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Article

Impulsive Buying Tendencies and Personality: Cognitive and Affective Aspects

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Abstract: Impulsive buying is a growing problem of modern society with significant financial and psychological consequences, and it is necessary to examine the mechanisms underlying it. Understanding the mechanisms driving this behaviour is crucial. Impulsive buying consists of two key aspects: a **cognitive** aspect, characterised by a lack of planning and reflection, and an **affective** aspect, involving emotional responses that can occur before, during, or after a purchase. This study aimed to explore the relationship between personality traits, as measured by the HEXACO model, and tendencies toward impulsive buying. Specifically, it examined how the HEXACO traits differentially predict the cognitive and affective components of impulsive buying tendencies. Data were collected from a sample of 420 students, with 32 excluded due to incomplete responses, resulting in a final sample of 388 students (155 men, 233 women) with an average age of 22.8. Hierarchical regression analyses revealed that HEXACO personality domains significantly predicted overall impulsive buying tendencies. As expected, **honesty-humility** and **conscientiousness** were negatively associated with impulsive buying, while **emotionality** and **extraversion** positively predicted impulsive buying tendencies. Moreover, honesty-humility, conscientiousness, and extraversion significantly predicted the cognitive component of impulsive buying, while honesty-humility and emotionality were significant predictors of the affective component. These findings suggest the importance of educating individuals, from an early age, on the negative consequences of impulsive buying, effective money-saving strategies, and the principles of mental accounting.

Keywords: impulsive buying tendencies; cognitive and affective aspects; HEXACO domains of personality

1. Introduction

Consumer behaviour, broadly defined, refers to the processes, actions, and decisions involved in purchasing and consumption (Khawaja et al., 2023). Within this framework, **impulsive buying** represents a specific and often problematic subset of consumer behaviour, characterised by unplanned and spontaneous purchases driven by emotional triggers rather than rational decision-making. It typically occurs when consumers are exposed to an unexpected trigger, which elicits a strong and immediate urge to purchase, often bypassing thorough reflection or consideration of the consequences (Beatty & Ferrell, 1998; Zheng et al., 2019). This behaviour is influenced by both emotional and situational factors, leading to decisions that are made spontaneously rather than through deliberate planning (Sokić et al., 2021).

Unlike planned purchases, impulsive buying occurs without premeditation and is influenced by a complex interplay of internal and external factors, such as emotional responses, social pressures, and marketing stimuli. Marketers and retailers traditionally utilise external stimuli, such as in-store promotions and advertising, to trigger impulse buying (Grigsby et al., 2021; Yi & Jai, 2020). At times, impulsive buying can be advantageous for consumers, such as when they take advantage of in-store promotions like buy-one-get-one-free offers or substantial discounts during special occasions.

However, excessive impulsive buying behaviour can have negative consequences, leading to financial strain and psychological distress for shoppers (Bossuyt et al., 2017; Chen, Ku, & Yeh, 2019; Dhandra, 2020).

Understanding the cognitive and affective aspects of impulsive buying is critical for businesses and policymakers, as it allows for the development of strategies that can both predict and mitigate the negative outcomes of such behaviour.

Impulse buying typically entails engaging in shopping without premeditation or intention, resulting in subsequent feelings of regret. However, it is important to differentiate it from the phenomenon of “compulsive buying”, which is characterised by persistent rather than occasional behaviour. This can lead to substantial challenges for the individual in terms of psychological adaptation and economic well-being (Faber & O’Guinn, 1998). Likewise, one should distinguish between an unexpected “reminder purchase” and impulsive buying. The latter occurs when a person purchases a product they had been considering purchasing but forgot about until they saw it on the store shelf. Impulsive buying is a concept without a clear definition, but it primarily involves making quick choices and having a strong need for immediate possession without proper planning. Verplanken and Herabadi (2001) identify two crucial factors that contribute to impulsive buying. One element is the absence of deliberate planning and intention to acquire a good, while the other is an emotional response that might happen prior to, during, or after the purchase. The aforementioned emotional response can be either favourable or negative, depending on factors such as the amount of money spent or the unhappiness experienced with a product that was picked hastily.

Even in the middle of the past century, impulsive buying was a hot issue in various scientific works, with the goal of determining the appropriate definition of the phenomena. One of the most often accepted definitions is Rook’s (1987), which defines impulse buying as a purchase in which the buyer has a quick, strong, and long-lasting desire to acquire something right now.

It is critical to note that impulsive buying is not synonymous with unplanned buying. Although every impulse buy is unplanned, not all unplanned purchases are impulsive. It could refer to the purchase of a product that we didn’t intend to acquire until we saw it on the store shelf and realised we needed it. To be considered impulsive, shopping must have a significant hedonic feature, or more specifically, it must satisfy the consumer’s sudden desire (Farid & Ali, 2018). Based on this, we might conclude that impulsive purchase is a confrontation between two forces: self-control and desire (Hoch & Loewenstein, 1991). Similarly, it is vital to distinguish between impulsive and obsessive purchasing. Compulsive shopping is defined as an excessive and uncontrolled preoccupation with buying and spending (Black, 1996). As a result, impulsive buying refers to an acute loss of control while shopping, whereas compulsive buying is a continuous loss of control that can cause significant issues for the individual in psychological adjustment (Sun, Wu, & Youn, 2004).

The rapid pace of today’s lifestyle and the convenience of current technologies likely contribute to an increased frequency of impulse buying, resulting in most individuals periodically making impulsive purchases (Gutierrez, 2004). Furthermore, products are assuming a growing psychological significance in an individual’s life and are closely linked to their present or intended self-image. One possible explanation for the higher frequency of impulsive purchases is the appeal of specific things, such as clothing, perfumes, and jewellery. In this study, we investigated relationships between the HEXACO model of personality (Ashton & Lee, 2007) which includes six dimensions: assesses trait dimensions of honesty-humility, emotionality, extraversion, agreeableness, conscientiousness, and openness to experience, and the impulsive buying tendency, focusing especially on the emotional and cognitive aspects of this tendency.

1.1. Impulsive behaviour, impulsivity and impulsive buying

Impulsive behaviour is seen as a more preferable term than impulsive buying. Psychological models of impulsive behaviour suggest that there are two approaches to examining impulsive behaviour. The initial method is the cognitive approach, which perceives impulsive behaviour as a challenge in regulating impulses. Furthermore, impulsive behaviour might be regarded as a characteristic of one’s personality.

Impulsivity is a predisposition for quick, unplanned reactions to internal and external stimuli, regardless of the negative consequences that these reactions will cause in the impulsive person himself or in others, that is, it is defined as a tendency to act suddenly and recklessly in a harmful way (Moeller et al., Swann, 2001). Impulsive acts usually occur as a reaction to the failure of individuals to resist calls or temptations arising from internal or external stimuli (American Psychiatric Association, 2013). Some authors (e.g., Coccaro, Posternak, & Zimmerman, 2005;) emphasize that impulsivity plays an important role in some forms of aggressive behavior and self-injury. The theory emphasizes that in the constellation of personality traits, impulsivity is the main component of inappropriate behavior (Krueger et al., 2007). Impulsivity is now considered to be a complex psychological construct that includes attentional deficits, motor restlessness, and absence of planning (Patton, Stanford, & Barratt, 1995).

Impulsivity refers to engaging in spontaneous behaviour without prior consideration of the potential repercussions (Gerbing, Ahadi, & Patton, 1987). It is found in different theoretical frameworks as a measure of personality qualities including extraversion (Eysenck, 1979) and neuroticism (Costa & McCrae, 1992).

Impulsivity as a construct is found in many theoretical frameworks in the psychological literature, including theories of cognitive styles, personality trait theories, conscientiousness, emotional stability, and intelligence. Impulsivity is a consistent personality trait that encompasses various cognitive, behavioural, and emotional characteristics. Impulsivity includes a lack of self-control, a tendency to seek out new and exciting experiences, a willingness to take risks, a preference for novelty, a lack of responsibility, impatience, unreliability, and a lack of organisation. This trait is characterised by a lack of careful planning. (Depue & Collins, 1999; Moeller et al., 2001; Stanford et al., 2009). Eysenck and Eysenck (1977) propose that impulsivity can be characterised by four distinct dimensions: limited impulsivity, risk-taking, non-planning, and liveness.

There are numerous elements that influence impulse purchases. Early studies on impulse buying concentrated on categorising different products based on their chance of being purchased impulsively. In the 1970s, researchers decided that practically any product might be purchased impulsively, therefore they began to focus on other consumer motivations (Rook and Hoch, 1985). Amos, Holmes, and Keneson's (2014) meta-analysis classified the factors impacting impulsive buying into three categories: situational, sociodemographic, and characteristic. Situational influences are external stimuli or conditions that the consumer is experiencing at the time of purchase (Beatty and Ferrell, 1998; Kacen and Lee, 2002). External stimuli such as the appearance of the product, the manner in which the products are exposed, the atmosphere in the store (Verplaken and Herabadi, 2001), time and money constraints, but also the customer's mood (Beatty and Ferrell, 1998; Rook, 1987; Rook and Gardner, 1987) and social influence (Rook and Fisher, 1995) are among the most frequently studied situational influences. Aside from environmental considerations, numerous research have investigated the impact of sociodemographic characteristics such as age, gender, education, and income on impulsive shopping. According to research, young people are more likely to make impulsive purchases than older persons (Wood, 1998). Possibly owing to normative changes in personality qualities, such as impulsivity, which decrease with age (McCrae et al., 1999). According to Dittmar et al. (1995), women are more likely than males to engage in impulsive shopping.

According to Rook and Hoch (1985), impulsive consumer behaviour is characterised by five main elements: 1) a quick and spontaneous impulse to act, 2) a brief lack of self-control, 3) psychological conflict and struggle, 4) a decrease in cognitive appraisal, and 5) spending regardless of the consequences. Impulsive buying is characterised by two aspects: cognitive (lack of planning and reflection) and affective (emotional response to the purchase before, during, or after shopping) (Verplaken and Aarts, 1999; Beatty and Ferrel, 1998; Rook 1987; Rook and Gardner, 1993). According to Dittmar and Drury (2000), shopping might be motivated by melancholy, satisfaction, or regret.

1.1. Impulsive buying and personality: Literature review

The relationship between the traits of the Big Five model and impulsive buying has been the subject of numerous studies, with inconsistent results. However, three traits—extraversion,

neuroticism/emotional stability, and conscientiousness—repeatedly show up as strong predictors of impulsive buying. The results regarding the correlation between impulsive buying and the Big Five model of personality traits are mixed. A study conducted by Verplanken and Herabadi (2001) revealed a positive correlation between impulsive buying and extraversion, as well as a negative correlation between impulsive buying and conscientiousness. A study conducted by Thompson and Prendergast (2015) found negative correlation between conscientiousness and impulse buying, and positive correlation between neuroticism, extroversion and impulsive buying. Furthermore, studies have shown that impulsive buying is associated with high extraversion, neuroticism, impulsivity and low conscientiousness (Verplanken & Herabadi, 2001). Moreover, the results of the study conducted by Saad & Metawie (2015) indicated that two personality factors (impulsivity and excitement), two shop environment factors (music and layout) as well as shop enjoyment were related to impulse buying tendencies. Two twin studies have provided evidence that a propensity towards impulsive buying is genetically inheritable.

Findings of various studies on the relationship between five-factor model traits and impulsive buying are not entirely consistent, but three traits, extraversion, neuroticism/emotional stability, and conscientiousness, have been identified as predictors of impulsive buying in a large number of studies. The biological basis for extraversion can explain the link between impulse purchase and this trait. People with high extraversion have lower levels of cortical arousal, therefore impulsive buying helps them achieve optimal cortical arousal (Thompson & Prendergast, 2015). Given that cortical arousal can be achieved in a variety of ways, including through emotional inputs, we can assume that extraversion is linked to both components of impulsive purchase. Positive emotions, on the other hand, can have a role in the relationship between impulsive purchase and extraversion since they increase the risk of impulsivity. In this situation, we are discussing the relationship between extraversion and the emotive component of impulsive shopping (Myszkowski, Storme, & Tavani, (2018). Conscientious persons are responsible, organised, and consider the repercussions of their activities. Conscientiousness is often associated with cognitive processes, such as planning and considering consequences, which might lead to impulsive purchasing. Furthermore, those with high neuroticism scores are easily emotionally stimulated, therefore they experience shopping-related emotions more intensely, such as pleasure, satisfaction, and regret. Neuroticism is based on emotions, hence it is related with the emotional side of impulse buying (Shahjehan & Qureshi, 2019)

Therefore, we can assume that there is some common factor underlying the mentioned variables, which is why we would expect that the honesty-modesty trait is also one of the predictors of impulsive buying. In addition, one of the facets of the honesty-modesty dimension is the avoidance of greed. Low results on this facet indicate people who tend to own luxurious things and show off their wealth, which additionally points to a possible connection with a tendency towards impulsive buying. In addition, research on the concordance of traits of the five-factor personality model and the HEXACO personality model indicates a significant connection between neuroticism, i.e., emotional stability and honesty and modesty, which may point to the existence of a correlation between honesty-modesty and the emotional component of impulse buying (Ashton & Lee, 2005; Gaughan, Miller & Lynam, 2012).

1.1. Aims and Hypotheses

The main goal of this study was to investigate relationships between the HEXACO dimensions of personality and tendency towards impulsive buying. In addition, the aim of the current study was to examine the differential association of HEXACO personality model traits with two components of impulse buying tendencies (cognitive and affective).

The hypotheses were developed based on the above presented knowledge, and preceding research, which investigated the relationship between the five-factor model of personality and the proclivity for impulsive purchasing due to similarities between the five-factor model and the HEXACO model of personality (Lee & Ashton, 2004).

H1: Honesty-humility and conscientiousness would be negatively related to impulsive buying tendencies.

H2: Emotionality and extraversion would be positively related to impulsive buying tendencies.

H3: Honesty-humility will be negatively related to cognitive and affective component of impulse buying.

H4: Emotionality will be positively related to affective component of impulsive buying.

H5: Conscientiousness will be negatively related to cognitive component of impulsive buying.

H6: Extraversion will be positively related to both, affective and cognitive components of impulse buying.

2. Materials and Methods

2.1. Participants and procedure

The research was conducted on a sample of 420 students from Zagreb faculties. Data from 32 students had been removed from the analyses due to missing data. Therefore, the final sample consisted of 388 students with an average age of 22.8 (standard deviation = 4.7, range = 19–27), of whom 40% were male. Participation in the study was voluntary, and students provided written agreement prior to the study's completion. They were asked to anonymously complete a self-report questionnaires, and their participation was completely voluntary.

2.2. Measures

HEXACO personality model

The 100-item Croatian version of the HEXACO-PI-R (Ashton & Lee, 2007; Babarović & Šverko, 2013) was used. This inventory assesses trait dimensions of Honesty-Humility (H), Emotionality (E), eXtraversion (X), Agreeableness (A), Conscientiousness (C), and Openness to Experience (O). The questionnaire consists of a total of 100 items, of which each of the six broad dimensions is measured by 16 items. The respondent's task is to express their degree of agreement with each statement on a five-point Likert scale (1 = "I do not agree at all", 5 = "I completely agree"). Scores for each HEXACO trait were calculated as sums of ratings on associated items divided by number of items per scale.

The impulse buying tendency scale (Verplaken & Herabadi, 2001) was used to assess the propensity towards impulsive buying. The questionnaire assesses two aspects of impulsive buying behaviour: cognitive, which pertains to a lack of preparation, and affective, which relates to the emotions experienced during purchasing. The inventory comprises a total of 20 items, with 10 items assessing the cognitive dimension of impulsive buying (e.g., "I am used to buying things 'on the spot'", "I often buy things without thinking."), and the other 10 items evaluating the affective dimension of impulsive buying (e.g., "I always see something nice whenever I pass by shops", "If I see something new, I want to buy it"). Participants were required to indicate their level of agreement with statements using a 5-point scale, where 1 represents complete disagreement and 5 represents full agreement. Cronbach's alphas for the scales all exceeded .75 (whole scale's $\alpha = .87$, cognitive component $\alpha = .83$; affective component $\alpha = .84$), indicating adequate internal consistency. This findings are consistent with the research conducted by Verplaken and Herabadi (2001).

3. Results

3.1. Descriptive statistics and correlation analyses

Cronbach's alphas for the HEXACO-PI-R domains and The impulse buying tendency scale and cognitive and affective subscales indicating adequate internal consistency (Table 1). The results of the descriptive statistics indicate that the means of the HEXACO domains correspond to the approximate average value on a particular dimension. In comparison to other traits, the agreeableness score is somewhat lower, and the extraversion and openness to experiences scores are higher. We can see that participants assess their propensity for impulsive buying slightly higher on the cognitive component of impulsive buying than the affective .

Table 1. Descriptive statistics and internal consistency values for HEXACO domains and impulsive buying tendencies (total score and cognitive and affective components of impulsive buying for overall sample (N = 388).

| | Mean | St. Dev. | Range Actual | α |
|---|-------|----------|--------------|----------|
| HEXACO PI-R | | | | |
| Honesty-humility | 51.20 | 6.94 | 19-75 | .83 |
| Emotionality | 53.12 | 7.76 | 22-74 | .82 |
| Extraversion | 58.75 | 8.63 | 24-77 | .79 |
| Agreeableness | 45.54 | 8.12 | 23-72 | .80 |
| Conscientiousness | 54.23 | 7.26 | 26-74 | .78 |
| Openness to experience | 57.82 | 10.51 | 28-78 | .81 |
| Impulsive buying tendencies | | | | |
| Total score on impulsive buying | 51.56 | 4.67 | 21-86 | .87 |
| Cognitive component of impulsive buying | 26.78 | 5.80 | 13-48 | .83 |
| Affective component of impulsive buying | 23.13 | 4.11 | 11-49 | .84 |

Zero-order correlations (Person’s *r*) between study variables are presented in Table 2. On a bivariate level, honesty-humility and conscientiousness were negatively related to impulsive buying tendencies (H1), emotionality and extraversion were positively related to impulsive buying tendencies - total score (H2), honesty-humility was negatively related to the cognitive and affective component of impulse buying (H3), emotionality was positively related to the affective component of impulsive buying (H4). Besides, emotionality was positively related to cognitive component of impulsive buying. As predicted (H5) conscientiousness was negatively related to the cognitive component of impulsive buying, but also conscientiousness was negatively related to the affective component of impulsive buying. Extraversion was positively related to cognitive but not affective components of impulse buying. Given this result H6 was partially confirmed.

Table 2. Pearson correlations among HEXACO domains and impulsive buying tendencies (total score and cognitive and affective components) for overall sample (N = 388).

| | 1. | 2. | 3. | 4. | 5. | 6. | 7. | 8. | 9. |
|--|-------------|-------------|------------|-------------|-------------|------|------------|------------|----|
| 1. Honesty-Humility | 1 | | | | | | | | |
| 2. Emotionality | .17* | 1 | | | | | | | |
| 3. Extraversion | .08 | .16* | 1 | | | | | | |
| 4. Agreeableness | .32 | -.31 | .18** | 1 | | | | | |
| 5. Conscientiousness | .36 | .06 | .20** | .14** | 1 | | | | |
| 6. Openness to experience | .10 | .19** | .34 | .09 | .17* | 1 | | | |
| 7. Impulsive buying - total score | -.28 | .38 | .22** | -.21** | -.39 | .16* | 1 | | |
| 8. Cognitive component of impulsive buying | -.26 | .29 | .16* | -.08 | -.32 | .05 | .67 | 1 | |
| 9. Affective component of impulsive buying | -.35 | .41 | .05 | -.26 | -.19* | .15* | .73 | .45 | 1 |

p* < .05, *p* < .01. Bolded values of *r* indicate effects that are significant at *p* < .001.

3.2. Predicting impulsive buying tendencies from HEXACO domain scores

To evaluate the distinctive contributions of the gender and HEXACO domains in impulsive buying tendencies, we performed three regression analyses for each with the HEXACO domains

included together as predictors. The criterion variables were total score on impulsive buying tendencies and cognitive and affective components of impulsive buying. Gender was included as the control variable in all regressions. The results are presented in Tables 3–5. As we can see in Table 3, six HEXACO domains significantly predicted total score on impulsive buying tendencies ($\text{Adj. } R^2 = .27, p < .001$). In line with our prediction, honesty-humility and conscientiousness negatively predicted total score on impulsive buying, and emotionality and extraversion positively predicted total score on impulsive buying. Besides that, high openness to experience showed positive association with this criterion

($\beta = .15, p < .05$). Gender was a significant predictor of this criterion ($\beta = .21, p < .001$). All HEXACO domains and gender explained 27% of variance in total score on impulsive buying tendencies (Table 3).

Table 3. Hierarchical regression analyses with HEXACO domains as predictors of impulsive buying tendencies - general factor on overall sample (N = 388).

| Criterion | Predictors | β | R^2 | Adj. R^2 | F |
|--|------------------------|---------|--------|------------|----------|
| Total score on impulsive buying | | | .32*** | .27*** | 22.60*** |
| | Gender | .21** | | | |
| | Honesty-Humility | -.28*** | | | |
| | Emotionality | .31*** | | | |
| | Extraversion | .16* | | | |
| | Agreeableness | -.11 | | | |
| | Conscientiousness | -.38*** | | | |
| | Openness to Experience | .15* | | | |
| Note. Standardized regression coefficients (β) and R^2 (squared multiple R) are from regression models including gender as control and HEXACO domains as predictors of total score on impulsive buying tendencies. | | | | | |
| * $p < .05$, ** $p < .01$, *** $p < .001$. | | | | | |

As expected, honesty-humility, conscientiousness and extraversion significantly predicted cognitive component of impulsive buying ($\beta = -.22, -.42$, and $.25$, all $p < .001$). Gender was a significant predictor of this criterion ($\beta = .19, p < .01$). All predictors together explained 19% of variance in cognitive component of impulsive buying (Table 4).

Table 4. Hierarchical regression analyses with HEXACO domains as predictors of cognitive component of impulsive buying tendencies on overall sample (N = 388).

| Criterion | Predictors | β | R^2 | Adj. R^2 | F |
|--|------------------------|---------|--------|------------|----------|
| Cognitive component of impulsive buying | | | .22*** | .19*** | 25.04*** |
| | Gender | .19** | | | |
| | Honesty-Humility | -.22** | | | |
| | Emotionality | .10 | | | |
| | Extraversion | .25*** | | | |
| | Agreeableness | -.08 | | | |
| | Conscientiousness | -.42*** | | | |
| | Openness to Experience | .09 | | | |
| Note. Standardized regression coefficients (β) and R^2 (squared multiple R) are from regression models including gender as control and HEXACO domains as predictors of total score on cognitive component of impulsive buying. | | | | | |

$*p < .05$, $**p < .01$, $***p < .001$.

Honesty-humility and emotionality significantly predicted affective component of impulsive buying, which is in line to our prediction. Contrary to to our expectations, extraversion was not found to be a significant predictor of affective component of impulsive buying ($\beta = .13$, $p > .05$). Gender was a significant predictor of this criterion ($\beta = .24$, $p < .001$). Six HEXACO domains and gender together explained 24% of variance in affective component of impulsive buying (Table 5).

Table 5. Hierarchical regression analyses with HEXACO domains as predictors of affective component of impulsive buying tendencies on overall sample (N = 388).

| Criterion | Predictors | β | R^2 | Adj. R^2 | F |
|--|------------------------|---------|--------|------------|----------|
| Affective component of impulsive buying | | | .28*** | .24*** | 27.04*** |
| | Gender | .24*** | | | |
| | Honesty-Humility | -.19* | | | |
| | Emotionality | .36*** | | | |
| | Extraversion | .13 | | | |
| | Agreeableness | -.06 | | | |
| | Conscientiousness | -.17* | | | |
| | Openness to Experience | .05 | | | |
| Note. Standardized regression coefficients (β) and R^2 (squared multiple R) are from regression models including gender as control and HEXACO domains as predictors of total score on affective component of impulsive buying. | | | | | |
| $*p < .05$, $**p < .01$, $***p < .001$. | | | | | |

4. Discussion

The major aim of this study was to investigate relations between the HEXACO personality domains and impulsive buying tendencies – and in particular, to test for separate predictive associations between personality traits and cognitive and affective components of impulsive buying, which are considered especially relevant to consumer behaviour. Additionally, we examined the independent contribution of the HEXACO domains in explaining the variance of the tendency towards impulsive buying. The results showed that personality has a significant role in explaining impulsive buying tendencies; the HEXACO model explained significant amounts of variance in impulsive buying tendencies (27% on a general factor of impulsive buying, 19% on a cognitive component, and 24% on affective components of impulsive buying tendencies).

The results of descriptive statistics demonstrated that the mean values of the HEXACO domains correspond with the approximate average value on a specific dimension. When compared to other characteristics, the agreeableness score is relatively lower, but the extraversion and openness to experience scores are higher. It is evident that participants rate their tendency for impulsive buying slightly higher on the cognitive aspect of impulsive buying compared to the affective aspect. Overall, the study’s findings supported the HEXACO-impulse buying association and revealed that personality traits, as well as the cognitive and affective aspects of this type of consumer behaviour, are significant predictors of impulse buying tendencies generally.

Our study showed that honesty-humility and conscientiousness negatively, and emotionality and extraversion positively associated with general factor on impulsive buying tendencies. Honesty-humility was negatively related to the cognitive and affective component of impulse buying, and emotionality was positively related to the cognitive and affective component of impulsive buying. As predicted, conscientiousness was negatively related to both, cognitive and affective component of impulsive buying. Extraversion was positively related only to cognitive but not to affective components of impulse buying. Study results are in line with our prediction and theoretical

description that honesty-humility entails modesty and greed avoidance (Ashton & Lee, 2007), and that honesty-humility entails modesty and greed avoidance. Also, our results are in line with previous findings showing that hedonism and narcissism positively related to impulsive buying (e.g., Cai et al., 2015; Kacen & Lee, 2002; Khuong & Tran, 2015). Furthermore, this results are in line with previous findings showing that anxiety leads people to make an impulse purchase (Shahjehan, Jaweria, Qureshi, Zeb, & Saifullah, 2012; Silvera, Lavack, & Kropp, 2008), and that extraversion includes excitable and dramatic interpersonal style, social boldness and tendency to enjoy conversation, social interaction, and parties (Lee & Ashton, 2004), tendency to enjoy to explore new things in life (Judge, Simon, & Hurst, 2014; Leong et al., 2017), as well as in line with previous findings showing that impulsive buying is positively associated with extraversion (e.g., Farid & Ali, 2018; Thompson & Prendergast, 2015; Verplanken & Herabadi 2001).

The results of the regression analyses indicated a significant independent contribution of honesty-modesty, emotionality and conscientiousness in explaining the general tendency towards impulsive buying, whereby conscientiousness proved to be the best independent predictor of the general factor of impulsive buying. This indicates that people who rate themselves lower on the scale of honesty-modesty and conscientiousness, and higher on emotionality, show a greater tendency to make impulsive buying. In addition, regressions analysis showed that honesty-humility and conscientiousness negatively predicted total score on impulsive buying, and emotionality and extraversion positively predicted total score on impulsive buying. As expected, honesty-humility, conscientiousness and extraversion significantly predicted cognitive component of impulsive buying. Furthermore, honesty-humility and emotionality significantly predicted affective component of impulsive buying. Extraversion was not found to be a significant predictor of affective component of impulsive buying which is contrary to our prediction. Results showed that gender significantly predicted general factor of impulsive buying as well as cognitive and affective components of impulsive buying. In light of this finding, future studies should explore gender differences in the relations between personality and impulsive buying tendencies. Similar results have been obtained in previous studies. For example, in study conducted by Thompson and Prendergast (2015) was found positive relationship between impulsive buying and neuroticism and extraversion, and a negative relationship between impulsive buying and conscientiousness.

Our results can be used in clinical practice in a context where traits that have been shown to be predictors of impulse buying tendencies can be included in screening questionnaires for people with financial problems. The findings of this study have two potential applications: in the realm of psychology and counselling, or for marketing purposes. As consumers are the primary contributors to a company's income and profit, it is crucial for the market to comprehend consumer behaviour. Companies find impulsive buying intriguing because it leads customers to spend more money than intended. Their objective is to identify the factors that motivate customers to make impulsive purchases, helping them to capitalise on these motivations. Nevertheless, the primary objective of this research ought to emphasise its consequences within the domains of psychology, counselling, and education. Considering the findings of this study, which indicate that young people are more likely to engage in impulsive buying, it is necessary to provide education on the negative outcomes of impulsive shopping, strategies for saving money, and the concept of mental accounting from an early age.

5. Conclusions

The study's shortcomings must be taken into account when interpreting the results. Initially, we employed a somewhat uniform student sample, hence constraining the external validity. Hence, further research may also use samples from the general population. Furthermore, the use of self-report measures has additional limitations due to the influence of shared method variance. Incorporating behaviour metrics to assess impulsive buying would be a significant improvement compared to the existing design. Specifically, the inclination to make impulsive purchases does not always translate into actual behaviour, as noted by Rook and Fisher (1995). In addition, future research should explore the mechanisms that connect personality traits and impulsive buying. It

should also analyse the impact of sociodemographic variables, such as income, age, standard of living, and level of education, on impulsive buying tendencies. A study investigating the differences in impulsive buying between individualistic and collectivistic cultures found evidence of cultural variations in impulsive buying. The study revealed that culture does not influence the inclination towards impulsive buying as a personal trait, but it does impact the actual behaviour of making impulsive buying (Kacen & Lee, 2002). Given that it is important to avoid generalizations the results of this study in relation to collectivistic cultures. Despite the limitations, the findings of the present study expand our understanding of the role of HEXACO personality in impulsive, and especially the role of personality in cognitive and affective aspects of impulsive buying.

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