect and unplanned purchasing is thus bidirectional and context-dependent, mediated by individual differences in emotional regulation capacity.

Situational factors include time pressure, which has a nuanced effect on unplanned purchasing—some research suggests that limited time reduces spontaneous purchases by constraining browsing, while other studies find that time pressure increases reliance on heuristic decision processes that favor impulsive choices. Shopping companions also moderate unplanned purchasing behavior, with research indicating that the presence of social others can either facilitate or inhibit spontaneous buying depending on the nature of the relationship and the normative expectations governing shared shopping contexts. Notably, children accompanying adult shoppers have been found to be a particularly potent driver of unplanned food and toy purchases, a finding with implications for retail store design and family consumption research.

Environmental and contextual antecedents have received extensive attention in the retail management literature. Store atmosphere, including music tempo and volume, ambient scent, lighting levels, and spatial layout, has been demonstrated to influence consumer arousal, pleasure, and dwell time in ways that systematically increase unplanned purchasing. Price promotions, point-of-sale displays, and product sampling create situational triggers that transform browsing behavior into purchasing behavior by activating recognition of latent needs or desires. The physical placement of products within stores—end-of-aisle displays, checkout zone placement, and eye-level shelf positioning—represents a deliberate manipulation of the decision environment that leverages both cognitive shortcuts and hedonic arousal to generate unplanned purchases.

2.3 Digital Commerce and the Amplification of Unplanned Purchasing

The emergence of digital commerce has introduced a new and increasingly dominant context within which unplanned purchasing occurs, characterized by affordances that amplify the psychological mechanisms identified in traditional retail research while introducing novel triggers specific to the digital environment. E-commerce platforms deploy sophisticated algorithmic recommendation systems that expose consumers to

products they were not actively seeking, creating what has been termed 'digital discovery' purchasing—a form of unplanned buying generated by automated curation rather than in-store environmental cues. Research by Huang and Benyoucef (2013) and others has documented how interface design features including one-click purchasing, countdown timers signaling limited availability, social proof indicators such as 'trending' or 'bestseller' labels, and personalized recommendations operate as digital nudges that reduce deliberation and facilitate spontaneous purchases[6].

Social commerce—the integration of commercial functionality within social media platforms—has further expanded the contexts within which unplanned purchases occur. Consumers browsing social media feeds for entertainment or social connection are exposed to sponsored content, influencer endorsements, and shoppable posts that transform passive viewing into active purchasing with minimal friction. The seamlessness of this transition from non-commercial browsing to completed transaction removes the psychological checkpoints that traditionally provided opportunities for reconsideration, making social commerce particularly effective at generating impulsive and unplanned purchases among younger consumer segments..

3. Materials and Methods

3.1 Research Design

This study employs an integrative literature review methodology supplemented by a synthesizing analytical framework to examine the growing significance of unplanned purchases in consumer behavior. The integrative review approach, as described by Torraco (2005), is appropriate when the objective is to develop a comprehensive understanding of a mature but evolving research domain by synthesizing findings across diverse methodological traditions and theoretical perspectives. Unlike systematic reviews focused narrowly on experimental or quasi-experimental evidence, the integrative approach permits the inclusion of qualitative, quantitative, and theoretical contributions, enabling a richer and more contextually grounded analysis of the phenomenon under investigation.

The review encompasses empirical studies, meta-analyses, theoretical frameworks, and conceptual contributions published between 1985 and 2024, with particular emphasis on research published since 2010 to capture developments associated with the digital transformation of retail commerce. Sources were identified through database searches of PsycINFO, Web of Science, Scopus, and Google Scholar using search terms including 'unplanned purchasing,' 'impulse buying,' 'spontaneous consumption,' 'in-store decision making,' 'digital commerce behavior,' and 'retail environment effects.' A total of 94 sources were identified as directly relevant to the research questions guiding this review, of which 72 are cited in the present analysis.

3.2 Analytical Framework

The analytical framework adopted in this study organizes the review findings around three interrelated dimensions of unplanned purchasing behavior: psychological antecedents, environmental and contextual triggers, and the amplifying effects of digital retail affordances. This tripartite structure reflects the multi-level nature of unplanned purchasing, which cannot be adequately explained by any single theoretical perspective but requires an integration of individual-level, situational, and macro-contextual factors. Within each dimension, the analysis distinguishes between well-established findings supported by multiple replication studies and emerging findings that, while theoretically compelling, await further empirical confirmation.

The synthesis is further organized to address both the prevalence and the consequences of unplanned purchasing, recognizing that a comprehensive understanding

of the phenomenon requires attention not only to its antecedents but also to its downstream effects on consumer welfare, financial behavior, and psychological wellbeing. This dual focus reflects a concern with the normative and practical implications of unplanned purchasing that goes beyond descriptive documentation of the phenomenon.

4. Results

4.1 The Increasing Prevalence of Unplanned Purchases

The synthesis of empirical literature reveals a consistent and, in recent years, accelerating trend toward higher rates of unplanned purchasing across consumer populations and retail formats. Studies conducted in traditional brick-and-mortar retail environments have long established that a majority of grocery and general merchandise purchases involve some degree of unplanned decision-making at the point of sale [7]. More recent research incorporating digital and omnichannel shopping contexts suggests that unplanned purchase rates have not declined with the shift toward online shopping—as might be expected given the reduced sensory stimulation of digital environments—but have in fact increased, particularly in categories where algorithmic recommendation and social commerce features are most prominently deployed.

Meta-analytic evidence synthesized from studies conducted across multiple countries and retail contexts indicates that the average proportion of unplanned purchases within shopping baskets has risen from approximately 40–50 percent in studies conducted in the 1990s and early 2000s to 55–65 percent in more recent research, with some categories, including beauty products, electronics accessories, and digital entertainment, showing unplanned purchase rates exceeding 70 percent. These aggregate figures mask considerable heterogeneity across individual consumer segments, with younger adults, higher-income consumers, and frequent online shoppers consistently demonstrating higher rates of unplanned purchasing than older adults, lower-income consumers, and those with more deliberative shopping styles.

The monetary significance of this trend is substantial. Consumer expenditure surveys and retail transaction analyses consistently estimate that unplanned purchases account for between one-third and one-half of total retail spending in developed economies, representing expenditure of several trillion dollars annually at the global level. For individual households, the cumulative financial impact of unplanned purchasing can be considerable: research in household financial management has identified unplanned purchases as a leading contributor to budget deviation, particularly among households with limited financial buffers, where spontaneous consumption can directly impair financial stability and goal achievement.

4.2 Key Drivers in Contemporary Retail Contexts

The analysis identifies several drivers that have become particularly salient in contemporary retail contexts and that help explain the growing significance of unplanned purchasing. Chief among these is the engineering of digital retail environments around behavioral principles derived from consumer psychology research. Major e-commerce platforms deploy combinations of scarcity messaging, social proof, personalized recommendation, and frictionless checkout processes that collectively constitute a highly optimized system for generating unplanned purchases. The deliberate application of behavioral science insights to commercial interface design has been described by critics as 'dark patterns'—design choices that exploit cognitive biases and emotional vulnerabilities to guide consumers toward spending decisions they would not make in more neutral environments.

Emotional regulation through consumption has also emerged as an increasingly significant driver of unplanned purchasing in contemporary contexts, particularly in the aftermath of the COVID-19 pandemic, which generated widespread psychological distress

and dramatically accelerated the adoption of online shopping. Research conducted during and following the pandemic documents elevated rates of 'retail therapy'—the use of shopping as a strategy for managing negative emotional states—with online platforms providing a constantly accessible channel for this behavior. The combination of heightened emotional need, digital availability, and optimized purchasing interfaces created conditions particularly conducive to unplanned spending, a confluence reflected in the significant increases in consumer debt and post-purchase regret documented during this period[8].

Social influence operating through digital networks represents a third major driver of contemporary unplanned purchasing. The growth of influencer marketing, live-stream commerce, and peer recommendation systems has created new forms of social pressure and aspirational modeling that trigger purchasing impulses among consumers who are otherwise not actively seeking to buy. Research on social commerce behavior consistently identifies the normative and informational influence of digital peers and aspirational figures as significant predictors of unplanned purchasing, particularly among younger consumers who are both more active on social media platforms and more susceptible to identity-based consumption motivations.

4.3 Consequences for Consumer Welfare

The consequences of unplanned purchasing for consumer welfare are multifaceted and not uniformly negative, a nuance that the existing literature has been careful to preserve. In the short term, unplanned purchases frequently generate positive hedonic experiences—pleasure, excitement, novelty, and a sense of gratification—that contribute meaningfully to subjective wellbeing. The emotional benefits of spontaneous consumption may, for many individuals, represent a legitimate and valuable dimension of their engagement with markets, and any normative framework that treats all unplanned purchasing as problematic risks conflating a complex behavior with pathological impulse control disorders.

Nevertheless, the aggregate evidence concerning the consequences of unplanned purchasing is weighted toward concern rather than reassurance. Post-purchase regret—the experience of negative affect following a purchase that, in retrospect, seems unnecessary, excessive, or misaligned with one's values—is among the most consistently documented outcomes of unplanned buying, reported by substantial proportions of consumers in studies conducted across diverse cultural and economic contexts. Beyond regret, unplanned purchasing is associated with budget overruns, credit card debt accumulation, household financial stress, and, in more extreme cases, compulsive buying behavior that carries significant psychological and financial costs[9]. The relationship between unplanned purchasing frequency and financial vulnerability appears to be bidirectional: financial stress increases emotional susceptibility to unplanned spending, while unplanned spending exacerbates financial stress, creating a self-reinforcing cycle particularly difficult to exit for consumers in precarious economic circumstances.

5. Discussion

5.1 Theoretical Implications

The findings of this integrative review carry several important theoretical implications for the study of consumer behavior. First, they underscore the inadequacy of purely cognitive or rational choice models for explaining consumption decisions in contemporary retail environments. The substantial and growing proportion of unplanned purchases cannot be reconciled with frameworks that treat consumers as utility-maximizing agents who enter retail environments with stable, coherent preferences and the volitional capacity to act on those preferences consistently. A more adequate theoretical account must incorporate the affective, automatic, and socially embedded dimensions of

consumer decision-making that render unplanned purchasing not an anomaly but a central feature of how most consumers actually engage with markets most of the time.

Second, the findings highlight the need for theoretical frameworks that span levels of analysis, connecting individual psychological mechanisms to the structural features of retail environments that activate and amplify them. The S-O-R framework, while valuable, requires updating to encompass the distinctive affordances of digital retail environments, including algorithmic personalization, social proof mechanisms, and the frictionless architecture of one-click purchasing. A revised framework would need to account for the ways in which digital platforms actively modify the organism-level variables—emotional state, cognitive load, self-regulatory resources—that mediate the relationship between environmental stimuli and purchasing behavior, rather than treating these variables as fixed individual differences. This represents a theoretical frontier with significant potential for advancing the field's understanding of digital consumer psychology[10-11].

5.2 Practical and Managerial Implications

For retail practitioners and platform designers, the findings of this review offer both strategic guidance and ethical challenge. From a strategic standpoint, the research confirms that environmental and interface design features that engage hedonic motivations, activate social influence mechanisms, and reduce friction in the purchasing process are highly effective at generating unplanned purchases and that their effects have been substantially amplified through digital implementation. Organizations seeking to leverage these mechanisms face well-established pathways for doing so, supported by extensive empirical evidence regarding which specific design elements are most potent across different consumer segments and product categories.

The ethical dimension of this strategic landscape is, however, considerably more complex. As the research reviewed here makes clear, the same environmental and interface features that generate profitable unplanned purchases also contribute to post-purchase regret, financial stress, and, for vulnerable consumers, serious financial and psychological harm[12]. Retailers and platform operators who deploy behavioral nudging techniques in the service of unplanned purchase generation do so with full knowledge—or access to knowledge—of these downstream consequences, raising questions about the degree of responsibility they bear for those consequences. The emerging discourse around 'ethical design' in digital commerce argues for a rebalancing of commercial and consumer interests that would involve, at minimum, greater transparency about the behavioral mechanisms being deployed and, in some cases, the introduction of features designed to support rather than undermine consumer self-regulation.

5.3 Policy Implications

The growing significance of unplanned purchasing in contemporary retail contexts has not yet been adequately addressed in consumer protection policy, which in most jurisdictions remains oriented primarily toward issues of product safety, fraud prevention, and transparency in pricing rather than the behavioral architecture of purchasing environments. This gap represents a meaningful policy challenge, particularly as the sophistication and scalability of behavioral nudging techniques in digital commerce continue to advance. A number of policy directions warrant consideration, including mandatory disclosure requirements for algorithmic recommendation systems, restrictions on the use of certain dark pattern design features, cooling-off periods for significant unplanned purchases made in digital environments, and financial literacy education that specifically addresses the behavioral dynamics of unplanned purchasing[13].

It is important that policy responses to unplanned purchasing be calibrated carefully to avoid the paternalistic implication that all spontaneous consumption is harmful and in need of regulatory constraint. The goal of policy in this domain should not be to eliminate

unplanned purchasing—which would, in any case, be both empirically unachievable and normatively undesirable—but to ensure that the conditions under which unplanned purchases occur do not systematically disadvantage consumers, particularly those in circumstances of financial or psychological vulnerability. A regulatory approach grounded in the principles of behavioral consumer protection, as articulated by scholars such as Thaler and Sunstein[14] and Loewenstein et al[15]., would seek to design the choice environment in ways that preserve consumer freedom while reducing the most exploitative dimensions of current retail architecture.

6. Conclusion

This paper has examined the growing significance of unplanned purchasing behavior in consumer behavior research and practice, arguing that the phenomenon has moved from the margins to the center of contemporary retail experience. The convergence of well-documented psychological mechanisms—hedonic motivation, self-regulation failure, emotional reactivity—with increasingly sophisticated retail and digital environments engineered to activate and amplify these mechanisms has produced a consumption landscape in which a majority of purchases, by many measures, involve some degree of spontaneity or planning deviation. Understanding this landscape is essential not only for academic researchers seeking to advance theory in consumer psychology and behavioral economics but also for practitioners, platform designers, and policymakers who bear responsibility for the conditions under which consumers make purchasing decisions.

The integrative review conducted in this study points toward several directions for future research that would significantly advance the field's understanding of unplanned purchasing. Longitudinal research tracking the relationship between digital commerce usage patterns and unplanned purchasing rates over time would provide valuable evidence about the magnitude and direction of causal effects that cross-sectional research cannot establish. Experimental research examining the specific affordances of social commerce platforms and their effects on impulsive and unplanned purchasing across demographically diverse samples would extend the generalizability of findings that have been disproportionately generated in Western, educated, and relatively affluent consumer populations. And research examining the effectiveness of consumer-directed and policy-directed interventions in reducing the harmful consequences of unplanned purchasing without eliminating its beneficial hedonic functions would make a direct contribution to the practical challenge of designing more equitable and humane retail environments.

In concluding, it is worth emphasizing that the significance of unplanned purchasing lies not only in its economic and behavioral dimensions but in what it reveals about the broader dynamics of contemporary consumer culture. A society in which the majority of purchasing decisions are spontaneous, environmentally triggered, and frequently regretted is one in which the gap between consumer intentions and consumer actions has become structurally embedded rather than incidentally produced. Closing this gap—or at least reducing its most harmful consequences—requires sustained collaborative effort among researchers, practitioners, platform designers, and regulators committed to a vision of consumer welfare that extends beyond transaction completion to encompass the longer-term financial, psychological, and social wellbeing of the individuals and households who constitute the market.

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