

## SELF-REGULATION, PERSONALITY IMPULSIVENESS AND IMPULSIVE BUYING IN YOUNG ADULTS

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### ABSTRACT

*The purpose of this study was to find out the relationship between impulsive buying, self-regulation and personality impulsiveness of young adults. An association was hypothesized between personality impulsiveness, impulsive buying and self-regulation in young adults. Moreover, it was also proposed that self-regulation and personality impulsiveness would likely to predict impulsive buying. A sample comprised of 300 individuals of 18-20 years age range ( $M=23$ ,  $SD= 2.8$ ) was selected from shopping malls of Lahore. For measuring personality impulsiveness Barrett Impulsiveness Scale, to assess self-regulation of the participants Short Self-Regulation Questionnaire and to measure impulsive buying of the respondents Impulsive Buying Tendency Scale was administered. These measurement tools were used in this study after taking permission from relevant authors. Results were deducted by using Pearson Product Moment Correlation Coefficient and Multiple Hierarchical Regression analysis. The results of the study showed that personality impulsiveness is significant positively correlated with impulsive buying. A significant negative relationship was found between self-regulation and personality impulsiveness. Moreover, by using Regression analysis, personality impulsiveness and self-regulation were revealed the predictors of impulsive buying in young adults. The findings of this study are important to know the patterns of impulsive buying that could further be used at impeding level for adults in order to help them out to deal with their impulsivity.*

**Keywords:** Impulsivity, Self-Regulation, Impulsive Buying, Personality, Young Adults

### INTRODUCTION

Young people are in the phase of immense transformation in their life styles because of their evolving transition, particularly from university to job, single to married etc. Overwhelmed with diverse experiences, this age group tends to indulge in various strategies of self-regulation. Furthermore, young adults due to their blooming phase, have an extended social network as well as they get involved in multi-tasking, which can possibly result in an impulsive approach towards problems, so that they can better cope with the demands of their social environment. Hence, to manage their fast-paced lifestyle, these people engage in a spectrum of behaviors, out of which impulsive buying is the most apparent one (Coley & Burgess, 2003). For example, when a person has disrupted mood, he might seek refuge in buying unintentionally without forethought that this thing is necessary for him or not.

Impulsivity is acting instantly without considering any thoughts, reacting without any planning and acting rapidly (Evensen, 1999). It can also be defined as an inability to sufficiently assess the range of alternative solutions of problems (Kendall & Braswell, 1993). The people who are impulsive answer the question utterly, they cross the road without looking, they cannot wait for their turn for a long time,

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and they may snatch the things from others and does not care about their actions (American Psychiatric Association, 2013). People who seem to be overly impulsive are unable to control their immediate thoughts and reaction. They have less control over themselves. They have lacking in planned behavior and their impulsive reactions dominate over their self-controlling abilities. (Fritz, Lioba, & Roland, 2006). As a study was conducted by Acremont and Linden (2004) to studied impulsivity in adolescents with a total sample comprised of 628 adults with 314 girls and 314 boys. They were recruited from different secondary schools. Impulsive behavior scale, a French version, was used in many schools. Different statistical tests like Factor analysis, goodness of fit test was done to conclude the results. Results reported that during adolescences, impulsivity is a crucial element in having psychological distress and developing conduct disorder.

Impulsivity is the component of personality which could be the reason of taking actions without foreseeing the possible outcomes of decisions. However, self-regulation might be a key cursor to controlling it. If a person has good control over himself, he could have a control on his impulsivity. As self-regulation is assumed to be the important personal dynamic which definitely have an impact on one's reaction because it is one's ability to make, implement, and uphold planned behavioral trait to attain personal goals (Brown, Miller, & Lawendowski, 1999). If a person has low self-regulation than he may have less control of attentional, emotional, and behavioral impulses to serve the self-treasured goals (Duckworth & Carlson, 2015). Self-regulation is considered as ability of a person to make plans, implement them, and uphold those planned behavioral strategies to attain personal goals (Brown, Miller, & Lawendowski, 1999). But if a person has more impulsive traits, lack of self-control then he might be vulnerable to get indulged into some impulsive acts like impulsive buying, gambling etc. As a study was conducted by Hojati and Abbasi (2013) to compare self-regulation in athlete and non- athlete students of 7<sup>th</sup> and 8<sup>th</sup> grade. An Ex post factor design was used for this study. Self-Regulation Scale (SRS) was used to measure the related construct. Analysis of variance was used for data analysis. The results revealed the differences between two groups of athlete and non athlete on self-regulation.

If a person is more impulsive, he has less self-regulation then he is at the verge to indulge in any impulsive act like impulsive behavior. However, impulsive buying is a well known type of impulsive behavior, which can be defined as the abrupt, powerful experiences, and persistent urge to buy something quickly (Anderson & Revelle, 1994). Impulsive buying can also be defined as an urge which is hedonic in nature and it may give rise to emotional conflict (Rook, 1987).” Impulsive buying could be two types either of it is cognitive impulsive buying or either it could be affective impulsive buying. Cognitive impulsive buying provides relief from impulsive thoughts, while affective impulsive buying compensates mood. As a survey study was conducted by Lin and Chan (2005) to investigate emotional intelligence and impulsive buying. For the study, a sample comprised of 574 adolescences was recruited to fill the related questionnaires. This survey study suggested that emotional intelligence and impulsive buying tendencies are positively correlated. The findings suggested that adolescence with good level of emotional intelligence had less impulsive buying tendencies than others.

## **REVIEW OF LITERATURE**

Now a day it is commonly seen that when a person is having low mood, he must go online shopping without thinking the fact that he has need of it or not. Many researches have been conducted in order to gain an insight about the impulsive buying. However, retail therapy is related to the process that people mostly adopt to regulate their mood by buying unnecessary items. Moreover, Retail Therapy (RT) is defined as buying of items that are not needed or that are unnecessary just to easing the negative mood states (Atalay & Meloy, 2011). Self-regulation theory categorizes the four states that can have driven power of mood and these categories are emotions, thoughts, impulses and performance. In an attempt to regulate these four states of mood, individuals make priorities with immediate goals according to their set desires. It is assumed that shopping of those item which are unnecessary is the result of negative emotional state so the regulation of mood by doing impulsive buying becomes incumbent for the person to get a internal positive state. When a person is having negative or low mood, they tend to engage in activities like impulsive buying to distract them and uplift their negative and low mood state. Attempts that an individual makes at its own level to regulate his emotional distress results in the engagement of short-term goals such as impulsive buying. Impulsive buying has been acknowledged as a significant outcome of having low mood in consumer research. Impulse buying considered difficult to define, however in psychological terms it is an ‘urge to buy’ or commit to unplanned shopping. Research which

deals with impulsive shopping seems to get changed according to the psychological approach which is being under used; some facets of these approaches are: personality traits, cognitive processes, psychopathology, emotions and self-control, along with various other facets (Verplanken & Herabadi 2001). It is however agreed that impulsive buying is usually unpremeditated buying of items and is driven by the sudden ‘urge’ when an attractive item is seen.

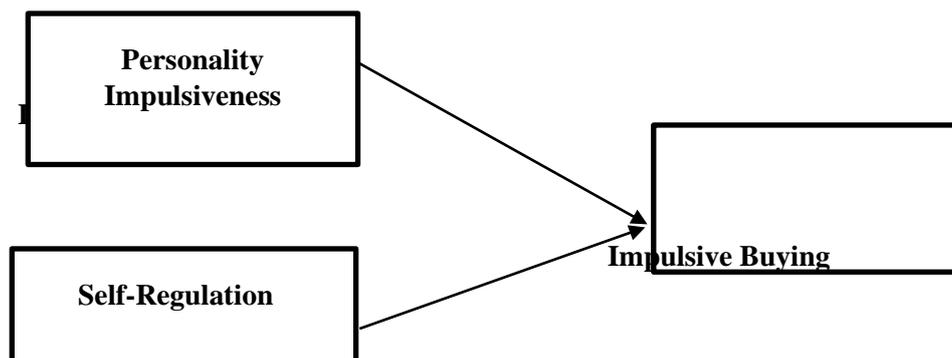
An important study was conducted to find out the relationship between personality impulsiveness, self-regulation and impulsive buying. The researches indicated that a relationship exists between self-regulation and impulsive buying which can be explained by the statement that if a person is facing low mood, he is more likely to indulge in shopping for regulating his mood (Atalay & Meloy, 2011). However, the role of personality impulsiveness is still underpinning, therefore present research is aimed to find the relationship between these unstudied variables. Furthermore, it has been observed that impulsivity remains at its peak during early adulthood stage because in this period of life one can easily be influenced by external factors including social media, sales, and advertisements, magazines which make them vulnerable towards impulsive buying. Recent literature also suggests that the emotion itself is an important component to emotion-driven consumer behaviors, but it is also important that how effectively individuals manage their emotions. As it depends upon their abilities to control over their mood. No such study has been conducted in Pakistan so far which explored these three constructs together. So, the present study aims to build a bridge between personality impulsiveness, self-regulation and impulsive buying. On the basis of above-mentioned argument, it can be said that minimizing the role of psychological factors in purchase behavior, this study can play a significant role in changing the perspective of buying behavior ((O’Keeffe & Clarke-Pearson, 2011).

The present study is designed to explore the relationship between personality impulsiveness, self-regulation and impulsive buying in young adults. It is also aimed to assess the predictors of impulsive buying.

#### **Hypotheses**

- It is assumed likely to have a positive relationship between personality impulsiveness and impulsive buying.
- Moreover it was also proposed that there would be a negative relationship of self-regulation with personality impulsiveness and impulsive buying.
- Lastly it was proposed that personality impulsiveness and self-regulation would be the predictors of impulsive buying.

#### **Proposed Model of this Study**



*Figure 1.1 Proposed Model of Personality Impulsiveness, Self-Regulation and Impulsive Buying*

#### **MATERIALS AND METHODS**

**Research Design:** in present research cross sectional research design with purposive sampling technique was being employed.

**Sample:** The sample consisted of 300 participants including men (n=150) and women (n=150) of 18-28 years (M=23, SD=2.8). Participants with minimum education of Matric, and whose family income was below than RS 15,000/- were excluded from this research. The required sample for the research was 40% from Emporium, 20% participants were from AL-Fatah, 10 % each was taken from Metro, Fortress, Hyper star and from Mall of

Lahore. Majority was unmarried (87%) and was living with family (61%) and belonging to religion Islam (99%).

### Measuring Instruments

**Personal Information Sheet.** Demographic sheet was organized to obtain all the relevant information about the participant's age, gender, income, religion. The demographic sheet also covered the range of questions related to participants' interest of going for shopping in order to regulate their low mood.

**The Barratt Impulsiveness Scale-II ([BIS-R]; Patton, Stanford & Barratt, 1995).** this was a self-report questionnaire consists of 30-item and items were to be numbered on a 4-point Likert Scale. It measures impulsivity in three domains: Attentional, motor and non-planning impulsivity. The total score was calculated by adding the scores on three subscales. The reliability of this questionnaire in this research was 0.87.

**Short Self-Regulation Questionnaire [(SSRQ); Carey, Neal & Collins, 2004].** The questionnaire consists of 63 items and items are to be rated on 5-point Likert scale. The seven dimensions of this questionnaire correspond to seven states of the self-regulation process: (1) Attention to information input (2) Evaluation by comparing oneself to a standard (3) Willingness to consider change (4) Engagement in a search for alternatives (5) Devising a plan of action (6) Implementing the plan and (7) Evaluation of the plan. The reliability of this questionnaire in this research was 0.92.

**Impulsive Buying Tendency Scale [(IBT); Verplanken & Herabadi, 2001].** This scale consists of 20 items. The items are to be rate on 7-point Likert scale. Total score was calculated by adding the scores on both subscales. Two subscales are calculated on cognitive and affective aspects of impulsive buying. The reliability of this questionnaire in this research was .82.

### Procedure

First of all, department granted permission to conduct the present research. After that permission was taken from relevant authors of the questionnaire that were used in present study. Permission was also taken from the authors who had translated these tools into Urdu. Further the sample was recruited from different shopping malls of Lahore.

Before conducting the main study, a pilot study was done on 10 participants to assess the comprehension level of the items of the questionnaires. Following this procedure, participants of the study were approached in different shopping malls. In order to collect data researcher used to visit different shopping malls of Lahore four times in a week. After approaching the participants, first their informed consent was taken before administrating the research questionnaires. Participants were informed about the purpose of study. They were informed about their right to withdraw from research at any time they wanted. They were ascertain that the information they provide would be kept confidential and this information would solely be used for the purpose of the research. At the end the participants were briefly informed about the questionnaires. They were informed that they were free to ask any question they wanted about the questionnaire or the research.

## RESULTS AND DISCUSSION

**Table No. 1: Demographic characteristics, Frequency (f) and Percentages (%) of participants**

Participant Characteristics	(N=300)	
	<i>F</i>	%
Family System		
Joint	154	51%
Nuclear	146	49%
Relationship with Mother		
Satisfactory	265	88%
Somewhat Satisfactory	27	9%
Neutral	3	1%
Somewhat Unsatisfactory	3	1%
Unsatisfactory	2	1%
Satisfaction after Shopping		

Low	31	10.3%
Medium	119	39.7%
High	150	50%

**Table No. 2 Demographic characteristics, Mean and Standard Deviation of participants**

Participant's Characteristics	N=300			
	Mean	Standard Deviation	Min.	Max
Age (years)	23	2.8	18	28
Family Income (PKRs)	73780	41932.0	10500	300000

Above table shows the demographic characteristic of the participants. 51 percent participants used to live in a joint family system. 31.7% participants went for a shopping once in a week and 50 percent participants felt satisfaction after doing shopping. However, the mean of the family income of participants was 73780 PKR

**Table No. 3. Pearson Product Moment Correlation Coefficient between Participants' Characteristics, Personality Impulsiveness, Self-Regulation and Impulsive Buying (N=300)**

Variables	1	2	3	4	5	6	7	8	9	10
1 Age	1	-	.18*	.16	.03	.13	.07	.07	.13*	.12
		.07		*		*				*
2 Shopping in a Week	-	1	.12*	.12	.22	.19	-.17	.23	.05	.18
				*	**	*		**		*
3 Attentional Impulsiveness	-	-	1	.72	.49	.82	.72*	.62	.58*	.74
				**	**	**	*	**	*	**
4 Motor impulsiveness	-	-	-	1	.54	.85	.74*	.64	.58*	.76
					**	**	*	**	*	**
5 Non-Planning impulsiveness	-	-	-	-	1	.86	.72*	.81	.07*	.57
						**	*	**	*	**
6 Personality Impulsiveness	-	-	-	-	-	1	.86*	.84	.42*	.79
							*	**	*	**
7 Self-Regulation	-	-	-	-	-	-	1	.84	.43*	.80
								**	*	**
8 Cognitive Impulsive Buying	-	-	-	-	-	-	-	1	.31*	.84
									*	**
9 Affect Impulsive Buying	-	-	-	-	-	-	-	-	1	.78
										**
10 Impulsive Buying	-	-	-	-	-	-	-	-	-	1

Note: \* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$

Pearson Product Moment Correlation Coefficient was used to explore the relationship between demographic characteristics, personality impulsiveness, self-regulation, and impulsive buying in young adults. The results in Table 3 revealed significant positive relationship between personality impulsiveness (attentional, motor, non-planning impulsiveness) and impulsive buying (cognitive, affective impulsive buying). The significant negative correlation was also found between personality impulsiveness (attentional, motor, non-planning impulsiveness) and self-regulation ( $p < .01$ ). Results also revealed there is a negative significant relationship between impulsive buying (cognitive, affective impulsive buying) and self-regulation ( $p < .01$ ).

The results indicated that age has significant positive relationship with personality impulsiveness, and its subscales (attentional impulsiveness, motor impulsiveness). It also has significant positive relationship with impulsive buying and its subscale (affective impulse buying). Moreover, it has also significant negative relationship with impulsive buying and its subscale (cognitive impulsive buying). Going for a shopping in a week has significant positive association with personality impulsiveness and its subscales (non-planning impulsiveness, attentional impulsiveness, motor impulsiveness). Moreover, it has significant positive relationship with impulsive buying and its subscale (cognitive impulsive buying) (Table 3).

**Table No. 4 Showing Stepwise Regression Using Age, Shopping in a Week, Personality Impulsiveness, Self-Regulation as a Predictors of Impulsive Buying (N=300)**

Variables	Impulsive Buying	
	$\Delta R^2$	<i>B</i>
Step 1	.06***	
Age		.10*
Shopping in a week		.19**
Step 2	.63***	
Barrett Impulsiveness Scale		.35***
Short Self-Regulation Questionnaire		-.48***
Total $R^2$	.68	
<i>N</i>	300	

Note. \* $p < .05$ ; \*\* $p < .01$ ; \*\*\* $p < .001$ ;  $\beta$  = Standardized Co efficient;  $\Delta R^2$  =  $R^2$  change;  $R^2$  =  $R^2$  Square

Overall model for impulsive buying explained 74% of the variance of impulsive buying as  $F(8,291) = 99.09$ ,  $p < .001$ . This model showed that age, frequency of visiting shopping area (in a week), personality impulsiveness was positive predictors of impulsive buying. While, self-regulation was negative predictor of impulsive buying. When age, and frequency of visiting shopping area (in a week) were added in a first block then the variance was 6% and  $F_{change}(4, 295) = 5.2$ ,  $p < .001$ . This model showed that age and frequency of shopping (in a week) were significant predictors of impulsive buying. This showed that the young adults with high impulsivity and low self-regulation are more likely to involve in impulsive buying. It also indicated that negative relationship exists between self-regulation and impulsive buying. So, the hypothesis was also proved.

**Table No. 5 Independent Sample T-Test showing Gender Differences on Personality Impulsiveness, Self-Regulation and Impulsive Buying**

Variables	Men (n=150)		Women (n=150)		<i>t</i> (298)	<i>p</i>	95 % CI		Cohen's <i>d</i>
	<i>M</i>	<i>SD</i>	<i>M</i>	<i>SD</i>			<i>LL</i>	<i>UL</i>	
Personality Impulsiveness	76.35	13.96	74.18	14.27	1.33	.184	-1.03	5.38	0.15
Self-Regulation	89.08	24.27	94.97	19.78	-2.33	.020	-10.8	-.922	0.26
Impulsive Buying	87.38	19.78	89.93	15.80	-1.23	.219	-6.61	1.52	0.14

Note. *M* = Mean; *SD* = Standard Deviation; *CI* = Confidence Interval; *LL* = Lower Limit; *UL* = Upper Limit.

The above table showed that there were no significant differences between men and women in personality impulsiveness and impulsive buying. However, a significant difference was found between men and women in self-regulation which indicated that women had high self-regulation than men.

## DISCUSSION

In the present study young adults were taken as target population because adulthood is a time period when person is exploring his surroundings in different ways. One has more opportunities, energy, and resources to indulge in various activities and trends like shopping and following latest fashion vogues. When they feel tension and experience low mood, they find alternatives to avoid them and get engaged in outgoing activities like shopping and buying latest products. Furthermore, some people have tendency of a personality trait called impulse buying, which is unnecessary purchasing of items, that possibly seems to explain the shopping behavior as a form of emotional ventilation (Brici, Hodkinson, & Sullivan-Mort, 2013). Young adults who are more social, status-conscious, and image-concerned are more likely to be impulsive buyers as they have a social circle of friends and are concerned about their image and self-presentation in front of them. Moreover, in Pakistan where collectivism prevails, young adults are more likely to compare themselves with those around them thus leading to social comparison. So, they engage in buying latest products and follow trends in order to not feel left out. Furthermore, young adults who experience anxiety, find difficulty in controlling their emotions, are more prone to resist emotional urges and then impulsively spend money on buying as a way to improve their mood (Zimmerman, 2012).

A significant positive relationship exists between personality impulsiveness, attentional and motor impulsiveness and impulsive buying. Results supported this hypothesis and it is also consistent with the previous literature. If a person has impulsivity in his personality he will involve in activities without fore thinking and without defining a rationale that whether the action is important or not (Badgaiyan, Verma, & Dixit, 2016). Impulsive buying is considered unplanned gradual buying, and is recognized as an emotional experience, and is characterized by absence of thoughtful selection. It is speediness of behavior which prevent thoughtful discussion of alternatives or consequences (Jones, Reynolds, Weun, & Beatty, 2003).

A significant positive relationship exists between non-planning impulsiveness and cognitive impulsive buying. Impulse buying explains the normal patterns of decision-making in consumers' brains. The rational succession of the consumers' actions is replaced with an irrational moment of self-gratification. A significant positive relationship exists between motor, attentional and affective impulsive buying. Impulse items appear to be the part of emotional side of consumers. Some items which are bought due to the impulsivity are not considered necessary in the consumers' lives. Impulse buying is justified when a person does not set his/her budgets before shopping and does not take any notice about time consumption (Coley & Burgerss, 2003).

A significant negative relationship exists between personality impulsiveness and self-regulation. Researches also support this hypothesis and are in favor of results (Liau et al., 2011). People who have high impulsivity seem to have at self-regulation, which refers to the inability to manage emotions and behaviors, following negative responses and delaying gratification. Self-regulation is more important in a context that society considers appropriate for the situation and there are cultural differences in what is considered appropriate. In Pakistani culture, young adults are in phase of social development where they seek urgent conformity by others. In demand of this approval, their control to manage their emotions or low mood lags behind and their impulsivity gets dominant ((Bandy & Moore, 2010).

A significant negative relationship found between self-regulation and impulsive buying. Literature also supports this hypothesis. People who have low control in managing their low mood, low emotions and behaviors are at higher risk of indulging in negative behaviors that have impact on their functioning. These negative behaviors also impact their social circles where they want to form their identity and sometimes due to social comparison they get indulged in impulsive buying ((Kathleen & Faber, 2003).

Finally, regression analysis revealed that personality impulsiveness, self-regulation, age and going for shopping in a week are significant predictors of impulsive buying. A person who is more impulsive, has low mood regulation, is older in age and frequently goes for shopping, is more vulnerable to indulge in actions without forethoughts like shopping (Kathleen & Faber, 2003).

## **CONCLUSION**

The aim of this study was to find out the relationship of personality impulsiveness, self-regulation and impulsive buying in young adults and to study personality impulsiveness and self-regulation as a predictor of impulsive buying. Results identified strong relationships between variables under study. Personality impulsiveness and impulsive buying were found to be positively correlated. A strong negative correlation was also found between personality impulsiveness, impulsive buying and self-regulation. Gender differences were found only in self-regulation. Moreover, personality impulsiveness, self-regulation, going for a shopping in a week were identified as strong predictors of impulsive buying in young adults.

## **LIMITATIONS AND SUGGESTIONS**

The present study aimed to target the young adults specifically, it is unable to predict these findings in other age band so this study can be replicated by using older adults to obtain point of view of the studied variables. The relationship and prediction about variables were studied further; it can be replicated by adding the mediating variables. This study can also be included the local bazar of Lahore like Ichra, Anarkali so the comparison study could also be done.

## **Implications of the Study**

- The research will provide insight regarding the role of phenomenon of self-regulation along with personality impulsiveness and impulsive buying in the Pakistani culture where low mood and chances to get indulged in shopping for controlling mood in young adults are emphasized.
- This study will improve the understanding about the adults impulse shopping. The results will also assist in designing the educational programs to reduce the frequency of adults' financial problems.

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