

Factors Affecting Impulsive Buying Behavior of Online Shoppers across X, Y & Z Generations

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Abstract:

The study was done to measure the extent of effectiveness of the situational factors which are impacting the impulsive buying behavior. An impulsive is an unintended decision to purchase a product or a service. Here, the study is confined to online impulsive buyers. The situational factors affecting the impulsive buying behavior were categorized under the heads-satisfaction, facilities available, affordability, sales promotional practices and trust. These factors were checked for their extent of impact using the statistical tools like exploratory factor analysis with Varimax Rotation and Keiser Normalization; ANOVA and Multiple Regression Analysis. The number of respondents was confined to 250 following the questionnaire method for data collection. The outcome of the analysis showed that all the factors except for gender and frequency of purchases have a affirmative impact on impulsive purchasing behavior.

Keywords: Impulsive buying behavior, XYZ generation, urge to buy, impact on the purchase

INTRODUCTION

Impulsive buying is an unplanned and sudden purchase a shopper makes due to the existence of an immediate stimulus object as a result of the emotional state of excitement and pleasure or the desire to buy (Rook, 1987). The urge caused to buy a product is spontaneous, irresistible and is without a lot of reflection. The shopper enters the shopping platform without an intention, but makes their purchase with the sudden urge caused by various factors which included the personal factors and the factors related to the shopping environment. Their purchase is not an intentional purchase which is carried out on the basis of an item which is out of stock at home (Beatty & Ferrell, 1998), but is based on unplanned and

unsympathetic thinking habitually followed by fondness or emotional status (Mishra, Sinha, & Koul, 2014).

The growth of online shopping is very quick which is beyond the way how much we have predicted (NTIA, 2002). The impulsive buying behavior of customers is often found when they are making online shopping. The customer finds online shopping as more comfortable when compared with the offline shopping. It is mainly because of the advantages they experience from online shopping. Easy access to products, easiness of purchasing, lack social pressure are some of them (Verhagen & Dolen, 2011). They get a chance to access enough and more products at a glance and select the most feasible one from the endless shopping list, thereby saving their time and energy.

With the growing importance of online shopping, the in-depth study of impulsive purchasing on the internet is becoming progressively required (Floh & Madlberger, 2013). Various research reports have revealed that the store environment is an important factor for impulse purchases. (Stilley, Inman, & Wakefield, 2010). But apart from this external factor there are some internal factors which guide a customer to purchase impulsively. This includes personal factors, time availability, family influence and so on (Badgaiyan & Verma, 2015). The paper attempts to study various external and internal factors which satisfies the customers and influences them to purchase impulsively. It also aims to identify the most influencing factor which triggers a customer in their impulsive purchase.

The population under study is the XYZ generations who are the most exposed generation to e-commerce and online shopping (Dewanti & Indrajit, 2018). They vary in their worldviews and the way they approach the online website and make the purchases. (Mohr & Mohr, 2018). Most of the researches done so far are mainly focusing on impulsive buying behavior alone. Not much focus is given on the online shoppers and very few are focused on the XYZ generations. This is a research gap for our study.

REVIEW OF LITERATURE

As indicated by the researchers, the urge to purchase impulsively is a condition of want that is proficient upon finding an item in the shopping atmosphere such as an explicit item (Rook, 1987) (Dolakia, 2000) (Mohan, 2013). This means, the ultimate impulsive consumption of customers are preceded by the urge they have, to buy it impulsively. The customers' experiences more and more urge as they browse more on the shopping sites. In fact, many studies have reported that urge to buy impulsively has a positive relationship with impulsive buying behavior. The urge to buy an item impulsively is referred to be as the stage preceding and the stage which is foremost for the point of actual impulsive buying (Badgaiyan & Verma, 2015). While trying to figure out reasons for rapid purchasing conduct (Rook, 1987), identified that impulsive purchasing has happened when a consumer came across a quick, influential and persistent inclination to purchase something immediately.

There are several factors that affect the customer to buy the product impulsively. It is assumed that the situational factors in relation to the individual and store would influence the person's desire as well as the genuine impulsive buying behavior (Badgaiyan & Verma, 2015)

. An online shopping site can attract and retain its customers by creating an interest in their mind and increasing their involvement. They are able to do this by implementing various sales promotion activities thereby creating an urge to purchase their product impulsively in the minds of the customers. On analyzing various studies, promotional measures were identified as the most impacting factor on the buying behavior of the respondents, which included the price discounts and special offers which are provided at the place of sale (Angowski, Domanska, & Komor, 2017).

It is envisaged that online marketers should focus on the satisfaction of the customers to retain them and also should offer new attractive schemes day by day to attract new customers. (Jayaprakash, Ganeshkumar, & Mythilil, 2016) The encouraging factors and the sales promotion activities they implement are a major factor for the satisfaction and loyalty a customer has to the shopping site, thereby building a trust to the shopping site they rely upon. A company must understand that customer loyalty cannot be generated effectively through the same rates of satisfaction gained by different customer sectors. For individuals who have greater involvement, satisfaction is one of the best predictors of customer loyalty, whereas those who have lesser involvement with the effect of satisfaction is far smaller (Casteneda, 2018).

Apart from this, the personal factors of the customers also play a major role in their urge to buy from a particular shopping site. The personal factors include the economic wellbeing of the customer, his family influence and the time they are ready to spend for each of their purchases. It is assumed that even however impulsive buying behavior is an unprompted occurrence, however, its sources are expected to be engrained in the in-depth well-being of the monetary strength of the individual (Badgaiyan & Verma, 2015).

The economic wellbeing of the customer triggers them most to do an impulsive purchase. If they are economically unwell, no urge would be generated in them to make an impulsive purchase. Moreover, there are factors like the time availability and family influence that can influence a person. An important study by (Beatty & Ferrell, 1998) highlighted the connection between time consumed and impulsive purchase and has resolved that the consumer's time for shopping regulates the reason for he or she will be impulsive or not. If an individual is free and has enough and more time, they may feel like surfing on the online site and look for more offers. The purchases they make at that time may not be an intended purchase. They may feel like looking for more items and buy the things impulsively by understanding more on their offers and discounts. So, this creates an urge to buy more in the mind of those customers.

Along with this the influence of family can also have a greater impact on the behavior of impulsive buying among online shoppers. Authors opine that in the conventionally socialist civilization such as India, where requirements of family are esteemed other than the needs of individual, it is very abundant possible that in the existence of family participants, the impulsive buying might upturn where there is a desire inside the persons to buy for their family members (Badgaiyan & Verma, 2015). If the consumers are making a purchase for their family members like mother, father, spouse or children, may have an attachment and

commitment towards the purchases they make on the online site. They may also be more concerned about the quality of the products rather than the price they spend on them.

Satisfaction is the common variable which is generated as a result of the influence made by the online site, as well as the personal factors guiding the online purchase of the customer. Enhancement of the level of integrity, safety, and quick amenities is necessary for both enticing and holding online consumers, since these factors have a greater effect on customer's satisfaction and purchase intentions (Lee & Lin, 2005).

MATERIALS AND METHODS

The data is collected from the frequent online buyers across India. Sampling technique used was judgmental sampling because it's been assumed that the respondents for the findings represent the rest of the population as they are knowledgeable regarding the online purchases and it is the non-probability based sampling method. The questionnaire was circulated amongst 550 frequent online buyers, but 250 could be received. The response rate was 45.45%. Many buyers were not completely aware of the impulsive buying behaviour and hence it was difficult to get the questionnaires filled.

DEMOGRAPHIC PROFILE

Demographics	Category	Frequency	Per cent
Year of birth	1965-1979 (Gen X)	51	20.4
	1980-1994 (Gen Y)	65	26
	1995 & above (Gen Z)	134	53.6
	Total	250	100
Gender	Male	120	48.0
	Female	129	51.6
	Total	249	99.6
Marital Status	Single	180	72.0
	Married	69	27.6
	Total	249	99.6
Income per month	Below 20,000	104	41.6
	20,00-50,000	61	24.4
	50,000-80,000	30	12.0
	Above 80,000	35	14.0
	Total	230	92.0
Tenure of online shopping	Less than 1 year	55	22.0
	1 to 2 years	45	18.0
	2 to 3 years	50	20.0

	3 years and above	97	38.8
	Total	247	98.8
Preferred online website	Amazon	134	53.6
	Flipkart	92	36.8
	Alibaba	0	0
	Snapdeal	0	0
	E-bay	0	0
	Others	20	8.0
	Total	246	98.4
Frequency of purchase	0 times	63	25.2
	1 to 5 times	171	68.4
	5 to 10 times	9	3.6
	10 and above	4	1.6
	Total	247	98.8
Source for payment	Self	127	50.8
	Parents	102	40.8
	Spouse	19	7.6
	Total	248	99.2

Note- We have 250 respondents, not all respondents have responded to all the demographic questions.

FACTOR ANALYSIS

To identify the underlying factors for buyers for not preferring or preferring to buy impulsively, an exploratory analysis was piloted. The principal component method was used with varimax rotation and Kaiser Normalisation. Items having a factor loading 0.4 and above were included in the factors.

The Kaiser-Meyer-Okin (KMO) is 0.713 (greater than 0.5) and the chi-square value of Bartlett's test of Sphericity is 2529.462 with significantly lower than 0.05. These two values support the conduct of factor analysis. The Varimax rotation converged in 10 iterations. Eigenvalues criterion was used to decide the number of factors. 5 factors emerged out the 19 items. All the items had factor loading greater than 0.4 and there is one item being ignored as the factor loading was less than 0.4. The outcomes of the factor analysis with component loadings and Cronbach alpha for each factor is given in table 2. The factors emerging out of the results are as under:

Table 2: Results of factor analysis

Factors	Short Description	Factor Loading	Mean	Cronbach's Alpha	Cumulative Variance
Factor 1 Satisfaction	Decision Making	0.794	3.605	0.791	14.846
	Rightness	0.784			
	Involvement	0.694			
	Appealing	0.624			
Factor 2 Facilities	Effectiveness	0.448	3.876	0.797	26.564
	Easy Payments	0.785			
	Variety	0.688			
	Information	0.687			
	Sale Offers	0.571			
Factor 3 Affordability	Financial Ability	0.812	3.250	0.676	47.094
	Income	0.773			
	Financial	0.714			
	Improvement	0.603			
	Family Influence				
Factor 4 Sales Promotional Practices	Promotional Offers	0.629	3.560	0.576	55.767
	High Discounts	0.513			
	Unplanned Purchases	0.504			
Factor 5 Trust	Customer Well-being	0.810	3.265	0.650	64.440
	Truthful and Fair	0.682			

FACTOR 1: SATISFACTION (Mean Value – 3.605, Cronbach's Alpha – 0.791)

The principal component analysis conducted gave 4 items. The items of the factor such as decision making, rightness, involvement and website appealing have a total factor loading of 2.896 and 14.846% of the variance. The decision making element has the highest factor loading of 0.794.

FACTOR 2: FACILITIES (Mean Value -3.876, Cronbach's Alpha – 0.797)

This factor consists of facilities associated with the effectiveness of the website, easy Payments options, a variety of availability of the products, information adequacy, and sale offers. The total factor load is 3.179 and 11.718% of the variance.

FACTOR 3: AFFORDABILITY (Mean Value – 3.250, Cronbach's Alpha - 0.676)

This factor comprises financial ability, income earning, financial improvements, the standard of living and family Influence. The total factor loading was found to be 2.902. There was 20.53% variance. With respect to the elements of this factor, the element of money availability has the highest factor loading.

FACTOR 4: SALES PROMOTIONAL PRACTICES (Mean Value – 3.560, Cronbach's Alpha – 0.576)

This factor comprises of promotional Offers, high discounts and unplanned purchases. The total factor loading is 1.646 and 8.673% of the variance. Here, the element, promotional offers are having the highest loading of 0.629 when compared to other elements of the factor.

FACTOR 5: TRUST (Mean Value – 3.265, Cronbach's Alpha – 0.650)

This factor comprises only Customer Well-being i.e., customer oriented and truthful and fairness in the information provided. The total factor loading is 1.492 and 8.673% variance. The element of customer wellbeing is highest with the loading of 0.810 when compared to the other element.

ANOVA

The study has used one-way ANOVA to perceive if the perceptions of impulsive buying behaviour are statistically significant among different generations, gender, marital status, preferred website and earnings.

Hypothesis:

H1: There is a statistically substantial difference in perceptions of the importance of factors relating to impulsive buying behaviour across generations.

H2: There is a statistically substantial difference in perceptions of the importance of factors relating to impulsive buying behaviour across gender.

H3: There is a statistically substantial difference in perceptions of the importance of factors relating to impulsive buying behaviour across geographical areas.

H4: There is a statistically substantial difference in perceptions of the importance of factors relating to impulsive buying behaviour across marital status.

H5: There is a statistically substantial difference in perceptions of the importance of factors relating to impulsive buying behaviour across who pays for the purchases.

Results of ANOVA and Descriptive Statistics across Generations, Gender, Marital Status, Preferred Online Site for Purchases, Frequency of Purchases, Who pays for the purchase and Income earning Capability.

The results of ANOVA shows that the perceptions of impulsive buying behaviour towards the various factors do not differ by gender and frequency of purchases. But we see a significant difference of perceptions of impulsive buyers by generations, marital status, preferred online site and who pays for the purchases.

From the Tukey post hoc test, we are able to understand that the relationship between X and Z generations are significant as the significance value is less than 0.05. The positive mean difference of X over Z shows that X generations are having more urge to buy the product impulsively compared to other generations. Generation X, which talks about those lived from 1961 to 1979 (Lissitsa & Kol, 2016), is one of the best extremely educated age groups in history and is categorized by technological and media knowledge, scepticism and practicality (V, L, & A, 2011).

And also when compared to the Z generation, the X generation is earning more so they have more purchasing power than Z generations.

The studies have identified the connections between gender orientation and impulsive buying. While a few think that womanhood to be more impulsive than men (H & M, 2005) certain other readings establish men to be further impulsive than women (C & D, 1986).

The current research finds that impulsive buying behaviour is not depending on sexual orientation, which shows that the probability of women enjoying impulsive purchase is as greater as men. This obviously demonstrates the developing social balance of the present day time and also paves the way to an ever-increasing number of employed women, the moderate outlook of females has taken a clear move. For advertisers, this ought to be a chance to focus both the gatherings with equivalent exertions.

Marital status has the significance value of less than 0.05, which signifies that there is an impact with respect to impulsive buying behaviour.

Due to the availability of several online sites, the outcomes demonstrated a notable optimistic outcome on impulsive buying behavior and it was established to be effective with few consumer-friendly sites. This implies that user-friendly online sites lead to incremental impulsive purchases. This as indicated by results, the customers tend to purchase more items and expend more money when the online sites are user-friendly with a wide range of quality products and higher discounts.

The factor, frequency of purchases has the significance value of 0.143 which is more than 0.05 and thus do not have an influence on impulsive buying behaviour.

Who pays for the purchases has an excessive influence on impulsive buying behaviour as its significance value is less than 0.05. Financial well-being denotes the general monetary strength of the individual (J, Badgaiyan A; A, Verma; 2014).

Table 3- Summary of ANOVA results.

Factors	Sum of Squares	Df	Mean Square	F	Sig.
Generations	8.825	2	4.413	6.417	.002
Gender	.481	1	.481	.671	.413
Marital Status	14.405	1	14.405	21.801	.000
Preferred Online Site	4.526	2	2.263	3.510	.031
Frequency of Purchases	3.571	3	1.190	1.823	.143
Who pays for the purchase	6.316	2	3.158	4.930	.008

MULTIPLE REGRESSION ANALYSIS

A multiple regression analysis was used to measure the degree of impact of independent factors on impulsive buying behaviour. The Table-4 represents the results of multiple regressions. Here the independent variables are involvement, trust, encouraging factors, financial well-being, family influence and Sales promotion; the dependent variable is the urge to buy impulsively. In the multiple regression we look towards the R square values and significance values to know the extent of influence and dependency.

Table 4- A summary of the results of multiple regression analysis.

Variables	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Sig.
Involvement	.275	.076	.072		.8161	.000
Trust	.207	.043	.039		.8304	.001
Encouraging Factors	.131	.017	.013		.8415	.038
Economic well-being	.275	.075	.072		.8162	.000
Family influence	.377	.142	.138		.7863	.000
Sales promotion	.240	.058	.054		.8240	.000

From table 4, we can conclude that all the factors influence the impulsive buying behaviour as the significance values are lesser than 0.05.

The R-Square values in the table signify the extent of influence.

The factor, family influence having 14% of R-Square has the highest impact on impulsive buying behaviour. It was distinguished that supplies that enticed more families, networks or

groups of customers regularly had enhanced outcomes in relationship with performances (P, 1999)

The involvement factor influences the impulsive buying behaviour to about 7.6%, which has the second highest influence when compared to other factors. Individuals simply focus around moment fulfilment by responding to demand to buy reasonably than on settling previous inconveniences in looking into a thing for fulfilling the want. Finally, the enduring regular hastiness, drive buys which are the instants (L, 2003).

The factor, economic well-being influences at the third higher rate of about 7% when compared to other factors. The impulse buying is found as a greater factor for the consumers who can manage to pay for it i.e., income level having its influence on consumers in making impulse purchases (E, H, & A, 2007).

The factor, sales promotion having 5% of R-Square has a pretty good impact on impulsive buying behaviour. Sales promotion targets to motivate consumer requirements and inspires them to make instant buying of a specific brand. Apart from inducing the authentic buying, an operative and well-organized advancement also fuel purchasers' buying objectives (M & D, 2011).

The trust factor's R-Square value of about 4%, which signifies that there is 4% influence towards impulsive buying behaviour. The results showed that trust on the website is accomplished to have a optimistic impact on impulsive buying behaviour as well as the urge to buy impulsively (Badgaiyan & Verma, 2015).

The other encouraging factors influence impulsive buying behaviour with about 3% of R-Square. These outcomes related to the substantial association concerning money accessibility and impulsive buying activities rationalize the study results of (J & K, 2001) and also validate the research findings of (T, K, G, & G, 2003) who pronounced that the accessibility of finance was an enabler in the impulsive buying methods.

CONCLUSION

The study provides a brief analytical insight with respect to the roles of situational factors that impact the Impulsive Buying Behaviour. The very fact that study tested 5 hypothesis, having 5 factors with 18 items collectively and was based on 250 responses using the questionnaire method for the collection of data using Judgmental Sampling.

Apparently, the fact that 5 situational variables- Satisfaction, Facilities, Affordability, Sales Promotional Practices and Trust- were established to be significantly impacting the Impulsive Buying Behaviour.

Given the results, the study incorporates the factors mentioned and checks for the amount of influence on Impulsive Buying Behaviour to see the highest and the least effect of such a factor.

The ANOVA results showed the significant differences in perceptions across Generations, Gender, Marital Status, Preferred Online Site for Purchases, Frequency of Purchases, Who pays for the purchase and Income earning Capability- whether affecting the Impulsive Buying Behaviour or not. As per the results, all the factors are having a significant impact except for Gender and Frequency of Purchases.

Similarly, Multiple Regression Analysis gave the results signifying that all the variables have its impact in Impulsive Buying Behaviour.

To summarise, the money availability and economic well-being have a affirmative effect on Impulsive Buying Behaviour, this surely specifies that the Income Earning Capacity would increase the Standard of Living, in turn, would have its effect on Impulsive Buying Behaviour.

The significant aspect of the study is examined, the urge to buy impulsively and its relationship with numerous situational factors/ variables. This highlights the relationship of the situational factors (independent variables) with that of the urge to buy impulsively (dependent variable) are directly proportional except for least cases.

SCOPE FOR FURTHER RESEARCH

In the current study, 250 samples were considered, this can be increased in order to have broader insight and clear perceptions towards Impulsive Buying Behaviour.

The geographical location for our study was confined to India alone, whereas the study can be taken place at different locations across the globe to have variant stances.

The responses for each generation can be increased in its number to have a much better overview with regards to Impulsive Buying Behaviour so that the actual differences amongst the generations can be clearly brought out.

The tools used for the study were confined to Exploratory Factor Analysis, ANOVA and Multiple Regression Analysis; whereas few more robust techniques can be considered for the same.

Also, to have lucid reviews from the respondents, Direct Observational Method can be adopted with the other methods for data collection.

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