

# STRATEGIES TO CURB IMPULSE BUYING PRACTICES AMONG FEMALE UNDERGRADUATES OF THE UNIVERSITY OF NIGERIA NSUKKA

By

Ugwu E. I., \*\*\*Onuoha K. M., Ezeaku M. N., Udeagha S. N. & Chibueze M.  
Department of Home Economics and Hospitality Management Education, University of Nigeria, Nsukka

## ABSTRACT

*This research work geared on strategies to curb impulse buying among female undergraduates in the University of Nigeria Nsukka. The research work adopted a descriptive survey design carried out in the University of Nigeria in Enugu state – Nigeria. The research population was delimited to 4,158 female students residing in female hostels in the University of Nigeria Nsukka. The research was carried out with a sample of 259 undergraduate females selected using the simple random sampling technique. The instrument used for data collection was a structured questionnaire, which was validated by three experts. The data was analyzed with the Statistical Package for Social Science (SPSS), using the descriptive statistical tools: frequency and percentage tables. Results gotten from the analyses revealed that most (51.5%) female students residing in hostels fall under the age bracket 20-24, have their source of income as pocket allowance (82.2%) and are on a height in the indulgence of impulse buying. The analysis further revealed that the reasons female students indulge in impulse buying include: lack of budget, persuasiveness or friendliness of the vendor, advertisement, attractive display of goods, among others. Effects of impulse buying on female undergraduates in university of Nigeria, Nsukka include: going into debt, misuse of available resources, regrets and guilt, over and unplanned spending, lack of savings, mistakes during purchase, frequent purchase of items not needed, forced need to live above available resources. It was revealed that strategies that can be applied to curb impulse buying among female undergraduates in the university of Nigeria, Nsukka include: making a written budget, sticking to written budget while shopping, declaration and adherence to self-imposed limits, appropriate allocation of resources, tracking expenses made during shopping, among others.*

**Keywords:** Female, Impulsive Buying, Undergraduates, University

## Introduction

Buying is part of every human transaction; it is the exchange of goods and services that involves giving of money. Buying is the process that permits obtaining a good in exchange for money. It is a process that allows the purchase of needed and relevant resources for consumption and satisfaction. Buying involves the planning and articulation of the goods to be purchased before visiting the retail store, however, the prevalent practices of impulse buying is a buying habit which consumers often display due to the influence of in-store-stimuli (Njoku, 2015). The classification of buying as planned or impulse began with the Stern (1962) study where he provided the basic framework of impulse buying by categorizing a buying behaviour as planned, unplanned, or impulse. Planned purchases involve time-consuming information-searching with rational decision making, whereas unplanned buying refers to all shopping decisions made without any advance planning. Impulse buying is distinguished from the unplanned buying in terms of quick decision making. Unplanned buying increases the chances of impulse buying by 20% (Gaille, 2014).

Impulse buying is the purchase of an item or payment for a service not needed but out of want and desire. It is the process of shopping without planning and budget. It is the quick response to the urge to get an item whether for the need of the commodity or not. For Mohan, Sivakumaran & Sharma (2013), impulse buying is an act that

arises when a consumer's purchase of items without budget or prior planning which is an important part of buyer behaviour, it is the reason for most purchase of goods, not budgeting or planning. Impulse buying is the sudden and immediate purchase decision inside a store with no prior intention to buy the specific product or products (Ghani, Imran & Ali, 2011). Impulse buying relates to unplanned and irresistible buying decision of a product due probably to its fanciful design, price among other reasons. However, with the advancements in packaging technologies in the present contemporary society, rapid and unplanned buying decisions are often experienced among consumers whose end result could be satisfaction or dissatisfaction with the product bought (Ekeng, Lifu & Asinya, 2012). Based on best estimates, approximately 40% of consumer spending is on impulse buying. In addition to being unplanned, an impulse purchase also involves experiencing a sudden, strong, and irresistible urge to buy (Muruganatham & Bhakat, 2013).

Impulse buying is of various types – planned impulse buying, reminded impulse buying and pure impulse buying. Planned impulse buying: buying that is already planned; the shopper has intentions of going to purchase something, but the item to be purchased is not defined or known to the shopper, they go to market with the intention of purchasing the things which they like there. (Muruganatham & Bhakat, 2013). Reminded impulse buying occurs when a consumer or shopper sees an item and remembers that the stock at home is exhausted or low or recalls an advertisement or other information about the item which triggers up the sudden decision to buy the item (Njoku, 2015). Pure impulse buying occurs when a buyer avoids his usual shopping in purchase of new and different items. Pure impulse buying exposes the consumer or shopper to a feeling of overwhelming force from the products to be purchased and also a feeling of having to buy the product-immediately thereby ignoring any negative consequences from the purchase (Muruganatham & Bhakat, 2013; Njoku, 2015).

There are characteristics and attributes associated with impulse buying and they include: buying without plans or budget, not sticking to budget while shopping and so on. More so, there are factors that influence impulse buying of which one is gender. A study by Raj & Jacob (2013) on the influence of gender on the factors influencing impulse buying behaviour reveals that gender impulse buying behaviour differs with respect to availability of low cost products, discounts offered, new and unusual products, advertisements and changing trends in the society. Female consumers indicated a preference for low cost products and discount offers, whereas males showed an interest to try unusual products, advertisements related to new offerings and a need to follow the changing trends (Njoku, 2015). This is indicative of the fact that male consumers tend to try new and innovative products whereas female consumers can be moved to make impulsive purchases only by offering cost benefits. It is believed that women are more prone to make impulse purchases than men. A study by Tifferet & Herstein (2012) showed that in comparison to men, women had higher levels of brand commitment, pleasure (hedonic) consumption, and impulse buying. They further stated that there are at least four reasons why women may be more inclined to impulse buying. First, since impulse buying is related to hedonic consumption, and women score higher in hedonic consumption than men, it is expected that they will show higher levels of impulse buying as well. Second, women suffer from anxiety and depression, more than men do, and as such women may use impulse buying as a means to improve their psychological health (Silvera, Lavack & Kropp, 2008). Third, consumers with a high need to touch items in stores are more likely to indulge in impulse buying (Peck and Childers, 2006), and women have a greater need to experience things by touch than men do (Workman, 2010).

Furthermore, the intensity of impulse buying among women can also be likened to the rate of impulse buying among younger women especially youths. Youths are males and females who have left the childhood stage of life and are on the way to becoming full responsible adults. According to the United Nations, youths are persons between 15 and 24 years of age. UNESCO (2016) defines youth as a period of transition from the dependence of childhood to adulthood's independence and awareness of our interdependence as members of a community. However, Impulsive buying is a very common practice among teenage youths who are driven by attractions other than needs. As noticed among youths, impulse buying is the order of the day where plans are not made before money or resources are spent and in most cases the goods gotten are not necessarily in the line of their needs but of their wants and sometimes in the line of the choices of their fellow peers. Youths are persons at their middle stage of life.

For youths, impulsive behaviour has generally been viewed as counterproductive and individual differences in impulsiveness were found to be related to a number of severally relevant behaviour, including aggression. Youths are being more heavily targeted because of their increased spending potential. Furthermore, they are considered to be consumers who are not likely to be well informed to shop comparison or seek advice about their purchases (Ebitu, 2015). Youth's differences in having the power of impelling by age may be larger than adults since

adolescent development stage is noted for impulsivity (Kacen & Lee, 2002). The tertiary institutions are made up of majorly youths who indulge in day to day buying and consumption, and from little observation indulge in purchase based on impulse for a lot of reasons and as such are faced with the negativity of impulse purchases.

This research work focused on the female undergraduates in the University of Nigeria, Nsukka who possess characteristics of the demographic identified by studies as being predisposed to practice impulse buying. Students, especially the females often impulsively yield to the purchase of items which are not necessarily in line with innate needs due to factors such as peers, cheap cost of the product bought, the beauty of the product, the means of advertisement used by the marketers of the product, testimonies from students who has made use of the product or the fact that other female students are demanding the product or just compulsion that comes with getting anything seen around as money is available at that point to be able to fit into the class of other female undergraduates around or pleasure of satisfaction. This is a problem as resources are allocated to unimportant items rather than the needful such as tuition, accommodation fee, textbooks and as a result some female students indulge in certain activities to raise funds for the most important items needed in school. There is a need to study impulse buying by these female undergraduates to ascertain strategies in reducing impulse buying, to help them allocate their resources appropriately. Hence this study seeks to investigate the effect of impulse buying among female undergraduates in the University of Nigeria, Nsukka.

### **Purpose of the Study**

The general purpose of the study was identifying strategies to curb impulse buying practices among female undergraduates in the University of Nigeria Nsukka.

Specifically, the study ascertained:

1. the factors that influence impulsive buying among female undergraduates in the University of Nigeria Nsukka.
2. the effects of impulsive buying on female undergraduates in University of Nigeria Nsukka.
3. strategies in reducing impulse buying among female undergraduates in University of Nigeria Nsukka.

### **METHODOLOGY**

**Research Design:** - The design of the study was a descriptive survey. The descriptive survey design was used because it was aimed at investigating impulse buying practices among female students in the University of Nigeria, Nsukka. This research design was adopted with the intention of describing in a systematic manner the factors surrounding impulse buying practices and providing possible ways to curbing the practice and draw relevant conclusion.

**Area of the Study:** The area of the study was University of Nigeria, Nsukka in Enugu State. The University of Nigeria Nsukka is known to be the first indigenous Nigerian University founded in the year 1960. The institution occupies with four campuses, a total of 15 faculties comprising of 102 departments.

**Population:** - The population of the study consisted of female undergraduates of the University of Nigeria. According to information gotten from the Academic Planning Unit of the University of Nigeria (2019), there are 13,763 female undergraduates in the University of Nigeria.

**Sampling and Sampling Technique:** - Due to the large size of the study population, there was need for sampling. The female undergraduate students selected as the study's respondents were those resident in the institution hostels within the campuses. According to information gathered from the Student Affairs Department, 4,158 female students were currently staying in the 12 school hostels. Simple random sampling technique was used to select the hostels where the questionnaires were distributed and collected. Out of twelve (12) hostels housing 4,158 female students as of 2019/2020 academic session, the study was randomly carried out in six (6) hostels. The Yamane formula was used to obtain the sample size, with a margin error of 6% (0.06), hence, the sample size for the study was 260 female undergraduates

**Instrument for Data Collection:** - A four – point Likert scale questionnaire titled “Impulse Buying among Female Undergraduates in University of Nigeria Nsukka” (IMBFUUN) was used to collect data. In developing the instrument, the researchers sought for relevant information on the internet, in online and print journals using the research objectives as a guideline.

**Data Collection and Analysis Technique:** - The instrument was administered to the respondents directly by the researchers with the help of trained research assistants. Each copy of the questionnaire was accompanied by a letter which briefly explained the aim of the instrument to the respondents. The data collected was analyzed using statistical package for social science (SPSS) version 22. The data was analyzed using the descriptive statistics – frequency and percentage tables. The frequency and percentage tables were used to check the number of respondents and the percentage representation of their responses, in respect to the view of the study population on the research questions.

## Results

**Table 1: Percentage and frequency distribution of respondents by age**

| Age          | Frequency  | Percentage (%) |
|--------------|------------|----------------|
| 15-19        | 110        | 40.7           |
| 20-24        | 139        | 51.5           |
| 25-29        | 10         | 3.7            |
| <b>Total</b> | <b>259</b> | <b>95.9</b>    |

Responses from Table 1 revealed that, out of a total of 259 respondents used for the study, 110 (40.7%) were female students aged 15-19, 139 (51.5%) were female students aged 20-24, While 10 (3.7%) were female students aged 25-29. The result showed that majority (53.7%) of the respondents used for the study were female students aged 20-24 which was noticeably more than those in other age interval. The noticeable shortfall in the total number of respondents was due to null response from respondents and incomplete return of the questionnaires that were distributed.

**Table 2: Percentage and frequency distribution of respondents by source of income**

| Source of income | Frequency  | Percentage (%) |
|------------------|------------|----------------|
| Paid employment  | 3          | 1.1            |
| Pocket allowance | 222        | 82.2           |
| Self-employment  | 29         | 10.7           |
| Other sources    | 5          | 1.9            |
| <b>Total</b>     | <b>259</b> | <b>95.9</b>    |

Table 2 showed the percentage and frequency distribution of respondents by source of income. The table revealed that 3 (1.2%) of the respondents had their source of income as paid employment, 222 (86.0%) had their source of income as pocket allowance, 29 (11.2%) had their source of income as self-employment, while 5 (1.6%) had their source of income from other sources. Hence, majority of the respondents had their source of income as pocket allowance 222 (86.0%).

## Reasons Female Students Indulge in Impulsive Buying

**Table 3: Percentage and frequency distribution of female undergraduate students on the reasons female students indulge in impulse buying**

| S/N | Reasons Female Students Indulge in Impulse Buying | SA         | A          | D          | SD       |
|-----|---|------------|------------|------------|----------|
|     |   | Freq (%)   | Freq (%)   | Freq (%)   | Freq (%) |
| 1   | Lack of budget                                    | 106(39.3)  | 107 (39.6) | 36 (13.3)  | 10 (3.3) |
| 2   | Persuasiveness or friendliness of the vendor      | 42 (15.6)  | 158 (58.5) | 46 (17.0)  | 12 (4.7) |
| 3   | Advertisement                                     | 46 (17.0)  | 148 (54.8) | 40 (14.8)  | 21 (7.8) |
| 4   | Attractive display of goods                       | 102 (37.8) | 131 (48.5) | 15 (5.2)   | 8 (3.0)  |
| 5   | Money availability                                | 147 (54.4) | 81 (30.0)  | 22 (8.1)   | 4 (1.5)  |
| 6   | Time availability                                 | 51 (18.9)  | 81 (30.0)  | 106 (39.3) | 17 (6.3) |
| 7   | Influence of friends and relatives                | 73 (27.0)  | 128 (47.4) | 44 (16.3)  | 11 (4.1) |
| 8   | Discounts and offers on products                  | 142 (52.7) | 92 (34.1)  | 19 (7.0)   | 6 (2.3)  |
| 9   | Availability of point of sale (POS) machine       | 59 (21.9)  | 108 (40.0) | 71 (26.3)  | 18 (6.7) |



|    |                       |            |            |           |           |
|----|-----------------------|------------|------------|-----------|-----------|
| 10 | Product package       | 48 (17.8)  | 121 (44.8) | 69 (25.6) | 18 (6.7)  |
| 11 | Popularity of product | 60 (22.2)  | 103 (38.1) | 66 (24.4) | 26 (9.6)  |
| 12 | Comfort of stores     | 27 (10.0)  | 95 (35.32) | 10 (37.4) | 34 (12.6) |
| 13 | Price of product      | 138 (51.1) | 91 (33.7)  | 22 (8.1)  | 7 (2.6)   |

Table 3 revealed the responses from all respondents on their take on the reasons female students indulge in impulse buying. Majority of the respondents either strongly agreed or agreed to the statements that were listed as the reasons for female students' indulgence in impulse buying. A difference in response was noticed in the sixth statement as majority of the respondents 106 (39.3%) disagreed to the factor; time availability as one of the reasons female students indulge in impulse buying.

#### Effects of Impulsive Buying on Female Undergraduates in University of Nigeria Nsukka.

**Table 4: Percentage and frequency distribution on effects of impulse buying on female students in University of Nigeria Nsukka**

| S/N | Effects of impulse buying                     | SA         | A          | D         | SD       |
|-----|---|------------|------------|-----------|----------|
|     |   | Freq (%)   | Freq (%)   | Freq (%)  | Freq(%)  |
| 1   | Going into debt                               | 146 (54.0) | 86 (31.9)  | 17 (6.3)  | 10 (3.7) |
| 2   | Misuse of available resources                 | 106 (39.3) | 122 (45.2) | 26 (9.6)  | 5 (1.9)  |
| 3   | Regrets and guilt                             | 114 (42.2) | 115 (42.6) | 21 (7.8)  | 6 (2.2)  |
| 4   | Over and unplanned spending                   | 162 (60.0) | 86 (31.9)  | 10 (3.7)  | 0 (0)    |
| 5   | Lack of savings                               | 149 (55.2) | 93 (34.4)  | 12 (4.4)  | 3 (1.1)  |
| 6   | Mistakes during purchase                      | 55 (20.4)  | 134 (49.6) | 61 (22.6) | 6 (2.2)  |
| 7   | Frequent purchase of items not needed         | 99 (36.7)  | 113 (41.9) | 34 (12.6) | 11 (4.1) |
| 8   | Forced need to live above available resources | 86 (31.9)  | 104 (38.5) | 48 (17.8) | 18 (6.7) |

Table 4 revealed the responses from all respondents on their take on the consequences of impulse buying on female students. Majority of the respondents either strongly agreed or agreed to the statements that were listed as the consequences of impulse buying on female students. A difference in response was noticed in the sixth statement as majority of the respondents 134 (49.6%) agreed to the consequence; Mistakes during purchase as one of the consequences of impulse buying on female students, followed by 61 (22.6%) respondents who disagree to mistakes during purchase as a consequence of impulse buying on female students.

#### Possible Ways to Curb Impulse Buying among Female Undergraduates in University of Nigeria Nsukka.

**Table 5: Percentage and frequency distribution of possible ways to curb impulse buying among female students in University of Nigeria Nsukka**

| S/N | Possible Ways to Curb Impulse Buying                          | SA         | A          | D         | SD       |
|-----|---|------------|------------|-----------|----------|
|     |   | Freq(%)    | Freq(%)    | Freq(%)   | Freq(%)  |
| 1   | Making a written budget                                       | 178 (65.9) | 69 (25.6)  | 7 (2.6)   | 3 (1.1)  |
| 2   | Sticking to written budget while shopping                     | 163 (60.4) | 85 (31.5)  | 7 (2.6)   | 2 (0.7)  |
| 3   | Declaration and adherence to self-imposed limits              | 100 (37.0) | 139 (51.5) | 11 (4.1)  | 3 (1.1)  |
| 4   | Surveying and seeking appropriate information before shopping | 87 (32.2)  | 126 (46.7) | 43 (15.9) | 1 (0.4)  |
| 5   | Appropriate allocation of resources                           | 92 (34.1)  | 145 (53.7) | 20 (7.4)  | 0 (0)    |
| 6   | Tracking expenses made during shopping                        | 101 (37.4) | 125 (46.3) | 24 (8.9)  | 2 (0.7)  |
| 7   | Frequent use of cash other than ATM cards                     | 73 (27.0)  | 95 (35.2)  | 67 (24.8) | 18 (6.7) |
| 8   | Shopping with people who do not encourage more spending       | 112 (41.5) | 101 (37.4) | 36 (13.3) | 7 (2.6)  |
| 9   | Cross check of the need and importance of product             | 156 (57.8) | 85 (31.5)  | 12 (4.4)  | 3 (1.1)  |

Table 5 revealed the responses from all respondents on their take on strategies that could be applied to curb impulse buying among female undergraduates in the University of Nigeria Nsukka. Majority of the respondents

either strongly agreed or agreed to the statements listed as strategies that could be applied to curb impulse buying among female undergraduates in the University of Nigeria Nsukka.

## DISCUSSION

In view of this, the recent study sort to reveal impulse buying among female undergraduates in the University of Nigeria Nsukka, having the objective of ascertaining the factors that influence impulse buying among female undergraduates in the University of Nigeria Nsukka, the consequence of impulse buying on female undergraduates in University of Nigeria Nsukka and strategies in reducing impulse buying among female undergraduates in University of Nigeria Nsukka.

Findings of this study revealed that majority {139 (51.5%)} of the respondents fell under the age bracket 20-24, preceding respondents who fell under the age bracket 15-19 {110 (40.7%)}. This finding, however, strengthened the findings of Ebitu, 2015, whose study revealed youths are being more heavily targeted because of their increased spending potential. Furthermore, they are considered to be consumers who are not likely to be well informed to compare items in various shops or seek advice about their buying. Also, Ekeng *et al.*, (2012) discovered that age of consumers and impulse buying were related; an increase in the age of consumers brought about a decrease in impulse buying and vice versa.

The findings further revealed that most respondents are unmarried {240 (88.9%)}, this strengthens the findings of Ekeng *et al.*, (2012) and justifies the fact that impulse buying may be high among adolescents who have no responsibility in raising families, this category group of people do not bother about the various means they spend money on expensive goods which are most times unplanned. They lack control of their emotions when in contact with new, attractive products, compared to married adults who are limited by family needs, and as such could order and control their buying behaviour.

Also the findings of this study revealed that majority, 222 (86.0%), of the respondents have their source of income as pocket allowance. This finding supports the findings of Lin & Lin, 2005, whose study revealed persons earning more income have the habit of impulse buying; they usually spend income on the things which influences their buying decisions. This explains why most female undergraduates buy impulsively; receiving income from parents on monthly basis, they purchase anything the urge to buy stirs, knowing more income would be received by the next month.

Furthermore, majority of respondents strongly agreed or agreed to certain factors as reasons female students indulge in impulse buying, while few respondents disagreed or strongly disagreed to such. 39.6% agreed to lack of budget, 58.5% agreed to Persuasiveness or friendliness of the vendor, 54.8% agreed to advertisement, 48.5% agreed to attractive display of goods, 54.4% strongly agreed to money availability, 39.3% disagreed to time availability, 47.4% agreed to Influence of friends and relatives, 52.7% agreed to discounts and offers on products, 40.0% agreed to availability of point of sale (POS) machine, 44.8% agreed to product package, 38.1% agreed to popularity of product, 35.2% agreed to comfort of stores, 51.1% strongly agreed to price of product.

The findings also revealed the responses of respondents in view of consequences of impulse buying among female undergraduates in the University of Nigeria Nsukka. 54.0% agreed to going into debts, 45.2% agreed to Misuse of available resources, 42.6% agreed to regrets and guilt, 60.0% strongly agreed to Over and unplanned spending, 55.2% strongly agreed to lack of savings, 49.6% agreed to mistakes during purchase, 41.9% agreed to frequent purchase of items not needed, 38.5% agreed to forced need to live above available resources.

In same vein, the findings revealed the response of respondents to certain strategies that can curb impulse buying among female undergraduates in the University of Nigeria Nsukka. 65.9% strongly agreed to making a written budget, 60.4% strongly agreed to Sticking to written budget while shopping, 51.5% agreed to Declaration and adherence to self-imposed limits, 46.7% agreed to Surveying and seeking appropriate information before shopping, 53.7% agreed to Appropriate allocation of resources, 46.3% agreed to Tracking expenses made during shopping, 35.2% agreed to Frequent use of cash other than ATM cards, 41.5% strongly agreed to Shopping with people who do not encourage more spending, 57.8% Cross check of the need and importance of product.

## Conclusion

Based on the findings of the study, the following conclusions were drawn:

1. Impulse buying is majorly seen among unmarried youths who have no responsibility in raising families and do not bother about their expenses.
2. Impulse buying is on the height among youths who are still dependent of parents and guardians for monthly or weekly stipends. They spend money frivolously knowing that income from parents or guardians would be sent by months or week's end.
3. Factors that promote impulse buying includes, but not limited to: Lack of budget, Persuasiveness or friendliness of the vendor, Advertisement, Attractive display of goods, Money availability, Influence of friends and relatives, Discounts and offers on products, availability of point of sale (POS) machine, Product package, Popularity of product, Comfort of stores, Price of product.
4. Among female students, consequences of impulse buying includes: Going into debts, Misuse of available resources, Regrets and guilt, Over and unplanned spending, Lack of savings, Mistakes during purchase, Frequent purchase of items not needed, Forced need to live above available resources.
5. Making a written budget, sticking to written budget while shopping, Declaration and adherence to self-imposed limits, appropriate allocation of resources, tracking expenses made during shopping, frequent use of cash other than ATM cards, cross check of the need and importance of product are inclusive in possible ways to curb impulse among female undergraduates.

## Recommendations

In the light of the study, the following recommendations were made:

1. The awareness on impulse buying should be created among undergraduates of various universities as this would help them develop certain resource managerial skills.
2. The knowledge of proper information seeking before purchase of goods should be made known to students.
3. Students should be sensitized on the various means vendors apply to lure them to purchasing more that required and apply some personal restrictions when and where necessary.
4. Students should however not allow themselves to be short changed by retailers who sell poor condition goods at low enticing prices to attract impulse buying.
5. Teaching and learning of impulse buying and its negative consequences should be further enriched through the efforts of this research investigation and should therefore be expanded as part of curriculum for students.

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