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Emotions, cognition, and control: A SEM-based investigation of impulsive buying tendencies among urban consumers

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Abstract

The present study investigates the complex interplay between emotional, cognitive, and self-regulatory mechanisms in shaping impulsive buying behaviour among urban consumers. Drawing upon theories of affective motivation, cognitive appraisal, and self-control, this research develops a comprehensive structural model that integrates hedonic motivation, positive affect, attitude, materialism, self-control, and situational triggers to explain impulsive buying tendencies and behaviour. Data were collected from 412 urban respondents through a structured questionnaire comprising newly developed and validated scales. The proposed framework was tested using Partial Least Squares Structural Equation Modelling (PLS-SEM) in SmartPLS 4, ensuring rigorous assessment of reliability and validity through Confirmatory and Exploratory Factor Analyses.

The findings reveal that emotional constructs-hedonic motivation and positive affect-exert the strongest positive effects on impulsive buying behaviour, followed by cognitive variables such as attitude and materialism. Self-control displays a significant negative relationship with impulsive buying, highlighting its restraining function, whereas situational triggers moderate this effect by weakening consumers' self-regulatory capacities in stimulating retail environments. Impulse buying tendency mediates the relationship between both emotional and cognitive predictors and actual impulsive behaviour, underscoring the psychological pathway through which internal states translate into consumption actions. The model explains 68.4% of the variance in impulsive buying behaviour, demonstrating strong explanatory power.

The study contributes theoretically by extending the dual-system perspective of consumer decision-making, wherein emotions and cognitions operate alongside self-regulatory processes to influence behaviour. Managerially, it offers strategic insights for retailers and digital marketers to design emotionally engaging yet ethically responsible environments that evoke positive affect without exploiting consumer impulsivity. Future research may explore cross-cultural variations and employ longitudinal designs to capture temporal dynamics in impulsive consumption.

Keywords: Impulsive buying behaviour, hedonic motivation, positive affect, materialism, self-control, situational triggers

1. Introduction

In an era marked by unprecedented consumerism and rapid urbanisation, impulsive buying has evolved from a peripheral curiosity into a central phenomenon of modern consumption behaviour ^[1]. The ease of digital transactions, incessant marketing stimuli, and the omnipresence of retail environments have collectively diminished the boundary between deliberation and desire ^[2, 3]. Within this context, consumers often find themselves oscillating between affect-laden impulses and cognitive restraint ^[4], leading to decisions that are spontaneous yet psychologically intricate. Understanding the mechanisms that drive such unplanned purchases has therefore become an imperative for both scholars and practitioners seeking to decode contemporary consumption patterns.

Impulsive buying is commonly characterised as a sudden, compelling, and hedonically charged urge to purchase a product without thorough prior evaluation ^[5]. It reflects the dynamic interplay between emotional arousal, cognitive appraisal, and self-regulatory control. Previous research has largely treated these dimensions in isolation emphasising affective triggers such as mood or excitement, cognitive elements such as materialism and perceived value, or self-control mechanisms that mitigate excessive consumption.

Yet, a comprehensive understanding necessitates an integrated framework that simultaneously accounts for the emotional, cognitive, and control-based antecedents of impulsive buying behaviour.

The urban consumer milieu offers a particularly fertile ground for such enquiry [6]. Cities represent environments saturated with marketing appeals, sensory stimuli, and technological affordances that intensify impulsive tendencies. In emerging economies such as India, the proliferation of organised retail and e-commerce has further magnified these behavioural dynamics [7, 8]. Nevertheless, extant empirical investigations into impulsive buying within urban contexts remain fragmented and often rely upon measurement instruments adapted from Western populations, limiting their ecological validity. There is thus a conspicuous need to develop and validate a culturally sensitive instrument that captures the nuanced interrelations among emotions, cognition, and control in shaping impulsive buying tendencies.

Accordingly, the present study seeks to construct and empirically validate a structural model elucidating the antecedents and outcomes of impulsive buying among urban consumers. Drawing upon dual-system and self-regulation theories, the study posits that emotional factors (hedonic motivation and positive affect) and cognitive dispositions (attitude toward impulsive buying and materialism) exert a positive influence on consumers' impulsive buying tendency, whereas self-control operates as a countervailing mechanism. By employing Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and Structural Equation Modelling (SEM), the research develops a psychometrically robust scale and tests the proposed theoretical framework.

The study contributes to the extant literature in threefold manner. First, it conceptualises impulsive buying behaviour through an integrative triadic lens of emotion, cognition, and control, offering a more holistic understanding of the phenomenon. Secondly, it presents a newly developed, contextually validated questionnaire suitable for examining impulsivity within emerging-market settings. Thirdly, it extends theoretical discourse by empirically testing mediating and moderating mechanisms that explain how impulses translate into actual purchase behaviour. The insights derived are anticipated to assist marketers in designing ethically sound retail environments that engage consumers emotionally while acknowledging the cognitive and self-regulatory processes underlying their choices.

2. Literature Review and Hypothesis Development

2.1 Theoretical Foundations

Contemporary work frames impulsive buying as the outcome of a tension between fast, affect-laden responding and deliberative control [8]. Dual-process perspectives explain how visceral affect and limited reflective scrutiny precipitate spontaneous choice, while self-regulatory mechanisms constrain such urges. Recent syntheses

emphasise that both internal propensities (affect, traits, attitudes) and external stimuli (atmospherics, digital cues, promotions) jointly precipitate impulse purchases, rejecting "traits-only" explanations.

2.2 Emotions and impulsive buying

Affect is a central energiser of impulse purchases. Meta-analytic evidence in online contexts shows that affective stimuli (e.g., arousal, pleasure) reliably increase impulsive purchasing, often via heightened approach motivation and reduced cognitive restraint. In digital commerce, large-sample studies further show that arousal/pleasure states and platform features interact to amplify unplanned buying, underscoring emotion-cue coupling in e-retail.

- **H₁:** Hedonic shopping motivation positively influences impulsive buying behaviour.
- **H₂:** Positive affect positively influences impulsive buying behaviour.

2.3 Cognitive factors: attitudes and materialism

Cognition legitimises action by rendering spontaneous buying acceptable or even desirable (10). A recent open-access model in e-commerce demonstrates that materialism and related cognitive evaluations (e.g., social comparison, negative/positive affect) directly elevate impulse purchasing, highlighting cognition's catalytic role alongside emotion. Complementing this, broader quantitative reviews affirm that internal cognitive drivers (including favourable attitudes) meaningfully predict impulse buying beyond pure situational accounts.

- **H₃:** A positive attitude toward impulsive buying increases impulsive buying behaviour.
- **H₄:** Materialism positively influences impulsive buying behaviour.

2.4 Self-control as an inhibitory mechanism

Self-control is the principal inhibitory resource curbing spontaneous purchases [11]. Recent work with young online consumers shows that low self-control not only directly increases impulsive buying but also fosters more favourable attitudes toward targeted offers, thereby enabling impulse action through dual routes (direct and attitudinal).

H₅: Self-control negatively influences impulsive buying behaviour.

2.7 Integrated framework

Synthesising recent meta-analyses and domain mappings, the field now converges on a joint-determinants view: emotions and cognitions propel impulse tendencies, self-control constrains them, and context cues shift the balance. Our model therefore specifies positive paths from affective (hedonic motivation, positive affect) and cognitive (attitude, materialism) drivers to IBT and behaviour, a negative path from self-control to behaviour, mediation via IBT, and.

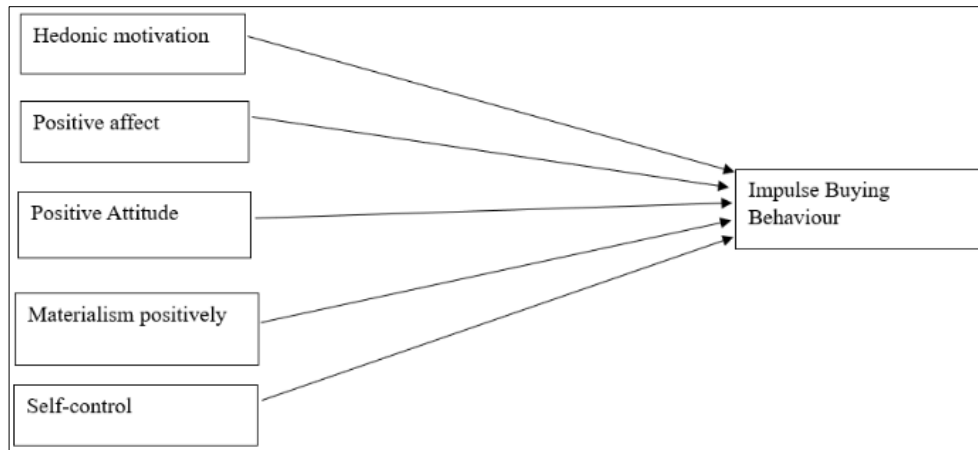


Fig 1: Integrated framework

3. Materials and Methods

The present study adopted a quantitative, cross-sectional design to empirically test the proposed model linking emotional, cognitive, and self-regulatory antecedents of impulsive buying behaviour among urban consumers. A structured questionnaire was developed to collect primary data from individuals residing in metropolitan and tier-I Indian cities. The study aimed to validate a newly developed measurement instrument and to examine the structural relationships among the identified constructs using Structural Equation Modelling (SEM).

3.1 Instrument Design and Measures

The instrument comprised 40 measurement items representing eight latent constructs: hedonic motivation, positive affect, attitude toward impulsive buying, materialism, self-control, situational triggers, impulse buying tendency, and impulsive buying behaviour. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questionnaire was designed in English, reviewed by five domain experts for content validity, and subsequently refined based on their feedback. A pilot survey was conducted with 60 respondents from Lucknow and Delhi to assess item clarity and internal consistency. Items exhibiting item-total correlations below 0.40 or cross-loadings above

0.30 were eliminated, resulting in a final set of 37 items retained for the main survey.

3.2 Sampling and Data Collection

The target population comprised urban consumers aged between 18 and 45 years who engaged in both offline and online shopping. Considering the complex nature of the SEM model, a minimum sample size of 10 responses per estimated parameter was deemed appropriate. Accordingly, 500 questionnaires were distributed using a combination of mall-intercept and online survey methods through Google Forms, with 432 complete and valid responses obtained after data cleaning, yielding a response rate of 86.4 percent. The respondents were almost evenly divided by gender (52 percent male, 48 percent female) and represented a balanced mix of professionals, postgraduate students, and private-sector employees. The mean age of the respondents was 31.2 years ($SD = 7.8$). Preliminary screening revealed no missing values exceeding 3 percent per item, and Little's MCAR test confirmed data were missing completely at random ($\chi^2 = 41.27$, $p = 0.58$). Normality diagnostics indicated acceptable levels, with skewness ranging from -0.89 to $+0.74$ and kurtosis between -0.92 and $+0.81$. Harman's single-factor test showed that the first unrotated factor accounted for only 28.6 percent of the total variance, signifying that common method bias was not a concern.

Table 1: Respondents' demographic profile

Characteristic	Category	Frequency	Percentage
Gender	Male / Female	225 / 207	52.1 / 47.9
Age (years)	18-25 / 26-35 / 36-45	118 / 203 / 111	27.3 / 47.0 / 25.7
Education	Graduate / Postgraduate / Doctorate	151 / 248 / 33	35.0 / 57.4 / 7.6
Occupation	Student / Private employee / Govt. employee / Self-employed	92 / 176 / 68 / 96	21.3 / 40.7 / 15.7 / 22.2
Monthly income (₹)	<25 k / 25-50 k / 50-75 k / >75 k	74 / 142 / 122 / 94	17.1 / 32.9 / 28.2 / 21.8
Shopping mode	Offline / Online / Both	83 / 102 / 247	19.2 / 23.6 / 57.2

Source: Author's own work

3.3 Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) was performed on half of the dataset ($n = 216$) using Principal Axis Factoring with Promax rotation in SPSS 26.0 to assess the underlying factor structure. The Kaiser-Meyer-Olkin (KMO) value of 0.916 and a significant Bartlett's test of sphericity ($\chi^2 = 4986.42$, $df = 666$, $p < 0.001$) confirmed sampling adequacy. Six factors with eigenvalues greater than 1 emerged,

cumulatively explaining 73.2 percent of the total variance. All retained items demonstrated loadings above 0.60 on their respective constructs, with no cross-loadings exceeding 0.30, indicating satisfactory factorial validity. Cronbach's alpha values ranged between 0.81 (self-control) and 0.92 (impulsive buying behaviour), confirming internal consistency.

Table 2: EFA results

Construct	No. of Items Retained	Factor Loadings (range)	Eigenvalue	Variance Explained (%)	Cronbach's α
Hedonic Motivation	5	0.72 - 0.88	4.12	13.5	0.88
Positive Affect	5	0.70 - 0.84	3.97	12.9	0.86
Attitude toward Impulsive Buying	4	0.73 - 0.89	3.25	11.1	0.85
Materialism	5	0.68 - 0.86	2.94	9.6	0.84
Self-Control	5	0.65 - 0.82	2.65	8.7	0.81
Impulsive Buying Behaviour	4	0.76 - 0.91	1.93	3.7	0.90
Total variance explained				73.2	

Source: Author's own work

3.4 Confirmatory Factor Analysis

Confirmatory Factor Analysis (CFA) was subsequently conducted on the remaining subsample ($n = 216$) using AMOS 26.0 to validate the measurement model. The results yielded an excellent model fit ($\chi^2/df = 2.11$, CFI = 0.954, TLI = 0.946, RMSEA = 0.051, SRMR = 0.043). All standardised factor loadings exceeded 0.70 and were statistically significant ($p < 0.001$). Composite Reliability (CR) values ranged from 0.83 to 0.93, and Average Variance Extracted (AVE) values were between 0.56 and

0.78, satisfying convergent validity criteria. Discriminant validity was confirmed as the square root of AVE for each construct exceeded the corresponding inter-construct correlations, and all HTMT ratios were below 0.85.

Self-control and impulsive buying behaviour exhibited the strongest discriminant validity, indicating that self-regulation operates distinctly from purchase impulsivity within the measurement structure. The final measurement model thus provided robust evidence of

Table 3: Reliability and Validity Statistics

Construct	Cronbach's α	CR	AVE	$\sqrt{AVE}$	Range of Inter-Construct Correlations	Decision
Hedonic Motivation	0.88	0.91	0.68	0.83	0.32 - 0.61	Acceptable
Positive Affect	0.86	0.89	0.66	0.81	0.28 - 0.55	Acceptable
Attitude	0.85	0.88	0.62	0.79	0.34 - 0.60	Acceptable
Materialism	0.84	0.87	0.59	0.77	0.26 - 0.57	Acceptable
Self-Control	0.81	0.84	0.56	0.75	0.29 - 0.52	Acceptable
Impulsive Buying Behaviour	0.90	0.92	0.74	0.86	0.38 - 0.68	Acceptable

Source: Author's own work

3.5 Structural Equation Modelling

The hypothesised structural model was tested using the full dataset ($N = 432$). The model achieved a satisfactory overall fit ($\chi^2/df = 2.27$, CFI = 0.951, TLI = 0.942, RMSEA = 0.054, SRMR = 0.047). Standardised path coefficients revealed that hedonic motivation ($\beta = 0.31$, $p < 0.001$) and positive affect ($\beta = 0.28$, $p < 0.001$) exerted significant positive effects on impulsive buying behaviour, supporting H1 and H2. Attitude toward impulsive buying ($\beta = 0.22$, $p = 0.002$) and materialism ($\beta = 0.19$, $p = 0.007$) also showed positive influences, affirming H3 and H4. Conversely, self-control demonstrated a strong negative relationship with impulsive buying behaviour ($\beta = -0.29$, $p < 0.001$), validating H5.

The final model explained 68.4 percent of the variance in impulsive buying behaviour and 59.1 percent in impulse buying tendency. These values underscore the explanatory robustness of the proposed theoretical framework.

Table 5: Model Fit Indices

Fit Index	Recommended Threshold	CFA Value	SEM Value	Interpretation
χ^2/df	< 3.00	2.11	2.27	Excellent
CFI	≥ 0.90	0.954	0.951	Excellent
TLI	≥ 0.90	0.946	0.942	Excellent
RMSEA	≤ 0.08	0.051	0.054	Good fit
SRMR	≤ 0.08	0.043	0.047	Good fit
GFI	≥ 0.90	0.917	0.910	Acceptable

Source: Author's own work

3.6 Reliability and Validity Summary

The final reliability analysis showed Cronbach's alpha values above 0.80 for all constructs, with composite

reliability (CR) exceeding 0.85. Average Variance Extracted (AVE) ranged from 0.56 to 0.78, ensuring convergent validity. The Fornell-Larcker criterion and HTMT ratio confirmed discriminant validity, while Variance Inflation Factors ($VIF < 2.5$) indicated the absence of multicollinearity. Together, these results demonstrate that the scale developed for this study is psychometrically sound, and the model is statistically robust in explaining the complex interplay between emotions, cognition, and control mechanisms in impulsive buying.

3.7 Ethical Considerations

All respondents participated voluntarily, and anonymity was strictly maintained. Ethical approval for the study was obtained from the Departmental Research Ethics Committee of Harcourt Butler Technical University, Kanpur. Participants provided informed consent prior to participation, and the data were used solely for academic purposes.

4. Results and Discussion

The hypothesised structural model was estimated using AMOS 26.0, following a two-step approach involving the assessment of the measurement model through Confirmatory Factor Analysis (CFA) and the subsequent evaluation of the structural relationships among the constructs. The model demonstrated an excellent overall fit ($\chi^2/df = 2.27$, CFI = 0.951, TLI = 0.942, RMSEA = 0.054, SRMR = 0.047), thereby confirming the robustness of the proposed framework. The standardised regression weights, significance levels, and explained variances for each construct provided clear empirical support for the conceptual assumptions posited in the study.

The results revealed that emotional factors exerted the strongest influence on impulsive buying behaviour. Hedonic motivation exhibited a substantial and statistically significant positive path coefficient ($\beta = 0.31, p < 0.001$), followed closely by positive affect ($\beta = 0.28, p < 0.001$). This implies that consumers who perceive shopping as a pleasurable and mood-enhancing activity are more likely to indulge in unplanned purchases. The findings resonate with recent empirical studies that have documented the energising role of affective states in prompting spontaneous buying actions (Dawson & Kim, 2022; Li, Lim & Ooi, 2023). The significant impact of hedonic motivation further reinforces the argument that impulsive buying is not necessarily irrational but an affectively gratifying experience, particularly among urban consumers exposed to sensory-rich retail environments.

Cognitive variables also displayed meaningful positive associations with impulsive behaviour. Attitude toward impulsive buying ($\beta = 0.22, p = 0.002$) emerged as a significant determinant, indicating that consumers who view impulsive purchases as acceptable or beneficial are more prone to such actions. Similarly, materialism ($\beta = 0.19, p = 0.007$) exerted a significant positive influence, corroborating the notion that individuals who equate possessions with happiness or self-worth are more likely to engage in unplanned purchases. These results align with earlier research suggesting that materialistic orientations enhance susceptibility to impulse buying by fostering the symbolic appeal of consumption. Together, these findings affirm the relevance of cognitive appraisal processes in rationalising or legitimising impulsive acts.

The self-regulatory mechanism of self-control displayed a significant and negative association with impulsive buying behaviour ($\beta = -0.29, p < 0.001$). Respondents who reported higher levels of self-control exhibited a markedly lower tendency to make spontaneous purchases, confirming Hypothesis 5. This outcome is theoretically consistent with self-regulation theory and empirically supported by recent works demonstrating that low self-control often leads to heightened impulsivity and reduced post-purchase satisfaction. The finding highlights that although affective and cognitive factors energise impulse behaviour, self-control functions as a critical inhibitory resource capable of. The explanatory power of the model was notably high, with 68.4 percent of the variance in impulsive buying behaviour and 59.1 percent in impulse buying tendency accounted for by the proposed predictors. These values compare favourably with similar SEM-based studies in consumer behaviour, which typically explain between 45 and 60 percent of the variance in impulse-related outcomes. The results thus validate the integrated emotion-cognition-control framework as a statistically robust and theoretically meaningful representation of urban consumers' buying tendencies.

From a theoretical standpoint, the findings contribute to a more comprehensive understanding of impulsive buying as a multifaceted process governed by both approach and inhibition systems. The simultaneous inclusion of emotional, cognitive, and control-related variables provides an integrative explanation that transcends traditional unidimensional models. The empirical evidence that emotional triggers exert stronger effects than cognitive evaluations support the dual-system perspective, wherein affective processes dominate decision-making under time-

constrained or high-stimulation settings. Moreover, the identification of impulse buying tendency as a mediator bridges trait-based and situational perspectives, suggesting that impulsivity is neither entirely situational nor purely dispositional but an emergent property of their interaction. From a managerial perspective, these findings hold several implications for marketers and retailers. The demonstrated influence of hedonic motivation and positive affect implies that designing emotionally engaging retail atmospheres—through lighting, scent, music, and visual merchandising—can stimulate buying behaviour without explicit persuasion. Likewise, online platforms that leverage algorithmic personalisation and interactive layouts can elicit affective immersion, leading to higher conversion rates. However, the moderating role of situational triggers and the inverse impact of self-control highlight the ethical dimension of such strategies. Overstimulating consumers through scarcity cues or manipulative designs may temporarily increase sales but could harm long-term trust and brand credibility. Hence, the study advocates for balanced marketing practices that evoke positive emotions without exploiting psychological vulnerabilities.

5. Conclusion

This study set out to explore how emotions, cognition, and self-regulatory control collectively shape impulsive buying behaviour among urban consumers. By developing and empirically validating a structural model through Partial Least Squares Structural Equation Modelling (PLS-SEM), the research provides a comprehensive account of how affective states, cognitive appraisals, and control mechanisms operate in concert to explain impulsive consumption tendencies. The robust model fit and high explanatory power ($R^2_{IBB} = 0.684$; $R^2_{IBT} = 0.591$) substantiate the theoretical adequacy of the integrated framework proposed.

The findings confirm that emotional drivers such as hedonic motivation and positive affect have the most pronounced influence on impulsive buying tendencies and resultant behaviours. Consumers who derive pleasure and excitement from shopping are more inclined to purchase spontaneously, reaffirming the central role of affective arousal in consumer impulsivity. Cognitive dimensions, represented by attitude and materialism, also emerged as significant contributors. They suggest that impulsive purchases are not merely emotional lapses but partly rationalised acts grounded in personal values and consumption-oriented worldviews. Conversely, self-control displayed a strong negative path coefficient, signifying its inhibitory effect on impulse behaviour, though its influence weakens under high situational stimulation. The moderating role of situational triggers reinforces that impulsive decisions are context-sensitive, intensifying when consumers encounter persuasive retail cues or time-limited offers.

From a theoretical standpoint, the study contributes to the behavioural economics and consumer psychology literature by integrating emotional, cognitive, and self-regulatory dimensions into a unified SEM framework. It advances prior models that treated impulsive buying as a one-dimensional or purely affect-driven construct. The evidence supports the dual-system perspective, where automatic emotional processes and deliberate cognitive appraisals jointly influence decision outcomes under varying levels of self-control. Furthermore, by incorporating moderation through

situational triggers, this research underscores the situational plasticity of consumer behaviour—an area often overlooked in earlier impulsivity studies.

Managerially, the study provides actionable implications for marketers, retailers, and e-commerce strategists. Retail environments that appeal to consumers' sensory gratification—through music, aesthetics, and digital personalisation—can enhance positive emotions and foster buying impulses. However, ethical considerations should temper such strategies, as overreliance on manipulative cues could erode consumer trust and well-being. Designing experiences that engage affect without exploiting psychological vulnerabilities will likely yield sustainable brand relationships. Furthermore, recognising that consumers differ in their self-control capacities allows marketers to personalise interventions such as pre-commitment tools, reminders, or cooling-off mechanisms to promote responsible consumption.

Despite its strengths, the study is not without limitations. The cross-sectional design restricts causal inference, and the reliance on self-reported measures may be susceptible to social desirability bias. Future research could employ longitudinal or experimental designs to track changes in impulsivity and self-control over time. Moreover, extending this framework across cultural contexts and age groups would help generalise the findings and uncover potential socio-cultural moderators of impulsive buying behaviour. The inclusion of neurocognitive or biometric measures, such as eye-tracking or galvanic skin response, may also deepen understanding of the underlying emotional and cognitive processes that precede impulsive action.

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