

An investigation into Impulsivity and Self-Control

How do past experiences, influences and avoidance tactics shape the current
impulsive purchasing experience of consumers

*A Thesis Submitted in Fulfilment of the Requirements for the Degree of Doctor
of Philosophy of Cardiff University.*

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For Matthew, I love you. Thank you for all that you do, you mean the world to me.

DECLARATIONS

This thesis is being submitted in partial fulfilment of the requirements for the degree of *PhD*

Signed: Charlotte Doyle. Date: 19/02/2021

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Acknowledgements

There are so many people I want to thank for support over the years and also a few people that I believe need to be remembered.

I would like to express my gratitude to my supervisory team, Professor Gordon Foxall, Professor Peter Morgan, for their tireless support and encouragement throughout the ups and downs of the PhD process. Gordon and Pete, you have both been extremely generous of your time and knowledge and never gave up on me, I shall be forever grateful.

Thank you to my mum and dad, you have always pushed me to follow my dreams and have supported me throughout. Thank you for believing in me. I love you both. You are both so selfless and always think of others first. You are amazing people and I am so grateful to have you both as my parents.

I would also like to say thank you to Professor Luigi De Luca the PhD program director. Luigi, your support to myself and to the other PhD students is invaluable. We are very lucky to have such a caring PhD director to guide us through the tough times.

I would also like to thank Professor Jonathan Gosling. I have only been in contact with you for a few months but you have really helped me and guided me when I needed.

Thank you to all of my participants that took part in this research. I am grateful for your time and effort to help me gather my data and therefore making this research possible.

I would like to thank Cardiff Business School, especially Elsie for her guidance and the ESRC for funding my studentship for the first 4 years. Without this I would not have been able to follow my dreams of completing a PhD thesis. I also need to say thank you to Lydia, for helping me and guiding me through submission and resubmission and always being at the end of an email when I needed.

I need to give Dr Steffan Thomas a great big thank you. His guidance, support and encouragement through the darker times have been invaluable to me. Steffan, you have allowed me to vent my problems and cry on your shoulder and yet have always been able to make me smile and encouraged me to carry on. You are one superstar friend.

I would like to give a big thanks to Violina, you have been a rock, always on the end of the phone and gave me the encouragement to carry on when I felt that my work wasn't good enough. Violina, you are a wonderful friend and bridesmaid. You are someone I will treasure for the rest of my life.

I would like to thank Mike and Jacqueline Rimmer (future parents in-law), you are a fabulous support system, especially whilst Matthew has been working away and unable to come home during the Covid-19 Lockdown. Thank you for all that you do for myself, Matthew and Milly.

Thank you to Dr Rebecca Scott, Dr Amy Yau, Dr Nicole Koenig-Lewis and Dr Carmela Bosangit. You have all been there to talk too, answer question and to just cheer me on when I needed it. You have really motivated and inspired me to stay in academia.

I would like to thank my examiners for taking the time to read my work. I understand how busy you are, so I am very grateful.

During the last stages of my write up, I was informed of the sad passing of Howard Rachlin. His work on impulsivity and self-control was extremely important in the development of my thesis and I thank him for his contributions to science.

I would like to give a final acknowledgement to my God father Subhas who sadly passed away on the 17th February 2021. I will miss your funny stories and your crazy laugh. You were always so excited to hear about what I had been up to. I take comfort in knowing that you are now reunited with your fantastic and lovable wife Heidi and your lovely son Dafydd. You have been so kind and generous to my family for the past 44 years and you will be missed by everyone that knows you.

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Abstract

Previous research has suggested that approximately 50% of sales are linked to impulsive purchases (Luo 2015), however, the purchase may also come at detrimental cost to the individual therefore producing a negative outcome (Rook and Fisher 1995). Furthermore, The Money Charity (2020) reported that the personal debt levels were at £4,264 per UK adult with the average credit card debt per UK adult was £2,259 and that personal debt levels are due to rise from £2.086 trillion in 19-20 to £2.425 Trillion in 23-24. Therefore, with approximately 50% of sales linking to impulsive purchases, the average consumer debt rising, and the negative impact on consumer financial wellbeing, an investigation into impulsive purchasing behaviour is vital.

Qualitative data from 55 in-depth interviews and photo elicitations was gathered, allowing for the investigation into impulsive purchasing behaviour of consumers using the Behavioural Perspective Model (BPM) (Foxall, 2017) as a theoretical lens. The research looked at how previous impulsive purchasing behaviour shaped participants impulsive purchasing behaviour to the present day and how family, friends and social media could influence consumers impulsive purchasing behaviour. Additionally, this thesis looked at the emotions surrounding impulsive purchasing behaviour, a timelier contextualisation of the tactics that participants used to help them avoid impulsive purchases and whether those participants that wanted fewer impulsive purchases actually work on their self-control.

The research provided new insights into elements that affect impulsive purchasing and an impulsive purchasing/self-control extension to the BPM of consumer purchasing. The research provided confirmation of the importance of looking at impulsive purchasing behaviour as a subjective unique experience of the consumer. Therefore, if consumers wish to change this purchasing behaviour, they need to look at their own memories, past experiences and the influences that cause them to be more impulsive and create a personal plan to strengthen self-control.

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Appendix 1: Cardiff School Ethical Approval Form

Appendix 2: Interview protocol

Appendix 3: Consent form

Appendix 4: Participant information form

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Abbreviations

SC - Self-control

LLR - Larger Later Reward

SSR - Smaller Sooner Reward

BPM – Behavioural Perspective Model

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Chapter 1

Research title

An Investigation into Impulsivity and Self-control.

1.0 Introduction

This chapter outlines the main research aims and core themes for the study including the rationale for conducting the research. The aim of this chapter is to summarise the areas of research that have been addressed within the literature review, and also the methods that were implemented as part of the research process. The core themes of this research are impulsive behaviour and self-controlled behaviour when consumers are faced with an impulsive purchase option. Other major themes of the research are historical experiences, influences on behaviour such as family, social, social media and other influences, tactics to avoid preference reversals, and the emotions that consumers feel before and after the impulsive purchasing behaviour. Each of these areas are discussed in greater detail in the chapters that follow.

Chapter 1 starts with an overview of the study as discussed in Section 1.1. The background to the study, including the researcher's interest in the phenomena is discussed in Section 1.2. Section 1.3 presents the study approach including the research aims, question and objectives. Section 1.4 provides an overview of the research. Section 1.5 presents the contributions of the study with the thesis structure being presented in Section 1.6. Section 1.7 provides a summary of Chapter 1.

1.1: An overview of the study

Attempts have been made to understand historical experiences and impulsive purchasing behaviour of consumers and how this has evolved over time. Further attempts were made to understand influences on impulsive behaviour, more timely contextualisation of tactics that consumers used to avoid preference reversals, and to understand emotions that consumers were dealing with before and after the impulsive purchasing takes place. Furthermore, attempts were made to understand consumers self-control and whether those consumers that work on strengthening their self-control thought they were successful.

Through in-depth interviews and photo elicitation the study attempts to understand the whole picture of impulsive purchasing behaviour. Although this phenomenon in its separate elements has been well researched and documented (discussed further in Chapter 2), this thesis aimed to understand and amalgamate

aspects that represent an impulsive purchasing behaviour, to appreciate the behaviour as a whole and so to contribute to the knowledge of consumer psychology.

1.2. Background and relevance to the study

1.2.1 Background to the researcher

My background is in financial planning where I had my own client bank of around 300 clients that I would visit on an annual/bi-annual basis to help understand and develop their financial goals for the future. During my three years of being a financial planner, I came across many situations where my clients had large amounts of debt but no explanation or anything to show for it. I also found that some clients were very limited on savings for unexpected costs or emergencies e.g. loss of earnings, and also had a lack of savings for the future i.e. retirement. I spent a great deal of time trying to untangle people's finances and get them to a point where they are no longer worried about their finance's month-to-month, living pay day to pay day, prioritising paying off debt, saving for the here-and-now, and saving adequately for retirement and the future. I found that creating financial plans worked for some clients but not others which ultimately led to my interest in impulsive purchasing. I wanted to understand more about how some people were able to save regularly, stick to future goals, and avoid impulsive purchasing whereas others could not. I left my job in 2013 and pursued a master's degree in Business and Consumer Psychology which was the perfect steppingstone to my PhD in consumer psychology and impulsive purchasing.

1.2.2 Background to this study

The Office of National Statistics (ONS) reports bi-annually regarding the levels of UK debt and income. From 2016-2018 the ONS reported that credit card debt and personal loans rose 11% to £119bn. Additionally, Statista presented data representing the 'Median annual earnings for full time employees in the UK from 2000-2019'. Looking at the data presented by Statista, it can be seen that UK full-time income increased by 4.8% from 2016-2018. Looking at both of these statistics, it suggests that many consumers are spending more than they are earning. Hence, investigating the consumer's story of impulsive purchasing behaviour will allow for the understanding of this discourse of income and outgoings. By understanding the bigger picture of impulsive purchasing i.e. experiences, influences, tactics to avoid these preference reversals and emotions that are more personal to the consumer as an individual, this may provide insight into how consumers can be helped, guided into being more self-

controlled in their behaviour, and the avoidance of preference reversals moving forward.

The Money Charity (2020) reported that average personal debt levels were at £4,264 per UK adult with the average credit card debt per UK adult being £2,259. In addition, The Money Charity reported that personal debt levels are due to rise from £2.086 trillion in 2019-20 to £2.425 Trillion in 2023-24 (credit cards, unsecured loans, finance deals and overdrafts). Just to put this into perspective, The Money Charity reported in 2011 that personal debt levels were at £1.45 trillion suggesting an increase of nearly 60% proposed for 2023/24. Previous research by Luo (2015) suggested that approximately 50% of sales are linked to impulsive purchases and that although impulsive purchases have a positive outcome for retailers, there are negative outcomes i.e. rising debt leading to financial issues for some consumers that are unable to control their impulses. Therefore, due to the rise in consumer debt and that 50% of purchases are impulsive, understanding consumers impulsive purchasing behaviour is vital to then be able to strengthen consumers financial wellbeing.

Maslow (1943, p 372) proposed that 'needs' are biological requirements for human survival i.e. air, food, shelter, water, psychological wellbeing and safety. On the other side, 'wants' are items that are not requirements for human survival i.e. new (unnecessary) clothes. It is these 'wants' that are being researched within this study due to some consumers being unable to resist the temptation to purchase even if it causes emotional or financial issues immediately after the purchase, and potentially in the future also. Impulsive purchases can have an effect on the basic needs for human survival i.e. psychological effects if the individual is under financial stress or struggling to pay for their rent or mortgage. This study aims to investigate and understand the consumer's previous impulsive purchasing experiences, any influences affecting the behaviour, and tactics they may have to help them avoid making the purchase. Additionally, the study wants to understand the emotions that the consumers feel before and after they make the impulsive purchase. Understanding the consumer's impulsive purchasing behaviour as a whole may provide insight into why some people have more self-control and are able to resist temptation when others are unable to.

Previous research has found that 'almost 90% of individuals make impulsive purchases occasionally with between 30-40% of all purchases being classed as impulsive purchases' (Welles, 1986, p.1; Bellenger et al., 1978, p.15). The increasing ability to make impulsive purchases is due to advancements in technology i.e.

providing consumers with credit on the spot (dependent on their circumstances), the advancement of social media, and marketers being able to provide immediate consumption opportunity to consumers (Abrahams, 1997, p32). In 1997, 50% of sales were seen to be created by impulsive purchases due to the ease of obtaining credit and personal loans (Abrahams, 1997, p32). Dittmar and Drury (2000) also found that the increase in impulsive purchasing over the last two decades was linked to economic and social changes such as the ability to gain credit becoming more readily available. When consumers see something that they want to purchase, they are not always able to afford it at that point in time. However, some consumers seem unable to resist the temptation and instead of returning when they have thought about the purchase or have the disposable income needed for the purchase they find a way to make the purchase at that moment in time. This in turn means higher spending on credit cards or potentially going overdrawn. More recently, impulsive purchasing has been made easier through advances in online shopping and the ability for consumers to make purchases and receive the item the next day without having to leave their home e.g. with Amazon Prime.

Faber and Vohs (2011, p125) suggest that consumers that are unable to resist the temptation and when they engage in the unplanned purchase they may feel regret afterwards, especially if they had to go into debt i.e. using a credit card to make the unplanned purchase. Consumers that are repeatedly unable to resist the temptation and place the unplanned purchase on credit cards or use their limited disposable income, may find that they are suffering from financial worries at that moment in time and also in the future (Faber and Vohs 2011, p125).

Despite the significant impact impulsive purchasing has on consumer debt, there are a number of gaps within the theory that should be addressed to be able to understand why consumers continue to make impulsive purchase decisions. These gaps are discussed in detail in Section 2.9.

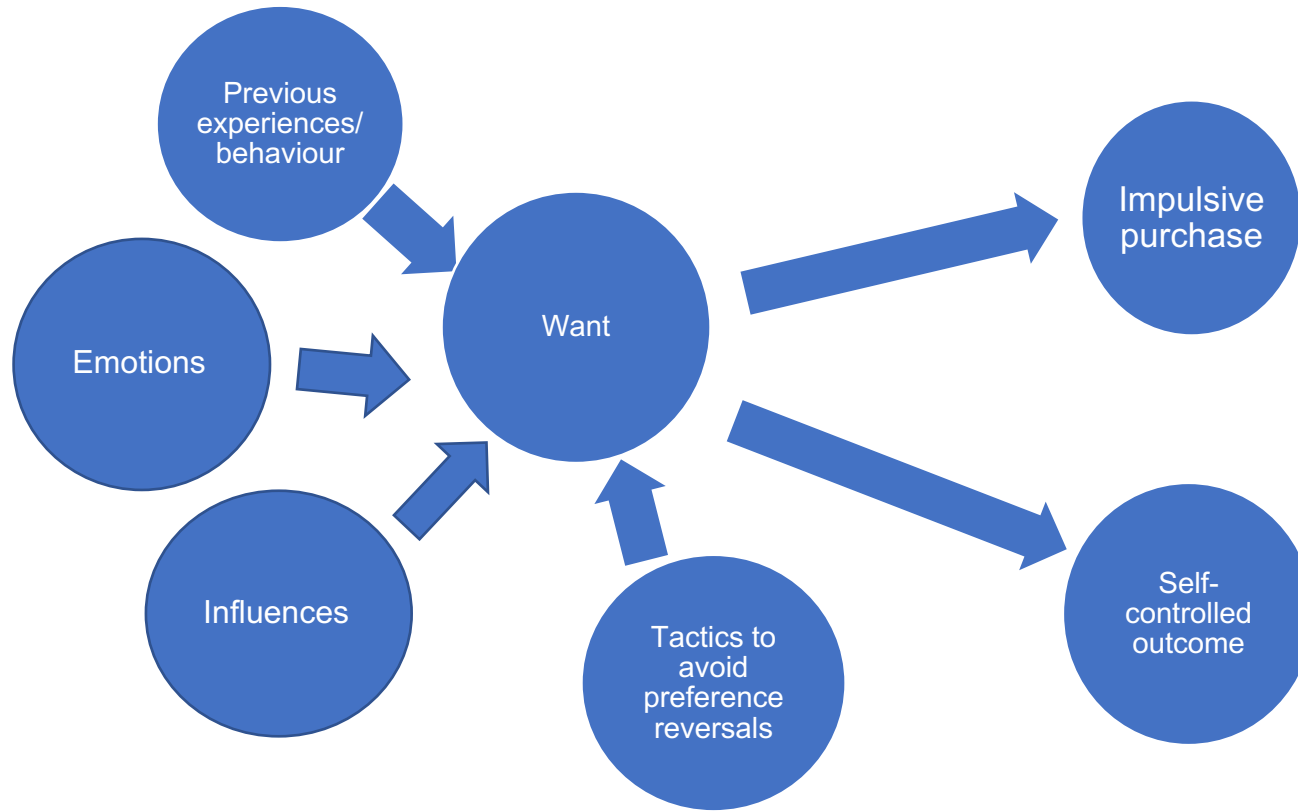
1.2.3 Relevance to the study

Research into impulsive purchasing behaviour, self-controlled behaviour, historical experiences, influences, tactics to avoid and emotions associated with the behaviour have previously been well documented. However, it is the lack of understanding of impulsive purchasing behaviour and how each element links and

interacts to create the experience as a whole which creates the gap this study wishes to address.

The following attempts are made to understand consumers' historical impulsive purchasing behaviour and how this has evolved to the present day. The influences that may have affected the consumer's impulsive purchasing behaviour i.e. stopping them being impulsive or encouraging them to be impulsive. There is also limited research into more timelier tactics that consumers may use to avoid preference reversals and avoid the temptation to make the impulsive purchase (presented in greater detail in Chapter 3). Due to this limitation, attempts were made to understand the types of tactics consumers use and how these link back to tactics theorised by Ainslie (1992) and Rachlin (1995) which again, is discussed in more detail within Chapter 3. A further objective of this study was to investigate the emotions that consumers felt towards the impulsive purchase. Shehryar et al. (2001, p.420) argued that consumption is central to human lives and it dictates daily activities and long-term goals, therefore supporting the argument that consumption behaviour is a meaningful context to investigate in being able to understand how humans control their own behaviour.

Diagram 1: Elements that contribute to an impulsive purchase or a self-controlled outcome



Source: This study

Diagram 1 presents the elements of the impulsive purchasing behaviour that this thesis is investigating. The consumer has a 'want' (the impulsive purchase) and there are many elements that can be involved in the instant decision that either leads to the consumer making the impulsive purchase or taking a more self-controlled approach leading to the impulsive purchase not being made. These influences include previous experiences and behaviours with impulsive purchases, emotions, influences i.e. family, social, social media and other influences, and whether they use any tactics to avoid preference reversals and if so, whether these worked. For example, an individual may have seen something on social media that has influenced them 'wanting' an impulsive item such as new clothes, but then due to their own personal rules (Ainslie, 1992) that they don't buy anything online without seeing it first leads them to be more self-controlled and not make the purchase, creating a positive outcome. However, another example could be that an individual has seen something in a store that they want whilst shopping with friends, they may know that they shouldn't really buy the new top as they still have a long time until pay day and their funds are running low, yet, their friends may influence them to 'treat themselves' and due to that individual not having a tactic to help them avoid the preference reversal, they make the impulsive purchase which they then regret due to financial strain, presenting a negative outcome.

The thesis follows the structure of the Behavioural Perspective Model (discussed further in Chapter 2), wanting to understand previous experience, emotions, influences, and outcomes of an impulsive purchasing consumer and also the tactics that they may use when trying to avoid preference reversals. The literature review (Chapter 2) demonstrates current knowledge surrounding impulsive behaviour and self-control and the factors identified and presented in Diagram 1 that influence consumer impulsive purchasing behaviour. By conducting the literature review, gaps in the knowledge were brought to light promoting the development of the research questions, objectives and aims of this study.

1.3 Study approach, research question, aims and objectives

1.3.1 Research aims

The Behavioural Perspective Model is used as a lens to investigate impulsive purchasing behaviour. The aim of this research was to understand historical impulsive

behaviour of individuals and discover how their previous impulsive purchasing behaviour has shaped their impulsive behaviour in the present i.e. how it has evolved over time. The thesis also investigated participants' use of tactics to avoid preference reversals including those tactics theorised by Ainslie (1992) and Rachlin (1995). Finally, the thesis also aimed to understand impulsive purchase experiences and the influences and emotions that are associated with them.

1.3.2 Research question

How do past experiences, influences and avoidance tactics shape the current impulsive purchasing experience of consumers?

1.3.3 Research objectives

The research objectives for this study are:

Research Objective 1: To develop an understanding of participants' historical impulsive purchasing experiences leading up to the current day.

Research Objective 2: To compare tactics that are used to avoid preference reversals when faced with an impulsive purchasing decision.

Research Objective 3: To identify influences that inhibit or encourage the impulsive purchasing behaviour.

Research Objective 4: To identify emotions that surround an impulsive purchasing behaviour.

1.4 Overview of research methodology

In order to achieve the research objectives, the study adopted a qualitative methodology collecting data using in-depth interviews which included photo elicitation and is discussed further in Chapter 3, the Methodology. A total of 55 participants were interviewed via online methods (due to Covid-19 restrictions), with the interviews lasting between 40 and 125 minutes. This provided approximately 40 hours of data.

The epistemological position of this study was interpretivism allowing participants the full scope to be able to talk freely during the interview when discussing impulsive purchasing behaviour. The data was analysed using thematic analysis, which allowed for the reporting of themes and patterns within the data. The research adopted this methodology as it allowed for consumers to provide their own personal insights in

order to understand consumer impulsive purchasing behaviour (Belk et al., 1988; Creswell, 2014). The methodology is discussed in more detail in Chapter 3.

An in-depth and comprehensive understanding was paramount in examining impulsive purchasing as a whole, being able to investigate elements such as positive and negative influences, historical impulsive purchasing experiences, and also understanding tactics that consumers use to avoid preference reversals and becoming more self-controlled.

From this research study, a conceptual framework of impulsive purchasing behaviour was developed from the amalgamation of the emerging themes that were established through thematic analysis of the data and the Behavioural Perspective Model (Foxall, 2017). This is presented in Chapter 5, the Discussion chapter.

1.5 Contributions of the study

The following study has made many contributions, not only theoretical contributions but also policy implications and practical suggestions for consumers.

The research study addressed the gap in the literature (presented at the end of Chapter 2 section 2.9) by understanding impulsive purchasing as a whole picture, rather than separate experiences, interviewing both student and non-student populations, looking at how consumer impulsive purchasing behaviour has developed over time, the influences and also the tactics to avoid preference reversals.

The objective of this research thesis was to develop a holistic understanding of consumers impulsive purchasing and self-control.

This study explored and developed an understanding of multiple elements that can either increase or inhibit impulsive purchasing.

Theoretical contributions

The first contribution was that to be able to understand consumer impulsive purchasing behaviour and the elements that affect it, the research must be personal and conducted while understanding that consumers have unique reasoning for their impulsive purchasing behaviour.

Research into tactics to avoid preference reversals is limited and outdated. The main theories into tactics are presented by Ainslie (1992) and Rachlin (1995). However, since these two important contributions, there have been many developments in technology and the ease of obtaining credit (e.g. buy now pay later).

Therefore, the second contribution was that this thesis provides a timelier contextualisation of the tactics that consumers use to help them avoid making the impulsive purchase in the current environment.

Findings from this research suggest that those consumers who wish to change their purchasing behaviour do consciously. They continuously work on their self-control meaning that some participants are able to change their behaviour from previously being very impulsive to now being more self-controlled which is a third contribution.

The fourth contribution of this thesis was that for some participants that were previously impulsive purchasers, it took something as big as an international pandemic to make them realise that they needed to be more careful and thoughtful in their purchases. Additionally, some participants also stated that due to Covid-19 and the lockdowns affecting some peoples' incomes, whether their own or a member of their household, they started using tactics to limit their spending, for example, making lists and making more thoughtful purchases. However, on the other hand, being in lockdown had made other participants more impulsive due to boredom.

The final contribution this thesis was that it was the first to recognise that males and females impulsively buy for different reasons. Males impulsively buy to be sociable and females impulsive buy while they are being sociable. This finding opens up opportunities for further research into the gender differences in relation to impulse buying.

Policy Implications

It can be suggested that some of the findings from this study have implications for the financial wellbeing of consumers as this study has shown that there many tactics that consumers can adopt to enable them to be more self-controlled with their finances. This in turn can reduce household debt which is currently on the rise.

Furthermore, it can be suggested that learning about finances and controlling spending habits can be influenced from a young age by family, and also friends and social media suggesting that more should be done in schools to strengthen understanding of money and how important it is to make thoughtful processes.

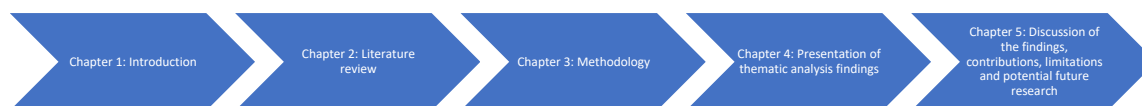
Additional findings suggest that due to consumers making impulsive purchase to enhance their mood, mental wellbeing is important when trying to strengthen consumers financial wellbeing which calls for further research.

This thesis also brings to light the ethical implications of businesses and their pushing impulsive purchases on consumers.

The theoretical contributions, policy implications and practical suggestions for consumers are discussed in more detail within chapter 5, section 5.4.

1.6 Thesis structure

Figure 1: An overview of the thesis structure.



Source: This study.

The thesis is organised into five chapters and are as follows:

Chapter 1: Chapter 1 introduced the research, its context and the background to the research study. Chapter 1 also provided justification for the research to be conducted. Chapter 1 then presented the research aims, questions and objectives, an overview of the methodology used, the contributions of the study, and concludes with the structure of the thesis.

Chapter 2: Chapter 2 presents the Behavioural Perspective Model and how this model provides structure for the elements that are investigated within this thesis. Chapter 2 also reviews the relevant literature in the area of consumer psychology, which has created the backbone for this study. This chapter draws together the perspectives from multiple literature concerning operant conditioning, impulsive purchasing behaviour, temporal discounting including hyperbolic discounting, self-control and the links to impulsive behaviour, influences on impulsive purchasing behaviour, emotions associated with impulsive purchasing behaviour, and tactics that consumers use to avoid preference reversals. Reviewing the literature allowed for the discovery of gaps which are presented at the end of the literature review in section 2.9, Table 3. The research gaps validate the research questions that are addressed within this research study.

Chapter 3: Chapter 3 outlines the systematic research methodology that was used to conduct this study and also the justification for adopting an interpretive

approach to the investigation of the crucial phenomena. The choice of in-depth interviews and the use of elicitations is discussed including the interview protocol that was used. Furthermore, the process and changes that were made to ensure ethics were approved are documented. A detailed six step guide for the thematic analysis that was used is presented. Additionally, the process that was used for recruiting participants is documented. Chapter 3 moves on to how issues such as credibility, validity and reliability were managed within this study. The chapter concludes by discussing ethical considerations that were taken.

Chapter 4: Chapter 4 presents the profiles of the participants that took part and the themes that emerged from the thematic analysis. Chapter 4 also presents the main findings that emerged from the analysis of the data gathered.

Chapter 5: Chapter 5 discusses the findings based on the literature discussed in Chapter 2. Chapter 5 provides a conceptual framework of the themes that developed within the analysis of the data collected and addresses the research objectives and the research question of this thesis. Chapter 5 concludes by discussing the contributions, the limitations of this research project, and also the potential areas for future research.

1.7 Summary of chapter

Chapter 1 presented an overview of the thesis. It covered the context, background, and also the significance of the research study. Chapter 1 also presented the aims of the research, the research question, the research objectives, the methodology used, and also the research contributions.

Chapter 2 introduces the Behaviourist viewpoint of consumer behaviour, operant conditioning, and the Behavioural Perspective Model (BPM), and how the BPM is used as a lens to investigate impulsive purchasing within this thesis. Furthermore, Chapter 2 provides an overview of the relevant literature and previous research that is important to this thesis and presents the gaps that are being addressed within this research thesis.

Chapter 2

The Literature Review

2.0 Introduction

The following chapter introduces the Behaviourist viewpoint of consumer behaviour, operant conditioning and the Behavioural Perspective Model and explains why the Behavioural Perspective Model has been used as a lens to investigate impulsive purchasing behaviour.

Following sections 2.1 – 2.5, the literature review for this study is presented over 4 sections providing a detailed discussion and background to the literature and previous research in the area of impulsivity, impulsive purchasing and self-control.

Section 2.1: The Behaviourist viewpoint

Section 2.2: Operant conditioning

Section 2.3: The Behavioural Perspective Model

Section 2.4: Summary of sections 2.1 - 2.3

Section 2.5: Introduces impulsive behaviour and impulsive purchasing by providing definitions of both. This is followed by the presentation of previous research into impulsive purchasing including research into influences and emotions that are linked to impulsive purchasing. Section 2.6 concludes with a table providing an overview of the research that has been conducted in the area of impulsive purchasing including the research context, the method used and the key findings.

Section 2.6: Provides an overview of temporal discounting including previous research into the phenomena and hyperbolic discounting.

Section 2.7: Introduces self-control and provides an overview of the definitions that have been developed through research over the years. Following definitions into self-control, the section discusses theories on whether self-control can be worked on and developed. Section 2.7 concludes by providing a table of previous research into self-control and impulsive behaviour including research context, methods used and the key findings.

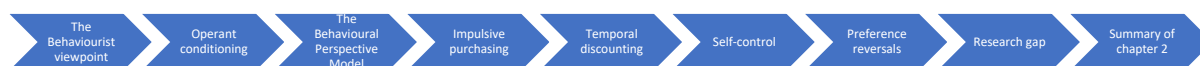
Section 2.8: starts by discussing preference reversals definitions and providing an overview into the research that has been previously conducted on preference

reversals. Following this, section 2.9 moves on to the previous research on preference reversals and tactics to avoid preference reversals which includes theories by Ainslie (1992) and Rachlin (1995).

Section 2.9: discusses the research gap that were found following the literature review and aimed to be addressed within this thesis. This is followed with a table presenting the gaps and how this thesis has addressed them.

Section 2.10: provides a summary of sections 2.5 – 2.9 and an introduction to chapter 3.

Figure 2: Overview of chapter 2.



Source: This study

2.1 Behaviourist viewpoint of consumer behaviour

According to Foxall (1987) behaviourism developed in the early 20th century as the only appropriate way to investigate behaviour, with behaviour being an outcome of its consequences and environment (Rothschild and Gaidis 1981).

B. F. Skinner 'is most famous for his exploration of operant conditioning and the distinguishing of two types of behaviourism; methodological and radical' (Wells, 2014. p1120). The methodological approach was based on the development of Watson's work which according to Reber, Allen and Reber (2009) was an attempt to explain and predict behaviour and therefore increase sales through advertising. The radical approach 'attempted to understand and analyse behaviour in relation to its environmental context' (Wells, 2014. p1120)

Skinner (1938) argued that for a person's behaviour to be understood, then the actual causes of their actions need to be looked at first followed by the consequences of the behaviour. Skinner (1938) continued by stating that all behaviours are actually controlled by their consequences believing that behaviour can be changed using positive and negative reinforcers and also punishers. Skinner (1938) researched the responses that people use to control their own behaviour and theorised that there were four main responses. The first response is named 'neutral responses' which were

linked to responses from the environment. Skinner (1938) proposed that 'neutral responses' neither increase nor decrease the possibility of the behaviour being repeated. The second response theorised by Skinner (1938) was 'positive responses' which as the name suggests, increased the possibility of the behaviour being repeated again in the future. For example, buying an item on impulse and ending up loving the product and not only repeating the purchase but using this positive outcome as a positive reinforcer for other potential impulsive purchases. The third response theorised by Skinner (1938) was 'negative responses'. The negative responses presented unwanted experiences and unpleasant feelings that reduce the chance of the behaviour being repeated. For example, buying an item on impulse and having negative outcomes i.e. financial or the item not being up to expectations. However, some consumers are unable to resist the temptation to purchase impulsively, even if they have had negative outcomes previously, they seem to still be unable to resist. The fourth response theorised by Skinner (1938) was a 'punishers' that decreased the possibility of the behaviour being repeated. For example, if a consumer is unable to resist the impulsive purchase and make the purchase on their credit card, they may have to pay interest on the payment (increasing the cost of wanting the purchases now) which would be classed as a 'punisher' according to Skinner (1938). Skinner's (1938) research into how behaviours are actually controlled by their consequences is now known as 'Operant Conditioning'.

2.2 Operant Conditioning

Skinner (1974, p54) argued that a person's needs and wants can be linked with Operant Conditioning in the way that a person's 'needs' are seen to create positive responses as not addressing those needs may have adverse consequences i.e. hunger. Additionally, Skinner (1974, p54) stated that whether a person 'wants' or 'needs' food, they will feel more willing to perform a behaviour that has previously been reinforced with food which links back to Maslow (1943, p372) suggesting that 'needs' are biological requirements for human survival i.e. air, food, shelter, water, psychological and safety. Yet, when consumers look to make an impulsive purchase, they may state the reason was because they wanted the item, however, not having the item does not create adverse consequences meaning they may be reinforced by other influences at the time.

Wells, (2014, p1120) explains that operant conditioning 'occurs when an individual learns to perform behaviours that produce positive outcomes and to avoid

those that yield negative outcomes' and puts emphasis on reinforcement associated with response'.

An operant model developed by Skinner (1953) explained how each act of behaviour can be broken down into a 'three-term contingency' (Foxall 2016. P2).

Figure 3: Operant three term contingency



Source: Adapted from Foxall (2016, p2)

The **S^D** is the stimuli, the **R** is the response and the **S^R** is the reinforcement within the environmental setting.

Foxall (1986) suggested that reinforcements can be positive, negative or a punishment. When it is a reinforcement it increases the chances of the behaviour reoccurring if the consumer is in the same stimuli, whereas the punishment will reduce the chance of the behaviour reoccurring again in the future for example the disappointment in a product will unlikely increase the chance but decrease the chance of the product being repurchased in the future. Wells (2014, p1134) explained that 'positive reinforcement is generally a reward that strengthens behaviour whereas the negative reinforcement, the behaviour is generally performed to avoid an unpleasant outcome' for example painkillers to avoid a prolonged headache. Punishment (negative reinforcement) on the other hand is 'an aversive consequence after a behavioural response and may lead to the extinction of a behaviour' for example an allergic reaction to a face cream resulting in that face cream being avoided in the future.

Skinner (1985) summarised that it is the antecedents of the environment and also the history of that environment and the history of the individual that controls the behaviour. It is together with these factors that affect the actual rate of the behaviours response (Foxall 1986).

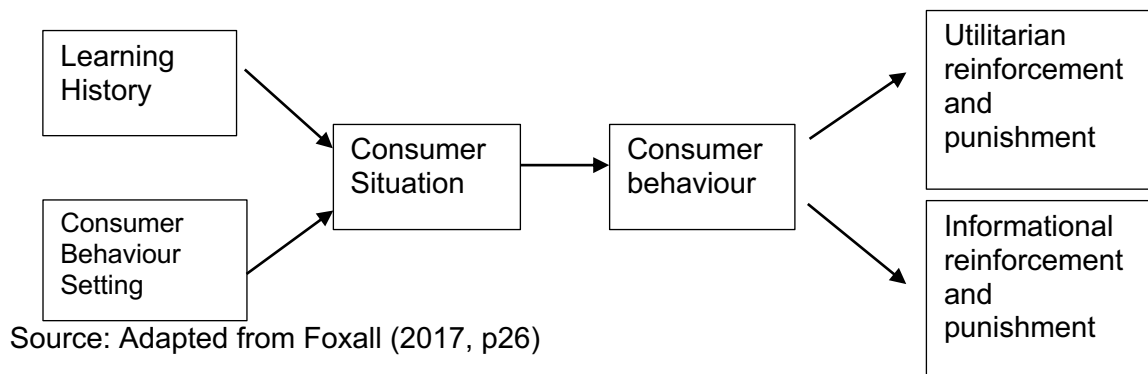
2.3 The Behavioural Perspective Model

The Behavioural Perspective Model (BPM) is an explanatory device used to understand 'the complex human behaviour that comprise purchasing and consuming' (Foxall 2017, p18) and begun a move to a more radical behavioural viewpoint (Foxall,

1987). The Behavioural Perspective Model looks at consumer behaviour setting, the learned history, the consumer situation, utilitarian reinforcement and punishment and informational reinforcement and punishment. The BPM has been used extensively to be able to understand consumer behaviour and this study uses this framework to start to understand impulsive purchasing behaviour as a whole entity rather than just concentrating on its separate parts.

The BPM has been vastly used as not only a theoretical behavioural framework but also methodological behavioural framework to be able to explain consumer choice (Foxall and James, 2003). The BPM is a development on Skinners three-term contingency to explain consumer behaviour suggesting that the behaviour is then followed by a combination of utilitarian and informational reinforcement and 'locates consumer behaviour at the intersection of the consumer's learning history and the current behaviour setting, that is, at the consumer situation; (Foxall, Oliveria-Castro, Ja James and Schrezenmaier 2011, p5).

Figure 4: Behavioural Perspective Model



2.3.1 Consumer behaviour setting

According to Foxall (2017, p18) the 'consumer behaviour setting consists of the physical and social surroundings which control the immediate responses of the consumer'. There are many types of consumer settings which include many different types of stores, sports and musical events, live performances and other social gatherings. Within the consumer behaviour setting an 'individual discriminates their behaviour by performing only those responses that have previously been reinforced in similar circumstances' (Foxall, 2017, p19). Consumers are also more likely to avoid situations that have had negative outcomes for them in the past and the 'setting also contains stimuli that enhance the relationship between a behaviour and the factors that reinforce it' (Foxall, 2014, p19).

There are a large number of situations that can permit a number of different behaviours and these are known as open settings i.e. supermarkets. It is the open settings in which consumers are freer to choose their behaviours. However, there are also a number of situations that control behaviour i.e. doctor's surgery or the gym which are known as closed settings, where consumers/users have less control over choices. Consumers in both in open and closed settings are able to leave and seek alternatives.

2.3.2 Learning History

A behaviour setting does not always have the same effect on every consumer. A consumer that has regularly been to rugby matches will be able to get into the game spirit and enjoy the atmosphere quicker than someone who is attending the game for the first time. Foxall (2017, p20) suggested that a consumer that has previous and positive experience in the setting and similar settings 'will help him or her to interpret the current behaviour setting in ways that encourage appropriate behaviour'. Furthermore, 'the consumers learning history is the sum total of behaviour he or she has performed in similar settings and the reinforcing and punishing consequences that have ensured' (Foxall (2017, p20). Therefore, it is the consumer behaviour setting and learning history that end up defining the consumer situation.

Previous research (Foxall, 2010, Yan, Foxall and Doyle, 2012a and 2012b) 'revealed and supported two types of consequences for consumer behaviour called utilitarian (incentives) and informational (performance feedback)' (Siriguresson, R, G. Menon, V. Sigurdarson, J, P. Kristjansson, J, S. and Foxall, G, R. 2013, p. 298).

2.3.3 Utilitarian reinforcement and punishment

'Utilitarian reinforcement encapsulates the functional benefits of purchasing, owning, and using a product or service' (Foxall 2017, p21). Utilitarian reinforcement comes from the benefits that can be seen from the product i.e. through marketing and the acceptance of these benefits and also 'seen as incentives' (Foxall 2017, p21) and can also be defined as the 'increase or decrease in operant behaviour as a function of particular economic consequences' (Siriguresson, R, G et al 2013, p. 298).

Furthermore, Utilitarian reinforcement and punishment are 'mediated by the product/service itself on the basis of what it does in practical terms (Foxall, 2017, p21).

For example, in the rain an individual is only seeking utilitarian reinforcement offered by an umbrella (shelter), not caring for the brand (informational reinforcement).

2.3.4 Informational reinforcement and punishment

Informational reinforcement can be said to be the self-esteem and/or social status received from owning the product (Foxall 2017). Foxall 2017 (p, 21) suggested that 'as well as being positively reinforced by the consumers acceptance of utilitarian and informational reinforcement, consumers behaviour is also reinforced by the avoidance or escape from adverse consequences. For example, a supercar is positively reinforced by the utility it supplies i.e. luxury travel from A to B and informationally i.e. the status it gives the consumer. However, some items are negatively reinforced, by the escape due to the avoidance of adverse consequences i.e buying something to rid of personal dissatisfaction and possible social disapproval such as stain remover (Foxall 2017, p21).

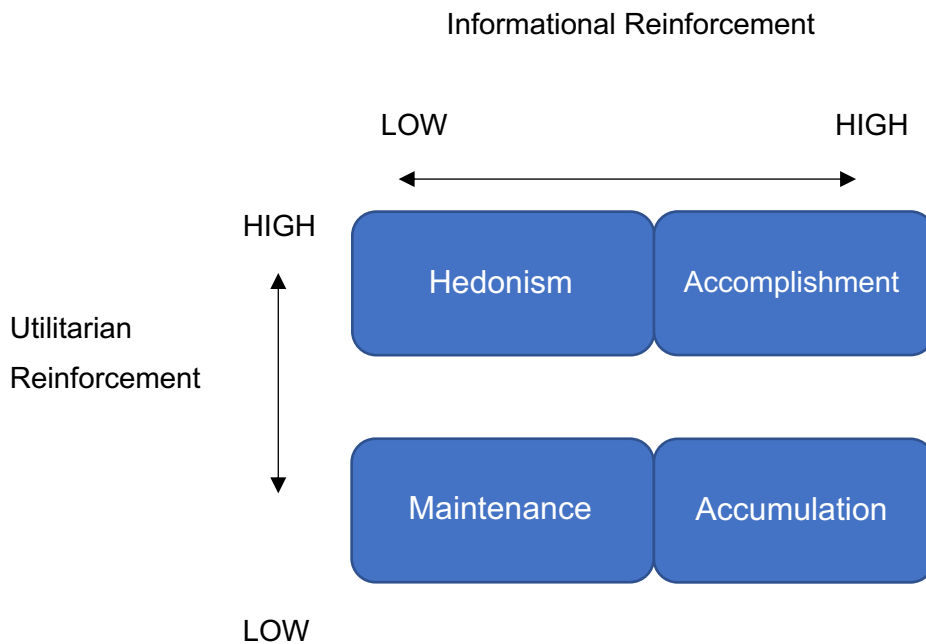
Therefore, whether it be a negative or a positive reinforcement, they both strengthen a consumer's behaviour.

There can also be however, some behaviours that consumers undertake for example impulsively spending which could end up with adverse consequences such as financial difficulties. Foxall (2017, p22) stated that 'these behaviours that meet adverse consequences, may then be taken up less frequently'. Furthermore, Foxall (2017, p22) went on to explain that 'where behaviour is negatively reinforced, it avoids or removes aversive consequences, thereby strengthening behaviour that encounters aversive consequences is punished' and these are known as punishers.

2.3.5 Possible patterns of consumer behaviour

Foxall (2016) provided an explanation of four types of possible patterns and their associated classes of consumer behaviour which encompasses utilitarian reinforcement and informational reinforcement (Figure 4 below). 'All behaviours are shaped and maintained by a particular pattern of reinforcement, which belong to the same overarching operant class' (Foxall 2017, p23).

Figure 5: Patterns of reinforcement and operant classes of consumer behaviour



Source: Adapted from Foxall (2017 p, 23).

Accomplishment 'refers to social and economic achievement of behaviours' (Foxall (2017, p28). Accomplishment includes the activities involved in 'seeking sensation and excitement or personal fulfilment' (Foxall (2017, p28). As it can be seen from Figure 4 above, accomplishment occurs with high levels of informational reinforcement and high levels of utilitarian reinforcement.

Hedonism 'is the result of all forms of popular entertainment' (Foxall 2017, p29). Hedonism also occurs for example by taking controlled medicine that reduces or removes suffering i.e. a headache. Hedonism occurs from high utilitarian reinforcement and low informational reinforcement.

Accumulation 'is produced by consumer behaviour involving collecting, saving, instalment buying and responses to promotional deals requiring the accumulation of coupons' (Foxall 2017, p29). For example, saving monthly into an account to reach a goal or make a purchase. Accumulation occurs from low utilitarian reinforcement and high informational reinforcement.

Maintenance 'is the consequence of the activities involved in survival and the fulfilment of social and cultural obligations' (Foxall, 2017, p29). An example of

maintenance is regular food purchases, Maintenance occurs with low utilitarian reinforcement and low informational reinforcement.

2:4 Summary of sections 2.1 – 2.4.

Previous research has suggested that there are many elements that can be linked to impulsive purchasing. These elements include human decision-making models (Hofmann, Strack and Deutsch 2007), demographics (Fenton-O' Creevy and Furnham 2012), personality traits (Rook 1987), cultural variables (Kacen and Lee 2002), emotions, emotional episodes and moods (Weinberg and Gottwald 1982), social influences (Rook and Fisher 1995) and situational factors i.e. environment (Ditmar et al 2005). To investigate all these elements would be a too large an undertaking in the limited time frame available for this thesis. It was therefore important to find a model that encompassed important elements that make up consumer purchasing behaviour that could be used as a lens to investigate impulsive purchasing behaviour.

The Behavioural Perspective Model looks at consumer behaviour setting, the learned history, the consumer situation, utilitarian reinforcement and punishment and informational reinforcement and punishment. Therefore, the Behavioural Perspective Model has been used as a lens to investigate impulsive purchasing behaviour concentrating on understanding impulsive purchase experiences and if and how these have developed over time, the influences and emotions linked to the impulsive purchase and any positive and negative outcomes that the participants experienced and whether this changed their impulsive purchasing behaviour. Finally, to investigate participants' use of tactics to avoid preference reversals including those tactics theorised by Ainslie (1992) and Rachlin (1995).

2.5 Impulsive purchasing

2.5.1 Definitions of impulsive behaviour

There is a considerable amount of literature that defines impulsive behaviour as a negative behaviour with detrimental outcomes for the individuals. Freud (1911) argued that previously, impulsive behaviour had been associated with immaturity, primitive behaviour, foolishness, defects of the will, intelligence and even social deviance and criminality. Additionally, Ainslie (1975) proposed that impulsivity is a multidimensional concept that has been defined many times as the inability to wait, a

tendency to act without forethought, insensitivity to consequences and the inability to inhibit inappropriate behaviours.

According to Daruna and Barnes (1993) impulsivity needed to be seen as an unplanned behaviour that is inappropriate to the situation at the time that results in an undesirable consequence. However, stating that impulsivity is inappropriate to the situation needs to be questioned as the terms of the 'flight or fight' analogy, having an impulsive behaviour in certain situations may actually be the safest option. Furthermore, not all impulsive purchases have undesirable consequences, for example if the purchase did not cause financial stress and some can even create brand loyalty.

More recently, supporting these definitions of impulsivity as a negative behaviour, Madden and Bickel (2010, p11 and p68) defined impulsivity as 'a tendency to act on a whim and in doing so, disregard a more rational long-term strategy for success', suggesting that impulsive individuals are 'risk seeking, and that they fail to fully consider the consequences of decisions and do not accurately weigh the costs and benefits'. However, there are theories that argue that impulsive behaviour is not always at the detriment to the individual. Ross et al (2008, p43) proposed that not all impulsive behaviours have negative outcomes. For example, one individual could impulsively join a friend for lunch, have a great time and therefore creating a positive outcome.

Whether the impulsive behaviour has a negative or a positive outcome, understanding this phenomenon is vital as 'impulsivity is central to many aspects of human cognition and behaviour' (Stahl, Voss, Schmitz, Nuszbaum, Tuscher, Lieb and Klauer 2013, p850).

2.5.2 Definitions of impulsive purchasing

In 1987 (p.189), Rook defined the act of impulsive purchases as a spontaneous process that happens when a consumer 'experiences unexpected and an unrelenting push for attaining something instantaneously'. Many individuals try to muddle through and try to be good but are frequently tempted by seductive products and have the most difficult time to resist the urge to purchase when they first encounter the product in question (Rook 1987). Furthermore, Rook (1987) proposed that impulsive buying is linked to negative consequences such as financial troubles. However, not all impulsive purchases have negative consequences. For example, an impulsive unplanned purchase can lead to repeated future purchases and brand potentially brand loyalty which is a positive outcome for the seller. Some impulsive purchases can also be motivated by generosity i.e. gifts for family and friends and if the item was appreciated by

the recipient, then to some consumers may be seen as a positive outcome. However, the purchase may also come at detrimental cost to the individual therefore producing a negative outcome (Rook and Fisher 1995).

Baumeister (2002, p670) implied that 'impulsive purchasing involves getting a sudden urge to buy something without advance intention or plan, and then acting on that impulse without carefully or thoroughly considering whether the purchase is considered with one's long-term goals, ideals, resolves and plans'. This suggests that there is only one type of impulsive purchasing behaviour which is a sudden urge to buy without any consideration at all. However, Stern (1962) suggested that there were four elements to impulsive purchasing. These include pure purchasing which according to Stern (1962) is the behaviour that breaks the norm of the individuals. The second element is reminder impulse buying which according to stern (1962) is when the individual originally hadn't planned to buy an item sees something and is then reminded that the stock at home is low. The theory of reminder impulsive purchases suggested by Stern (1962), further demonstrates that not all impulsive purchases are negative, and that although the purchase may not have been planned, it may be influenced by a need that the consumer had forgotten. Furthermore, by having that need there, would this type of purchase be actually classed as an impulse? The third element is called the suggestion impulse which according to Stern (1962) is when an individual sees a product and visualises themselves using the item and then buys it with no prior planning. The fourth element is according to Stern (1962) the planned impulse purchase when an individual enters a store with the expectation of making a additional purchases depending on price etc. Understanding other factors that may influence these four elements of impulsive buying is important to be able to guide consumers into reducing impulsive spends.

During past research into impulsive purchasing behaviour, some researchers have asked participants to define impulsive purchasing behaviour. Baley and Nancarrow (1998) found that consumers described their impulsive shopping experience as exhilarating and that impulsive purchasing was a reaction to conformity and constraints. Suggesting that consumers see impulsive purchasing as possibly influenced by external forces and constraints. and Dittmar and Drury (2000, p124) asked participants in their research how they would define impulsive purchasing behaviour. They concluded that consumers define impulsivity as an 'immediate, strong desire for a particular good, with a lack of deliberation and careful planning, and often disregard for financial constraints and consequences. Therefore, if consumers understand that impulsive purchasing causes disregard for financial constraints and

consequences then why do they keep being impulsive and how can they stop? This may suggest that the desire for the purchase is stronger than the regard for their financial circumstances and long term goals which proposes a discord.

2.5.3 Previous research into impulsive purchasing

Impulsive purchasing has been studied for many years looking at many different concepts (see table 1). These include but are not limited to influences on impulsive behaviour (Iram and Chacharkar 2017), positive and negative emotions and impulsive buying (Rook and Gardner 1993, Hausman 2000), the impact of impulsive buying (Vhung, Song and Lee 2017), post purchase guilt (Clarke and Mortimer 2013) impulsive purchasing and personality traits (Degraw et al 2012), online and offline impulsive purchasing (Argoncillo and Orus 2017).

The BPM explains 'consumer behaviour in terms of the scope of the setting in which it occurs and the learning history of the individual' (Foxall and Yani-de-Soriano 2005, p519). Therefore, using the concept of the BPM, this thesis concentrated on examining previous literature on the impulsive purchasing experience of the consumer, emotions associated with impulse purchasing, the effect of previous experiences on impulsive purchases, influences on impulsive purchasing and tactics to avoid preference reversals. This is explained in further detail throughout chapter 2.

During a review of the previous research into impulsive purchasing, it was found that there was a mixture of qualitative and quantitative research methodology used, Mittal, Shondhi and Chawla (2017), Vohra (2016), Vhung, Song and Lee (2017), Joiremen, Sprott and Spangenberg (2005) and Rook and Fisher (1995) to name a few (see table 1) However, the majority of previous research was conducted using a quantitative or mixed methodology, suggesting that there is a lack of subjective understanding of consumer impulsive purchasing behaviour, experiences, memories and emotions.

Furthermore, it was also clear that the research into impulsive purchasing was primarily conducted using a convenience sample of students which brings to question the generalisability of the findings to non-student populations, (Luo 2005) and (Vohs and Faber 2007). This is discussed further in section 3.3 table 9.

Influences on impulsive purchasing

Online and instore

Previous research by Peck and Childers (2006) found that both 'individual and environmental touch related factors increased impulsive purchasing'. However, due to advancements in technology, impulsive purchasing has been made easier online i.e. Amazon's 'one touch purchase' option. Purchasing online does not allow for 'touch related factors' and therefore there must be other factors that contribute to the increase of impulsive purchase within an online environment.

It could be argued that 'online buying behaviour is rational, as the consumer tends to search for information and makes comparisons before the purchase' (Aragoncillo, L. and Orus, C 2017 p. 45). However, Greenfield (1999) explained that the ease for the individual to click on a product and buy it may increase the likelihood of an impulsive purchase'. Yet, research by Kacen (2003) found that actually there were less impulsive purchases online than offline due to the most impulsively purchased items being clothes where consumers stated that touch was the most important and that the internet prevented this interaction from completing (McCabe and Nowlis 2003). Research by Argoncillo and Prus (2017) agreed with Kacen (2003) and McCabe and Nowlis (2003) as their findings suggested that offline channels were slightly more encouraging of impulsive buying than online channels. They also discovered that social media had a big impact on consumers impulsive purchasing. However, research by Yan, Wang, Cheng and Cho (2016) found that promotion attributes, pressures, in store slack and the social environment contributed to an increase in online impulsive purchasing suggesting that there are elements that can influence consumers that would not normally impulsively purchase online to do so.

Setyani, Zhu, Hidayanto, Sandhyaduhita and Hsiao (2019, p96) suggested that 'online impulse buying has now become an epidemic as a result of advances in information technology and e-commerce'. Setyani et al (2019, p103) found that 'personalised advertising lead to impressively higher click through rates' but that they agree with previous research conducted by Rachlin (1995), Amos et al (2014), and Wells, Parboteeah and Valacich (2011) that 'people are more capable of regulating themselves from impulsive buying as they advance in age'. Setyani et al (2019, p103) found that from their research, people with 'more budget are more prone to impulsive buying behaviours' suggesting that using a sample of mainly students would limit the discussion regarding impulsive purchasing as most students have limited income to cover their basic needs whilst they are in education.

Due to the advances on the internet and the increased use of social media being linked with e-commerce (Xiang et al 2016), Riegner (2007) found that consumers are actually influenced by others when buying a product and that this has increased more online than offline suggesting that 'social media can represent a powerful tool to boost impulsive buying' (Aragoncillo, L. and Orus, C 2017 p. 46). However, this does not suggest that impulsive buying is now higher online than offline, more the fact that an investigation of consumer experiences with social media and online impulsive purchasing is important to be able to understand how this contributes to some consumers inability to avoid an impulsive purchase (if at all).

More recently, research by Djafarova and Bowes (2020, p19) suggested that 'advertisements, opinion leaders and user generated content act as stimuli in evoking positive emotion, which subsequently triggers impulsive purchases'. However, this research was conducted solely on 'Generation Z through 8 focus groups' which limited the generalisability of the findings to the larger population. Djafarova and Bowes (2020, p19) suggested that there is 'growing scepticism surrounding the authenticity of opinion leaders meaning marketers should be more meticulous about which opinion leaders they choose to promote their brand.

However, research into e-commerce and impulsive purchases has mainly been conducted using quantitative methodology with a small amount of research using a qualitative methodology. This provides scope for further research, asking consumers about their impulsive purchasing behaviour instore and online.

Human influences

Research by Luo (2005), investigated the influence of others on impulsive purchasing behaviours. Luo (2005) discovered that when consumers are in the presence of their peers, their impulsive purchase urge increases. During the same research, Luo (2005) also revealed that when the consumer was in the presence of their family, their urge to impulsively purchase decreased. However, Luo (2005) suggested that the increase or decrease in urge to impulsively purchase also determined on the consumers susceptibility to social influences. However, this research failed to understand any other reasons that may be influencing the urge to impulsively purchase at that particular time.

Linking back to social media and impulsive purchasing, Zafar, Qui, Li, Wang and Shahzad (2019) found that celebrities post authenticity and sentiment polarity significantly influence the urge to buy impulsively. This suggests that certain individuals are influenced by other people depending on how much they value their opinion.

Karcen, Hess and Walker (2012) research a different angle of influences by investigating the influence of the product and retailing factors on impulsive purchasing. Following their research, Karcen, Hess and Walker (2012) suggested that product characteristics have 50% chance of influencing an impulsive purchase over retail factors. Karcen, Hess and Walker (2012) also suggested that products that attract attention and appeal to the consumers emotion are more likely to create an impulsive purchase. However, this research had low participant numbers for a quantitative study (51 participants) and therefore the generalisability of the study is brought into question. Furthermore, the study lacks an understanding of other influences that may also contribute to the consumers decision to engage in an impulsive purchase such as emotions and who they are with.

Iram and Chacharkar (2017) suggested that impulsive buying behaviour is influenced by various external and internal factors and also depends on the experience of the consumer and the situation the consumer is in.

This thesis investigated influences on impulsive purchasing behaviour in the context of family, social and social media and anything else that participants may discuss during their interview.

Emotions

Foxall (2016, p36) suggested that 'emotions are generally expected to shape decisions', especially 'when the individual has little or no knowledge of the outcome of the behaviour.

Rook (1989, p189) proposed that impulsive purchasing is hedonically complicated which may 'stimulate emotional conflict'. Suggesting the importance to understand an individual's emotions before the purchase, during the purchase and after the purchase has been made.

Rook (1987) implied that impulsive purchasing had a number of emotional characteristics which included the feeling of an overwhelming force i.e. from the product, an intense feeling of having to buy the product immediately, ignoring the consequences from the purchase and feelings of excitement. Yet, these characteristics discuss the feelings and emotions that the consumers feel before the impulsive purchase has been made which seem to be very positive emotions, while not following through to how the consumer felt immediately after the purchase was made and beyond.

Verplanken and Herabadi (2001, p571) found that some consumer impulsive purchases are 'often seen to be desire, mood or emotion drive' and that 'consumers buy impulsively for all kinds of reasons other than because the purchase was strictly necessary'. Verplanken and Herabadi (2001) suggested that these reasons include relieving a depressive mood and simply for fun. However, this does not include other influences on the impulsive purchase such as environment, social aspects and also their past experiences with impulsive buying which may also sway the consumer to make an impulsive purchase.

Zimmerman (2012) proposed that impulsive consumers tend to experience more anxiety and found it difficult to control their emotions making it harder to resist the emotional urge to buy impulsively. Yet, research suggests that there are other influences that come in to play when a consumer is faced with an impulsive purchase option and not always only their emotions i.e internal and external influences. Zimmerman (2012) also suggested that impulsive buyers tend to have less happiness and so may buy impulsively to improve their mood. However, by making that impulsive purchase due to wanting to improve mood, do impulsive consumers always find a positive emotional outcome?

Research by O'Creevy, Dibb and Furnham (2018, p175) suggested that 'impulsive buying is more common for those who have most need to regulate mood'. More recently, Sundstrom, Hjelm-Lidholm and Radon (2019 p150) found that 'young consumers impulsive purchase of fashion items online are often motivated by boredom. Their research also suggested that 'when consumers are bored they are easily triggered by stimulus like price, easy access and free delivery' (Sundstrom et al 2019, p150).

Zeithami, Leonard and Parasuraman (1993) found that after making an impulsive purchase, consumers frequently reported feelings of happiness, pleasure and excitement as well as reporting feelings of guilt. Additionally, Baley and Nancarrow (1998) argued that at the time of the impulsive purchase the emotional value of the impulsive purchase for some consumers outweighs the perceived cost but that this actually switches to feelings of regret post-purchase. Agreeing with this, Hausmann (2000) found that when consumers were asked to discuss their feelings after they had made the impulsive purchase, many consumers wished they had not made the purchase feeling regret and having negative feelings and outcomes. In 2004, Wong also suggested that due to impulsive purchases not being planned or budgeted for then the consumer usually has feelings of guilt. Furthermore, Hanks and Mattila (2015,

p626) proposed that guilt was felt by consumers after making an impulsive purchase for a variety of reasons which included 'buying things they did not need, paying too much for an item, spending money on themselves and going over budget'. However, more research is needed to understand if these post impulsive emotions differed when time had passed after the impulsive purchase and whether both the positive and negative emotions that consumer felt were influenced by any other factors.

By reviewing previous research into impulsive purchasing, there seems to be a pattern with consumers and their emotions. Research suggests that consumers seem to describe using impulsive purchasing to elevate their mood and further research suggests that post purchase there is a mixture of positive and negative feelings without really understanding why. Furthermore, there is a lack of research into how the consumer is feeling during the impulsive purchase, when they click purchase online or hand over the cash/card at the till. As part of this thesis, emotions before, during and after the impulsive purchase of the consumer is investigated.

Table 1: Studies on impulsive purchasing

Author	Journal	Research Context	Method	Key Findings
Dhandra (2020)	Journal of Retailing Consumer Services	The relationship between self-esteem, mindfulness and impulsive buying	Quantitative Study 1: Questionnaire Study 2: Questionnaire	Self-esteem is important within the relationship between mindfulness and impulsive purchasing creating a framework to enable individuals to control their sudden urge to spend.
Djafarova and Bowes (2020)	Journal of retailing and Consumer Services	Research into online impulsive fashion purchases in Generation Z population	8 focus groups totalling 41 participants (qualitative)	Advertisements opinion leaders and user generated content act as stimuli to evoke positive emotions leading to impulsive purchases in Generation Z.
Setyani, Zhu, Hidayanto, Sandhyaduhita and Hsiao (2019)	International Journal of Information Management	Online impulse buying and personalised advertisements	Quantitative Survey	People are more capable of regulating impulsive buying as they advance in age. People with higher budget are more prone to impulsive buying behaviours and that personalised advertising leads to higher click through rates.
Li, J. Yang, R. Cui, J. Guo, Y. (2019)	Psychological Research and Behavioural Management.	Materialism and Impulse purchasing when shopping online	Quantitative Experiment	Materialism predicted more online impulsive purchasing and that imagining negative outcomes could provide an effective intervention for materialists to inhibit their impulsive online purchases.
Vhung, Song and Lee (2017)	International Journal of Contemporary Hospitality Management	Impact of impulsiveness on two types of shopping value (Utilitarian and Hedonic value)	Quantitative research Online Survey	Hedonic shopping value was found to have a significant influence on the urge to buy impulsively.
Mittal, S. Sondhi, N. Chawla, D (2017)	Global Business Review	What creates an impulsive buying episode	Qualitative interviews – 55 participants.	Impulsive buying occurrence depends on a shoppers predisposition such as shopping orientation and tendency to browse.
Mittal, SONDHI and Chawala (2017)	Global Business Review	Shoppers predispositions to impulsive buying	Qualitative in-depth interviews	Impulsive purchasing may depend on a shoppers predisposition i.e. shopping orientation and tendency to browse.
Vohra, A. V. (2016)	Global Business Review	Common factors between materialism, impulsive buying and conspicuous consumption.	In-depth interviews – 20 participants.	Globalization, culture, demographics, social status and fashion are common factors that link materialism, impulsive buying and conspicuous consumption.
Badgaiyan and Verma (2015)	Journal of Retailing and Consumer Services	Assessing the role of variables in impacting impulsive buying behaviour. Including personal and in-store.	Quantitative research Questionnaires	Apart from in-store music, all other variables significantly impacted impulsive buying behaviour. Urge to buy impulsively was significantly impacted by money available, friendly instore staff and credit card use.
Khan, Haumayun and Sajjad (2015)	International Journal of Information,	Looking at the factors that affect impulsive purchasing	Meta-analysis	Discussion of previous literature on factors that affect impulsive purchasing and what percentage of purchases are seen to be impulsive which was found to be between 27-80 percent.

	Business and Management			
Hanks and Mattila (2014)	Journal of Travel Research	Influences and experience of consumer financial guilt in impulsive purchasing context	Mixed Methods research Focus Group and Questionnaire	Found that women were more likely to experience consumer guilt following an impulsive travel purchase. They also found that this was affected by pre-purchase mood.
Clarke and Mortimer (2013)	Journal of Consumer Marketing	Post purchasing guilt resulting from self-gifting behaviour.	Quantitative research Survey	Shoppers engage in self-gifting for different reasons. Strong positive relationship was found between hedonic shoppers and rewards, therapeutic and celebratory self-gifting. Regret was found in therapeutic and celebratory self-gifting purchases.
Antoetti and Maklan (2013)	Journal of Business Ethics	Perceived consumer effectiveness	Quantitative Research Study 1: Online Experiment Study 2: Online Questionnaire	Feelings of guilt and pride can regulate sustainable consumption by affecting consumers general perceptions of effectiveness. After experiences of guilt or pride, consumers see themselves as the cause of relevant sustainable outcomes.
Amos, Holmes and Keneson (2012)	Journal of Retailing and Consumer Services	Meta-analysis of the impulsive buying literature examining the common antecedents for impulsive buying behaviour.	Meta-Analysis and Kruskal-Wallis test	Suggest that dispositional/situational interaction variables have the strongest relationship with impulsive buying.
Degrauw et al. (2012)	Journal of Customer behaviour	1. Investigate the link between compulsive buying and personality traits. 2. Whether compulsive buying is indicative of potential personality problems	Quantitative research Longitudinal online questionnaire (over 3 months)	Dependence on self rather than others in maximising pleasure and minimising pain or uncertainty about how to derive the most pleasure can make consumers more vulnerable to buy compulsively. They also found that confidence, forceful and sensitive personality styles were positively related to compulsive behaviour.
Xiao and Nicholson (2011)	The Services Industries Journal	Consumer engagement in impulsive buying	Systematic literature review and proposal of the Consumer Behaviour Analysis framework.	Claims to organise impulsive behaviour research, connects consumer and marketing research to high-level theorisation of impulsive buying behaviour across. The first to propose that the Consumer Behaviour Analysis is a potential platform to integrate existing studies in the area.
Dittmar and Bond (2010)	British Journal of Psychology	Predictors of consumer impulsivity	Quantitative research; 100 participants (study 1), 60 participants (study 2) and 72 participants (study 3)	Discount rates were higher for goods that were seen as highly expressive of identity. Consumers were less willing to delay immediate consumption of goods that offer high identity expressive potential i.e. clothes.
Yi and Baumhartner (2010)	Journal of Economic Psychology	How consumers cope with guilt and shame with impulsive purchasing	Quantitative research Survey	Avoidant strategies were linked to shame and problem focused strategies were associated with guilt. Also, denial was positively associated with credit card debt and that avoidant coping strategies were associated with maladaptive consequences.
Punj (2009)	Journal of Business Research	Understanding impulsive behaviour and variety seeking behaviour. The variety and Differences.	Analysis of previous literature.	Theoretical overview of impulsive behaviour and variety seeking behaviour.

Joiremen, Sprott and Spangenberg (2005)	Journal Personality and Differences	Examining the relationship between individual differences in the consideration of future consequences (CFC)	Quantitative research: Study 1 and Study 2: Scale completion Study 3: Tasks	Study 1 and 2 – Individuals scoring low on the CFC had higher levels of impulsivity. Study 2 also found that those with low CFC were less likely to wait for a delayed reward than those with high CFC. Study 3 – Found that people who were more concerned with immediate consequences with their actions allocated more money than people concerned with delayed consequences to optimise short term benefits.
Jones et al (2003)	Journal of Business Research	Impulse buying tendency as a context or product category specific.	Quantitative research: Questionnaires	Results found that product specific conceptualisation of impulse buying behaviour was a better predictor of actual impulsive purchasing behaviour and involvement was found to be an important variable that impacted consumers tendency to purchase on impulse.
Omar and Kent (2001)	Journal of Retail and Distribution Management	Influences on impulsive shopping	Quantitative research: Questionnaire	Found that airport shoppers were impulsively shopping when they felt that the act was appropriate.
Verplanken and Hereabadi (2001)	European Journal of Personality	Development of a scale to measure general impulse buying tendency.	Quantitative research: Study 1: Questionnaire Study 2: Testing of scale	The scale was created and tested for reliability in both studies. Also suggested that impulse buying tendency is rooted in personality.
Hausman (2000)	Journal of Consumer Marketing	Consumer motivation into to engage in impulsive buying.	Mixed-methods approach Questionnaire	Results found that Impulsive buying is common method of product selection due to it providing hedonic rewards.
Wood (1998)	Journal of Economic Psychology	Socio-economic status, delay of gratification and impulse buying	Quantitative research: Telephone Survey	Higher levels of impulse buying were found to be associated with educational experience. Where family income was not found to be related to impulsive buying
Beatty and Ferrell (1998)	Journal of Retailing	Precursors of impulsive buying	Quantitative Research: Surveys	Situational and individuals' variables were found to influence the urge to buy impulsively and whether an impulsive purchase occurred.
Rook and Fisher (1995)	Journal of Consumer Research	Normative influences on the relationship between impulsive buying and consumers	Quantitative research Study 1 task and scale questionnaire Study 2 Survey	Consumers normative evaluations can moderate the link between the trait and behaviour aspects of impulse buying. Also that impulsive buyers are more likely to buy on impulse when they evaluate a particular behaviour as normatively appropriate.
Rook (1987)	Journal of Consumer Research	Review of existing research into impulsive purchasing. Research into phenomenology of consumers impulse buying episodes	Meta-analysis of previous research into impulsive purchasing Qualitative research of 133 respondents (3 open-ended questions)	The paper identified the subjective experiences that distinguish the onset of the buying impulse. The data obtained suggested that buying impulses vary in perceived intensity and that consumers vary in their ability to control these impulses.

Source: Compiled by this study

2.6 Temporal discounting

2.6.1 Understanding temporal discounting

The Matching Law proposes that the raw uncorrected value of an event is inversely proportional to its delay (Herrstein 1961). Ainslie (1975, p 475) built on the theory of Matching Law by Herrstein (1961) proposing that 'intertemporal choice involves options that spread out over time and differ in value, such as a person faces dilemma between getting earlier delivery or greater value'. This can be seen in more recent times with the likes of Amazon offering next day delivery, but you must be paying their monthly membership and usually the price of the item is elevated for the convenience. Furthermore, Ainslie (1975) theorised that people have a single choice between sooner smaller (SS) rewards and larger later rewards (LL). The conflict can be explained as, for example being able to book a holiday in the future (LL) or having a pair of new shoes now (SS).

However, not all unplanned behaviours that are classed as impulsive are deriving from temporal discounting. Rook and Fisher (1995) suggested that the consequence of having the extra glass of wine may mean that an individual may have to make a smaller saving elsewhere, but it is not too disastrous for them financially. However, their health and a potential hangover meaning there could be more long-term effects to consider. Furthermore, Rook and Fisher (1995) argued that routine consumption such as the normal weekly food shop does not involve temporal discounting but is actually linked to a consumer's ability to have self-control.

Impulsivity can be seen to be controlled by measures dependent on the extent to which the individual discounts the future (Ainslie 2001). In Ainslie's previous research in 1999 (p343), he describes addiction as being 'typically accompanied by the expression of a strong desire to cease from or control consumption' and that this is then followed by a lapse in judgment, a resolution for the future and another relapse. Ainslie (1975, 1992, 2005) challenged the traditional model of consumer impulsivity. According to Green and Myerson (2006 p.770), Ainslie described consumer impulsivity as the 'delayed rewards from the moment of choice causes them to lose effectiveness so that preferences between a small-early and larger-late reward switch at some point. Hence, discount rates are delay-dependent and follow a hyperbolic function'. For example, an individual choosing the larger but later route is a choice that can be changed when the route comes nearer to them.

Dai and Fishbach (2013, p. 256) suggested that 'intertemporal choices can present an option that is available sooner but is less valuable than another options.

Alternatively, intertemporal choices can take the form of choosing whether to pay a premium to get the same option sooner'. For example, purchasing an item online, delivery may be free and will take 3-5 days to arrive or you are able to pay a fee to get the item delivered sooner. Presenting the debate in a consumer's mind between what they desire now and what they desire in the future. Madden and Bickle (2011, p11) defined temporal discounting as the 'process by which future events are subjectively devalued by the decision maker' and that temporal discounting of rewards refers to the 'decreases in their subjective value of a reward to be received after a short delay.

Foxall (2016 p.44) defined 'Temporal Discounting as 'the current subject value of a reward that will be received in the future' and he explains that temporal discounting is also known as delay discounting and it looks at the subjective value of a reward that could be received in the future'.

2.6.2 Previous research into temporal discounting

Mazur (1987) conducted research where they altered the delay that was associated with the LL reward. This allowed them to discover the exact amount of delay necessary to make the LL reward equally preferred to the more immediate SS reward with the SS reward remaining fixed at a certain level. This allowed Mazur (1987) to calculate the temporal discounting function rate of each participant.

During their research Rook and Fisher (1995) found that impulsive consumers would have more of an open shopping list compared to a more rigid shopping list from more self-controlled consumers. However, this does not mean that more impulsive consumers make impulsive shopping decisions all the time and also more self-controlled consumers are not always self-controlled in shopping situations i.e. other influences may factor into the decision.

Monterosso and Ainslie (1999, p345) proposed that 'a person who is more impulsive than other people may not have a steeper underlying discounting function, but they may instead be impaired in whatever makes human choice farsighted'. During their research, Monterosso and Ainslie (1999, p345) theorised that 'relatively impulsive behaviour in humans may be more of a function of the extent to which mechanisms of self-control employed rather than the steepness of the individuals' underlying discount function'. This does not spread light on to the individuals reasonings behind their impaired farsighted choices. Monterosso and Ainslie (1999, p343) discovered that whilst self-reported discount rates and impulsive behaviours have been linked, clinical observations suggested that 'people are markedly impulsive for a limited range of

activities and for limited periods of time'. Agreeing that just because you are highly impulsive or highly self-controlled, you are not that way inclined all the time.

Ross et al (2008 p.54) suggested that the main 'move forward in the understanding of impulsivity and self-control happened when scientists began to study the choice that people make between rewards that are available but that are varied in both amount and delay with one reward being smaller but sooner and the other being larger but with a delay'. This agreed with research conducted by Mazur (1987) looking at participants temporal discounting function rate and that the preference between the two rewards will depend on the temporal distance from those rewards at which the choice occurs (Ross et al 2008). Ross et al (2008 p.48) suggested that the theory of the Matching Law (Herrstein 1961) explains that people are naturally disposed to have 'inconsistent preferences for future rewards as time passes toward the ability of those rewards'.

More recently, Foxall (2016) theorised that we can measure the individual's behaviour in terms of Temporal Discounting when they choose the sooner reward but when they choose the larger reward is when metacognition process is taking control. The metacognition is when a person's thoughts and feelings about their future thoughts and feelings take control. Foxall (2016 p.39) suggested that it is being 'less routine and more impulsive in the temporal sense' that can cause the consumer more harm, i.e. spending on a credit card without the ability to pay it off when its due, on items that are not compulsory such as new clothes and accessories. Furthermore, Foxall (2016 p.45) stated that 'people that devalue the future a great deal, are said to be discounting the future steeply, more steeply than those who value the future reward higher'.

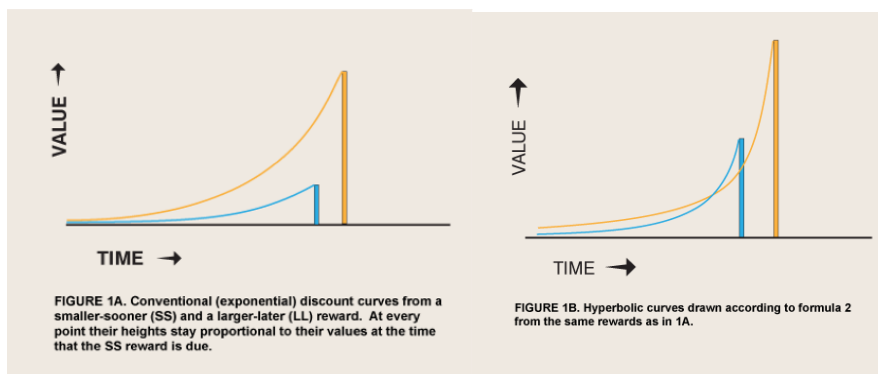
2.6.3 Hyperbolic discounting

Strotz (1956 p177) suggested that 'people have non-exponential delay discount curve'. Arguing that this meant that non-exponential delay discount curves require people to 'deal strategically with their own expectable changes of preference'. Preference reversals are discussed in section 2.8. Following this, Ainslie (1975, p471) proposed that there is a vast amounts of research into the theory that 'temporal discounting was not actually exponential i.e. not discounting by a fixed proportion per period of time, but essentially more hyperbolic and actually measuring motivational inconsistencies over time that characterise impulsive behaviour'. Proposing potential research into what is actually motivating these inconsistencies when the negative consequences are already known. Ainslie (1989 p.15) described hyperbolic discounting as the elementary principle of choice but represent higher-order culture invention that

does not operate in all people or in all situation'. Additionally, Ainslie (1989 p.15) proposed that when 'people come to look at their current choices as predictors of what they will choose in the future, logic similar to the bargaining game should recruit additional incentive to choose the richer process'. However, there are also internal and external factors that affect an individual's decision. Ainslie (2001 p.14) suggested that individuals have a 'variety of contradicting preferences that can change or become dominant due to their timing', for example, a chocolate bar is readily available when the individual was hungry and they did not have time to make a healthy meal.

Kirby (2006) suggested that hyperbolic discount curves can be seen to be symptomatic of addiction and that it should also be accepted that how an individual sees their choice is usually as a whole series of the LL rewards over the SS rewards, creating the possibility of the LL rewards to be more attractive without the individuals having to use any other source of motivation. Ross et al (2008, p.58) explained that discounting increments in delay that produce constant proportional decrements in reward value (Figure 6) and that 'hyperbolic discounting has equal increments in delay that produce larger decrements in reward value at short delays that at long delays' (Figure 7) as the curves are relatively flat to start with but rise rapidly when the reward becomes closer.

Figure 6: Graph showing exponential and Figure 7: hyperbolic discount curves



Source: Ainslie (2001)

Ross et al (2008) suggests that hyperbolic discounting is a way of explaining a person's impulsive behaviour, and also be a way of looking why impulsive people continuously surrender to certain temptations despite trying to commit to earlier resolutions for example, stopping spending to be able to save. Again, this looks at only one aspect of why people impulsively purchase.

2.7 Self-control

2.7.1 Definitions of self-control

Hoch and Loewenstein (1991, p503) proposed that a consumer actually has a struggle between their will power and any desires that arise from 'preferences that are inconsistent with respect to time' and 'viewed consumer self-control as an ever-shifting conflict between desire and willpower'. The struggle between will power and desires is referred to as the 'myopic of self-control failure and that is occurs when indulgent local consumption is chosen at the expense of global goals, which in turn can lead to irrational behaviour' (Hoch and Loewenstein 1991, p503). There are problems associated with myopic of self-control when in a consumer context which include 'overspending, over extended budget, excessive credit card uses and poor consumer decision making' (Bearden and Haws 2012 p182). Similar issues as impulsive spending suggesting that myopic of self-control describes the link between self-control and impulsivity. Monterosso and Ainslie (1999) suggested that self-control is actually the opposite of impulsivity and that self-control and impulsivity were the two sides of the same coin.

Rachlin (1995, p109) defined self-control as a conflict between a person's 'spirit and body, reason and passion and passion and cognition'. Additionally, Rachlin (1995, p109) proposed that when discussing self-control, it was important to understand that 'if something is being controlled, the controlling forces must, by implication, be internal'. Therefore, an individual must have the internal desire to be self-controlled.

More recently, Chalise and Anong (2917, p50) defined self-control as the 'struggle between willpower and desire' and that it is when 'consumer make intertemporal trade-offs in decision making'. Chalise and Anong (2917, p50) proposed that 'self-control is actually associated with costs where individuals sacrifice present consumption for future consumption, thus smoothing consumption over time'. This suggested that individuals with higher levels of self-control may potentially save more as they think more about future consequences for example lack of savings for retirement or future goals.

2.7.2 Working on self-control

Ainslie (1975) proposed that the organ of self-control was commonly called a person's will. By calling self-control an organ, Ainslie (1975) was suggesting that a person's self-control cannot be strengthened and worked on. Muraven (2010) suggested that to be able to improve and strengthen self-control, an individual could

achieve this by daily exercises of self-regulation and that this has been seen to be successful for example with individuals quitting smoking. However, this may not work with individuals wanting to stop making impulsive purchases as the desire to stop must be higher than the want to impulsively purchase.

Baumeister (2002, p671) proposed that 'effective self-control depends on three major ingredients and if any of these fails, then self-control can be undermined'. The three ingredients proposed by Baumeister in 20002 were standards, having a monitoring process and capacity'.

Standards referred to a person's goals, ideas and their own individual guideline i.e. what the individual felt was important now and in the future. Baumeister (2002, p671) suggested that without standards a person has no need for self-regulation and that consumers that knew exactly what they wanted would be less likely to indulge in impulsive purchasing. Suggesting that it is the conflict among a person's standards and desires that affects self-control.

Monitoring according to Baumeister (2002, p671), is the 'ability to keep track of the relevant behaviour i.e. keeping budgets, tracking savings. Baumeister (2002, p671) suggested that when individuals fail to monitor their behaviour then self-control breaks down.

Capacity linked to a person's will power and a person's standards and monitoring of relevant behaviour is 'useless without the ability for the individual to change their behaviour' Baumeister (2002, p671).

Standards, monitoring can be seen as a type of tactic individuals may use to avoid impulsive purchases and strengthen self-control. Tactics to avoid preference reversals are discussed in more detail in section 2.6 of this literature review. Baumeister (2002, p675) suggested that 'self-control represented the capacity to resist temptations, especially those relevant to impulsive purchases and other expenditure that are likely to be regulated later on'.

Sultan and Sprott (2001, p69) supported research by Oatena and Cheng (2006 p719), that self-control can be strengthened by repeated self-control exercises. They proposed that if 'individuals learn to strengthen their capacity for self-control through physical or cognitive exercises, they might be able to reduce subsequent impulsive purchases and hence exert control over their responses and purchasing behaviours' Sultan and Sprott (2001, p69). Again, this also suggests that strengthening self-control is a tactic that individuals could use to avoid preference reversals.

2.7.3 Self-control and Impulsive purchasing

Impulsive behaviour is not a behaviour that is experienced by individuals all the time. Ainslie (1992) proposed that people have two selves. The first self is in the moment and behaves impulsively with the second self is active all the other times the person is not acting impulsively. Taking this theory one step further, Metcalfe and Mischel (1999) proposed that individuals have two systems which they named 'hot' and 'cold' systems. They theorised that an individual's cold system is their self-controlled everyday system where individuals make conscious thoughtful choices. The second system named the hot system, described an individual's impulsive system and is driven by emotions. Metcalfe and Mischel (1999) argued that the 'hot' system is automatic and inflexible suggesting that the research by Metcalfe and Mischel (1999) implied that an individual will follow only one system at any given time. Yet, this theory does not look at individuals that may follow one path and then switch to another. For example, an individual may be following the 'hot' impulsive emotional system and then use a tactic i.e. thinking of a previous negative experience that makes them switch to the 'cold' thoughtful and self-controlled system. Therefore, Metcalfe and Mischel (1999) see both the 'hot' or 'cold' system as an all or nothing process where in-fact there are other influences and tactics that can make an individual switch system at any given point. Furthermore, Metcalfe and Mischel (1999) suggested that the 'hot' impulsive system is an automatic response to stimuli. However, if the system is automatic, that implies that there is no thought to the behaviour. Findings by Kacen (2003), Luo (2005) also suggested that individuals impulsive purchasing behaviour can be influenced by family, friends and social media (discussed further in section 2.5) suggesting that not all impulsive behaviours are automatic responses and that some are influenced by other factors.

More recently, Sultan and Spratt (2011, p62) theorised that 'it is when the desire for a product surpasses consumers intentions to not make a purchase' that the impulsive purchase occurs. Furthermore, they suggested that there are 'two separate mechanisms that are involved with impulsive buying'. The 'first mechanism being the actual desire to buy and the second mechanism being the ability to exercise self-control over this urge' Sultan and Spratt (2011, p62).

Hoch and Loewenstein (1991) proposed that when resources are limited such as financial resources, then self-control is necessary. However, when there are outside influences, then the pull to be impulsive can be overwhelming (Rook and

Fisher 1995). When faced with two options, one being having something small now and the other being something larger but, in the future, Ross et al (2008) proposed that previous research has suggested that individuals that choose the smaller item now are being impulsive and those that choose the larger item in the future are using their self-control.

Ainslie (2001) explained that having a lack of self-control could also mean that the individual would rather settle for a smaller but sooner financial gain rather than a potential larger gain in the future which could also lead to potential sacrifices in one's long-term financial goals. Baumeister (2002) agreed with Monterosso and Ainslie (1999) that impulsivity and self-control were two sides of the same coin and that impulsive buying is when an individual loses their self-control and surrenders to temptation. This is a very internal viewpoint and discussed in section 2.5 of this literature are other effects that can influence an individual to choose impulsivity over self-controlled purchases. According to Tangney et al (2004, p274), self-control 'is having the ability to over-ride or change ones inner response, as well as to interrupt and refrain from acting on them', suggesting that self-control can actually be work on and strengthened to allow the consumer the ability to avoid potential negative outcomes.

Sultan and Spratt (2011, p62) proposed that there are 'links between lower levels of impulsive buying to personality traits related to self-control', agreeing with other researchers that it included conscientiousness (Verplanken and Herabadi 2001), consideration of future consequences (Joireman et al 2005) and elaboration on potential outcomes (Nenkov et al 2008).

More recently, Foxall, Doyle and Yani-de-Soriano (2011) proposed that lack of self-control is strongly linked to impulsive behaviour and that it is not only linked to the willingness to take smaller rewards now over possible larger ones in the future, but also to accept potential sacrifices that are linked to accepting smaller rewards over larger later ones.

2.7.4 Previous research into self-control and impulsivity

In 1999, Loewenstein (p289) found that 'consumption related self-control failures occur when indulgent local consumption is chosen at the expense of global goals, often due to influences that have attracted the consumer'. During their research, Loewenstein (1996, p289) proposed that a consumer's 'control over their spending shared many

commonalities with aspects of their general self-control'. This suggested that individuals that were more self-controlled in purchasing situations may also be more self-controlled in other aspects of their life.

According to Metcalf and Mischel (1999, p4), there are a 'host of variables that influence the ability to persist in the pursuit of different goals and commitments and these individuals faced obstacles and temptations' including 'the person's perception of control and self-efficacy, optimistic orientation and self-monitoring routines'. However, there are many other factors that influence the ability to persist in the pursuit of goals and commitments which include social influences, environmental influences, emotional influences and social media influences.

Self-control was also found to be 'positively associated with a host of desirable attributes' (Friese and Hofman 2009, p797), for example higher academic performance and fewer impulse control problems. Friese and Hofman (2009, p797), argued that having a 'lack of self-control can be associated with negative characteristics such as substance abuse and financial difficulties suggesting significance in understanding ways in which consumer are able to strength (if at all) their self-control, reducing impulses. Research by Bearden and Nenkov (2012) found that consumers with lower spending self-control were actually more likely to make impulsive purchases and end up paying more for the same product in the long run. Furthermore, there were the consequences of bankruptcy, the use of pay day loans, over indebtedness and low or no savings due to having low spending self-control (Bearden and Haws 2012). Therefore, suggesting there is a need for understanding reasoning for repeated behaviour by consumers with low spending self-control.

Rha, Montalto and Hanna (2006) found that consumers with savings rules were more likely to save than those without, suggesting that savings goals increased the probability of saving.

Stromback, Lind, Skagerland, Vashfjall and Tinghog (2017, p30) found that individuals with 'good self-control are more likely to save money from every pay-check, have better general financial behaviour, feel less anxious about financial matters and feel more secure in the current and future financial situation'.

During their research, Chalise and Anong (2017, p50) suggested that individuals are either planners or doer's. They suggested that the doer's 'are concerned with maximising current consumption and planners exercise self-control and will not give into temptation in the short run to maximise long run utility'. Chalise and Anong (2017, p50) found that 'consumer who actually spend more than their income

may lack enough will power to commit to future consumption and therefore not see the need to postpone consumption' and that 'temptation and instant gratification depends on immediate consumption resources'. However, as stated before, there are other factors that influence immediate consumption which are investigated in this thesis.

More examples of research into self-control are presented in Table 2 below.

Table 2: Studies on self-control

Author	Journal	Research Context	Method	Key Findings
Ein-Gar (2015)	Journal of Consumer Psychology	Self-control and distant future behaviour	Quantitative research: Study 1: Online survey Study 2: Questionnaire and experiment Study 3 a/b: Survey Study 4: Survey	Findings demonstrate that what drives high and low self-control individuals to commit to virtuous behaviour in the near or distant future is their confidence regarding their ability to find the necessary time to honour their commitment. It was found that participants with low self-control expressed more confidence about finding time in the near future, whereas high self-control participants were more confident of finding time in the distant future.
Ent, Baumeister and Tice (2014)	Journal of Personality and Individual Differences	Self-control, avoidance and resisting temptation	Quantitative research: Study 1: Self-reports Study 2: Self-control scales and experiment Study 3 (replicated study 2)	Study 1 found that high self-controlled participants reported behaviours to prevent the problem i.e. avoiding tempting situations. Study 2 and 3 found that participants with high self-control were more than likely to make choices that would minimise distractions
Haws, Berarden and Nenkov (2012)	Journal of the Academy of Marketing Science	Consumer Spending, self-control, consequences (CSSC) and behaviours. 5 separate studies looking into the development and testing of the CSSC measurement. The impact of differences in CSSC. Improving	Quantitative research: Study 1: Scale completion Study 2: Scale completion (repeated 4 weeks later) Study 3: Scale completion (repeated 2 weeks later) Study 4: Experiment Study 5: Online questionnaire	The 5 studies were looking into the development and testing of the CSSC measurement. The impact of differences in CSSC and Improving CSSC through outcome elaboration prompts. The findings were that outcome elaboration prompts i.e. external stimuli to encourage consumers to consider the future outcomes of their present decisions differently impact consumers self-control effectiveness dependent on the CSSC.
Bearden and Haws (2012)	Journal of the Academy of Marketing Science	Consumer spending, self-control and consequences (CSSC). 4 separate studies looking into consequences of CSSC, credit card issues, long-term financial planning and trait versus state.	Quantitative research: questionnaire	Study 1 provides evidence of the relationship between CSSC, credit card issues, financial behaviours and consequences. Study 2 provided information on the credit card premiums consumers are willing to pay and reactions to credit card limits. Study 3 found that consumers with high CSSC are more likely to and contribute higher to a retirement account. Study 4 found that consumers with low CSSC experienced ego depletion from making repeated self-control decisions.
Hofmann, Forster, Baumeister and Vohs (2012)	Journal of Personality and Social Psychology	Desire strength, conflict, resistance and behaviour enactment.	Quantitative research: Experiment	Findings suggest that desire and frequent inner struggle to manage desire are common occurrences in everyday life and that personality traits were important in shaping the course and outcome of everyday desires.
Sultan, Joireman and Sprott (2011)	Journal of Business Media	Self-control exercises and impulse buying.	Quantitative research Experiment	The findings showed that repeating physical and cognitive self-control exercises reduced participants impulse buying urges.
Laran (2009)	Journal of Consumer Research	Temporal distance and consumer self-control. 4 Studies looking at influences on self-control and temporal distance, information that may account for self-control decisions, peoples tendencies to save rather than spend and	Quantitative research: Study 1: Experiment Study 2: Experiment Study 3: Experiment Study 4: Experiment	Study 1 found that making decisions for the future may lead to inhibition of currently active information and activation of previously inhibited information. Study 2 found that primed information became less active than neutral information when people thought about the future. Study 3 found that the extent to which people thought about saving vrs spending money was fully mediated by the inhibition of inhibition of information about saving compared to information about saving.

		to understand whether consumers self-control can influence the pursuit of multiple behaviours.		Study 4: Confirmed the results from study 3 and that people balance across seemingly unrelated behaviours in the pursuit of self-control.
Muraven (2009)	Journal of Experimental Social Psychology.	Improving self-control	Quantitative research Experiment	The study found that working on self-control builds self-control capacity.
Friese and Hofmann (2009)	Journal of Research in Personality	Individual differences in self-control and impulsive behaviour	Quantitative research Study 1: Questionnaires Study 2: Scale and questionnaire	Over all the studies found that participants with high self-control were able to counteract their impulsive tendencies and that self-control moderates the impact that impulses have on people's behaviour.

Source: Compiled by this study

2.8 Preference reversals

Consumer often find themselves in situations that may compromise their long-term goals such as financial goals where they may unexpectedly purchase a product within a short time frame.

2.8.1 Defining preference reversals

Rachlin (2000) suggested that 'what seems perfectly reasonable when we begin becomes absurd simply because other options, ultimately less valuable than the initial longer-term objective, have become immediately accessible' (Foxall, 2016 p.39). Foxall (2016 p.39) defines preference reversals as the 'abandonment of individuals inclination to patiently await the LL reward when the opportunity to consume becomes imminent'.

2.8.2 Research into preference reversals

Bettman (1979) proposed that even a highly impulsive individual will not always give into every random and spontaneous demand explaining that there are many other factors that interrupt the link from an impulsive feeling to an impulsive action. This suggests that impulsive people may be viewed as more like hunter-gatherers i.e. they get something now just in case it is not available in the future. Whereas, non-impulsive people are more like farmers, growing the crops, waiting and then harvesting at the rights time. Therefore, it could also suggest that individuals have both hunter-gatherer and the agricultural propensity and it has been the role of marketing to make individuals think they are in a certain type of environment, triggering certain types of behaviours i.e. hunter gather over the farmer. This type of marketing can be seen when individuals are told to 'hurry up and buy as there are not many items left.

'Since a person's preference is among a fixed set of alternatives that can vary predictability as a function of the passage of time, it follows that one of the obstacles a person may face in trying to attain their current preference is actually the expected preference of their future selves' (Monterosso and Ainslie 1999 p.340). During the same research, Monterosso and Ainslie (1999 p.340) observed many people over a long period of time that favoured more immediate rewards and found that 'a person will engage more readily in a behaviour which immediately brings a positive outcome than one in which the same outcome occurs after a period of time'. They found that this

would happen even if a person had previously stated that they preferred the larger later reward over the smaller sooner reward.

Monterosso and Ainslie (2007 p.106) stated that 'lapses sometimes follow a significant event, good or bad in a person's day explaining that the individual having the lapse actually describes the situation as a 'one- time event whether a celebration or consolation'. For example, if an individual impulsively buys a new dress when they are supposed to be saving for a house deposit, they could then state that they treated themselves due to a bad day at work.

Foxall (2016) suggested that the main problem of a person's preferences that are constantly changed with time, are usually at the heart of many daily decisions and that less extreme behaviours such as excessive spending or impulsive spending can actually be seen as a cycle of behaviour. Foxall (2016, p.45) implied that what is 'preferable when the individual makes the plans is edged out by an alternative that is initially unthinkable but of immense value as it heaves into sight'. Suggesting that this is true with individuals even if they know full well that the immediate reward is less beneficial to them than the delayed reward. Furthermore, Foxall (2016, p.45) explained that the 'later occurring of the two rewards the LL reward is diminished in an individuals' subjective estimation even through it is the larger of the two, with the result that the more immediate reward is selected in preference despite by definition the smaller of the two'.

2.8.3 Tactics to avoid preference reversals

Malter (1996) argued that to move away from the impulsive situation, it takes a lot of effort. Malter (1996 p.274) stated that the individual would need to 'consciously suppress the contribution of the environment and effortfully construct counter-arguments' to be able to avoid preference reversals. Suggesting that impulsive behaviour can be rational in the terms of the consumer. However, Thompson et al (1990) proposed that impulsive buying is actually an emotional experience rather than a rational one. Showing the importance of understanding impulsive purchasing behaviour as an evolutionally experience personal to the individual consumer.

Ross et al (2008, p58) suggested that 'having inconsistent preferences was a normal state of affairs and therefore instead of asking why we behave irrationally, we should ask the question of what can actually be done to keep our long-term interests consistently in line with our behaviour'.

Ainslie's tactics to avoid preference reversals.

Monterroso and Ainslie (1999 p.343) felt that for many people to 'secure what they currently want' it may be necessary for them to find a way to pre-commit their future choices. Ainslie (2001) researched the idea of pre-commitment to avoid preference reversals in more detail. He theorized four descriptions of behaviour that challenge an individual's preference reversals and therefore help them to potentially strengthen and create a more consistent link with their personal long-term interest. Ainslie (2001) suggested that these four processes are to be understood as devices whereby interests in long-term welfare improve their strategic bargaining power. The four processes that were theorised by Ainslie (1991 and 2001) were External Commitment, Control of Attention, Preparation of Emotion and Personal Rules.

External Commitment: The first of the four processes theorized by Ainslie (2001) was called external commitment. Ross et al, (2008, p66) suggested that External Commitment is the most obvious tactic that people use known as 'pre-commitment'. 'Pre-commitment is the deliberate engineering of the physical or social environment so that the impulsive choice becomes impossible or much more difficult to make' (Ross et al 2008, p66). They proposed that this may be the most used tactic by individuals. External Commitment is basically 'pre-commitment', meaning that people develop their own strategies to deal with physical or social environment situations and this makes impulsive choices much more difficult to fall in to and sometimes even impossible. Ross et al (2008, p66) stated that when short term interests such as the sooner smaller reward are weakened by 'pre-commitment' and then temptations are not at hand and it causes preference reversals to become very difficult. A famous example of this type of challenge of preference reversals is the story of Ulysses. 'Ulysses chained himself to the mast of his boat before sailing past the temptations of the sirens, whose charms he knew he could not resist if he was left free to surrender (Ross et al 2008, p66). Furthermore, Ross et al (2008, p66) explained that this action by Ulysses 'showed awareness to his own disposition to inter-temporal preference reversals'. This allowed Ulysses to use his own foresight to fight the danger of preference reversals. An example of pre-commitment that many people have used is when they are trying to lose weight and want to make sure they eat healthy meals. The individual pre-cooks a batch of healthy meals that are readily available for when the individual is hungry. This stops the individual making the bad choice of a chocolate bar

due to hunger and not wanting to cook or not have time to cook. Another example is leaving the credit card at home so that when an individual goes into town, the temptation to impulse buy may be there but there is actually no way of giving into the temptation.

It was discussed by Mischel and Ebbeson (1970) that 'external commitment' was a method of the individual diverting attention from cues that actually give rise to impulse behaviours are actually quite weak. They suggested that actually setting up an environment that allows the person to be able to control environmental situations and to be able to force future behaviour into a desired direction actually depends on the availability of the components that would allow this to happen actually being available. Gul and Pesendorfer (2001, p1403) criticized 'External commitment' as a tactic to avoid preference reversals. They criticised solutions that rely on prior commitment pointing out that 'self-control can often be exercised in the presence of tempting choice'. This idea linked back to the notion by Ainslie (1992) that willpower is like a 'muscle' that needs to be exercised to be strengthened. Gul and Pesendorfer (2001, p1403) proposed that self-control is achieved by 'transferring resources from the current period to a period where the person expects to change their preferences, thereby presumably funding a will-like function that can oppose the later temptation. Gul and Pesendorfer (2001, p1403) also stated that 'this transfer has a measurable cost, defined as the difference between the gain from the long-range goal, net of effort and the gain from the long-range goal when pre-commitment makes effort unnecessary'.

Research by Kivetz and Simonson (2002) demonstrated that actually, consumers seem to make choices for future rewards that are seen as indulgent in nature. Their research showed that people pre-committed to future indulgent behaviour so that they can hopefully avoid extreme self-control. Finally, Kivetz and Simonson (2002) found that as temporal distance increased, pre-commitment to the future was emphasised.

Control of attention: The second of the four processes was the control of attention where the 'individual avoids unwanted feelings and thoughts or behaviours by not attending to the psychically loaded information' (Monterosso and Ainslie 1999, p343). This suggested that there is deliberate avoidance of information or even an avoidance that is itself not acknowledged. Monterosso and Ainslie (1999, p343) felt that the latter explanation is the repression that Freud held at one time 'held to the cornerstone of all defensive processes'. However, the main disadvantage of this method is that by controlling attention, you may lose sight of the information that could

help make future decisions. According to Ross et al (2008, p66) a person's long- range interest sometimes 'acts to restrict in advance the processing of information about availability of an SSR'. Furthermore, Ainslie (1991) proposed that control of attention can be both conscious behaviour and unconscious behaviour. An example of controlling attention would be for someone who has an issue with impulsively spending every weekend and this is actually causing them financial distress, they may plan other things on the weekend such as long walks with friends and family or starting a class on the weekends so that they are unable to go to the shops and impulsively spend. This 'causes a handling of the external environment and causes interfering with the persons information processing' and a 'manipulation of the external environment is where sub-personal bargaining takes place', it is here that we can see a person the control of attention behaviour and this is said to be a 'subspecies of external commitment' (Ross et al 2008, p66).

Preparation of emotion: The third process was called preparation of emotion and this is said to be a behaviour that reduces or stops the emotions that are responsible to boosting the power of the SS interests. Skinner (1953) explained that once a person's emotions had gotten underway, there is an upper limit for a person to undertake further emotional activity of the same kind. When this happens, they have reached their satiation point. An example of this would be for someone trying to reduce their impulsive spending/overspending with their credit card. To do this using the tactic of preparation of emotion would be to think about what would happen if they could not afford to pay their debts i.e. faulting on credit card payments or not being able to make the mortgage payments. The outcome of defaulting on the payments would be losing the house, being classed as bankrupt and finding it difficult to get credit in the future. It is felt that thinking about the future issues that could arise would be a successful tactic to be able to avoid the impulsive behaviour. Individuals may also think about the impact it may have on other people, such as children and love ones.

Personal rules: The fourth process is called 'Personal Rules'. Strotz (1956, p179) theorized that if a 'person could learn to bend his delay function into a less concave shape, he would certainly solve his self-control problem'. He proposed that it is 'hard to believe that anyone simply removes the allure of his temptations and becomes impulse-less'. However, Ainslie (1975, p464) explained that there are many people who can stick to the larger later reward choices through sheer willpower. He also explained that there are some people who just cannot stick to the Larger Later

Reward even when using the above behaviours to help strengthen their self-control, they 'lack some additional quality needed'. Furthermore, Ainslie (1975, p465) felt that there is no need to 'assume that consciousness is necessary for gratification delaying behaviour'. Ainslie (1975, p465) theorized that 'if an appropriate delaying device arises by trial and error at a time when the curve from the later larger reward is higher, one would expect it to be learned on that basis alone'. However, previous theories by Skinner (1953), (1956) and Becker (1960) disagreed with Ainslie (1975) suggesting instead that people consciously set out to constrain their future behaviours. 'Grouping together choices increases the incentive against impulsivity, but in so doing, it also increases the cost of a single failure to resist temptation' (Monterosso and Ainslie 1999, p345). This suggested that if a person were to give in to temptation for the smaller immediate reward once the SSR and the LLR had been bundled together for future choices, then the outcome would be more extreme than if the choices had been seen as singular entities. Bundling and patterning as tactics to avoid preference reversals, is discussed further on in this chapter).

Another problem that Ainslie discussed regarding personal rules and willpower is that 'willpower cannot simply cure the problem of temporal preference (preference reversals). He does agree that willpower may be the best way for a person to be able to stabilize their choices, but there could be more serious outcomes. For example, it does not let us choose our prospects from moment to moment and that internal conflicts may also affect a person's ability to use self-control. This last process is said to be the most important method to avoid preference reversals and increase self-control and willpower according to Ainslie (2001). 'The specific property that has been most attributed to the will is the perception of individual choices as referable to a larger principle' (Ainslie 2005 p640). Ainslie (2005, p640) also stated that people interpret their own current choice as 'predicting their own future choices between similar rewards, with the incentives bearing their current choice will to some extent include the bundle of future rewards that the choice predicts'. Ainslie (2005 p.640) also discussed that personal rules can get so strong that a person's behaviour becomes 'extremely rigid and inflexible' which may make it seem that a person's behaviour is not actually their own and out of their own control.

Ross (2008 p.69) pointed out that 'people who exhibit recurrent attempts at, and breakdowns in, establishing personal rules are truly socioeconomically disadvantaged. For example, people with a history of overspending or indulgent spending on their credit cards who then promise only to spend 'once a month as a

treat' or 'when they have met another personal goal such as weight loss' then they are likely to gradually lower the bar from once a month or as a prize for reaching weight loss goal. Ross (2008 p.69) suggested that 'people usually make their personal rules known to others which helps others to reinforce those rules'.

According to Ross et al (2008, p69), 'Personal Rules' is 'by far the most important category of methods of self-control described by Ainslie'. They also stated that 'the person is seen committing himself or herself to a course of action by making private side bets known as personal rules'. Ross et al (2008, p67) also agreed that these 'personal rules' were a strong indicator of what future choices would be i.e. 'If the current SS reward is successfully resisted, the bet is won, the expectation of future reward is proportionally strengthened, and the ability to overcome similar temptations in the future is enhanced'. Furthermore, Ross et al (2008, p67) suggested that personal rules would allow a person to bundle all possible future benefits and 'put them in a stake in the present moment'. However, Ross et al (2008 p67) also explained that the opposite could also happen, if the SS reward is not resisted then the bet is lost which also creates a 'decreased expectation of being able to resist the SS reward of the same kind in the future'. During the side bet if the summed LLR is larger/stronger at the time the single SSR becomes available then there is more chance that the sooner smaller reward is resisted and all future choices are in favour of the larger later reward. Furthermore, Ross et al (2008 p67) state that this method provided a Picoeconomic account of a person's willpower and that willpower is widely believed to be 'responsible for human resistance to temptations'. Picoeconomics aims to explain the 'patterns of behaviour, the relative opportunity costs that people pay over a given stretch of time for different rewards (Ross et al p. 52)

Personal rules depend on whether a person perceives a given pair of SSR-LLR as a single separate series of choices or whether they see this SSR-LLR pair as being a whole series of sooner smaller rewards and a whole series of larger later rewards. If the person sees the choices as whole SSR or LLR series, then they are said to be engaging in 'the potentially powerful self-control process of reward bundling'. Creating personal rules is said to be a person creating a side bet and that if it is the SSR that is avoided then the bet is won and therefore the future outcome of choosing the LLR is strengthened. It is also said that this means that 'the ability to overcome similar temptations in the future is enhanced' (Ross et al 2008 p.67). This does also mean that if the SSR is chosen then the persons 'side bet' is lost and therefore the LLR choice is lost and future temptations are strengthened and avoidance is weakened. An example

of this is creating a rule such as 'I will only buy something nice for myself on pay day once a month'. However, the temptation could be there if say a friend invites the individual to go to town the weekend before payday. Bundling is discussed further in the following section of the literature review.

Personal Rules as a tactic to avoid preference reversals, links with self-control strategies. Kirby and Guastello (2010, p154) suggested that the main issue with self-control strategies was the fact that we as consumers are actually 'least motivated to use them precisely at the times when we need them the most'. They also suggested that consumers develop self-control strategies to help them to avoid temptations and 'then actually succumb to those temptations, in part, because the temptations undermine our commitment to our strategies'. Laran (2010) suggested that although many consumers develop their own self-control methods for the future to avoid preference reversals, there are also many consumers who actually develop self-control strategies to make sure that they can have a balanced life style. However, we would then need discuss that a balanced life in one person's eyes may not actually be a balanced life to another and then they may need to use other tactics to increase their self-control.

More recently, Rogers, Milkman and Volpp (2014 p2065), proposed that commitment devices 'attempt to enforce people's voluntarily imposed restrictions until they have accomplished their goals, or their voluntarily impose penalties for failing to accomplish their goals'. For example, an individual may place money for every pound in weight they lose in a bid to lose weight. They then only allow access to this money once they have reached their goal. Roger, Milkman and Volpp (2014 p.265) explained that 'commitment devices have 2 basic features'. Firstly, they stated that 'people voluntarily elect to use them'. This would mean that individuals would need to be self-aware to understand and want to do something regarding the gap between any current and future goals. It also means that the individual understands that there is also a difference in current and future behaviours and that something needs to change to reach their goal. During their research in 2014, Rogers, Milkman and Volpp felt that the individuals that do not understand this gap in goaled behaviour, are the ones who fail to take up commitment devices. The second basic feature of this commitment device is that the individuals will face consequences with failure to achieve their goals. Using the previous example of money into a pot for weight loss, then the individual is unable to

access the money if they fail to reach their goal weight. Finally, Rogers, Milkman and Volpp (2014 p2065) explain that there are also two types of consequences for failure. Firstly 'Immutable consequences which cannot be reversed by future choices' the example that is used is when an 'alcoholic is taking disulfiram' which causes them to vomit if they take an alcoholic drink. Secondly, mutable consequences which 'constrain future behaviours while also allowing people the future latitude to mitigate the consequences i.e. 'purchasing smaller plates to reduce food intake'. Additionally, 'We have to take stock of one's situation, forecasting and reviewing the future consequences of one's behaviour pattern, weighing the deleterious effects of continued indulgence against the pleasure of immediate consumption' (Foxall 2016 p73).

Rachlin's tactics to avoid preference reversals.

According to Rachlin (1995, p109), historical definitions described self-control as more of a conflict between a person's 'spirit and body', their 'reason and passion' and their 'passion and cognition'. Additionally, he felt that it was important to understand that 'if something external is being controlled, the controlling forces must by implication be internal'. Furthermore, Rachlin (1995, p109) viewed self-control from a 'strictly behavioural standpoint' and that Rachlin (1995, p109) focused his views on the 'environmental contingencies that characterize self-control and impulsive behaviour'. Within his paper, Rachlin (1995, p.111) asked the question 'how is self-control possible?'. He suggested that self-control is possible through external commitment, through behavioural constraints and that using commitment as a method of self-control is a very powerful method. Nevertheless, Rachlin (1995, p.112) moved on to state that although commitment is seen as a powerful method of self-control, it may also face many problems. Firstly, if the restraint is removed, then the original behaviour is more likely to return. For example, if an individual made a commitment to save £200 a month via standing order into a separate account for the next 12 months to pay for a holiday the following year. If the individual was to then cancel the standing order and just state that they will send £200 a month for the next 12 months into the separate account, then they may feel less committed to saving. Rachlin (1995, p.112) goes further to explain that with real life commitment, it usually 'offers a way out, but frequently is enforced by punishment' If we take the above example, the punishment of not having the savings by standing order, but by just the individual payment each month, could be that the individual is unable to afford the holiday the following year. Rachlin (1995, p.112) also

stated that 'if the punishment is severe enough then the commitment may be kept'. If the individual in the above example had already paid for the holiday and needed to save £200 a month for spending money and to afford to eat while away then the punishment of not saving each month may be great enough for the individual to leave the standing order set up each month and not to cancel it. Continuing with looking at commitment and punishment, Rachlin (1995, p.112) suggested that 'commitment by self-imposed punishment involves the trade-off between effectiveness and adaptability'. He explains that when 'punishment is severe, effectiveness is high' but this then means that behaviour is more rigid and that some individuals can say that this means the individual's freedom is lost. However, most individuals seem to be able to have self-control such as not to over drinking or overeating without external commitment. Therefore, some people are able to say no without having to have a tactic to help them stay in control. Again, agreeing that individuals that are impulsive are not impulsive all the time and that they can be self- controlled at some point.

Rachlin (1995 p.112) proposed that in general 'as we get older we seem to become better at controlling our behaviour' therefore choosing the larger but later rewards i.e. the holiday, over the sooner but smaller reward of a small purchase with the money we should be saving for the holiday. Rachlin (1995 p.112) suggested that as we get older we find it easier to internalize commitment i.e. internal feelings of guilt or worry are much stronger. As we get older the reward for refusing that extra piece of cake is more internal i.e. pride or feeling healthy, rather than an external commitment and the internal punishment such as guilt is much higher.

Rachlin (1995, p.113) stated that external commitment is usually visible, internal commitment may be seen from more subtle behavioural signals. 'Verbal reporting or physiological measurement might indicate the presence or absence of an internal commitment response' (Rachlin 1995, p.113). Rachlin (1995, p.113) explained that external commitment may operate either through self- imposed physical restraint or through self-imposed punishment'. 'Internal commitment must therefore operate in such cases either through internal self-imposed physical restraint or through self-imposed punishment'.

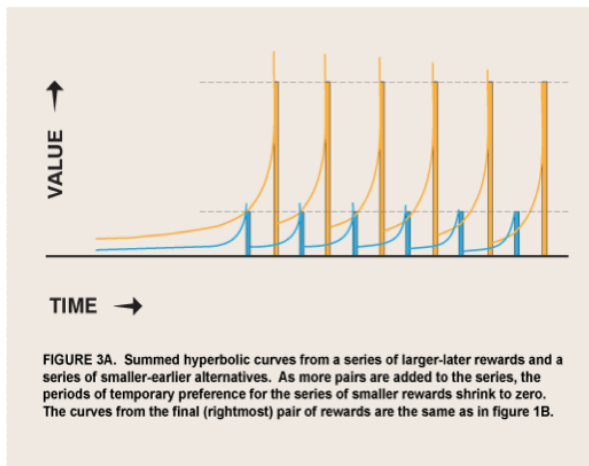
Other tactics to avoid preference reversals

Bundling and patterning: Ainslie (1975, p.480) proposed that 'by seeing current choices as precedents for similar choices in the future, a person does arrange to

choose between a whole series at once'. Ainslie (1975) also suggested that if a person could group together their impulses and also their alternatives then they would clearly increase their ability to actually avoid the impulses. However, is it true for all types of bundling? i.e. the more positive bundling such as savings and also more negative bundling such as credit card spending. Ainslie (1992) suggested that individuals predict their own future choice by creating bundles of expectations which are based on current choices. Rachlin (1995 p117) proposed an alternative to Ainslie's (1992) approach to actually 'understand the effects of a series of future rewards on current behaviour'. Rachlin (1995, p117) suggested that Ainslie's theory 'integrates a series of future rewards by summing their separate present values'. Whereas in Rachlin's (1995 p117) theory, 'a series of successive rewards constitutes a more abstract and more temporally extended reward, which has associated with its own rate of reinforcement'. Rachlin (1995, p.117) theorized that 'self-control is developed by restructuring behaviour into wider patterns'. To explain this further, Rachlin (1995,117) stated that 'once the pattern is created then it becomes costly to interrupt it' and that the 'further the pattern proceeds in time, the more costly it is to interrupt it'. This is seen to be similar to Ainslie's theory of 'Bundling'. Therefore, according to Rachlin's (1995, p117) theory, 'instead of internalizing commitment, behavioural restructuring retains external commitment, but not in the terms of physical restraint or punishment'. Rachlin's theory explains that 'the form of commitment involved in restructuring is a pattern or trajectory of behaviour, the interpretation of which involves a cost'. 'In everyday human self-control problems, the cost of interrupting pre-established patterns, rather than any internalization of commitment, is what enables us to control ourselves – when we do so without external commitment' (Rachlin 1999, p.118). According to Rachlin (1995, p.125), the pattern of self-control can actually be sufficient enough to stop impulsive acts and breaking the pattern carries a well-defined cost, which will interfere with the individual's final goal.

According to Rachlin (1995, p.120), the older we get the more we like routines and patterns of behaviour. Linking to Rachlin's (1995) theory that as we get older, we are more likely to present more self-controlled responses.

Figure 8: Hyperbolic discounting and bundling



Source: Taken from Ainslie (2005 p.640)

Figure 8: above, shows that according to Ainslie (2001), hyperbolic discounting curves are relatively high when there is a long delay and that bundling rewards together is a way of predicting an increase in the hyperbolic discounting of large later reward in relation to the hyperbolic discounting of the sooner smaller reward. Ainslie's (2001) approach was to explain that being able to bundle together combined future outcomes i.e. later occurring but larger rewards and compare them against the combined value of the sooner but smaller rewards, then it should be possible for people to be able to overcome the temptation of the sooner smaller rewards in favour of a more self- controlled and a higher value reward. One main problem with reward bundling that Ainslie (2005) discusses is that there are many possible personal rules i.e. ice cream may be forbidden in one person's diet but not against another person's diet. Ainslie (2005) states that personal rules are 'recursive mechanisms and that they continually take their own pulse', therefore if they weaken then this will cause further weakening. Long-range interests are said to define a person's principles and short-range interests will usually find exceptions in these principles.

Rachlin's (1995 p.117) theory also stated that these 'Patterns of behaviour can be maintained by the rates of the reinforcement that they provide'. For example, 'a pattern of large reward choices provides a higher rate of reinforcement over time than a pattern of smaller reward choices'. From this theory Rachlin (1995 p.117), discussed that 'self-control in this framework refers to choices that are elements of the globally more valuable behavioural pattern. He stated that 'although a smaller reward might be preferred over a larger reward in isolation, choosing the smaller reward, and the cost of

disruption could actually outweigh the immediate preference for the smaller reward'. Expanding on this, Rachlin (1995 p.260), clarifies that the difference between self-controlled behaviour and impulsive behaviour 'is not that self-control comes from the inside and impulsiveness from the outside'. Rather, that 'when behaviour is said to be self-controlled, the contingencies that control behaviour are temporally extended; when behaviour is impulsive, the contingencies that control behaviour are temporally constricted'. Thus, Rachlin (1995 p.399) states that the words 'impulsive' and 'self-control' are not two different sources of behaviour, but more of the same behaviour, just on different ends of the continuum, which are controlled by immediate possibilities and more long-term possibilities.

It was Rachlin (2000) who argued that an individual's preference is 'better characterized as differences between the value of discrete acts that determine short-term preferences and the value of temporally extended patterns of acts that determine long term preferences' (Ross et al 2008, p.73). Kirby and Guastello (2001 p.154) suggested that the main advantage of Rachlin's (2000) theory was that 'by focusing on rates of reinforcement that are related to patterns of behaviour, it is easily generalized to situation in which larger reward is not an instant reward but is extended over time'. The example Kirby and Guastello (2001 p.155) gave was that 'the larger later reward of eating a healthy diet does not arguably occur at a certain point in time'. They stated that actually, it represents a rate of reinforcement over time that is higher than rates obtainable from alternative dietary patterns'. This can be seen due to the fact that if an individual gave in to the smaller sooner reward in favour over the later larger reward, which is all they will receive. However, if the individual engages in self-control and therefore forgoes the smaller sooner reward in favour of the later larger reward then the value of the later larger reward increases over time. For example, spending on the credit card on un-needed luxury items, which will be a sooner but smaller reward, over regular monthly savings, which will be later larger rewards. The item that the individual purchases on their credit card for £200 will be instead of saving the £200 that month. The value of the item will more than likely decrease over time and the individual may also face interest charges from their credit card company. However, if the individual saves the £200 a month for a holiday instead of spending it then the value of the later larger reward increases over time. In Month 1 the value is £200, in Month 2 £400 etc. plus any interest offered by the individuals bank.

Loewenstein (1996 p. 286) agreed with the idea of bundling suggesting that 'people routinely underestimate the effect that past and future visceral states will have

on future behaviour, thus neglecting to incorporate the influence of these states in making present choices’.

Monterosso and Ainslie (1999 p.345) explained that human decision making can look far less myopic i.e. short term, when discussing such mechanisms as ‘committing to long range interests before the onset of temptation, or through bundling individual choices into classes’. Monterosso and Ainslie (1999 p.344) suggested that the ‘only way the present self can expect most future ones to cooperate is to make each choice a test case, so that current cooperation motivates future agents to preserve the chain of cooperation, and current deflection destroys this future incentive’. However, they also suggested that when the person is faced with the possibility of immediate reward (SS) they actually have a constant present motivation to view the choice as singular. A single immediate reward that looks much more inviting than the larger but more delayed alternative reward can actually be made less compelling if both rewards are looked at over a bundled series of future choices (Monterosso and Ainslie 1999 p. 344). Monterosso and Ainslie (1999 p. 344) also suggested that ‘impulsive behaviour can occur because of the absence or breakdown of a rather brittle strategy’. They went on to discuss that given a ‘constant level of pre-commitment or choice bundling across a set of individuals it might still be the case that the individual with the steeper underlying discount function will be more likely to exhibit breakdowns of self-control and exhibit impulsivity’. Monterosso and Ainslie (1999 p. 344) stated that, at the same time, ‘the individual with the steeper discount function might also have a built-in motivation to pre-commit to non-impulsive behaviour sooner, and also to employ more ridged rules for self-control’. Finally, Monterosso and Ainslie (1999 p. 346) found in their clinical observations that choice bundling may both precipitate impulsiveness by its failures and also impose another kind of maladaptive trait, compulsiveness by its overgrowth’ and that ‘obsessive compulsive personality disorder and related everyday phenomena like workaholism can be viewed as pitfalls of extreme choice bundling’. Agreeing with this, Ainslie (1999) stated that a person’s fear of lapses ‘creates a motivation to adopt highly explicit rules for one’s self in preference to subtler ones that may be more richly rewarding’. However, this is not always a bad option. For example, a person who was compulsively spending, and creating debt that they struggled to pay off, could actually become a compulsive saver. However, we can also say that being really ‘tight’ and only saving may actually cause cracks in their behaviour and could end up leading to a massive impulsive spending blow out which may cause issues in the future.

Bickel and Marsch (2000, p350) proposed that for individuals, 'thinking of the future does not actually come easily or naturally to us unless it is the most attractive option relative to other options'. From research, we can see that reward bundling the future Larger Later Reward (LLR) creates the more attractive option compared to the Smaller Sooner Reward (SSR) and should therefore help us to decide on the most attractive option and give us the self-control to stick to it. For example, research by Kirby and Guastello in 2001 (p. 162) found that 'bundling rewards in this fashion produces choices more consistent with long-term interests than with short term interests'. Kirby and Guastello (2001 p. 162) researched the choice between SS and LL amounts of money in undergraduates. After finding the smallest SSR that participants preferred to LLR alternatives, they were then offered a sequence of choices between these SSR and LLRs in one of three outlines (tested repeatedly every 2 weeks for up to 10 weeks). The first outline was the free condition where participants were open to choose however they wanted. The second was a suggested condition where the researchers stated that what the participants chose now, would be more than likely what the participants would have chosen in the future but they were still free to make different choices at each step (every 2 weeks). The final outline some participants were given was a fixed choice that whatever participants choose at the start then they would have to choose the same at every step.

Kirby and Guastello (2001) found that the more impulsive participants chose the LLR over the SSR when the future outcomes were bundled together when they had chosen the SSR over the LLR when they were single choices previously. According to Kirby and Guastello in 2001, individuals usually prefer to stick to personal rules i.e. to go to the gym and give up the desert. They suggested that the reason for the rule is so that the current choice could be linked with future choices. Kirby and Guastello (2001) proposed that Ainslie's answer to this actually pivots on the idea that a person's current choice will provide an insight into how they will behave in the future and can sometimes serve as a precedent for the individual's future choices. An example of this would be if an individual defects today and impulsively spends on their credit card on unnecessary items i.e. new luxury item, then the individual will usually have a reason to feel that they will more than likely defect tomorrow and again in the future. This idea also works the other way, for example, if an individual does not spend on their credit card today and does not buy that unnecessary luxury item, then they can feel that they will exhibit self-control tomorrow and also in the future.

Ross et al (2008, p55) proposed that people are able to avoid preference reversals by choosing to bundle a whole series of LLR choices together 'in anticipation of the higher aggregate reward that would be obtained from preferring the LLRs'. They also stated that this is done by 'adopting personal rules that dictate the choice to be made in a whole class of conflicting situations involving the need to delay gratification'. Furthermore, they discussed the fact that impulse choices are actually more common in the daily lives of adults than is first thought. An example an individual continually hitting the snooze button instead of going to the gym before work. However, Ross et al (2008, p55) suggested that 'the precedent and reward-linking effects together offer one approach to motivating self-control over such behaviour'. They feel that the 'choice maker should remind themselves or be reminded of the recurring nature of such choices and the different possible patterns of future outcomes' (reward linking effect) and that they should also be 'encouraged to view the current choices as predictions of future choices' (Precedent effect). If a person takes the SSR-LLR series of choices as single choices one by one then they would see repeated preference reversals. 'Many people wake up each morning preferring not to do what they did yesterday i.e. drink or smoke or overspend, but later in the day as the previous behaviour becomes available they succumb to temptation and indulge in the behaviour' (Ross et al 2008, p44). However, if people decided to take the SSR-LLR choice as a whole series instead of one at a time then an increase in self-control should be seen. Ross et al (2008) explain this by stating that the main point is that the sum of the LLRs is larger than the sum of the SSRs, however, the value of the single SSR is larger than the value of the single LLR due to its distance. They proposed that if a person viewed the LLRs as one choice then they would prefer the LLR whole series even if the SSR is immediately in front of them (available). Ross et al (2008) also explored the argument between Ainslie's theory and Rachlin's theory. Ross et al (2008) suggested that Rachlin's account of the theory is more of a 're-description of the framing of underlying self-control' rather than an alternative.

Research conducted by Hofmeyr, Ainslie, Charlton and Ross (2010) found that people who were addicted to smoking, were more sensitive to the direction of future-orientation choice for when they were given binding or suggested commitments compared to non-smokers. They also found that the non-smokers were more likely to bundle the reward series for the future-orientated choice without prior suggestion or pressure. This research methodology was similar to the methodology used by Kirby and Guastello in 2001 where participants were placed into free, suggested and forced

situations. 'An implication of the reward bundling effect is that a planner and doer exist simultaneously with regard to the same set of alternatives, depending on how the person predicts contingent rewards, rather than having to take turns at absolute control'. (Ainslie 2012 p. 10). It was also stated that 'temptation does not always depend entirely or even mainly, on the proximity of SSR, but on the persons perception of rationales by which they can see the present case as an exception to their personal rule' (Ainslie 2012 p. 10).

2.9 Research gap

In summary, a review of the literature found that the majority of research into impulsive purchasing behaviour and self-control was conducted using a quantitative and qualitative methodologies (table 1 and table 2). However, previous research is lacking in understanding the subjective experiences, memories and influences of impulsive purchasing and how each individual discusses and uses any tactics to avoid preference reversals. This included discussing all elements of the consumer process; experiences, situation i.e. who they were with at the time, influences and emotions (pre and post purchase). Bayley and Nancarrow (1998, p99) suggested that 'due to impulsive purchasing often being deemed as socially undesirable, they argue that qualitative research approach is particular appropriate in order to gain maximum insight'. Therefore, following the suggestion by Bayley and Nancarrow (1998) this thesis adopts a qualitative approach conducting in-depth interviews and photo elicitation. By adopting a qualitative approach, participants were able to explore their own memories, feelings regarding their impulsive purchasing behaviour.

Furthermore, previous research into impulsive purchasing used a convenience sample of mainly students which questions the generalisability of the findings to the non-student population. Therefore, this study looks to include participants that are both students and non-students to gain more of a complete understanding of consumers impulsive behaviour.

After reviewing the literature, it could also be suggested that the research into tactics to avoid preference reversals is limited and outdated. The main theories into preference reversals avoidance were documented by Ainslie (1992) and Rachlin (1995). However, since these two important contributions, there have been many developments in technology and the ease of obtaining credit (e.g. buy now pay later). Therefore, this thesis looks to provide a timelier contextualisation of the tactics that

consumers use to help them avoid making the impulsive purchase in the current environment.

Due to the vast number of elements that can contribute to impulsive purchasing, the thesis looks to address the need to narrow these down and concentrate on elements that are more personal to the consumer, rather than external elements that they were unable to control, for example, shop atmospherics. Luo (2005) discovered that when consumers are in the presence of their peers, their impulsive purchase urge increases and that when the consumer was in the presence of their family, their urge to impulsively purchase decreased.

Previous research into impulsive purchasing and emotions aimed to explain why a consumer may be impulsive, but it can be suggested that there is a gap in the knowledge on how emotions vary before, during and after the impulsive purchase has taken place. Rook (1989, p. 189) proposed that impulsive purchasing is hedonically complicated which may 'stimulate emotional conflict'. Furthermore, Zeithami, Leonard and Parasuraman (1993) found that after making an impulsive purchase, consumers frequently reported feelings of happiness, pleasure and excitement as well as reporting feelings of guilt. There is a gap in the research that looks at the entire emotional process that consumer go through during an impulsive purchase.

Sultan and Sprott (2001, p. 69) supported research by Oatena and Cheng (2006 p. 719) that self-control can be strengthened by repeated self-control exercises. They proposed that if 'individuals learn to strengthen their capacity for self-control through physical or cognitive exercises, they might be able to reduce subsequent impulsive purchases and hence exert control over their responses and purchasing behaviours' Sultan and Sprott (2001, p69). This suggests that strengthening self-control is a tactic that individuals could use to avoid preference reversals. Hoch and Loewenstein (1991) proposed that when resources are limited such as financial resources, then self-control is necessary. However, when there are outside influences then the pull to be impulsive can be overwhelming (Rook and Fisher 1995). This suggests that there was a need for further investigation into the factors that may influence the lack of spending self-control and how self-control plays a part in the consumer's impulsive purchasing experience.

Table 3: How the research gaps have been addressed within this thesis.

Theory and research gap	How this thesis addresses the gaps.
Lack of research to understand consumers impulsive purchasing memories, experiences and emotions and influences they feel affect their impulsive purchases	This thesis investigated the phenomena using qualitative methods which included in-depth interviews and photo elicitation to gather data surround consumers experiences, memories and emotions. How different influences affected their impulsive purchasing.
Bayley and Nancarrow (1998, p99) suggested that 'due to impulsive purchasing often being deemed as socially undesirable, they argue that qualitative research approach is particular appropriate in order to gain maximum insight'	
Previous research into impulsive purchasing used a convenience sample of mainly students and or young professionals which questions the generalisability of the findings to the non-student population and to the older population	This thesis interviewed 55 participants which included student and non-students, those that worked part time, full time and individuals that were retired. The sample covered a more diverse group of consumers, looking at insights into consumers impulsive purchases.
Research into tactics to avoid preference reversals is limited and outdated. The main theories into tactics are presented by Ainslie (1992) and Rachlin (1995).	Participants were asked to discuss their tactics to avoid preference reversals. These were then linked to either Ainslie's (1992) or Raclin's (1995) tactics or in a separate section if they discussed other tactics.
Due to the vast number of elements that can contribute to impulsive purchasing, the thesis looks to address the need to narrow these down and concentrate on elements that are more personal to the consumer, rather than external elements that they were unable to control, for example, shop atmospherics	This thesis asked participants to discuss how family, friends and social media influenced their impulsive purchasing.
It can be suggested that there is a gap in the knowledge on how emotions vary before, during and after the impulsive purchase has taken place	Participants were asked to discuss their emotions before, during and after the impulsive purchase.
There was a need for further investigation into the factors that may influence the lack of spending self-control and how self-control can me strengthened to help reduce the preference reversal.	Participants were asked to discuss their self-control and if so, how they felt it hand changed or developed. They were also asked to discuss if they worked on their self-control.

Source: This study

2.10 Summary sections 2.5 – 2.9

Chapter 2, sections 2.5 – 2.9 investigated the important aspects of impulsive purchase and self-control. These included influences on the impulsive behaviour, emotions before during and after the impulsive purchase, any tactics that may help the consumer avoid making the impulsive purchase and how the consumer impulsive purchasing behaviour had evolved over time. Although Impulsive purchasing behaviour has been vastly research over the years, chapter 2 provided insight into how research in this area had previously been conducted and found that all the elements discussed had been researched as their own individual phenomena mainly using a quantitative methodological approach looking at experimental and statistical data.

Chapter 3 provides in-depth details and the rational of the research methods used within this thesis to gather rich data to enable to research question and objectives to be addresses.

Chapter 3

Research methodology

Research question

How do past experiences, influences and avoidance tactics shape the current impulsive purchasing experience of consumers?

Research aims

Using the Behavioural Perspective Model as a lens to investigate impulsive purchasing behaviour. The aim of this research is to firstly, understand historical impulsive behaviour of individuals and discover how their previous impulsive purchasing behaviour has shaped their impulsive behaviour in the present. The researcher also investigates participants' use of tactics to avoid preference reversals including those tactics theorised by Ainslie (1992) and Rachlin (1995). The research also aims understand impulsive purchase experiences and the influences and emotions that are associated with them.

Research objectives

The research objectives for this study are:

Research Objective 1: To develop an understanding of participants' historical impulsive purchasing experiences leading up to the current day.

Research Objective 2: To compare tactics that are used to avoid preference reversals when faced with an impulsive purchasing decision.

Research Objective 3: To identify influences that inhibit or encourage the impulsive purchasing behaviour.

Research Objective 4: To identify emotions that surround an impulsive purchasing behaviour.

The research question, aims and objectives emerged from the gaps in the literature and also the personal interest of the researcher. Due to their being so many elements that can contribute to impulsive purchasing, the researcher decided to limit these in line with the scope of the research. It was decided that participants would be asked about their family and social circle due this being personal to the consumer and

also social media influences were asked due to the changes in technology and that research suggests that more and more people are buying online.

3.0 Introduction

Chapter 2 discussed the previous knowledge in the topic area, including the gaps discovered and the direction of this thesis. Chapter 3 provides in-depth details and the rationale of the research methods used within this thesis.

This thesis looks to present a holistic and critical approach to impulsive purchasing behaviour. The research assesses consumers' understanding on their tactics to avoid preference reversals, strengthening their self-control, and influences that may affect their ability to become more future oriented.

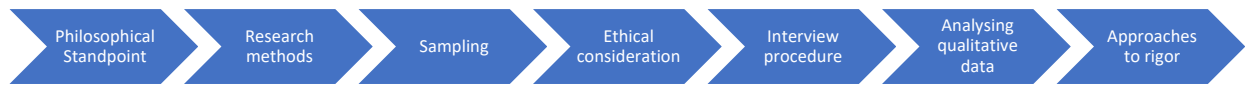
The following chapter is structured around seven interrelated action points that together form the research plan. These seven stages are as follows: The understanding and application of a philosophical standpoint including the ontology and epistemology of this research agenda; The research methodology, including the research design, approach and methods of data collection and the justification of using qualitative data; The sampling techniques used; The ethical considerations; The interview procedure; The selection of the complementary data analysis method and Finally the approaches to rigor. The chapter concludes with a summary of the chapter.

Due to the vast methodological options available to conduct research, this chapter presents the justifications that the researcher made to ensure that the methods used were appropriate.

The methodological position of this thesis is as follows (developed from Saunders et al. (2007, p. 102, The Research Onion) See section 3.8 figure 12:

- Philosophy / Philosophical Viewpoint – Interpretivism and Subjectivism
- Research Design – Qualitative
- Time Horizon – Cross-sectional
- Data Collection Method – Interviews with Photo Elicitation
- Data Analysis Method – Thematic Analysis (Abductive)

Figure 9: Overview of chapter 3



Source: this study.

Table 4 (below) provides comprehensive details and the rationale of the research methods used within this thesis. Additionally, Table 4 represents an overview of the research framework which provides a definition and the application to the current research, looking at: the research problem, the purpose of the study, the aims of the study, the research question that this study wants to address, the ontological assumptions, the epistemological assumptions, the methodological choice, the research strategy, and the time horizon for the research.

Table 4: Research framework (adapted from Cunningham 2014).

Dimension	Definition	Application to current research
Research Problem	The real-life issue to be addressed, problem to be solved, or question to be answered (Crotty, 1998).	Impulsive purchasing has been vastly researched including elements such as influences, tactics to avoid preference reversals, emotions, and self-control. However, the elements were previously investigated as their own phenomena and mainly using a quantitative research methodological approach. An in-depth and comprehensive understanding was paramount in examining impulsive purchasing consumers as a whole, being able to investigate elements such as positive and negative influences, historical impulsive purchasing experiences, and also understanding tactics that consumers use to avoid preference reversals and become more self-controlled.
Purpose	Reason for conducting the research.	We all act impulsively at some point, but some consumers find it difficult to avoid making preference reversals by sticking to being more self-controlled. Impulsive purchasing can lead to emotional and financial distress when consumers are unable to control it. Furthermore, individual debt is rising faster than income levels which poses a problem.
Aims	The objectives of this thesis.	To develop an understanding of participants' historical impulsive purchasing experiences leading up to the current day. To compare more modern tactics that are used to avoid preference reversals when faced with an impulsive purchasing decision. To identify influences on impulsive purchasing behaviour. To develop an understanding of the emotions that surround an impulsive purchasing behaviour.
Research Question	Research question to be answered that will fulfil the aims of the thesis.	How do past experiences, influences and avoidance tactics shape the current impulsive purchasing experience of consumers?
Ontological Assumptions	The study of being (according to Crotty, 1998).	Subjectivist ontological stance.
Epistemological Assumptions	Assumptions about knowledge and what is constituted as acceptable, valid, legitimate knowledge, and finally how we can communicate knowledge to others (Saunders et al., 2016, p. 127).	Interpretivist epistemological approach.

Methodological Choice	Qualitative, quantitative or mixed method.	Qualitative research.
Research Strategy	The research design that was used to conduct the study.	In-depth interviews with photo elicitations.
Time Horizon	The timeframe over which the data collection was conducted.	Cross-sectional research.

Source: this study.

3.1 Philosophical standpoint

The researcher's philosophical standpoint provides guidance for the methodological choices that were taken to be able to understand the impulsive behaviour of UK consumers. To be able to discuss a project's research paradigm and philosophy is to understand 'the set of common beliefs and agreement shared between scientists about how problems should be understood and addressed' (Kuhn, 1962). A research paradigm consists of three sections which include ontology, epistemology and methodology. The ontology and epistemology of a research project allows for a holistic view of the knowledge, whereas the methodology is how we discover the knowledge (Patel, 2015). Therefore, 'awareness of philosophical assumptions will increase the quality of research and can also contribute to the creativity of the researcher' (Patel, 2015).

According to Burnell and Morgan (1979), when completing a research project, a researcher will make many assumptions regarding the completion of the research at each phase of the research project. Burnell and Morgan (1979) stated that these expectations include 'assumptions about human knowledge' which fall under epistemological assumptions, and also the 'realities encountered in the research project' which fall under ontology assumptions. It is also important to note that during the research project, these assumptions are in addition to any impact that researchers' own values may have on the research process, which is known as an axiological assumption.

Saunders et al. (2016, p. 125) discussed that having a 'set of assumptions that are carefully considered and consistent will lead to a credible research philosophy'. Furthermore, Saunders et al. (2016, p. 125) also stated that having a carefully considered set of assumptions that are also consistent will also underpin methodological choices, research strategy, data collection planning and scheme of analysis. Grix (2002) suggested that 'the choice of paradigm is essential to any study as it helps to provide a specific view of the world, the topic of research and how the research understands the world'.

3.1.1 Epistemology and ontology

Epistemology refers to the 'concerns with assumptions about knowledge and what is constituted as acceptable, valid, legitimate knowledge and finally how we can communicate knowledge to others' (Saunders et al., 2016, p. 127).

The field of impulsivity and self-control has limited research into the subjective reasoning of consumers. Therefore, the purpose of this research was to gain an understanding of the participants' unique thoughts, feelings, experiences, and the actions they would take when they were faced with impulsive decisions. The study seeks to develop an understanding into under-researched areas, rather than looking for factual and causal relationships. Therefore, the research project study followed an interpretivist philosophical approach. Interpretive research looks for depth and meaning, recognising that complex and underexplored phenomena cannot be easily quantified (Moisander and Valtonen, 2006). According to Johnson and Duberley (2013), collecting robust and reliable data is seen to be central to conducting positivistic research where the research is looking to quantify and be able to measure the existence, extent, frequency or direction of a research phenomenon. Therefore, to compare, interpretivist research does not pursue a single objective reality, instead it searches for meanings in the data, interpretations and contextualisation (Bell and Thorpe, 2013). An interpretivist paradigm is a strategy that allows the researcher to respect the differences between individuals and to understand their subjective meaning. Interpretivist research is often either inductive or deductive. The research project also used an abductive approach using prior research literature in the area of consumer psychology to guide the creation of a research question from the literature and themes from the literature and the analysis of the data. This is discussed in more detail in section 3.6.

Ontology refers to the study of being and has two aspects: subjectivism and objectivism (according to Crotty, 1998). A subjective approach was followed as the aim of this research project was to understand an individual's reality and what they understand is happening in their own environment. Subjectivism is seen to be incorporating assumptions of the arts and humanities which is a way of 'asserting that social reality is made from perceptions and consequent actions of social actors' (May, 2011, p. 13). Furthermore, subjectivism 'aims to understand the meaning that people give their environment but does not aim to understand the environment itself' (May, 2011, p. 3). Whereas, objectivism incorporates natural science assumptions, arguing that social reality is external to us and others which has been referred to as social actions' (Saunders et al., 2016, p. 128).

To conclude Section 3.1, the following research followed an interpretivist epistemological approach, and a subjectivist ontological stance. Furthermore, this thesis adopted an abductive approach to theory

3.2 Research methodology

3.2.1 Research design

According to Churchill and Iacobucci (2010), research designs are classified into three categories: descriptive research, explanatory (or causal) research, and exploratory research.

Table 5: Research designs in consumer behaviour.

	Descriptive Research	Explanatory (or causal) Research	Exploratory Research
Reason	Examine relationships and determining the frequency in which something occurs.	Determine and cause and effect relationships.	Gain insights into subject areas that may have limited knowledge.
Methods used	Questionnaires to develop specific predictions. Both longitudinal and cross-sectional research.	Experimentation within a laboratory or field experiment.	Focus groups, in-depth interviews and also literature searches.

Source: Adapted from Churchill and Iacobucci (2010) and Malhotra (2007).

By understanding the different research designs discussed above in Table 4, it can be seen that an exploratory research design is applied in the present study. Qualitative methods using in-depth interviews and elicitation of photos for exploratory research were employed in this thesis.

Although the benefits of longitudinal research designs were understood, due to time constraints, cost constraints, and the type of data the study was looking to gather, a cross-sectional research design was adopted. Data collection lasted approximately four months, collecting 55 in-depth interviews with consumers to enable the exploration and understanding of their individual impulsive purchasing experiences.

3.2.2 Qualitative methods

This section discusses the qualitative process that was followed to gather data for this thesis and the justification for using a qualitative methodology.

It can be seen from the investigation into the literature that research into impulsive purchasing and self-control has been mainly conducted through quantitative research methods and experiments (Chapter 2, Tables 1 and 2). There are also a limited number of research papers using a mixed-methods approach, such as Hanks and Mattila (2014) wanting to understand influences and the experience of consumer financial guilt in an impulsive purchasing context, and Hausman (2000) investigating consumer motivation to engage in impulsive buying. However, by using qualitative research techniques it allows the elicitation of in-depth understanding of consumers' own experiences and allows them also to express their own beliefs (Denzin and Lincoln, 1994). It was also found through the literature search that previously, qualitative methods were mainly used as a first stage, or to support quantitative methodology within a mixed-methods strategy, for example Hausman (2000).

A review of the past literature showed that research into impulsive behaviour looked at many different elements of the behaviour but there was a lack of knowledge regarding understanding the impulsive purchasing experience as a whole. Therefore, this research project relied on collecting qualitative data to develop greater insights into the phenomenon due to the need to gain an understanding of individuals' unique thoughts, feelings, experiences, and the actions they would take when they were faced with impulsive decisions. Shortnell (1999) explained that qualitative methods 'facilitate detailed understanding of phenomena within real-world contexts'. Qualitative research is a 'naturalistic approach that seeks to understand phenomenon in context-specific settings (Golafshani, 2003, p. 600). Using qualitative research, according to Denzin and Lincoln (2008), and also Miles and Huberman (1994), allows for flexibility and the creation of rich and meaningful interpretations of complex, and as stated before, underexplored phenomena. Furthermore, collecting data using a qualitative approach not only uncovers participants' understanding and perceptions but also helps in the identification of additional factors that are not covered in the existing literature (Rageh et al., 2013).

The aim of this thesis was to understand consumers' impulsive behaviour, and Pratt (2009, p. 856) proposed that 'qualitative research is great for addressing the how questions rather than the how many, for understanding the world from the perspective of those studied (the informants) and for examining and articulating processes'.

Qualitative research methods are regularly criticised for low participant numbers as some researchers see this as restricting the generalisability of the data and whether it is representative and reliable (Malhotra and Birks, 2003). However, this is a positivist viewpoint, and this research did not aim to gather quantifiable data, to discover facts about social phenomena, and be able to assume a fixed measurable reality (Minichiello et al., 1990, p. 5), but to understand an individual's reality and what they understand is happening in their own environment (Crotty, 1998). For qualitative research the sample size tends to be smaller 'primarily because phenomena only needs to appear once to be part of the analytical map' (Ritchie et al., 2003).

Table 6: Strengths and weaknesses of qualitative research.

Qualitative Research	
Strengths	Weaknesses
Data is based on the participant's own category of meaning and experiences.	May not generalize the findings to other people i.e. unique to few people included in the study.
Useful for studying a limited number of cases in-depth.	Making quantitative predictions are difficult to make.
Are able to conduct cross-cases comparisons and analysis.	Collection and analysis of the data is time consuming.
Collecting in the participants' own words allows for the exploration of how and why phenomena occur.	Findings can be influenced by the researcher's personal biases and idiosyncrasies.

Source: Adapted from Johnson and Onweuegbuzie (2004).

The research collected data from in-depth interviews and elicitation of photographs on the assumption that it would enrich the data and reduce any weaknesses of solely conducting interviews.

Table 7: Data collection and analysis steps.

Steps	Method	Description	Sample Size	Year
Ethics submitted				
1	Pilot Study	Face-to-face semi-structured in-depth interviews	27 participants (students)	2017-2018
2. Edit of the interview protocol and new ethics submitted				
3	Phase 1 (pre-main data collection)	Semi-structured interviews	19 participants (both student and non-student)	2 months in 2020
4. Update of the interview protocol and adding photo elicitation and new ethics form submitted. The ethics then had to be resubmitted again due to the interviews going from face-to-face to online (Covid-19)				
5	Interviews	Semi-structured in-depth interviews and photo elicitation of two impulsive purchases. One with a positive outcome	55 participants (both student and non-student)	4 months in 2020

		and one with a negative outcome.		
6. Transcription of the interviews				
7. Organisation of the data using NVivo software				
8. Manual thematic analysis				

Source: Author.

Pilot study

Before conducting the main interviews, the researcher conducted a pilot study to ensure validity and reliability of the semi-structured interview questions. By conducting a pilot study, the interview protocol could be improved where needed before main data collection started (Comack, 2000). The pilot study involved semi-structured interviews with 27 participants taking part in the study which was conducted over two months and consisted of 11 male and 16 female participants.

The main finding from the pilot study was that some consumers have more than one tactic to avoid preference reversals and some consumers feel that they don't have any tactics at all and that they are just able to avoid preference reversals through sheer willpower.

Overall, the pilot study was successful due to the findings being reliable and valid, allowing the researcher to move forward with the main data collection. Following the pilot study, questions were added to the interview protocol, such as asking participants to discuss their impulsive purchasing behaviour growing up, and influences on their impulsive purchasing behaviour.

Phase 1

Following the pilot study and the new ethics form, data collection started. After 19 semi-structured interviews had been completed a first stage analysis was conducted (ideographic) which consisted of looking for themes within the interviews. The ideographic analysis suggested that the data collected so far wasn't as rich as required and that further work was needed on the interview protocol to be able to gather the rich data needed for this thesis. Therefore, the 19 semi-structured interviews were not analysed further, and no more data was gathered using this specific interview protocol. The 19 semi-structured interviews were used as Phase 1 allowing for the interview protocol to be developed further. More questions were added to each of the sections (previous experiences, influences, tactics to avoid preference reversals, self-control, savings) and the researcher also decided that photo elicitation would be used

to enable more in-depth and richer data to be collected. A new ethics form was needed due to the changes and also due to adding photo elicitation to the methodology.

During this time, Covid-19 became an issue and therefore, a new ethics form was needed due to interviews needing to be moved online to ensure the safety of participants and the researcher. Once ethics was granted, the main data collection started.

Development of main interview protocol

This section discusses the development of the main interview protocol.

Following on from Section 2.9 (the research gap) and the findings from the pilot study, the research aimed to look at the following areas of consumer impulsive purchasing behaviour: experiences, situations, influences, emotions, self-control, and tactics to avoid preference reversals. The nature of the interviews was semi-structured meaning that there wasn't a rigid interview protocol to follow, but more of a selection of main interest points to keep the interview on track also allowing the interviewer to ask further questions where it was deemed appropriate. Probing questions were also asked to participants which allowed for a better understanding of their answers.

Below, Table 8 provides an overview of the questions within the interview protocol, and links to the literature.

Table 8: Development of questions for main interview.

Research question and objectives	Keywords	Justifications and insights from pilot study and literature.	Semi-structured questions
<p>RESEARCH QUESTION</p> <p>How do past experiences, influences and avoidance tactics shape the current impulsive purchasing experience of consumers?</p> <p>RESEARCH OBJECTIVES</p> <p>To develop an understanding of participants' historical impulsive purchasing experiences leading up to the current day.</p> <p>To compare tactics that are used to avoid preference reversals when faced with an impulsive purchasing decision.</p>	<p>Changes in Impulsive purchasing</p> <p>Emotions</p>	<p>Research suggests that consumers seem to describe using impulsive purchasing to elevate their mood and further research suggests that post purchase there is a mixture of positive and negative feelings without really understanding why. Furthermore, there is a lack of research into how the consumer is feeling during the impulsive purchase, when they click purchase online, or handover cash/card at the till.</p>	<ol style="list-style-type: none"> 1. Please can you tell me your earliest memories of IP? 2. Can you describe to me your IP during pre-school – now (separate questions to allow for probing questions in-between)? 3. Can you describe to me your current IP behaviour? 4. Can you describe to me your most recent IP? 5. Can you explain your emotions when faced with this IP? 6. Can you describe your emotions when you made the IP? 7. Can you describe your emotions after the IP? 8. Can you describe to me how you feel now about the IP? 9. Tell me about any changes you have made to your IP behaviour?
	<p>Influences</p>	<p>Lack of qualitative research into influences on IP, including family, social, social media and online/instore. Furthermore, due to the vast potential influences on IP, the researcher wanted to concentrate on more personal elements for this research thesis.</p>	<ol style="list-style-type: none"> 1. Please describe to me an occasion when your family have influenced your IP behaviour. 2. Please describe to me an occasion when your friends have influenced your IP behaviour. 3. Please describe to me an occasion when social media has influenced your IP behaviour. 4. Please describe to me other elements that have influenced your IP behaviour. 5. Can you describe to me your IP behaviour instore and online?
	<p>Tactics to avoid preference reversals</p>	<p>After reviewing the literature, it could also be suggested that the research into tactics to avoid preference reversals is limited and outdated. The main theories into preference</p>	<ol style="list-style-type: none"> 1. Can you describe to me any tactics that you use to avoid making an IP? 2. Can you describe to me an occasion when you have used one of your tactics to avoid making an IP?

<p>To identify influences that inhibit or encourage the impulsive purchasing behaviour.</p> <p>To identify emotions that surround an impulsive purchasing behaviour.</p>		<p>reversals avoidance were documented by Ainslie (1992) and Rachlin (1995). However, since these two important contributions, there have been many developments in technology and the ease of obtaining credit.</p>	
	Self-control	<p>Lack of qualitative understanding into consumers' self-control and how they worked on strengthening their self-control</p>	<ol style="list-style-type: none"> 1. Do you employ any self-control when in a shopping situation? 2. Can you describe to me a situation when you used self-control to avoid an IP?
	Savings	<p>Researcher's interest from previous work experience. Consequences of bankruptcy, the use of pay day loans, over-indebtedness, and low or no savings due to having low spending self-control (Bearden and Haws, 2012).</p>	<ol style="list-style-type: none"> 1. Can you describe to me your savings attitude? 2. Can you tell me about any savings goals you may have? 3. Are you on target to meet your savings goals? 4. Can you describe to me how you would feel if you were unable to meet your savings goals?
	Other insights into impulsive purchasing	<p>Probing questions.</p>	<ol style="list-style-type: none"> 1. Do you have anything else you wish to discuss?

	Photo elicitation	Used to enrich the data (data triangulation).	<p>Same questions were asked for both the positive and negative photos:</p> <ol style="list-style-type: none"> 1. Please describe to me in as much detail as possible the process you took when you were looking for this IP photo. 2. How do you think the photo captured your impulsive purchasing experience? 3. Could you tell me the situation before you made this IP? 4. Please describe to me your feelings about this item when you first saw it. 5. Please explain to me your feelings about this item as soon as you made the purchase. 6. Please explain to me your feelings about this IP now. 7. Did this impulsive purchase influence any future purchases?
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Source: Author

Main data collection

Due to issues evolving around Covid-19, face-to-face interviews had to stop as the whole of the UK went into lockdown. Interviews then had to be conducted online, using Skype or Zoom. Due to the process moving from face-to-face to online, an amended ethics form was needed to ensure data collection followed ethical guidelines. Once this had been granted, the main data collection began. It was thought that due to the UK (and the rest of the world) being on lockdown, finding participants to interview would have been easier. However, this was not the case with some suggesting that they were spending so much time online for work that they didn't want to spend a further 1-2 hours to complete the interview. Interviews were completed with the willing participants, transcribed and analysed, and once theoretical saturation was achieved the interviews stopped. Theoretical saturation was reached at around 47 participants, however due to further interviews already being booked, and by cutting them off, it could have given them a more negative view of research. Therefore, there wasn't any harm in completing the rest of the interviews. The entire interview process took approximately four months to complete.

3.2.3 Qualitative interviews

An interview protocol was used during the in-depth interviews, which was made up of a set of semi-structured open-ended questions. The interview protocol was created from the literature review, the pilot study, Phase 1 of the data collection, and also the researcher's experience working as a financial planner. The interview protocol consisted of five sections for the main interview, and then a separate section for the photo elicitation.

In-depth interviews:

This study adopted a phenomenological interview method which was described by Patton (1990, p. 104) as a way of 'thoroughly capturing and describing how individuals experience some phenomenon'. Patton (1990, p. 104) explained that by using a phenomenological interview, individuals can describe 'how they perceive it, describe it, feel about it, remember it, make sense of it and how they would discuss it with others'. Therefore, suggesting that to be able to gather such data, this research should conduct in-depth interviews with individuals that 'have directly experienced the phenomenon of interest' (Patton 1990, p. 104). Since a person's purchasing

experiences are unique to the individual, they may have experienced impulsive purchasing behaviour at different times and in different contexts. By conducting semi-structured interviews, it allowed participants to 'explore their own memories and feelings regarding their impulsive purchasing behaviour' (Sundstrom, M, Hjelm-Lidholm, S and Radon, A. 2019 p151). Additionally, participants may not be comfortable discussing their impulsive purchasing behaviour in a group setting i.e. focus group as Baley and Nancarrow (1998, p.99) suggested that 'impulsive purchasing has often been deemed as socially undesirable'.

Interview process

At the start of the interview, the participants were introduced to the research and the interviewer communicated the objective of the study.

Part 1: To warm up participants, they were asked some basic socio-demographic questions which included gender, age, employment status, job title, and highest qualification. This was done to help relax participants before the main data collection began and allowed for descriptive statistics to be gathered.

Part 2: Participants were asked to discuss their historical impulsive purchasing behaviour including their earliest memories of impulsive purchasing right up to current day by using age ranges, if and how this changed growing up, and if remembered, how their parents treated money i.e. were they impulsive or more self-controlled when it came to spending.

Part 3: Participants were asked to discuss what influences their impulsive purchases. They were asked to discuss family influences, friend influences, any influences from social media, and any other influences that might factor into their impulsive purchasing behaviour. They were also asked to describe a situation for each of the influences discussed.

Part 4: Participants were then asked to describe any tactics that they have to avoid making an impulsive purchasing decision. Participants were also asked to describe in detail a situation where they used a tactic to avoid a preference reversal which included where they were, who they were with, how they felt before, during and after, and most importantly, the tactic that they used.

Part 5: Next, participants were asked about their self-control, whether they worked on their self-control, and whether they could discuss in detail a situation where they used self-control to avoid being impulsive.

Part 6: Participants were then asked to discuss more specific buying behaviour which included their savings attitudes, whether they saved regularly, any savings goals they had and whether they were on track to meet those goals, and also how they would feel if they were unable to meet those savings goals.

At this point of the interview, participants were asked if they had thought of anything else that they wished to add to what they had discussed so far.

During the final section of the interview, participants were asked to discuss the photos of impulsive purchases that they had provided to the interviewer (photo elicitation).

Photo elicitation:

During the pilot study, it was found that some participants found it hard to verbalise their impulsive experiences and some even found it hard to remember previous experiences in detail. Therefore, for the main data collection, participants were asked to provide two photos to help reduce the difficulty of verbalising and also remembering previous impulsive purchases in detail, allowing for a deeper elaboration of their impulsive experiences. Participants were asked before taking part in the interview to take two photos of their choice (positive and negative impulsive purchases). This was important because 'a participant photographing their own images gives them the freedom to choose what they want to talk about in the interview, which makes them more relaxed because they know what the content of some of the interview will be' (Glaw, Inder, Kable and Hazelton, 2017, p. 3). This was true for part of the interviews for this thesis.

Photo elicitation enables people to talk about things in a different way and it is also a way for them to share deeper meanings that they may have found difficult to share. Furthermore, by using photos, participants are able to remember and discuss their thoughts, feelings and experiences in a more meaningful way (Carlsson, 2001). Photos also allow for a more open discussion that is 'beyond the limitations of the spoken or written word' (Collier, 1967). Using photo elicitation has been shown to improve communication between participant and interviewer as it creates a point of commonality (Clark-Ibanes, 2004). Additionally, by asking participants to bring their own photos, it decreases the power difference between participants and researchers as the participants are in charge of bringing and sometimes taking their own

photographs, as is true with this study (Epstein, Stevens, McKeever and Baruchel, 2006).

More recently, Bates, McCann, Kaye and Taylor (2017, p. 472), explained that by using photo elicitation as well as in-depth interviews, it allows for 'greater context to the interview as photographs are used in conjunction with the participants' dialogue, yielding deeper and more elaborate accounts of participants' lives and therefore experiences. Glaw, Inder, Kable and Hazelton (2017, p. 1) went further to explain that by using photo elicitation, it creates 'different layers of meaning due to evoking deep emotions, memories and ideas'. By using photo elicitation 'interviews contribute to trustworthiness and rigour of the findings through member checking' (Glaw, Inder, Kable and Hazelton, 2017, p. 1). Therefore, photo elicitations were not used to answer research objectives, but to enhance the findings of the in-depth interviews.

Sundstrom, M et al (2019) suggested that when discussing memories, participants may find it hard to remember before, during and after this behaviour which is a limitation of using interviews. However, photo elicitation can spark memories of the situation surrounding the behaviour.

Photo elicitation was not the main focus of the interviews, but more a way to enhance the understanding of participants' experiences, thoughts and feelings in the data collected from the in-depth interviews. When developing questions for the interview protocol regarding the photos, the questions must focus on explaining what the photos represent and mean to the participants (Bates, McCann, Kaye and Taylor, 2017). By using photo elicitation, participants may also provide 'insights that are not necessarily clear in the photographs' (Glaw, Inder, Kable and Hazelton, 2017, p. 3). Furthermore, according to Bigante (2010), this creates triangulation between the different information sources which increases the rigour of the data.

Consequently, in section 6 of the interview protocol, participants were asked to discuss the photos they had taken of two items that they had impulsively purchased. They were first asked to describe in as much detail as possible the process that they took when looking for these items, whether anyone influenced or had input when they were searching for the items, and what they were thinking when looking for these items. They were then asked to state how the photo captures their impulsive experience, the situation they were in before they made the impulsive purchase, their feelings before, during and after making the purchase, how they felt about the item now, and whether they were with anyone at the time. At the end of the discussion,

participants were asked when the last time was they used the item, and if the purchase had made them change their impulsive purchasing behaviour in anyway.

During the discussion of the photos, it was discovered that although some participants may have first suggested that the impulsive purchase in question actually had a positive or negative outcome, that once the discussion had started the participants actually portrayed mixed feelings about the impulsive purchase. This evidences the deeper layers that photo elicitation pulls through to the surface and why photo elicitation was used. The findings are discussed further in Chapter 5.

At the end of the interview, the interviewer asked participants if there was anything else they would like to add before summarising the main objectives of the interview, and again confirmed consent to using the recorded interview, transcribe it and analyse the data.

The following section 3.3 documents the recruitment process and sampling method that was used during this thesis.

3.3 Sampling

To ensure the aims of the study were addressed, an appropriate sampling strategy needed to be adopted. There are two types of sampling strategy, which are known as probability sampling and non-probability sampling.

Probability sampling

Probability sampling is a strategy whereby each population member has a known non-zero, chance of participating in the study. This allows for a statistical representation sample to be gathered and is usually used to test a given hypothesis, therefore more suitable to quantitative research. There are four types of probability sampling: simple random sampling, stratified random sampling, systematic sampling, and cluster sampling.

Non-probability sampling

With non-probability sampling, the population is chosen due to having certain characteristics. Therefore, non-probability is mainly used within qualitative research. There are a number of types of non-probability sampling methods including: quota

sampling, snowball sampling, purposeful sampling, judgement sampling, self-selection sampling, and convenience sampling.

Below is Table 9 which represents an overview of the main type of sampling strategy that has previously been used by researchers when investigating impulsive purchasing.

Table 9: Sampling method used in impulsive purchasing studies.

Author	Sampling strategy
Rock and Fisher (1995)	Convenience sample - students and shoppers
Beatty and Ferrell (1998)	Convenience sample - shoppers
Wood (1998)	Convenience sample - shoppers
Verplanken and Hereabadi (2001)	Convenience sample - students and shoppers at the airport
Luo (2005)	Convenience sample - students
Vohs and Faber (2007)	Convenience sample - students
Dittmar and Bond (2010)	Convenience sample - students and shoppers
Yi and Baumgartner (2011)	Convenience sample - shoppers (online)
Li, Yang, Cui and Guo (2019)	Convenience sample - students
Dhandra (2020)	Convenience sample - students (both studies)

Source: Author.

Table 9 provides an overview of some of the more known literature in the area of consumer impulsivity and it can be seen that the use convenience sampling of students and shoppers (during the behaviour) is the main strategy used when recruiting participants to take part in research surrounding the phenomena of impulsive purchasing. It's not to say that other researchers have used other methods, but that convenience sampling of students and shoppers seems to be a common theme.

The main issue with only using student samples for a quantitative research project is the generalisability and validity. Students social lives, their financial situation and therefore their behaviour may differ from non-student populations and therefore may suggest that it is not valid to generalise the findings of student-only samples to the non-student population. Setyani et al (2019, p103) found that 'people with more budget are prone to impulsive buying behaviour' agreeing that using a sample of only students would limit the discussion regarding impulsive purchases. However, although this research was not looking to generalise the findings, the researcher wanted to ensure that the findings were representative of the sample being investigated.

The sampling strategy for this study

The population for the study was broadly defined to ‘consumers’ as both impulsive purchasers and self-controlled purchasers were required to gather a deeper understanding of the phenomena.

Furthermore, due to this thesis wanting to gather data from in-depth interviews using a qualitative methodology, a non-probability sample was adopted. The study used self-selection sampling, convenience sampling, and snowball sampling techniques allowing the ability to capture a range of participants for the study. The following study wanted to ensure the validity of the results and therefore invited student and non-student populations to take part.

Table 10: Advantages and disadvantages of the sampling techniques chosen for this thesis.

Non-probability sample	Definition	Advantage	Disadvantage
Self-selection Sampling	People that are known to the researcher and meet the requirements of the study are selected.	Easily contacted and recruited.	Not generalisable and may be biased.
Convenience Sampling	The participants are selected based on it being convenient to the researcher.	Sample can be large if required.	Not generalisable.
Snowball Sampling	Participants are used to help identify additional people to take part in the study.	Helps to identify further participants that may not have been reachable before.	May be found to be biased and not generalisable.

Source: Author.

Firstly, self-selection sampling; the researcher invited individuals that met the requisite characteristics via personal contacts and emails which described the aims of the research, anonymity, and the criteria to take part (aged 18+). With convenience sampling, the respondents were selected based on their proximity to the researcher and their ease to take part in the research (through the researcher’s position at the time as a deputy project manager of NWBA). According to Bryman (2012) these first two methods have a good response rate, and have the advantage of time and cost saving (Bradley, 2007). Finally, with snowball sampling, the researcher asked participants to pass their email on to any individuals that may be interested in taking part in the research. The aim of this method was to start with a few participants and

grow this number over time taking advantage of social network connections (Saunders et al., 2009). However, using these methods of recruitment have their own challenges as participants were not selected at random, meaning sample bias may occur when 'a specific group of individuals with similar shared characteristics are overrepresented' (Magnani et al., 2005). Furthermore, this type of sampling reduces the ability to generalise any findings to the larger population.

Every method comes with some challenges and due to Covid-19 the researcher did face some recruitment challenges, where potential participants had understandably more important issues to deal with. Furthermore, social distancing became an important aspect of daily life and the UK started a lockdown. However, to overcome this, the researcher persevered and conducted interviews online once the amended ethics had been granted, for those people that still wanted to take part. Finally, another issue that arose from collecting data during lockdown, was that potential participants seemed to suffer from spending too much time online i.e. with work and did not wish to spend even more time online to take part in the interview. This was the main reason it took 4 months to gather 55 interviews.

Sample size

Pratt (2009, p. 856) suggested that 'there is no magic number of interviews or observations that should be considered in a qualitative research project'. A small sample size of 20-25 is considered appropriate for qualitative research (Creswell, 2014, and McCracken, 1998). The smaller sample size chosen is due to qualitative research wanting to understand meanings and experiences compared to larger sample sizes for quantitative research. Sample size is also determined by other factors, which according to Lincoln and Guba (1985, p. 155) include the questions under consideration, the credibility of the information that is obtained by the study, and also the time that is available. Furthermore, 4* Journals within the area of consumer research varied from 20-30 participants when conducting qualitative research. However, the researcher gathered in-depth interviews until theoretical saturation was reached, meaning no new insights were evolving from the interviews and therefore the researcher concluded the data collection phase.

As previously stated, 55 participants were interviewed generating approximately 40 hours of data for analysis.

Limitations of the sample within the current research

With all data collection samples, there are limitations that must be taken into account. The main limitation with this sample was the size. However, with all qualitative research, the aim is not to provide generalisable findings, but to explore the impulsive purchasing experiences of consumers and to understand the phenomena in greater detail.

With in-depth interviews, longer interviews lasting 45+ minutes are desirable. However, some participants were less willing to talk which reduced the interview time and it was also found that with older participants 'lack of memory' played a part during the interview. Although a few of the interviews were shorter than expected, the data was still important as it provided insights and therefore was still included within the data analysis.

3.4 Ethical considerations

Ethics approval was obtained by Cardiff University's Ethics Committee before any data was collected for the pilot study. Once the pilot study had been completed, changes were made which meant that a new ethics approval was needed before the main data collection. However, during Phase 1 of the data collection it was decided by the researcher to develop the interview protocol further to include photo elicitation, and also, due to Covid-19, interviews needing to be conducted online. Therefore, two new ethics form were submitted to the Cardiff Business School Ethics Committee.

Before participants took part in the research, they were asked to read a research information sheet and also the participant consent form which gave details regarding the study guaranteeing anonymity of the participants identity, therefore, no identifiable data such as name and address was taken with participants being given a p (participant) number i.e. p1, p2. This helped to establish trust between the researcher and participant. These forms were also checked by the Ethics Committee before data collection began. The participants were also given the researcher's contact details and also the contact details of the supervisors if they had any further questions. Participants also gave their consent for the interviews to be recorded and transcribed and reassured that once the transcription had been checked against the recording of the interview, then the recorded data was deleted. Participants were told that transcriptions would be kept for three years and then destroyed. It can be confirmed that all the participants took part voluntarily and were informed how long the interview may last, the topic, and the ability to stop the interview at any point.

As stated previously, the pilot study interviews were conducted at locations chosen by the participants to ensure that it was convenient and that they felt comfortable whilst taking part in the interview.

It can also be confirmed that no participants stopped the interview or stated that they were uncomfortable answering any of the questions.

The following section describes the interview procedure and the process that followed to analyse the data collected.

3.5 Interview procedure

The data collection involved in-depth semi-structured interviews that were conducted in English. All interviews were conducted on a one-to-one basis, with the whole process lasting between 40 and 125 minutes, which depended on the participants' willingness to talk and expand on their answers, and also how much experience they had to discuss, and also their memory. All interviews were recorded and transcribed (consent was granted by each participant). The interviews were transcribed and then double checked against the interview recording to ensure accuracy, and then the recording was deleted (discussed further in Section 3.5).

Before the interview took place, participants were asked to take two photos of impulsive purchasing. One to be an impulsive purchase that had a positive outcome, and one impulsive purchase that they felt had a negative outcome. These were emailed to the researcher before the interview took place and stored in a file anonymously with a p number. All participation was voluntary and to start with all participants were given a quick overview of the study prior to the interview. They were asked to read a consent form and a research information sheet prior to starting the interview. Participants were also assured that anonymity was guaranteed which allowed for a more open discussion during the interviews (Pope and Mays, 1999). The pilot study interviews and the interviews for Phase 1 took place in quiet cafes that were convenient to the participants. However, due to issues with Covid-19 and the need for social distancing, the main data collection interviews took place online.

Each interview followed the protocol as a basic guide and the researcher asked appropriate questions where applicable to encourage elaboration by the participants. Within the interview, participants were able to elaborate on their emotions and own experiences and memories. The protocol was followed to keep an overall theme to the data collection, but participants were also asked at the end of the interview if there was anything they wished to add. This could have linked to any area of the research

protocol and participants were encouraged to discuss anything else they wished to say. The participants were also told that if any questions made them feel uncomfortable, they could ask to skip that question and move on to the next topic. However, none of the participants felt the need to do this.

Trust between the interviewer (researcher) and the participant was very important to ensure that participants remained open and honest with their responses and felt that they could talk freely without judgement. To enable this, the interviewer tried to eliminate non-verbal cues such as nodding and hand gestures and also verbal cues such as agreement with the participants' information.

Each participant was given a number to ensure anonymity. Any names that were mentioned during with the interview were given a pseudonym or changed, for example 'my husband/wife' etc. when placed within this thesis which allowed for confidentiality. Furthermore, any place names were also changed e.g. local seaside town', which extended the anonymity and confidentiality of the participants.

Table 11: Seven stages of the interview process.

Stage	Description of the stage
1	Designing the main interview protocol
2	Final submission of ethics for approval of the interview protocol
3	Arranging online interviews
4	Information and consent with participants
5	Warm up questions – socio-demographic and overview of the study
6	<p>The in-depth interview:</p> <ul style="list-style-type: none"> • Historical impulsive purchasing behaviour up until the present day • Influences on impulsive purchasing behaviour: <ul style="list-style-type: none"> ○ Family ○ Social ○ Social media ○ Other • Tactics to avoid preference reversals • Self-control • Specific behaviour such as savings • Participants were also asked if there was anything else they would like to add
7	Photo elicitation

Source: Author.

The researcher stopped collecting data when there were no new insights being obtained therefore researching theoretical saturation (Strauss and Corbin, 1998).

3.6 Analysing qualitative data

The aim of the analysis was to identify themes from the raw data to be able to understand the participants' accounts of impulsive purchasing. The analysis from the collected data was split into several steps which started with the transcription of the audio recordings of the participants' phenomenological accounts. The data was transcribed by the interviewer to allow for the checking of accuracy. Once the audio recordings had been transcribed and checked for accuracy, the recordings were deleted (in conjunction with ethics).

Great care was taken at every stage of the analysis so ensure the data was as reliable as possible.

The coding process:

Table 12: Six steps for the creation of codes.

Steps	Description
1	Familiarising with the data – review of the transcripts and the creation of tentative categories.
2	Generating initial codes – finding the most basic element of the raw data that is interesting.
3	Refocus of the analysis to the broader level of themes.
4	Refinement of themes and decisions made whether to keep themes or combine, separate or disregard them.
5	Creation of a map of the data.
6	Set of fully worked out themes ready for discussion in findings chapter.

Source: Adapted from Braun and Clarke (2006).

Thematic analysis was used to analyse the data due to the aims and objectives of the study. Dittmar and Drury (2000 p.119) suggested that 'thematic analysis seeks to assess the participants feelings, perceptions and understanding of themselves and social relations'. Kellehear (1993) proposed that thematic analysis involves systematic reading, interpreting and categorising pieces of linguistic data and verbal interactions into theme-based patterns (Dittmar and Drury 2000, p.119).

Both NVivo and manual coding was used to organise the data. Zamawe (2015, p. 15) argued that 'although NVivo forms an important part of qualitative data analysis, it is not necessarily used to analyse data, but rather to aid the analysis process'. Zamawe (2015 p.15) added that the researcher should 'always remain in control and is there to support the researcher during the data analysis process'. Additionally, Hilal and Alabri (2013 p.185) suggested that 'NVivo greatly reduces manual tasks and gives the researcher more time to recognise themes and derive conclusions'. Therefore,

following Zamawe (2015) and Hilal and Alabri (2015), both NVivo and manual coding was used due to the researcher recording and transcribing all interviews, which meant that the researcher could conduct a line-by-line coding of the text that maximised accuracy'.

Step 1:

This initial step consisted of an ideographic analysis method which looked for themes within the interviews. By using an ideographic analysis, data collection was completed when theoretical saturation had been reached. This step was conducted once data collection had started. As stated previously, initial findings were discussed with the research supervisors to ensure they agreed with the findings.

Step 2:

Step 2 started once the researcher was able to familiarise themselves with the data. During Step 2, the researcher was able to generate a list of ideas and allowed for the production of initial codes. Miles and Huberman (1994) stated that the process of coding is actually part of the analysis as describing the process that took place is very important. It was important that the themes that emerged from the data at the end were accurate, and therefore, due to the large number of transcripts, NVIVO was used to help categorise the data efficiently. Some themes were developed from the data and some from the review of the literature following an abductive strategy.

The main data was coded systematically which allowed for equal attention to be given to each data point and also allowed for the uncovering of interesting findings and elements of the data. These un-coverings shaped the basis of the repeated patterns i.e. themes across the data collected. The codes that were created developed from identifying patterns and variances in descriptions which originally stemmed from the questions asked during the interview. Not only relevant and interesting data was highlighted but also anything that participants emphasised that was important to what they were trying to say. To finalise this step, similar topics across all participants were looked at to identify similarities and differences among participants.

Step 3:

Step 3 is when themes begin to develop and when the researcher is able to interpret the analysis of the data and also which arguments about the phenomenon in question are made (Boyatzsi, 1998). Therefore, Step 3 commences when all the data

collected has been initially coded and there is a long list of codes that have been identified across the data set. Following this, the codes are sorted into potential themes of the data. Braun and Clarke (2006) suggested that at Step 3 the researcher begins to analyse and consider how all the different codes combine to create a key theme. It is also true at this step that some codes may also create key themes and also some codes may also be disregarded completely. Yin (2003) stated that during Step 3 is when the researcher will move back and forth between possible themes and any existing literature that may create possible explanations of the findings in Step 3, allowing not only for the identification of outcomes from the participants' accounts, but also any supporting factors affecting these outcomes.

Figure 10: Example of codes during stage 3 (long lists)

● 'Toys'	4	7	9 Sep 2020 at 19:47	CD
▼ ● 20-30 years old	0	0	1 Sep 2020 at 18:51	CD
● Affordability	3	3	1 Sep 2020 at 20:37	CD
● Availability	2	3	7 Sep 2020 at 16:05	CD
● Avoiding debt	1	1	7 Oct 2020 at 15:59	CD
● Bargains	4	9	7 Sep 2020 at 16:02	CD
● Buying for someone else	3	5	2 Sep 2020 at 19:26	CD
● Careful with money	4	5	20 Sep 2020 at 15:...	CD
● Clothes	5	8	7 Sep 2020 at 16:07	CD
● Debt	5	6	5 Sep 2020 at 13:54	CD
● Emotions	25	38	1 Sep 2020 at 20:38	CD
● Expensive IP	4	8	9 Sep 2020 at 19:45	CD
● Fashion	5	6	18 Sep 2020 at 17:12	CD
● Fast decision	10	12	1 Sep 2020 at 20:33	CD
● Fitting in	1	1	4 Oct 2020 at 19:22	CD
● Habits	1	1	20 Sep 2020 at 08:...	CD
● Hindsight	2	3	5 Sep 2020 at 13:53	CD
▼ ● Holidays	4	5	7 Sep 2020 at 16:09	CD
● Emotion	3	3	7 Sep 2020 at 16:20	CD
● Influenced to spend...	1	3	7 Sep 2020 at 16:10	CD
▼ ● Justification	3	3	7 Sep 2020 at 16:15	CD
● Illusion	1	3	7 Sep 2020 at 16:22	CD
● Routine	1	1	7 Sep 2020 at 16:20	CD
● Self-control	1	4	7 Sep 2020 at 16:16	CD
● Influenced future purch...	2	2	14 Sep 2020 at 10:15	CD
● Influences	3	3	13 Sep 2020 at 07:...	CD
● Lack of control	1	1	3 Oct 2020 at 08:45	CD
● Lack of responsibilities	2	2	18 Sep 2020 at 13:...	CD
● Learnt the value of mo...	1	1	7 Oct 2020 at 15:57	CD
● Mixed outcome	1	1	Yesterday, 10:22	CD
● More money	7	7	14 Sep 2020 at 21:19	CD
● More responsibilities	4	8	18 Sep 2020 at 15:...	CD
● Negative outcome	5	7	14 Sep 2020 at 10:16	CD

Source: Findings from this thesis.

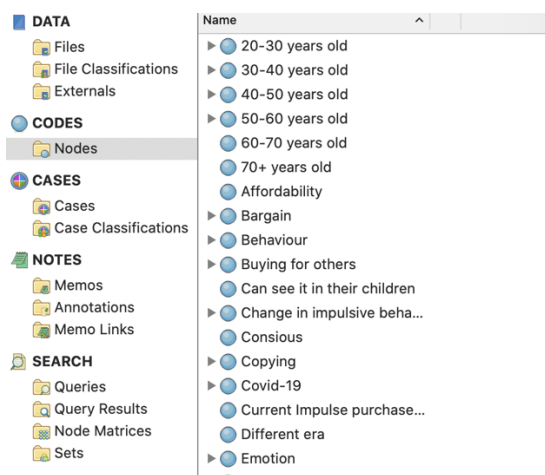
Step 4:

Step 4 of a thematic analysis is for the refinement of themes found from Step 3. Furthermore, during Step 4 any themes are checked by the researcher to see if they need to be combined with other themes, refined in their own light, separated into smaller themes, or completely discarded. During Step 4 of the thematic analysis, the researcher was able to interpret the data using cross-triangulation i.e. by speaking and discussing the analysis so far with supervisors (Wallendorf and Belk, 1989). One main

issue with manual analysis of the data is researcher bias, however this was avoided by inter-coding when final themes and sub-themes were finalised in agreement with the thesis supervisors.

Additionally, findings for each participant were also shared across other participants to look for common themes. Step 4 allows for the generation of any new insights and that the researcher should have a fairly good idea of all the different themes, how they fit, and the overall story these themes tell about the data. Furthermore, Step 4 allows for the identification of similarities and differences between participant accounts.

Figure 11: Refined themes being sorted during stage 4 of the thematic analysis.



Source: Findings from this research thesis.

Step 5

Step 5 is when the researcher is able to state that they have an acceptable map of the data (thematic) by being able to link the themes and findings to the research question. During Step 5, a holistic understanding of the phenomenon is developed. (Table 21 section 5.1).

Step 6

Step 6 is the final stage of the thematic analysis, and during this stage the researcher should have a full set of themes and then they are able to work on the final analysis and write-up of the findings. During Step 6, there should be similarities between the data collected and the existing literature, and also new findings to contribute to the literature which is discussed in Chapter 4.

Coding qualitative data

When looking at coding qualitative data, there are two main methods. These are inductive coding and deductive coding.

Inductive coding involves a researcher developing codes directly from the data itself, from the statements made by the participants rather than directly from theoretical knowledge. This ensures that the 'codes stay close to the data, mirroring what is actually in them rather than the ideas and prior understandings of the researcher, who is working vigorously to remain open-minded' (Linneberg and Korsgaard, 2019, p. 12). The main issue is that the codes created from the data may lack links to the theoretical framework, and also 'capturing the complexity and diversity of your data is difficult' (Linneberg and Korsgaard, 2019, p. 12).

Deductive coding happens when a predefined list of codes is created from the investigation into the literature and is mainly related to the theory. 'These are more theoretical conceptions' (Linneberg and Korsgaard, 2019, p. 14). The main issue with deductive coding is that the lists can be very limiting to the theoretical framework.

This study uses the notion of abduction (Alvesson and Karreman, 2007) or a blended approach (Graebner, Martin and Roundy, 2012) which is a mixture of inductive and deductive coding. Firstly, codes were created from the literature review (deductive approach) ensuring structure and theoretical relevance from the start (Linneberg and Korsgaard, 2019, p. 14). Following this an inductive approach was followed when looking at the data which 'ensured a closeness and giving a voice to the data' conceptions' (Linneberg and Korsgaard, 2019, p. 14). Following a blended or abduction approach 'encourages a flexible theoretical framework as well as a flexible approach to the empirical framework' conceptions' (Linneberg and Korsgaard, 2019, p. 15).

3.7 Approaches to rigour and trustworthiness

When looking to assess the trustworthiness and rigour within research, there are criteria that must be discussed. These criteria are credibility, transferability, dependability, and conformability (Lincoln and Guba, 1985).

Table 13: Criteria for trustworthiness and rigour within research.

Criteria	Description
Credibility	Equivalent of internal validity and authenticity of the findings.
Transferability	Considers how findings can be applied to different contexts.
Dependability	Whether findings can be applied at other times.
Conformability	Refers to the neutrality and accuracy of the data.

Source: Adapted from Lincoln and Guba (1985).

Credibility

According to Sandelowski (1993) credibility is considered to be the most important factor to establish trustworthiness of qualitative research. Most research into impulsive purchasing behaviours and self-control have been conducted using quantitative methodology, which is not well-suited for understanding personal experiences, influences, tactics to avoid preference reversals, and emotions. Therefore, to increase credibility of the study, the researcher made sure to spend ample time with each participant to ensure the data collected was able to gain a full understanding of the research phenomenon in question. Once there was a lack of new findings being made from the interview data, then saturation was achieved and data gathering ceased. For this study, the researcher spent time developing the interview protocol and discussing this with professionals and experts in the subject area which included the researcher's supervisors and other academics. Following the interviews, the researcher discussed some of the transcripts with her supervisors to ensure the credibility of the data collected. The discussion allowed for the researcher to ensure that the responses gathered were providing the rich data needed to address the aims and objectives of the study. Furthermore, all data was analysed referencing previous research conducted in the field, which according to Silverman (2010) is an important criterion for evaluating qualitative research.

Transferability

Transferability is referred to as the extent to which the results can be transferred to other contexts. This could be seen as a limitation of the research in question, as although 55 interviews were conducted, this was not an efficient number to allow for generalisability of the study. However, the researcher was not looking to generalise findings but to get a deeper understanding of a research phenomenon that has been poorly researched in the past. The research steps followed to collect data for this study were detailed so that the research could be replicated.

Dependability

Dependability is known as reliability in quantitative research, and according to Guba (1981, p. 86) is the stability of findings over time. The researcher created an interview protocol to ensure that each interview followed a standard direction and followed general rules and topics important to the research to create dependability in the research. See Appendix for the interview protocol that was developed and used when conducting in-depth interviews. The data was collected by using three types of non-probability sampling which included self-selection sampling, snowball sampling, and convenience sampling. This allowed for data to be gathered from a larger variety of participants, rather than what may have been available by using only one sampling method. Once data had started to be collected and analysis had started using thematic analysis, the researcher asked her supervisors to check the conclusions drawn from the data to ensure accuracy of the findings and interpretations, which was important according to Wallendorf and Belk (1989).

Conformability

This research was able to state it had conformability due to participants being able to talk freely within the in-depth interviews. The researcher made sure that they had limited interference and zero judgement to ensure that participants felt that they could speak without worrying what the interviewer was thinking.

The aim of conformability is to ensure that the interpretations of the data are clearly derived from the data collected and not 'imagined' by the researcher (Tobin and Begley, 2004).

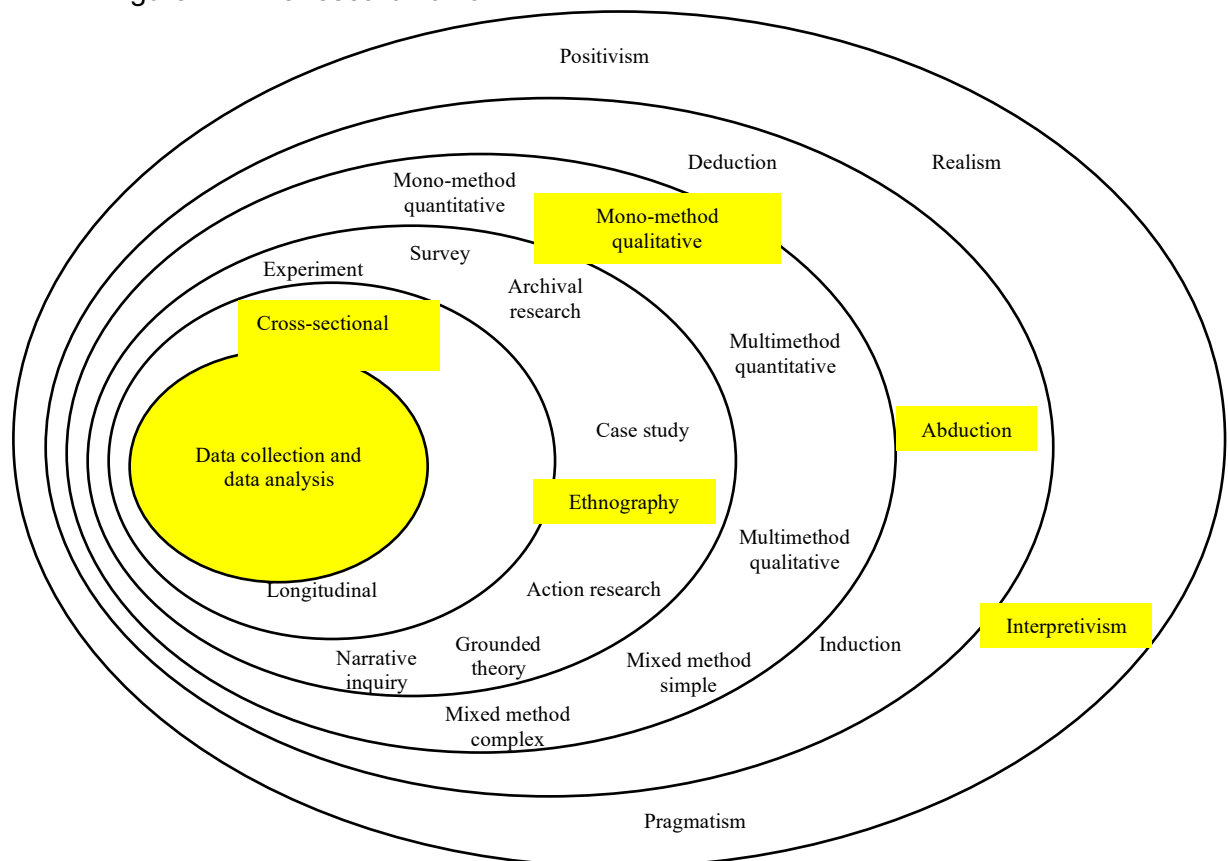
The data was based on the participants' own answers and therefore the research was valid and reliable (Churchill and Lacobucci, 2010). Furthermore, the interview protocol was tested through a pilot and Phase 1, and any changes that were needed were made before the main data collection took place. Finally, as stated previously, the interviews were recorded which ensured accuracy during the analysis stage of the research. The researcher chose to transcribe all the interviews herself. Although this took a great deal of time, this allowed for the researcher to ensure that transcriptions were done carefully and accurately. This also allowed the researcher to make sure that what the participant was actually saying was preserved.

Due to the researcher collecting sufficient interviews and being able to gather answers for all questions asked, the findings were said to be valid and reliable (Kervin, 1999).

3.8 Summary of chapter

This chapter discusses the methodology that was followed in this study. It included understanding and applying a philosophical standpoint including the ontology and epistemology of this research agenda; the research methodology, including the research design, approach and methods of data collection; and the justification of using qualitative data, ensuring the trustworthiness and rigour of the data and making sure that research protocols and ethical protocols were followed. Finally, the selection of a complementary data analysis method and the process followed was presented.

Figure 12: The research onion



Source: Adapted from Saunders et al (2016)

To summarise using figure 12 above, the outer most layer of the onion presents the research philosophy which according to Crewell and Clark (2017) as the cornerstone of the research framework and can influence all the other layers of the onion. This study adopted an interpretivist epistemological approach, with an abductive theoretical approach, and a qualitative research method using in-depth interviews and photo elicitation (ethnography) over a cross-sectional timeframe. Finally, data was

analysed using a thematic approach with data being categorised using NVIVO and analysed manually.

A review of the previous literature into impulsive purchasing and self-control provided insight into some of the weaknesses and gaps in the research phenomenon (Chapter 2). Therefore, this study followed an exploratory research design, using in-depth interviews and photo elicitation to gather qualitative data which was analysed using a thematic approach using a mixture of self-selection, convenience, and snowballing sampling techniques.

The next chapter (Chapter 4, presentation of findings) discusses the findings that were obtained from the analysis of the data collected.

Chapter 4

Presentation of findings

4.0 Introduction

This chapter presents the interview results based on 55 in-depth interviews. The main research findings address the research gap in understanding historical impulsive behaviour of individuals and discovering how participants' previous impulsive purchasing behaviour has shaped their impulsive behaviour in the present. The chapter also presents the findings of participants' use of tactics to avoid preference reversals including those tactics theorised by Ainslie (1992) and Rachlin (1995) and the findings of participants' experiences and the influences and emotions that are associated with their impulsive purchasing behaviour.

This chapter presents an analysis of the findings which are split into the following sections:

Section 4.1 presents an overview and also the demographics of the participants in this research thesis. This includes the gender split, ages, education levels and employment status of participants.

Section 4.2 presents the findings and an examination of participants' previous impulsive purchasing experiences and memories presenting how these have evolved over time. This section discusses the main themes that were discovered during analysis at different age intervals. These themes included general behaviour, wants over needs, buying for others, money in general, and bargains.

Section 4.3 presents the findings and an examination of influences on impulsive purchasing. The main themes discussed are family influences, social influences, colleagues, social media influences, and the discussion of instore and online influences, concluding with any other influences on participants' impulsive behaviour, and not influenced by others.

Section 4.4 presents the findings and an examination of the tactics to avoid preference reversals discussed by participants. The main themes in this section were Ainslie's (1992) theories and Rachlin's (1995) theories, and other tactics to avoid preference reversals and emotions.

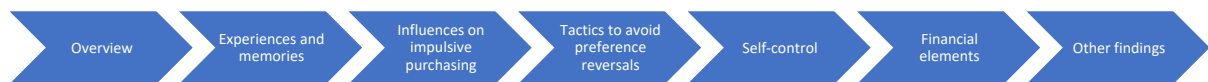
Section 4.5 presents the findings and an examination of self-control, with the main themes being: previous self-control, current self-control, working on self-control, and having no self-control.

Section 4.6 presents the findings and an examination of statements made regarding financial elements with the main themes being savings and other financial elements.

Section 4.7 presents other findings that were deemed interesting and gave a deeper understanding of important elements linked to impulsive purchasing. The main themes for Section 4.7 include Covid-19, different eras, changes in impulsive purchasing, returning items, and emotions before, during and after the purchase.

Finally, Section 4.8 presents a theoretical framework and a summary of the chapter.

Figure 13: Overview of Chapter 4:



Source: Author.

4.1 Overview

Impulsive purchasing is an ongoing activity and due to changes in technology and ease of credit, impulsive purchases are being made easier for consumers. Not all impulsive purchases are bad purchases. Some turn out to be very positive, possibly creating repeated purchases i.e. item/brand loyalty with consumers which is beneficial for the company. However, many turn out to be negative purchases, creating increased debt and financial worry which is detrimental to the consumer.

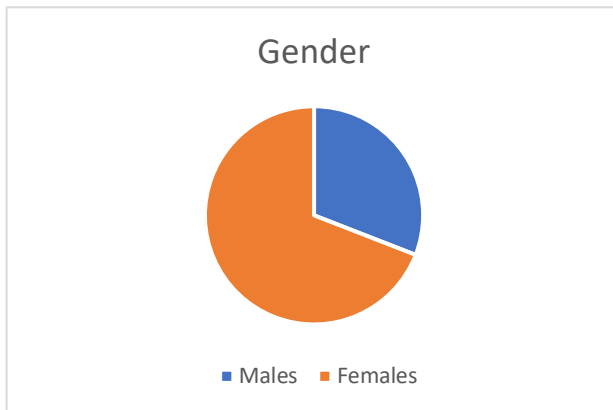
Impulsive purchasing within a purchasing situation has been vastly researched but lacks an understanding of the individual's subjective experiences, the influences on their behaviour, the emotions they feel, and the tactics they may use (or may not in some cases) to avoid preference reversals i.e. to stop them going through with impulsive purchases. In order to address this shortcoming, the following chapter highlights the main findings allowing for the discussion of the findings in relation to the research question and objectives.

Interview participant profiles

For the main data collection, 55 qualitative interviews were conducted over the space of four months.

Due to issues surrounding Covid-19 the data collection took longer than anticipated. The technique for sampling was a mixture of self-selection, convenience, and snowballing sampling and the average age of the participants who took part in the interviews was 43.

Figure 14: Pie chart representing percentage of gender split of participants:



Source: Author.

The pie chart (14) above is a visual representation of the gender split of participants. There were 17 male participants (31%) and 38 females (69%). Although the sample showed an uneven split, due to reaching theoretical saturation, the researcher felt that after a discussion with their supervisory team the sample was still viable to make suggestions regarding gender differences within the data, and also paved the way for potential future research.

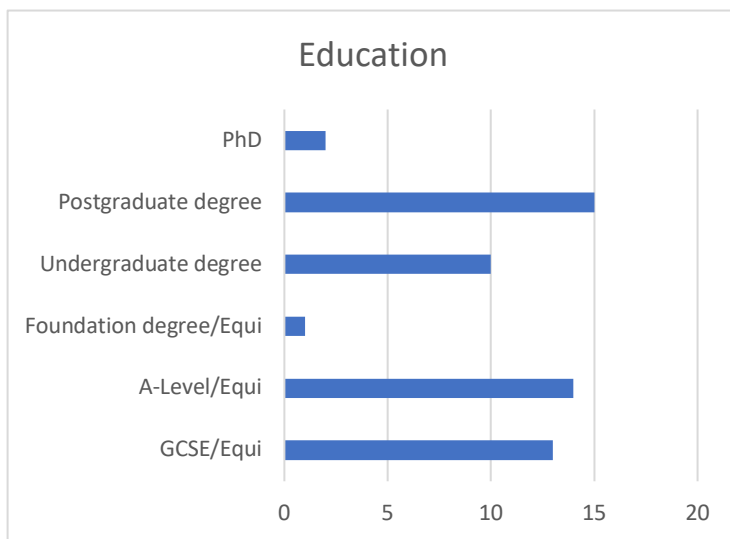
Figure 15: Bar chart of participants employment status:



Source: Author.

The bar chart (15) above clearly presents the employment status of participants. Although participant employment status was not used within the analysis due to the scope of the thesis, it provides confirmation of the diversity of the participants and also an opportunity to extend future research to understand the differences within consumers' impulsive purchasing, their self-controlled behaviour, and if so, how education levels could potentially play a part.

Figure 16: Clustered bar chart of participants' education levels:



Source: Author.

The cluster bar chart (16) above clearly presents the participants' education levels, suggesting that participants were at least GCSE-level educated with the majority holding a postgraduate degree. Like employment status, education status was not discussed within the findings and discussion chapter but showed diversity of the participants and also scope for future research into education levels and lack of self-control within purchasing situations and/or education and tactics to avoid preference reversals.

Below, Table 14 presents an overview of all the participants who took part in the main data collection, providing clear presentation that there was a representative sample of participants interviewed. During phase 1 and the main data collection, there were 56 participants that were not classed as students or studying at the time of the interview and 18 participants that classed themselves as students (with some being also part time employed).

Table 14: Detailed participant information.

P	Gender	Age	Employment Status	Occupation	Education level/equivalent
1	Male	31	Full-time employed	Aircraft electrician	NVQ3
2	Female	43	Full-time employed	Accounts	NVQ2
3	Female	36	Unemployed	Teaching assistant	NVQ2
4	Female	29	Part-time employed	Researcher	Postgraduate
5	Female	19	Part-time employed	Carer	GCSE
6	Female	57	Full-time employed	Lecturer	Postgraduate
7	Female	30	Full-time employed	Tutor	Postgraduate
8	Male	30	Full-time employed	Water resource planner	Postgraduate
9	Female	21	Unemployed	Student	Undergraduate
10	Female	26	Full-time employed	Data engineer	Postgraduate
11	Female	51	Full-time employed	Mortgage adviser	Diploma Level 4
12	Female	37	Full-time employed	Administrator	GCSE
13	Male	69	Full-time employed	Consultant and business owner	Undergraduate
14	Male	33	Full-time employed	Lecturer and consultant	PhD
15	Female	54	Self-employed	Bookkeeper	A-Level
16	Female	32	Unemployed	Full-time mum	A-Level
17	Female	30	Full-time employed	Teacher	Postgraduate
18	Female	37	Part-time employed	Business development officer	Postgraduate
19	Male	28	Full-time employed	Product engineer	Postgraduate
20	Female	64	Retired	Retired	A-Level
21	Female	28	Unemployed	Teacher	Postgraduate
22	Female	71	Retired	Retired	Postgraduate
23	Male	41	Full-time employed	Military police	NVQ3
24	Female	31	Unemployed	Full-time mum and student	GCSE
25	Female	76	Retired	Retired	GCSE
26	Female	62	Full-time employed	Catering manager	NVQ level 4
27	Male	60	Full-time employed	Senior accountant	Postgraduate
28	Female	38	Full-time employed	Project support	Undergraduate
29	Female	74	Retired	Retired	Postgraduate
30	Female	29	Full-time employed	Shop assistant	Undergraduate
31	Female	24	Self-employed	Freelance illustrator	Undergraduate

32	Female	67	Retired	Retired	GCSE
33	Male	49	Full-time employed	Military police	Undergraduate
34	Male	69	Retired	Retired	Postgraduate
35	Female	41	Full-time employed	Project administrator	GCSE
36	Female	72	Retired	Retired	NVQ 3
37	Female	69	Retired	Retired	NVQ 6
38	Female	39	Full-time employed	Senior administrator	Undergraduate
39	Male	29	Full-time employed	Estate agent manager	GCSE
40	Female	33	Full-time employed	Accounts assistant	GCSE
41	Male	32	Full-time employed	Firefighter	Postgraduate
42	Male	31	Full-time employed	Engineer	Undergraduate
43	Female	55	Retired	Retired	A-Level
44	Male	49	Full-time employed	Environmental officer	A-Level
45	Male	28	Full-time employed	Teacher	PhD
46	Female	32	Full-time employed	Financial adviser	Diploma level 4
47	Male	30	Full-time employed	Company owner	GCSE
48	Female	29	Full-time employed	Estate agent	Diploma level 3
49	Male	59	Full-time employed	Environmental officer	A-Level
50	Male	73	Retired	Retired	NVQ 4
51	Female	30	Part-time employed	Student	Undergraduate
52	Female	43	Part-time employed	Administrator and farmer	GCSE
53	Female	60	Part-time employed	Assistant	NVQ 3
54	Female	30	Full-time employed	Researcher	Postgraduate
55	Female	53	Full-time employed	Project manager	Undergraduate

Source: Author.

Note: Quotes from transcripts are presented in the main body of the thesis text to support statements regarding findings. There are also extra statements added to tables as additional support for findings.

Section 4.2 presents the results from the interviews regarding experiences and memories.

4.2 Experiences and memories

Due to the vast majority of previous research into impulsive purchasing following a positivistic epistemology (see chapter 3), it suggests that there is limited research into understanding the consumer's subjective experience of impulsive purchasing. Although personal experiences are very subjective, one of the objectives of this research thesis is to understand the common themes generated when consumers were asked to discuss their impulsive purchasing experiences and memories.

Participants were asked to discuss their earliest memories of impulsive purchasing right up to their most recent experience. This allowed for a timeline of major themes and sub-themes to be developed through a thematic analysis conducted on the 55 interview transcripts.

The age ranges discussed were split into pre-teen, teenager, 20-30, 30-40, 40-50, 50-60, 60-70, and 70+, as this would take into account any personal changes happening at different life stages. For example, during their teenage years, they may start a part-time job and/or get more pocket money. 20-30 year olds may be just finishing university and starting full-time jobs. This method was used to help trigger memories in the participants.

When discussing experiences and memories, themes were developed from the data collected. During the pre-teen and teenage years and age 20-30, participants spoke about different behaviours such as rushed decisions, independence, and negative behaviour. Other main themes developed were wants; over needs, buying for others, money, and bargains.

When asked to discuss their earliest memories of impulsive purchasing, most participants discussed memories from the age of around 11-12 (with a few starting at younger/older memories). Older participants mentioned that they had difficulty with remembering their younger years, but they were able to give an overview of their circumstances. For example, lack of money, rations, and that now they have so much choice when it comes to purchasing.

4.2.1 Behaviour

Within the theme of behaviour, sub-themes were discovered which consisted of negative behaviour, repeated behaviour, independence, and rushed decisions.

Negative behaviour

Pre-teen

Participants discussed memories of bad behaviour during their pre-teen years to get what they wanted. This was partnered with regret and a sense of embarrassment of their behaviour when discussing their memories.

'I was horrible about it, I was a brat, I know...The drive to get something made me behave really badly and it wasn't worth it in the end. I felt really bad obviously about the way I behaved.'

(P44, male, age 49)

Looking back, they understood their parents didn't have a lot of money and possibly had to limit their spending to what was needed in the household to ensure the bills were paid and food was on the table, rather than what the children wanted at the time. However, as children they didn't understand this or possibly didn't care as their priority was getting the item they wanted.

'He really wasn't on a lot of money at the time and I was just horrible.'

(P44, male, age 49)

It was also implied that pre-teens are fickle with what they want and that this changed on a regular basis due to fast fashion/trends and what their friends had. This illustrates the lack of depth of the want, and presented the battle that some parents faced in order to keep up with the ever changing 'wants' of their children and the urge to purchase the item instantly so that they do not miss out. However, this may also be a starting point to impulsive purchasing for the pre-teens i.e. the lack of having to wait for an item that they wanted.

'When he got paid or something along those lines, he bought it for me but by then I didn't really want it and you know being a kid I had moved on to something else.'

(P44, male, age 49)

One of the older participants discussed their memory of making a naughty impulsive purchase which they hid at first. This suggested that they knew it was not an appropriate purchase and they needed to keep it a secret. They were then told to return it due to their mother not being happy with the purchase.

'I went one lunchtime and bought a mouse and took it to school and kept it in my desk. I took it home (the mouse) and Mum wasn't impressed so I took it back to the pet shop.'

(P50, male, age 73)

Teenager

As the participants moved to discussing their impulsive purchasing during their time as a teenager, they mentioned that their attitudes changed. They became more defiant, potentially due to having a lack of control when they were younger and wanting to have more control over their purchases now.

'Quite defiant. I'm doing it, try and stop me. I saw hair dye and I thought 'yeah, I'm having that!' and my friend said 'Oh my God, you're mad you can't have red hair!' and I was like 'Why not!'; so I did.'

(P3, female, age 36)

'If I wanted something, they knew they couldn't stop me because I was going to do it.'

(P52, female, age 43)

Participants discussed knowing internally that they shouldn't be making the purchase, some even discussed feeling guilty, but they went ahead with the impulsive purchase anyway, even keeping the purchase a secret as they knew that their parents wouldn't be happy. This suggests a childish behaviour even though they are trying to have more independence.

'I saw a top I knew my mum wouldn't let me buy... so it felt like a bit of a secret. I felt a bit guilty because I knew it was something that I wasn't meant to be buying which made it all the more exciting I suppose. My mum wouldn't have bought it because it looked terrible, so I bought it anyway.'

(P48, female, age 29)

'I knew mum would be like 'they are too expensive, they are inappropriate for you'. I had bought them with my wages immediately.'

(P18, female, age 37)

Age 20-30

During the age of 20-30 the dynamic changed. Individuals were not answerable to others. One participant spoke about feeling that they had missed out on when they were younger, possibly due to financial issues/struggles their parents had and that they somehow deserved the impulsive purchase; they wanted to spend the money. This is a negative behaviour as they also mention that although it made them feel good, they did buy a lot of rubbish which was wasteful.

'I have a strange relationship with money, you know what I mean? I didn't get any of this stuff when I was younger. So yeah, it made me feel good so I impulsively bought a lot of rubbish. So yeah it made me feel good, but painfully quite a lot of rubbish.'
(P2, female, age 43)

After age 20-30, negative elements to impulsive behaviour seemed to reduce, possibly due to increased responsibilities or a change in priorities i.e. having a house and or a family of their own to support. However, this also suggests that due to them still purchasing impulsively, they didn't feel as negative about the behaviour as they got older, again suggesting that it was felt more deserved.

Repeated behaviour

Pre-teen

Some participants for example P40, spoke about receiving pocket money when they were pre-teens and mentioned that when they got more independence, they seemed to make the same purchase over and over again, showing a lack of thought of the purchase and also the lack of need, but it became a repeated behaviour.

'When we were allowed to go to town and buy what we wanted, I wanted a McDonald's. That's pretty much what I was spending my money on - little bits in town.'
(P40, female, age 33)

Teenager

Similar to pre-teen, participants such as P1 spoke about repeated impulsive buying during their teenage years; it was the same items over and over again with lack of thought i.e. it became more autonomous. They didn't seem to think they should buy anything else with their money and they fell into the repeated behaviour and at the time this was their priority.

'Always buy the same things. Mine was Pokemon cards and rocket motor. I could trade my Pokemon cards in for money and then buy more.'
(P1, male, age 31)

Table 10 below presents other statements regarding repeated behaviour and some statements suggested that participants would repeat the behaviour of buying impulsively knowing that it wasn't the right thing to do.

Table 15: Further statements regarding repeated behaviour (teenager).

P	Gender	Age	Sub-theme	Statement
P2	Female	43	Repeated behaviour	<i>I had this catalogue with my neighbour, and I was constantly also paying something off, (but) bought something else.</i>
P8	Male	30		<i>After a while it gets a bit samey. After a while you end up doing something for the sake of doing it, I think.</i>
P10	Female	26		<i>I love reading novels. I would buy many of them even if I didn't have time to read them all, so that would be another (example) of my impulsive buying.</i>
P11	Female	51		<i>Often, I go 'I shouldn't have bought that, I shouldn't have spent that'. It was a bit frivolous. You tell yourself off but then the patterns repeat.</i>
P16	Female	32		<i>We often just randomly picked up clothes; after-sale items are often just bought things. But I did not try them on, just randomly bought things.</i>
P18	Female	37		<i>The joke was I never had any wages. It was a silver jewellery stall so every week I used to spend whatever I earned on jewellery.</i>
P28	Female	38		<i>Just literally get to go on a Saturday and you are thinking 'what can I buy, what can I buy?'.</i>
P38	Female	39		<i>It was a massive thing about buying candles as girls and I would just buy it. So many candles, more than I ever could have used or needed. And, you know, I could have lit my parents' house for a year with the amount that I bought. That's definitely my first impulsive buying of things.</i>
P44	Male	49		<i>I think even then, you know, I kind of like knew I shouldn't be doing it; I should be like spreading my money about and, you know, looking at your bills and thinking about 'yes, I must pay that and pay that pain, our pain, I know', you know, I don't want to be skint again next month for a week to go and things like that. But you still did it.</i>

Source: Transcript data.

Age 20-30

Repeated impulsive purchases continued on into the participants' 20s but didn't seem as regular as pre-teen or teenage years. However, the purchases moved from smaller items to larger items such as cars, and clothes for social events.

'Every year I buy a new car. Not particularly because I was bored of the car I had. I just want something different. And so I buy a new car every year. I'm still the same, I'm still buying supercars. I'll buy stuff for cars that the cars don't need.'
(P1, male, age 31)

'I went shopping with Kay every Saturday without fail, cold rain or shine the whole day... I was just trying to keep up with the typing pool.'
(P15, female, age 54)

'I tend to on a Friday afternoon, finish work, go straight into town, buy a couple of new shirts and whatever I wanted for the weekend.'
(P41, male, age 32)

Independence

Teenager

Independence started to become a factor when discussing impulsive purchasing during participants' teenage years. This was the time when they may either have a full- or part-time job, more of their own money, and their purchases did not depend on their parents; for example, they didn't need to ask permission to buy something or help to finance it as much as they would have when they were younger. The data gathered suggested that this new independence created more impulsive purchases for some participants for example P4 and P10 suddenly had the ability to have their own money and be in control of how they spent it increased their impulsive purchases.

'So suddenly I had all this freedom. I wasn't, you know, living at home. I wasn't dictated by mum. You know, as to when I went shopping, you know, she didn't have much input on my buying anymore.'
(P4, female, age 29)

'I think it's when I moved out of my house. I was I was in charge of my own money. I was in charge of spending it however I wanted... Before that you would have to ask your parents. So when I first moved out I was in charge of it, so...'
(P10, female, age 26)

However, P10 spoke about how they would be more sensible now that they had more independence and more of their own money, including saving and helping their family/parents, implying signs of maturity. Now that they had this independence with money, they needed to be more sensible. Furthermore, P52, P20 and P40 spoke about the need to save for anything they wanted but couldn't afford, which is an important life lesson regarding the importance of looking after their money. Furthermore, P20 stated that when they started to earn money, they would give their mum some of it which paid for their share of food etc. This again was another important lesson regarding running a household when they were older.

'Independent, like, really because when you are home and had to be in charge of your own future. You feel independent and you can do anything really. And responsible as well.'

(P10, female, 26)

'I save it and then I sort of literally probably split in half and half. I'd save and buy, like, treat myself to a tape, you know, a cassette every month or a little single or whatever, you know, the number one was. And then the other half saved towards something, a bigger purchase. I did that automatically. I wasn't told what to do with my money.'

(P52, female, age 43)

'When I was 16 I gave me mum some money and the rest was mine.'

(P20, female, age 64)

'The age of sixteen when I got a job, if I wanted anything, I had to pay for it or save for it to buy it.'

(P40, female, age 33)

Rushed decision

Ditmar and Dury (2000, p. 124) concluded that consumers see impulsive buying as an 'immediate, strong desire for a particular good, by a lack of deliberation and careful planning, and often disregard for financial constraints and consequences'. Therefore, suggesting impulsive purchasing is a rushed decision with lack of thought about financial ability now and in the future.

Teenager

Findings suggested that rushed decisions (impulsive purchases) were made for something that they didn't actually need and sometimes didn't even use following the purchase.

'It was all impulsive really as I had just passed my test. I would have bought anything really as it was in my price range.'
(P49, male, age 59)

'I got a guitar once. I saw it, I bought it and then I mean, like, I couldn't play it or anything and kept it in a bag at home and that was an impulsive decision.'
(P54, female, 30)

'I wasn't even really a big fan and I didn't know how to get there on the day of my last exam. I said it was a reward but in reality, it was a really rushed reward choice.'
(P9, female, age 21)

'The only one I could think of was I bought a car off my friend and I didn't need a car. But my friend was selling it, so I'd say 'well, I'll have it.' And that was probably the first thing I remember to do with my own money, I think. Yeah, I am buying that and just doing it.'
(P41, male, age 32)

Statements made by participants, including P49, P54, P9 and P41 suggested that some consumers had already made the decision to buy something internally (but hadn't decided what) so made the rushed decision to buy anything they saw, which suggests the need to satisfy an internal desire to purchase 'something'.

Age 20-30

Similar to teenagers, the sense of rush doesn't seem to change when discussing impulsive purchasing; understanding that they haven't put any thought behind the purchase.

Figure 17: Negative impulsive purchase



Participant 45 explained the mindset they were in when purchasing the boat. The purchase was rushed and they internally justified the purchase by saying that the decision needed to be made quickly.

'They go so quick that you have to kind of, well, I feel like you kind of have to go for it there and then if you want it and there was a man in the Cardiff Marina that wants to get rid of his boat.'
(P45, male, age 28)

They felt rushed as the opportunity doesn't come up regularly to buy one and there was his opportunity right on his doorstep, which was an internal justification to make the purchase without much thought. It also suggested that participant 45 justified his decision in his head and out loud by stating that he was going to take it off the hands of its previous owner, like he was doing them a favour.

Age 30-40

Figure 18: Negative impulsive purchase



Participant 14 suggested that it was a mixture of previously wanting the item, seeing a bargain, and also feeling rushed due to the time limit on the discount that caused the negative impulsive purchase.

'Handmade leather satchels. It's nowhere near as good as I thought it was going to be. Somewhat disappointing. I toyed with the idea of buying one for a long time. I talked myself out of it because I didn't really need one. Yeah, and then I saw a voucher for 30 quid off so bought it. It's a bit too small. I use it, but it's a bit on the small side. It is nice. I felt rushed, there was a time limit on the voucher. And so I don't think. I didn't spend much time looking at the different options, different sizes. Grabbed what I thought was a bargain, but like, it was too expensive to then just discard or buy another one. So I'm kind of lumbered with it.'
(P14, male, age 33)

Looking back, it was nowhere near as nice as they thought it would be and also a little small for what they wanted to use it for. This suggested that if they didn't feel so rushed and spent more time looking at the item, then they would have been able to look at reviews and also the size of the bag and make an informed decision. When asked why they didn't return it they simply said 'don't know', suggesting it was in their mind not worth the effort to return it and/or it was too much hassle.

Between the ages of 40 and 60, there seemed to be a lull in talking about making a rushed purchase (impulsive purchase). It could be suggested that priorities may have being the reason for the reduction in impulsive purchasing.

Age 60-70

Again, similar with other age ranges, participants spoke about the lack of thought at the time of the purchase. However, P22 felt that they weren't too impulsive in the sense that if they bought something impulsive, it would only be a small purchase, suggesting that they don't see these small impulsive purchases as an issue. However, what may not be a financial burden on one person may actually cause financial stress to another.

'I love plants and I buy first and think about it afterwards... I'm not that impulsive. I tend to be very sensible so that if I do buy something that I haven't planned to buy, it tends not to be anything very frivolous.'
(P22, female, age 71)

4.2.2 Wants over needs

Data taken from the transcripts linked lack of thought with impulsive purchases i.e. that they just wanted it and that was the only thought going through their head and they didn't think about cost or whether there were other options available that would be more appropriate.

Pre-teen

A recurring theme was that participants spoke about wants as though they were actual needs. This suggested that the participants emphasised the importance of the want, which could be seen as a way of justifying to themselves the impulsive purchase.

'I think you just feel like you need it; you don't really need it, I think I felt like I needed it.'

(P46, female, age 32)

'Just wanted them; thought they were really cool, so it's like, ah, I want that.'

(P1, male, age 31)

Further 'wants' are presented in table 16 below including not thinking about going home and thinking about the purchase and feeling like the purchase was necessary. This suggested they were trying to strengthen the need of the want rather than thinking about what they actually needed. However, it was the lack of control that also showed in participants statements as they had to ask permission for the item and would enforce the need of the want to justify why they thought they should get it.

Table 16: Further statements regarding wants over needs (pre-teen).

P	Gender	Age	Sub-theme	Statement
P7	Female	30	Want over need	<i>I was like, I wanted this so much, and you know I never had, like, I didn't think, like you know, go home and think about it. We can come back, I know I really wanted it.</i>
P14	Male	33		<i>I insisted on telling my parents that this was a necessary purchase despite how much it cost. Walking into town when I saw it, I decided I had to have it.</i>
P34	Male	69		<i>I wanted it there and then but didn't have any money to pay for it. It was what I wanted. I didn't know anybody that went freshwater fishing for a start. I never took it out of the packet. So that was the impulse.</i>
P46	Female	32		<i>Little magazines, I was always like, see that, I want it. Just go into the shop with my mum and see it and then I really want it.</i>

Source: Transcript data.

Age 20-30

Participants also spoke about just wanting something new, something different than what they already had. P1 suggested that they knew they didn't need the new car, they were not bored of their current car but they just wanted it and that was enough to justify the impulsive purchase.

'Every year I buy a new car. Not particularly because I was bored of the car I had. I just want something different. And so I buy a new car every year... It's just something different.'

(P1, male, age 31)

Participants even spoke about the feeling that the impulsive purchase 'felt deserved', suggesting that they were internally justifying the purchase to themselves and then externally confirming the purchase was justified and deserved and providing their own examples. Additionally, participants such as P12 explained that they felt that they had missed out when they were younger and therefore felt justified in their impulsive purchase but admitted to buying lots of things they didn't need, but it made them feel good (internally). With P46 watching other people buying what they wanted and felt justified in doing the same (even though they were going into debt to do so).

'I didn't get any of this stuff when I was younger. So yeah, it made me feel good so I impulsively bought a lot of rubbish. Yeah, it made me feel good but painfully quite a lot of rubbish.'

(P12, female, age 37)

'I just remember getting my first credit card and thinking, now I can buy whatever I want. So, yeah, not just excitement, I think, because I felt like everybody else, in my mind, bought whatever they wanted and got whatever they wanted. Why couldn't I get what I want?'

(P46, female, age 32)

4.2.3 Buying for others

Another reoccurring theme that ran through the data was that many impulsive purchases were actually purchases for other people. Many participants, including P17, conversed that they had a more positive emotion making impulsive purchases for others rather than for themselves. It satisfied the internal need to purchase something at that moment in time, but they also felt less guilty due to it being for someone else. Therefore, the guilt they felt for buying themselves something was not the guilt of

spending money or if there was guilt for spending money, the strength to make the purchase outweighed the financial strain.

P17 spoke about the lack worry over money when the purchase was made for someone else. Additionally, the positive emotions they received and the fact that they may even struggle to buy for themselves, but happily purchase for someone else. Buying for others could also suggest that this was used as an excuse to buy something impulsively; that the purchase was justified this way and again suggesting that the financial consequences were not taken into account.

'I never think like 'oh that's a lot of money' or, you know, I just do it because it makes me feel, like, warm inside. Like seeing them happy gives me a sense of achievement. Like it's a better feeling than I could give myself if, you know, I mean, I wouldn't think twice about buying for my fiancé or my son or other people, but if I was going out to buy myself something, I find it very hard to justify it.'
(P17, female, age 30)

Age 30-40

When participants started to speak about their impulsive buying for others in their 30s, many mentioned that acquiring money had become easier, their priorities had changed. For example P20 and P23 discussed impulsive purchases for the children or the home, which suggested for family/household members. Again, financial strain was not discussed when it was for someone else or for the home suggesting that this was the excuse they needed to go ahead with the impulsive purchase.

'I had my daughter, all I wanted to do was keep buying her pretty dresses... money started to come a bit easier so every so often I would take her in her pushchair and I would go on a train to Chester for the day when the sales were on and Next had some lovely dresses in for her. I used to bring three or four dresses home. That's all I wanted to accomplish, to buy clothes for the kids.'
(P20, female, age 64)

'My buying changed then, because having children, we had a child then I spent more on him and you seem to splash the money more on having nice things in the house.'
(P23, male, age 60)

Age 40-50

Impulsive purchasing changed for the participants from the age of 40+ from enjoyment of buying for others to impulsive purchases for themselves. They personally became the priority as children grew up and became financially stable in their own right, suggesting they reverted back to their younger years when they would purchase for themselves.

'I think when you get into your forties and the, you know, your children are more independent, you know, you start, you start putting, you are on your list instead of the family all the time. It's a nice time. I enjoyed shopping more then as well. Had more time to do it.'

(P37, female, age 69)

P37 suggested that priorities changed to buying for themselves, something nice to make them feel better, happier so they had more internal appreciation for the item and they didn't feel guilty buying for themselves.

'Girly things. I liked nice perfume and things that were very personal to me. I liked nice underwear. I suppose they were things very personal to me... It was like nice underwear, things people didn't see and nice perfume and nice face cream and things like that that make you feel good.'

(P37, female, age 69)

Due to previous experiences of being disappointed with purchases, P33 spoke about buying things for themselves due to not trusting others to buy for them. Again, this could be a way of justifying their impulsive purchases in their own minds, and involving other people to strengthen the justification.

'I don't kind of trust somebody to get me what I want, so I'll get it for myself... So on my birthday or Father's Day, I will buy my own present and give it to the ex and the kids will wrap it up.'

(P33, male, age 49)

4.2.4 Money

Money can be discussed in many aspects; this section will look at the following sub-themes: lack of control, strict parents, own money, having more money though employment, being careful with money, being in debt, and struggling. In Section 4.6, financial elements are discussed in the sub-themes: savings goals, emotions of not meeting savings goals, debit, and affordability.

Lack of control

Pre-teen

Many participants spoke about having no control when it came to what they could purchase during their pre-teen years, suggesting that they would have to ask their parents for money for what they wanted to purchase, reducing their control over whether the impulsive purchase went ahead.

'Just seeing it online and going 'dad, I want this'... I don't think you can really be that impulsive then because you haven't got your own money and yeah you can want things, but whether you get them is outside your control... as an adult you can see and go after the money and buy it, but as a child you don't have your own money so you're not in control of your impulses.'

(P1, male, age 31)

Strict parents

Pre-teen

Having strict parents was also a sub-theme within growing up regarding impulsive purchases. This suggested that having strict parents was a learning curve which stuck with some participants and helped them be more self-controlled with their purchasing behaviour, but with other participants it opened a sort of floodgate of impulsive purchasing behaviour. P11 spoke about buying things in secret due to their parents being very strict with purchases suggesting that they didn't understand the financial strain their parents may have been in.

'I came from a very strict family; a very controlled childhood really... I was told to be very disciplined with my money and I didn't have much until I got a job in a bank... my father was very strict... so I secretly went into the toy shop.'

(P11, female, age 51)

Some participants spoke about their parents teaching them the value of money. P55 stated that if they wanted something, they had to save up their pocket money and do extra jobs around the house to earn more money. This was a good lesson for them as they learnt that they couldn't have everything they wanted instantly if they didn't already have the money in place. They learnt how hard it was to earn money and that they couldn't just have what they wanted all the time.

'We were always made to understand the value of money and really appreciate what we got, you know? They suggested that we save for something. You know, we knew well if we wanted to buy. So if I wanted to buy an annual when I was a child, I would save up some pocket money for that. But they would always top it up for me as well. So it's always that balance. You know, they didn't expect me to buy everything. But it was that for me to manage and understand the value of it as well. So, I had to understand that. Well, if something costs you 75p and you've only got 50p, you're not going to be able to afford it. So how are we going to make that difference? So if I washed a few more dishes, I could have 25p more. But yeah, it was helping us understand value money and how it worked.'

(P55, female, age 55)

Impulsive purchases were also returned due to parents not being happy, providing more evidence that they were not in control of what they spent their money on and they also couldn't get away with just spending how they wanted.

'I took it home (the mouse) and Mum wasn't impressed so I took it back to the pet shop.'
(P50, male, age 73)

However, during a discussion with participants, it was implied that some parents were strict due to the lack of money available within the household and that their parents were self-controlled to ensure that all the needs of the family were met, suggesting that there usually wasn't much money left over. P34 explained how hard their mother worked to ensure they had what they needed when their father died and that they were disappointed if money was wasted.

'I think after my father died, my mother got three jobs to try and keep a roof over our head... she thought it was an utter waste of money and I could have done better things with it.'
(P34, male, age 69)

Own money

Teenager

Impulsive purchasing increased once participants spoke about having more of their own money, leading back to having more independence. Their spending wasn't controlled and dictated by their parents, and that having their own jobs, it gave them more disposable money and a sense of freedom.

'I was in charge of spending it however I wanted.'
(P10, female, age 26)

'I didn't probably start buying anything impulsively until I was a teenager and earning my own money. Before that, we, I grew up quite poor... impulsiveness didn't happen till I could buy things with my own cash.'
(P12, female, age 37)

It was the teenage years when participants discussed getting their own job so that they could spend money on what they wanted. They had more freedom to be able to make those impulsive purchases without having to ask for permission.

'When I was fifteen my mom said to me, 'you old enough to get a job' because I was at that age where I wanted to do more things like go to the cinema and things.'
(P17, female, 30)

'I actually used to do a paper round so that I could get my own money.'
(P13, male, 69)

Moving away from home and having to be in control of their own finances was also a reason for increased impulsive purchasing. Should they have learnt more about controlling money before they left home and were in-charge of their money?

'I went to do my bachelorette. I was 18 and since that day I was in charge of my own money.'
(P10, female, age 26)

Table 17 presents further statements from participants regarding having more money through working. The table offers an overview on how different people were when they were given more independence by having their own money. The statements ranged from those that were more impulsive and spent their wages as soon as they received them and others that were told that once they started working, if they wanted anything, they would have to save for it.

Table 17 Further statements regarding more money (teenager).

P	Gender	Age	Sub-theme	Statement
P8	Male	31	More money – getting a job	So then I started working in Currys so I started actually earning money. I eventually impulsively bought a big TV and a laptop and a CD player probably and a lot of video games. I went through a lot of video games at that time.
P17	Female	30		I first had this little job, when I was like sixteen possibly, and I remember getting my first couple of pay packets and being dead excited.
P18	Female	37		I guess the earliest ones was when I started getting money and I was 13 and I started working for my friend's dad on a market stall on Saturday and the joke was I never had any wages. It was a silver jewellery stall so every week I used to spend whatever I earned on jewellery.
P20	Female	64		I had a Saturday job in Ashton Market. Again, that was my money and I tended to buy clothes. And again, when I was 16 I gave me mum some money and the rest was mine. I would buy anything. I didn't save. I would again just spend it on clothes because working in a bank I had to have decent stuff to wear.
P28	Female	38		They would be quite good about it because that's the money that you sort of earned this week to go spend it. You just basically get to spend it on whatever you want.
P34	Male	69		I used to work for a market gardener for six old pence, which is two-and-a-half pence in today's money, an hour. And I work and I used to work very hard. I used to go straight from school work every day and every Saturday, every Sunday, twelve hours, each Saturday and Sunday. So not very much money, and it wasn't a very health and safety conscious place. But when I got that money, unfortunately, the more silly thing I bought was cigarettes that I smoked.
P40	Female	33		After the age of 16 when I got a job, if I wanted anything, I had to pay, buy it or save for it to buy it.

Source: Transcripts

Some participants spoke about learning more about money and self-control and the importance of not spending everything they had, once they had their first job.

'it was drummed into me there. You are not allowed to go overdrawn, you are not allowed an overdraft. You have got to live within your means and we used to have Banking Inspectors... It was very regimented So I always had to be very controlled with my spending.'

(P11, female, age 51)

20-30 years old

During their 20s and 30s, participants discussed that having more financial security increased their impulsive spending, moving from weekend and evening jobs to more full-time employment. Furthermore, this was linked to them having the freedom with their finances, but in some cases increasing their debt.

'Having got my Christmas bonus, I went in to see the Debenhams store in Manchester and saw it, and it basically took all my bonus.'

(P27, male, age 60)

'I got even more freedom. I just remember getting my first credit card and thinking, now I can buy whatever I want.'

(P46, female, age 32)

'I started working full time. I probably felt a bit more freedom because I had the regular money coming in.'

(P48, female, age 29)

'When I was about 28, I had a bit more money up and bought a Harley Davidson. So then we were more able to buy more stuff because we were more comfortable money-wise.'

(P49, male, age 59)

Age 30-40

Similar to ages 20-30, participants discussed that money was getting easier and that this was the reason their impulsive purchasing increased.

'It went more towards holidays because of really good times in the bank. Very, very profitable. And bonuses, share options.'

(P15, female, age 54)

'Spending became a little bit easier... spending really was becoming more comfortable. You know, your home's established and things like that.'

(P37, female, age 69)

One participant seemed to use an increase in salary/income to the household as an excuse for their increased impulsive spending.

'My income massively increased. I had a lot more money to impulse-buy things. We were both on good incomes and a lot of overtime... you get paid more, have a good salary, you're probably likely able to buy without a doubt.'
(P44, male, 49)

Age 50-60

At the age of 50, participants spoke about freedom in a different manner i.e. their financial responsibilities reduced, for example the mortgage was nearly paid off, children had moved out, but they also spent more time thinking about the purchases, suggesting impulsive purchases reduced and savings increased.

'Think in my 50s it was easier, the kids were grown, mortgage was better, work was good, the overtime was good. So yeah, a lot of work really rather than spending it.'
(P26, female, age 62)

'I never spent any money. I never had time... I never spent any money while I was in London except silly money for the rent and the train fares.'
(P34, male, 69)

'I could have what I wanted really. Probably not as important, though. You know, I probably put more thought into things.'
(P37, female, age 69)

Careful with money

Age 20-30

P14 spoke about being more careful with money, that they wouldn't put themselves into debt.

'I always know I've got the money to pay for (things). I've never put myself in debt to impulsively purchase anything.'
(P14, male, age 33)

Table 18 presents more statements from participants that were careful with money in the 20's. These participants spoke about thinking more about the purchase rather than impulsively purchasing. They also discussed budgeting their money so they knew that their needs were covered such as bills etc. suggesting that they had their

priorities in order. P46 spoke about trying to pay off previous debt suggesting that their impulsive behaviour had changed.

Table18: Further statements regarding being careful with money (ages 20-30).

P	Gender	Sub-theme	Statement
P14	Male	Careful with money	<i>I've never put myself in debt to impulsively purchase anything.</i>
P37	Female		<i>You know, you're a student and your monies are not as free. So you have to think things out. So everything you buy, really, you put some thought into it because it's a treat... You couldn't really afford... you couldn't afford to be impulsive. Well, I could turn away because I was quite careful in managing my money.</i>
P46	Female		<i>I got a job and went back to reality... started budgeting and controlling my spending a lot more and paying down my credit card and getting my credit card paid off.</i>
P48	Female		<i>I was probably more frugal living on a budget... I'd know where every single penny of my money went... I wasn't impulse buying.</i>
P49	Male		<i>I was married, had two children. Just joined the police force. Needed money to save for a mortgage. So it's very more curbed I would say.</i>

Source: Transcripts.

Debt

Age 20-30

With some participants speaking about being careful with their money in their 20s, there were also some participants who discussed debt and their struggles with money during their 20s. (Debt is also discussed in Section 4.6 - Financial Elements.)

'I racked up debt because I had a little boy, clothes, tracksuits, you know, kicker shoes. Did he really need kicker shoes at the age of 2?'
(P2, female, age 43)

'I was well overdrawn by the time we got married.'
(P36, female, age 72)

P2 and P36 spoke about debt at quite a young age which is quite alarming. The debt wasn't for anything that was a need either. For example, P2 stated that their debt was for designer trainers for their two-year-old son. This wasn't a necessity and suggested that they didn't have their priorities in order.

4.2.5 Bargains

Bargains is the final theme that developed from the data gathered whilst discussing participants' experiences and memories of impulsive purchasing. Participants discussed bargains during their teenage years, 20-30, and also 50-60 age ranges, and the reasoning behind the choices were similar.

Teenagers

During their teenage years, some participants spoke about going to university and being able to get discounts from different stores (instore and online) due to being a student which increased their impulsive buying due to the item been considered a bargain. The codes and discounts were only for small amounts but created this sense of a bargain in their mind. P4 stated that they liked the idea of a bargain, suggesting that it may have not even been a need.

'I like to think that I've had a bargain. I would join like, it was called Student Beans or something. And they would have all these different codes that you could use to get money off.'

(P4, female, age 29)

Age 20-30

P23 didn't just buy one item, they would stock up even if they didn't need the impulsive purchase in question, due to it being a bargain. They also impulsively bought just in case they needed something and because they thought that people bought these items for their house, so they must need it too. This suggested that they had an internal desire to buy these items and that they would justify the purchase internally to themselves i.e. it was a bargain or I might need it in the future.

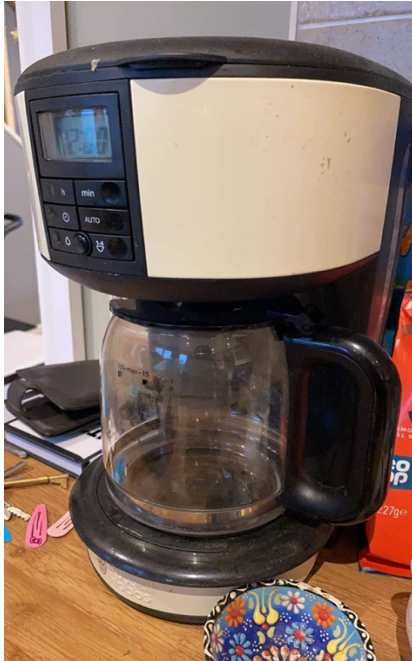
'I was mad about buying stationery and things from bargain shops and anything cheap. I would buy thinking 'oh that's a bargain', so I would buy it because it was cheap rather than because I needed it... they were like on offer and I'd think 'oh that's cheap, I will buy six of them'... Because it is cheap it seems good value at the time so I think 'oh I will buy that because that's good', rather than if I need it.

So I had random stuff stored away for when I did have a house. It was the wrong way round because I really should be saving money for getting a house first. Again, it was saving money thinking 'oh that's cheap'.

It was what other people have in their house so I thought I must need them in my house.'

(P23, male, age 41)

Figure 19: Positive impulsive purchase



Participant 48 explained that there wasn't much thought in the purchase and that they had just made the decision that they were going to purchase it, suggesting a lack of self-control.

'One day I just got up and (thought) 'sod it' and went on Amazon straight away and I felt good about it because I had made the decision in my head and I was going on and I was going to get a coffee machine there and then and I did.'

(P48, female, age 29)

P48 went on to describe the excitement of the impulsive purchase due to it being a bargain compared to others available online. They admitted that they didn't read any reviews but that they made the decision to go ahead with the impulsive purchase based on price. This purchase went on to be a positive impulsive purchase, but it didn't influence impulsive purchases in the future.

'I felt very excited about it because it had everything we wanted. It was half the price of the big ones for the same thing, so you know, I found a bargain. I didn't read any of the reviews or anything, which I say I probably should have done, but it was the cheapest and the best at the same time and it's good as well. I felt a bit smug to be honest.'

(P48, female, age 29)

Impulsive purchasing due to bargains was discussed for smaller cheaper purchases such as stationery and household goods, with some participants not wanting to miss out on a bargain, but also as larger impulsive purchases such as

flights. These larger impulsive purchases were followed by justifications which suggests that justifying the impulsive purchase reduced the financial blow internally. For example P38 felt that they were going to miss out on a bargain if they didn't impulsively buy it even if they didn't need it.

'It was like a deal at the time where it was £1400 but you got 25 countries in the world. We didn't have to pay for anything else, that was all the flights to the countries.'
(P30, female, age 29)

'If something's a bargain, even if I don't need it, I feel like I'm missing out. If I don't buy it, I feel like I've missed out.'
(P38, female, age 39)

Figure 20: Positive impulsive purchase



Participant 40 spoke about seeing an advert for a holiday on social media which normally should have been double the price.

'It was £200 each, I think it was. For Venice, it's generally from research I have done, it's normally £400-£500 each, so, I had seen this deal. I sent it to my boyfriend, and I was like, 'can we go?' He messaged me saying 'we can afford it, let's do it!' So, within 10 minutes, messaged the travel company and the booking was on its way. Venice was one place that was on the bucket list and I was going to tick this thing off, off the bucket list. So, overwhelming yeah, happy and then I was like afterwards thinking 'what the hell am I getting my half for it from?' But it was too late once it was booked so I had to find money.'
(P40, female, age 33)

Participant 40's boyfriend asked about affordability, which was the more sensible thing to do, but in fact it was only once the holiday was booked that they started to think about affordability. This suggests that the want of the holiday clouded

the judgement of Participant 40 rather than having more self-control and waiting until they knew they could afford to book it. This also suggests that they are influenced by the sense of being rushed, as it was a deal on social media that may not have been available for long.

Age 50-60

Buying more than one of something due to it being a bargain was also mentioned, as well as the love of a bargain, which caused impulsive purchasing to increase. P36 suggests that if its cheap they will buy it and that's how they justify it. P43 suggested that bargains actually make them over spend on what they were originally planning for example 3 for 2 offers.

'I love charity shops so there's plenty of bargains.'
(P32, female, age 67)

'Quite simply, you go out shopping and if you see something you know that you like, it's a good price. You just buy it.'
(P36, female, 72)

'I like a bargain, you know. If there's something in the shops, say, like make up, and it's like three-for-two then I'll buy the three.'
(P43, female, age 55)

Figure 21: Positive impulsive purchase



Participant 43 didn't buy the original item impulsively but due to it being a bargain actually bought a second item on impulse.

'When I pressed the button on the site, and clicked towards payment, you get one half price. So that one half price as well. So it's quite a bigger buy. So I thought, what the heck.'
(P43, female, age 55)

Furthermore, the impulsive purchase nearly turned out to be a negative one and the participant nearly forfeited the item. This was due to customs wanting extra money for the item which would have turned the bargain into quite an expensive purchase, until the item turned up anyway.

'I get a letter from customs or from someone saying we have to pay customs duty on (it). I thought £13 customs duty was a lot of money considering the mascara is probably about £20 in the first place and then one half price. So I thought, well, I'll lose the money rather than pay the customs, don't pay extra money. Then about a month later they turned up. So what was going to be a bad buy turns out to be good and it's good mascara.'
(P43, female, age 55)

Figure 22: Negative impulsive purchase



Participant 20 suggested that it was the bargain that caused the rush purchase which turned out to be a negative impulsive purchase.

'That necklace, I liked it when I saw it and then I bought it because it was £17 to £4 and I got it home and I thought it was too chunky for me.'
(P20, female, age 64)

The fact that they liked it and then didn't when they got home suggests that it was in fact the bargain that swayed the impulsive purchase rather than the fact that they liked the item a lot. However, once they were home they didn't really like the item anymore and it was never thought about again.

4.2.6 Conclusion for memories and experiences

When looking at the experiences and memories as a whole, it is suggested that as people become more independent i.e. earning their own money and able to make their own money, they went down one of two roads. Either their impulsive purchasing increased which could cause some to face financial struggles i.e. debt, or they became more self-controlled and careful with their impulsive spending.

Findings also suggest that many people stated that their impulsive purchases were for other people, which can be seen as a way of justifying their impulsive behaviour as they don't feel as guilty impulsively buying for others, but this is still spending money that they didn't need to, and in some cases, they didn't have.

When discussing money and experiences and memories, the findings suggest that during their younger pre-teen years, impulsive purchases were out of their control due to not having their own money and having to ask parents to fund a purchase. However, once participants were older and had their own money i.e. from working or pocket money, there were two types of outcome. Outcome 1 was an increase in impulsive purchasing, and outcome 2 was an increase in responsible purchasing and self-control. Some participants spoke about their struggles with money and the debt that was accumulated through impulsive purchasing when they suddenly had this freedom and money without having anyone to answer to.

The final theme within experiences and memories was bargains. Findings suggested that impulsive purchases due to bargains were made for smaller items when the participants were younger, and then larger items such as holidays and cars when they were older and had more financial security.

Section 5.3 presents the findings linked to influences on impulsive purchases, looking at family influences, social influences, social media influences, and other influences. This section also presents the findings of impulsive shopping online or instore.

4.3 Influences on impulsive purchasing

As discussed in Section 2:9, previous research has suggested that there are many elements that can be linked to influencing impulsive purchasing. These elements include human decision making models (Hofmann, Strack and Deutsch 2007), demographics (Fenton, O’Creevy and Furnham, 2012), personality traits (Rook, 1987), cultural variables (Kacen and Lee, 2002), emotions, emotional episodes, and moods (Weinberg and Gottwald, 1982), social influences (Rook and Fisher, 1995), situational factors i.e. environment (Ditmar et al., 2005).

To investigate all these elements would be a too large an undertaking in the limited timeframe available for this thesis. Therefore, this thesis investigates family influences, friends/social influences, and also social media influences on impulsive purchasing.

Findings also suggested that some people found it easier to impulsive purchase online and some instore, which is discussed below. The final Section 4.3.6, discusses the theme of ‘not influenced’ which covers family, social, and social media. It must be noted that there is scope for future research into the influences mentioned above which is discussed further in Chapter 6.

4.3.1 Family influences

Findings suggested that family influences were a mixture of both positive and negative influences. The sub-themes that developed were partners, parents, siblings, and children.

Positive family influences

Positive influences are seen and discussed as influences that stopped or suggest stopping the impulsive purchases, whereas negative influences are discussed as encouraging impulsive purchases.

Partners

Findings suggested that most male partners would question the motive behind the female’s impulsive purchase and suggest they thought about financial elements first.

*‘If he knew I didn’t have the money, then he would probably say ‘don’t buy it.’
(P31, female, age 24)*

'He would keep on saying to me 'you don't need this. Do you need it?' Then I say 'OK' and I stop.'

(P54, female, age 30)

'Do you really wanna waste money on that? Think about it. He's like my conscience.'

(P12, female, age 37)

The same was discovered when talking to male participants, that female partners would question the behaviour and think about financial elements when faced with a potential impulsive purchase. This also suggested that when one partner was thinking about being impulsive, the other was trying to be more controlled.

P8 explained that their behaviour has changed into a more positive behaviour i.e. less drinking and less impulsive purchasing since meeting their partner suggesting that the new relationship was a positive influence on their behaviour.

'If we're lucky enough to have enough left at the end of a week, you might get a takeaway or something like that, but you have a priority first, you know.'

(P44, male, age 49)

'Do you really need that or are you sure you want that? Or, can you really afford it?'

(P1, male, age 31)

'Before I met my girlfriend I used to on weekends and stuff and I've found it a lot easier to buy stuff when I was drinking like whiskey. But since meeting her I have stopped drinking so, I don't really have that anymore.'

(P8, male, age 30)

Furthermore, some participants discussed that some impulsive purchases were then put on hold and discussed with their partners first, suggesting a sense of teamwork and respect.

'If it's a big buy, then we have a tendency to actually discuss it.'

(P27, male, age 60)

'I think when you get married that has a big impact on it... we do share our finances... If we have a thing that if it's over X amount, then, you know, just out courtesy you just say, hey, you know, I want to buy this. And then just see if it's, you know, acceptable or not.'

(P46, female, age 32)

Parents

Whilst analysing the data regarding influences on impulsive behaviour, parents developed as another sub-theme. Findings suggested that most parents were quite 'thrifty' and careful with finances. This may have been due to limited income from one parent working, as some participants mentioned that times were different when they were growing up and it was more traditional for mothers to stay at home with the children. It was also interesting to see that it seemed to be mothers that were more careful with money and that some participants learned this behaviour from their mothers.

'My mother was thrifty. She could find money for emergencies from anywhere. I think most women can do that.'
(P34, male, age 69)

'My mum is exceptionally frugal, she is very old-fashioned in the way she looks after money.'
(P12, female, age 37)

'My father was really strict.'
(P13, male, age 69)

Findings also suggested that parents would try and encourage thoughtful purchases, and how savings were important. Some participants suggested that they learnt to be more self-controlled from their parents behaviour and that money was limited and to be careful as they needed to ensure priorities such as bills and food shopping was covered.

'When I was a child or teenager, they would try to encourage me that if I was going to spend money that I should equal whatever I was spending on, I should save equal amounts of it. So there would always be that kind of deal. But I shouldn't spend more than I could also save.'
(P14, male age, 33)

'I think I get the sort of not-very-impulsive purchasing behaviour from my mum. She wasn't a very impulsive purchaser.'
(P4, female, age 29)

'I just learned this lesson because I knew, like, we only had X amount of pounds for the week and that was it. So I had to kind of try and stick. Like all of our shopping and bills and everything had to come out of that money. It's just what I learned from watching my mum. You know, basically.'
(P46, female, age 32)

Siblings

Siblings was another sub-theme discovered through the analysis of the data linked to influences on impulsive behaviour. Some findings suggested that some siblings were positive influences, they were more controlled in their behaviour.

'Everything is planned and he knows what he's going to spend and when. Yeah, he's very organised.'
(P41, male, age 32)

Findings also suggested that in some family dynamics, one sibling is self-controlled, taking after one parent, and the other is more impulsive taking after the other parent.

'He really takes after my dad, he never, he won't impulse buy.'
(P41, male, age 32)

'I'm like on my mum's side, more thrifty with money, more careful, whereas my sister is the exact opposite... she's just like my dad.'
(P44, male, age 49)

Negative family influences

Children/siblings

One sub-theme that was a negative influence on impulsive purchases according to the findings were children. Some constantly ask for items and put things in the shopping basket at the supermarket and increase the shopping cost. It was interesting to see that it was mainly females that mentioned children influencing impulsive purchases, suggesting that either males were not influenced by their children or that they didn't go shopping with their children as often. P28 stated that they would give in to their children's demands which is not helping them learn that they can't have everything they want right away.

'The kids can tend to push you, mainly things that they're interested in or they want. So things like shoes, confection, actually it's chocolate... they will keep going on and going on.'
(P16, female, age 32)

'If the kids come with me, they influence me because they go 'can we have this, can we have that?!' My shop is at least about £30 or £40 pounds more when the kids come

just because they are constantly going 'can I have a this?... I just go 'yeah, just get them'.'
(P28, female, age 38)

'My daughter and husband say 'oh yeah, we'll try that'. And we've never tried Caramel Orange Biscuit, so we'll try those. So that gets dumped in the trolley.'
(P52, female, age 43)

P29 discussed that their daughter will pick things for them to buy for themselves i.e. clothes that they think will suit their mum, suggesting she influenced the impulsive purchase.

'She will pick something up in a shop and say 'buy that. You know that will suit you, mum, buy that'.'
(P29, female, age 74)

Some participants joke about how their siblings would encourage impulsive buying to benefit themselves, such as free postage. This would encourage overspending for the sake of free postage. In many cases, the overspending would actually be more than the postage would have cost suggesting there isn't any logic or thought.

'I live with my sister now as well. So I think when she's putting an order in and she'll ask me if I want anything. And especially with like beauty products and creams and things and she'll say 'well, if I spend another £20 I get free delivery. So if you buy...' I think, I really shouldn't, but go on then.'
(P31, female, age 24)

Impulsively buying to copy a sibling was also suggested within the findings, which can suggest quite a childish behaviour. Additionally, it was also interesting to see that copying was mentioned only by female participants suggesting that having something that siblings have isn't important to males. However, both males and female discussed copying when it came to items friends had, which is discussed in Section 4.3.2 below.

'If my sister had something I wanted, Oh yeah, I'd go and buy it... with my sister. If she's got a dress or something I like, I'll buy it.'
(P46, female, age 32)

'Because she had something, I wanted it as well.'
(P9, female, age 21)

Parents/grandparents

When discussing negative influences on impulsive purchasing, participants spoke about their parents and grandparents encouraging the purchase. This was alarming as participants discussed that they were encouraged to purchase on credit and that the price of something didn't matter if they really wanted to buy it.

'My grandma kind of instilled it into me that you can get good things from credit OK because all the treats and all the exciting stuff would be from a catalogue or would come from borrowing money from somewhere. So I made the association between credit equals treats.'
(P12, female, age 37)

'I remember he said to me when I was little even 'if you want something the price tag doesn't matter', which is the worst thing you could have ever told me.'
(P18, female, age 37)

Partners

Findings suggested that some partners would negatively encourage impulsive purchasing. Participants suggested that the reason they were going broke was due to both partners being impulsive, that they were told if they wanted something to just buy it and that partners will put extra items in the basket during a shop which wouldn't normally have been purchased.

'She doesn't stop me buying anything. That's the reason we are both going broke. We always support each other's buying.'
(P19, male, age 28)

'I stopped to look at it and he said, 'if you want it, go get it'.'
(P25, female, age 76)

'I've gone with my husband and it's like a lot more expensive because he put stuff in as well, even though, you know, I think when I am by myself, I'm more controlled of what I need. And just basics kind of thing.'
(P28, female, age 38)

'He would always say if it is in two colours buy two.'
(P36, female, age 72)

One participant stated that their partner encourages impulsive purchasing but only if they know they can afford it, which can be seen as a mixture of a positive and negative influence.

'My husband will say 'if you want it, you get it' as he knows we can afford it. I've never really been told I couldn't have something if I wanted it... I think the attitude is if we can afford it and I want it I should have it.'
(P20, female, age 64)

Finally, one participant spoke about their partner being very influential but that this has caused them to be more self-controlled when it comes to purchasing impulsive items as they feel that in a relationship one of them needs to be sensible.

'He is a clever person, but just maybe not when it comes to impulse spending... but if anything, I think it's gone the other way because I feel like I have to be the sensible one when it comes to impulsive purchases.'
(P4, female, age 29)

4.3.2 Social influences

Similar to family influences, negative social influences that were discussed would be when friends encouraged individuals to make impulsive purchases where positive influences would make them think about the purchase first. The sub-themes discussed within this section were positive and negative social influences, being impressionable which was linked to negative influences, and personal feelings towards social influences.

Negative influence

Findings suggested that some male participants would buy items impulsively so that they could be social i.e. games to enjoy with friends. This was a sense of copying, but more so that they could join in with the social activity rather than have the same item. This ranged from cheaper items such as games to more expensive items such as canoes and cars.

'I'd seen a lot of people playing it on the PlayStation. I thought I really needed it. Then that's probably one of the impulsive things I've bought while working away... Because they were playing it... I could play the game with them online.'
(P1, male, age 31)

'It's more because it's something to do like you know, if I think it's going to engross me for a little bit and burn up some time more than anything, the lads will be getting it and it would you know it's fun to play with them.'
(P39, Male, age 29)

'I bought a canoe because my friend had one and I wanted to go with him.'
(P45, male, age 28)

'So at the time, so me and my friends had them, so I would see one I liked and impulsively buy it or whatever and I would paint them all and make them look good.'
(P8, male, age 30)

Figure 23: Negative impulsive purchase



Participant 41 felt that everybody else (their friends) had one, so they wanted to try it which meant they could spend more time online with their friends playing.

'Everybody else had one, I thought I'll try it. And I bought it and I've pretty much never used it. Talked to a few friends about the Xbox and then, I thought 'oh yeah, well I fancy that'. I used to use them a lot when I was a kid. And I thought, 'oh yeah, I'll get one'. So, I ordered it and it's never really been used. The odd hour here and there but nothing like, you know, like a lot of people do. I get bored on it really easily. After about 20 minutes, I'm just like, enough for now. And then I wander off. It's actually moved houses three times. And I already set it back up and it just sits there again.'
(P41, male, age 31)

Participant 40 also suggested that the nostalgia of owning one when they were younger also influenced the impulsive purchase. However, this turned into a negative impulsive purchase as they didn't use it as much as they expected they would due to being bored. They also suggested that they have the intention of playing it when they set it up again after a house move, but this never happens.

In comparison to male participants, female participants discussed being social i.e. going out shopping and then making impulsive purchases which was the opposite

way round to male participants. This suggested that females are social and then buy impulsively, and males buy impulsively to be social.

'She would say 'yes, lets go shopping, lets go buy things'... She is still a bad influence on me If we go shopping; then there is no kind of control there.'
(P12, female, age 37)

'I remember catching the bus to Bangor with my friends and we had £20 in our pockets. And like the goal was to spend £20.'
(P31, female, age 24)

Furthermore, both male and female participants mentioned being influenced to make impulsive purchases, however, this also suggested that they used social influences as justification for their impulsive purchase. It was also suggested that participants would copy their friends. P17 felt that they were easily influenced and P19 needed to have the same items as their friends.

'I would definitely say I've been influenced by people, like, I'm quite a pushover.'
(P17, female, age 30)

'When I was a teenager, if my friend had it I also needed to have it.'
(P19, male, age 28)

'He was like, 'if you need it just buy it', you know?'
(P7, female, age 30)

'I suppose if it was something they did like, they would go, 'buy it, buy it for yourself. Do it, do it for yourself and have a little treat.'
(P28, female, age 38)

Figure 24: Negative impulsive purchase



Participant 2 used their friends' opinions to give themselves permission to make the impulsive purchase which was a positive purchase to start with, but turned out to be a negative impulsive purchase due to not using the item and also it being out of their comfort zone when it came to spending. They were looking for the go ahead, the green light, and the fact that they would go with what their friends stated at the time.

'They kind of give me a reason to go ahead. Yeah, because they agreed with me that it was really nice. I maybe might not have done it because thinking everybody else thinks it's horrible, I don't want to be smelling horrible. Maybe I may have been influenced by that. I've never worn it especially now that we have gone into lockdown, I've never worn it. It's nice perfume and its everything it says it is. It's just not in my price range.'
(P2, female, age 43)

Further findings suggested that some people were impressionable when they were around friends and felt like they would impulsively buy more, and also felt they would impulsively buy to keep up with their friends.

'I tend to do it more when I am with people.'
(P48, female, age 29)

'I'd say a very, very, very good friend of mine was quite wealthy. She didn't influence me to spend money, but I felt like I would have liked to have had a lifestyle, which obviously I couldn't afford.'
(P51, female, age 30)

Positive influence

On the other side of impulsive buying, some participants suggested that their social circle would actually make them think about the purchase and whether they needed the item. One participant also spoke about their friend being good with savings and that was a positive influence on their impulsive purchasing.

'She would be saying, 'do you need it? Do you really need it? Can you afford it? Do you really want it?'

(P18, female, age 37)

'My other friend is so, so frugal. She is so good with money she has ISAs, money put aside for her mortgage for eventually when she buys a house. She's so organised. So she's the good influence.'

(P12, female, age 37)

'They influence the way I feel about my spending.'

(P14, male, age 33)

'Sometimes my friends influence me not to buy.'

(P7, female, age 30)

Mixed influence

Participants also discussed that within their social circle there were sometimes a mixture of positive and negative influences which they would then be either rejected or accepted by them. This suggested that it depended on how much the opinion of others was valued.

'Some will say 'yes go ahead buy it' and some friends will be more realistic and say 'think about it' or 'look at reviews' or 'think about the cost'. If it's clothes they might say I won't wear it.'

(P19, male, age 28)

'Sometimes I ignore their opinion and think ah, I'm just going to buy it. I take their opinion more seriously than my impulsive decisions. I just say, 'okay, maybe you're right'... My friend would be like, 'no, you never really wear that, I know you won't.'

Sometimes it makes me think.'

(P19, male, age 28)

'I've got some friends that are more careful than me, some less. And I've got quite a few friends that, their parents never had lots of money and they're best ones at saving.'

(P31, female, age 24)

Personal feelings

Whilst discussing social influences on impulsive purchasing, some participants spoke about how other people's opinions made them feel, and that some participants felt that they would either hide it from their friends or they felt that it wasn't any of their business or that they didn't really care about friends' opinions.

'Makes me feel guilty... I probably wouldn't tell my friends too much about what goes on.'

(P14, male, age 33)

'I just think it's not really anyone's business.'

(P17, female, age 30)

'The more people tell me not to do stuff, the more I'll do it. It's not like I go out of my way to piss people off, I just, I don't like being told no. I don't like being controlled, I do my own thing.'

(P3, female, age 36)

One participant explained that they bought lots of items impulsively as they thought it would make people like them more, which suggests a confidence issue and needing approval from others.

'I always wanted to be liked. And I think impulsive purchases, if I had things, if I had lots of things, it would make people like me. I had a lot of that... I think I thought that if I had to lots of things, then people would like me for my things.'

(P38, female, age 39)

4.3.3 Social media

Social media was another theme that developed through reviewing the literature and analysis of the data regarding influences on impulsive purchases. Participants either discussed how social media did influence their impulsive purchases, that they saw social media as a positive or negative influence, or that they didn't feel that it influences their impulsive purchases.

For the purpose of this thesis, a positive influence with social media is seen as one where the participant spoke about the influence in a positive way and/or the participant spoke about social media influencing them to make a purchase. Whereas, a

negative influence is when social media influences are discussed by participants in a negative manner i.e. it made them uncomfortable.

Positive influences

Some participants saw social media as a positive influence as they saw stuff they had wanted previously, or that the impulsive purchase ended up having a positive outcome. Positive social media influences were also mixed between general social media posts and also influences by social media influencers.

Some participants were influenced by other people's social media posts which they stated would give them temptation to impulsively buy. Others stated that they were happy to be influenced on social media if it was a suggestion or a tip e.g. a sale, and that they saw this as a type of gratification as their own tastes were similar to other people's.

'I see a lot of people are sharing things like paid partnerships and it's something that interests me. Then I will click on it. I'm quite bad with, like, buying people's work, because, like, I'm an illustrator. Like, I see so much work and products that other people have made it, I think all that's really lovely, because this part of my business now, like I follow a lot of companies that sell things. And so I think I see it a lot. And it's a lot of temptation.'

(P31, female, age 24)

'I'm almost happy to be influenced when it's an influence, I'm kind of happy to receive, I always see it as a tip, like just a heads up. This really nice dress is really cheap and it's here. I kind of, I'm happy to be influenced. It's almost like a gratification thing of like, yes, I think the same as them, I should start my own channel.'

(P4, female, age 29)

Some participants spoke about how social media platforms such as Facebook and Instagram adverts would make them feel that they 'needed' the item, which when discussed further was actually a want not a need. This suggested that they used this 'need' as a justification for impulsively buying the product.

'It pops up on my feed like somebody selling something. And I've never thought in my life that I need that. And I suddenly say like, erm I need that.'

(P33, male, age 49)

'My favourite companies I have on Facebook and Instagram, so that's probably the best example. So, I scroll through, oh my god I love that, go on, see if they got my size, whoops it's in my basket sort of thing.'

(P40, female, age 33)

Furthermore, some participants suggested that the algorithms would bring up adverts of things they were already interested in buying which they felt gave them the push they needed to make the impulsive purchase. This suggested that it was a 'meant to be' type of attitude, which again was used as an excuse for the impulsive purchase.

'That's probably the thing that's influencing me now more than anything else. Right. You see things and think, oh that's quite nice, and like, hobbies and things, you kind of think, oh yeah, I'll do that, or I'll try that out or whatever.'
(P27, male, age 60)

'More likely to impulse subscribe or impulse buy it because I mean, yeah, it's like, if I've been thinking about fitness and I see, like, an ad for it, you know, something to do with fitness I guess.'
(P24, female, age 31)

Finally, some participants felt that they were influenced by what their own friends would post on social media. They would be more likely to buy something impulsively if they have seen it on their friends' social media.

'It's like, if your mate has bought something and they post it and you're like, oh that's nice, and then what do you do? You go straight to buy it, say it's from Amazon, you go straight onto Amazon and there it is. You buy it. And next, it's sitting in your house. So it's very easy.'
(P15, female, age 54)

Negative influences

When looking at the other side of social media influences on impulsive purchases, many participants spoke about seeing social media as a negative influence with some participants explaining that they know social media is a problem and increases their impulsive purchases.

There were some participants who saw social media as a hype and that they don't understand why others are so influenced by social media.

'Some of the girls in work like all of a sudden, they've all got stuff because somebody said, so like, you know. And I just think, wow, that's a little bit crazy, you know, like, how someone can have that pull over someone. So, no, definitely not.'
(P17, female, age 30)

Similarly, participants also stated that they didn't like social media influencers. They didn't understand what made them different from every other person, suggesting it's like following a cult.

'I fairly dislike a lot of these influences. I hate the word influencer because I just think that they are no different than anyone else. You know, like anyone could be an influencer. They buy, you know, follow a cult. Yeah, I do. I think they use it for the wrong reasons. So I don't like them.'
(P17, female, age 30)

Some participants felt 'creeped out' by how social media advertises things you have previously been searching for and they felt that the product was being forced on them, which suggests that this stopped them making the impulsive purchase. Furthermore, participants who saw social media as a negative influence understood that the end goal of some social media was a purchase, but that they saw it as a negative as it makes people very tempted to buy something that they don't necessary need.

'You do a few searches on Google and your whole phone is plastered with adverts of things you have been looking at. It's kind of like it knows. It's like, come on buy this. You really want it. You've been looking at it, you know. The advertisement's just there and eventually you just buy it and it's really freaky how these things come up for all the things.'
(P44, male, age 49)

'I understand their main purpose is to, like, influence your behaviour. And I think doing a great job in it. But also the social media, I feel like it's very in a negative way... it can make you very impulsive especially, you know, the tag lines, like, you know, buy now I get like 50% off, 10% off, buy one, get one free. You're quite tempted to buy it.'
(P7, female, age 29)

Finally, one participant spoke about a negative experience of an impulsive purchase from social media and that the experience has stopped them buying something from social media in the future.

'I have done it once through Facebook; there were these shoes, well these, like, trainer shoes look right comfy and they said they were good for your feet so I ordered them

*but I didn't realise that they were coming from China and it took like 7 or 8 weeks so I
said I will never buy anything like that again.'*
(P53, female, age 60)

From the findings, it can be suggested that social media actually does influence some people's impulsive buying, but it can also turn people away from a purchase as they feel it is an invasion of privacy and feeling cynical about how true the posts really are if they are promoted by paid influencers.

4.3.4 Online versus Instore

Participants were asked during the interview whether they felt that they were more impulsive in a store or online, which presented a mixture of opinions.

The average age for participants who felt they would be more impulsive online was 34.6, whereas the average age for participants who spoke about being more impulsive instore was 46.6. This suggests that buying online is a younger generation's behaviour. This also links back to social media where some of the older participants felt that social media was for the younger generation.

'I'm not of that generation really.'
(P6, female, age 57)

'I'm a bit older and it's passed me by me a little bit. It's not a platform I look at often.'
(P12, female age, 37)

More impulsive online

Participants felt that buying online was easier as there was less effort than actually going to a shop.

'I think I've been more impulsive online because it's easy, isn't it? You press that button and you've ordered it. You don't need to go anywhere you just have to load up your computer and you can buy stuff. And your card is saved to your website, so you don't have to sign in your details.'
(P8, male, age 30)

Many participants felt that buying online didn't feel like real money, due to not physically handing cash over to someone. Meaning they were more impulsive online than instore as they actually had more time to think about the purchase before handing over the money/card. This was an important finding as it suggests not seeing online impulsive spending as spending real money may be a cause for financial issues. This also suggests that not seeing it as real money was also an excuse for making the

impulsive purchase, that they don't have to deal with the purchase there and then as they don't physically hand cash over.

'We live in an age that we are not handling physical money. I do nearly all my shopping online. So you haven't got that tangible thing of a paper note in your hand and I think in the good olden days handing that over you had a sense of conscious when and how you were spending that money.'

(P11, female, age 51)

'Online it doesn't feel real and it doesn't feel like you are actually spending money. Because there is not an exchange as such. Then I think, oh shit, I've just spent some money, haven't I.'

(P12, female age, 37)

There didn't seem to be worry about increased prices online due to convenience and one participant stated that. However, they could save money by cancelling the subscription and just paying for delivery when needed, suggesting that the convenience of having the option there was more important than saving the money.

'Because I'm paying for it, I don't know how much, £7 a month, I need to use it because I'm getting free postage. I feel obligated to buy stuff to justify alone paying the money to, you know, for the free delivery the next day.'

(P44, male age, 49)

Therefore, participants who felt that they were more impulsive online seemed to do it for convenience, suggesting that overpaying was actually worth more than the time they would need to spend going to the physical shop.

More impulsive instore

When it came to those who stated they were not more impulsive online, it came down to facts such as the lack of thrill when buying online, and some participants stating that they feel that they may be paying more for the convenience online and that as they have gotten older, they are more sensible and won't pay over the odds for something.

'It wouldn't really thrill me at all to buy anything online.'

(P32, female, age 62)

'Suppose you don't get the same thrill.'

(P4, female, age 29)

'I won't shop online really now, I have got more sensible, I know what I want and I'll buy it, and again, I won't pay over the odds for it.'
(P20, female, age 64)

Looking at the other side, some participants felt that they were more influenced to impulsively purchase in a store as they could actually see and touch the item which created more emotions.

'When you are in the shop you don't really, like, don't want to wait because of things, like, right in front of you and it's very easy to go and buy it but, you know.'
(P10, female, age 26)

'I would much rather, in a way, go into a shop and actually see what I'm buying.'
(P25, female, age 76)

'I think I'll be more impulsive in a store... in a store it would have caught my eye sort of thing.'
(P50, male, age 73)

'When I touch or feel physically that gives more of a better feeling when I can go out and then visit all the stores and shops, that is what I like more.'
(P54, female, age 30)

Covid-19 also had an effect on participants' discussions regarding online and instore impulsive purchases, however, participants were also asked to discuss their behaviour before the pandemic which is discussed in this section, and Covid-19 findings are discussed later in this chapter (Section 4.7.1)

4.3.5 Other influences

Some participants spoke about how, due to their circumstances growing up, they somehow felt that they didn't want to miss out. These impulsive purchases were made for both themselves and family members. However, they knew that they suffered when the credit card bill came confirming that they were going into debt to make these extra purchases that weren't necessities. This suggested that individuals' situations as they were younger played a part in how impulsive they were with spending as an adult.

'Growing up we didn't have a lot. We didn't have a lot of much of anything, you know, we didn't do holidays abroad and stuff like that. So, I suppose in some ways sometimes I feel, like, pressure on myself to make up for that. I don't want my kids to go without and because I never had it before. You do suffer a little bit afterwards, when the credit card bill comes in.'
(P2, female, age 43)

However, it can be seen in previous sections that some participants spoke about how strict and self-controlled their parents were with money, which made them more self-controlled as an adult.

Figure 25: Negative impulsive purchase



Participant 2 spoke about a trip out they had with a friend to a photoshoot. They were made to feel and look amazing. At the end of the shoot Participant 2 stated that they had only planned on purchasing two photos, which was in their budget. However,

they felt influenced and slightly pressured due to time constraints into making a larger purchase which wasn't in their financial scope (known due to previous discussions within the interview). The impulsive purchase also turned into a negative one as they have never used the photos i.e. printed the photos and the box has been stuck in a draw ever since. They then state that they wished they had gone with the original plan of buying just two photos. This suggested that the rushed decision was followed by regret.

'I've had that day in the salon - professional makeup, sexy photo shoot, you know, where you just feel amazing. Feeling great about yourselves and all that kind of stuff. And obviously, that's what they do there. Then they took us into this room. I mean, obviously to show us these photos that you've taken on a slideshow. I've obviously loved every single one of them and they are fantastic because they are made to be that way. And then she obviously gave us a big sales pitch and told us that we would get them half price if we bought the lot. Now, I have obviously gone with the intention I was going to buy something but in my head prior to going I was thinking, I'll come out of there with two photographs. So as it was two, should I say, £45 each. That would have been £90 for two. She's giving us this this brilliant sales pitch and that because I was the plus-one with my friend, it would normally be a thousand pounds but because there was two of us they would do a deal, they would split it. You could both up all of our photos on that key fob and we have the copyright to it so we can get them printed off anywhere we want. And we could have it for £500 each. So we were like, oh yeah, oh that's a fab deal. Yeah. So that was us sold. Now that was last May. And that key fob has not been out of that box in the year. So the intention is to maybe get some printed off but I haven't got round to it. And I just think really? £500? Now when I think about it I think, why did I not just buy the two pictures, just buy the two pictures and have them framed?'

(P2, female, age 43)

Another influence that participants spoke about was their emotions, however, this is discussed in Section 4.7 below.

4.3.6 Not influenced

The final theme for this section is that some participants spoke about not really feeling influenced by family members or their social circle or social media. They knew what they wanted, what they liked and disliked and that other opinions didn't really sway them in a certain direction, and some participants didn't like to copy what other people had. Many participants spoke about not being influenced at all by social media for a variety of reasons. Social media was seen as something that the younger generation do, that marketing doesn't work on them i.e. they can see through the gimmicks and that they just weren't interested in what social media was advertising.

Table 19: Participants impulsive purchases not influenced by others.

P	Gender	Age	Sub-theme	Statement	Findings
P26	Female	62	Not influenced by family	<i>If I put my mind to something, no one can change me. I've decided that this is what I want. So this is what I want.</i>	Nothing is going to change their mind
P34	Male	69		<i>By the time I was 21 or 22 I was married, so there's nobody in a position to influence me.</i>	Married young so nobody influenced them
P36	Female	72		<i>What other people have doesn't bother me.</i>	Doesn't want to copy family members
P43	Female	55		<i>I tend to do an awful lot on my own really.</i>	Spends time alone
P45	Male	28		<i>I'm not sure if they do influence it, to be honest. I think. I think growing up my money was my own.</i>	Money their own so not influenced
				<i>I don't know if they have much influence on what I buy.</i>	Not influenced by family
P12	Female	27	Not influenced by friends	<i>I never bought anything because somebody else had it. Yeah, I don't really look on anybody else for a fashion thing going on. I call it fashion. I'm not really interested in getting the coolest trainers or that kind of thing, I never have.</i>	Doesn't feel the need to have the same as others
P15	Female	54		<i>She doesn't really influence me... We've got completely different taste based in that respect.</i>	Not influenced by friends
P17	Female	30		<i>Not really. Sometimes I feel some people can be quite opinionated</i>	Not influenced
P19	Male	28		<i>Sometimes ignore their opinion and think, ah, I'm just going to buy it.</i>	Ignores opinions of others
P20	Female	64		<i>Nobody influences me.</i>	Not influenced
P27	Male	60		<i>I don't have to kind of keep up with the Joneses.</i>	Doesn't feel they need to prove anything
P28	Female	38		<i>I'm not too bothered about what people have got, I just you know, if there's something I want I'll just get it.</i>	Only buys what they want
P29	Female	74		<i>I'm set in my own ways I think.</i>	Set in their own ways
P33	Male	49		<i>I always happy to listen to people's opinions, but I'll often ignore the ones that don't align with what I think.</i>	
P37	Female	69		<i>I like making my own choices rather than take other people's influences and things like that. I like my own ideas and I do like to shop by myself even now, even if it's just grocery shopping, I like to go by myself.</i>	
P8	Male	30		<i>I've always been good at avoiding TV adverts or social media or stuff like that if an advert comes on telling me to buy something you just switch off in your mind. I'm really good at avoiding that kind of stuff.</i>	Avoid adverts on social media

			Not influenced by social media	<i>I'm not so keen on social media really, I am not bothered about what people do with their time.</i>	Not interested in social media
P9	Female	21		<i>If I ever see an advert for anything on Instagram I won't buy it. If they are on any sort like social media platform and disguising, then I just won't buy it. I just think it's wrong so I won't.</i>	Doesn't agree with social media – linked back to negative emotions towards social media
P12	Female	37		<i>I don't know if it is because I'm a bit older and its passed me by me a little bit. It's not a platform I look at often.</i>	Not of their generation
P14	Male	33		<i>I like a good marketing campaign. I admire a good marketing campaign. They just don't influence me. So I just know what I want.</i>	Knows what they want
P16	Female	32		<i>Social media not so much, to be honest.</i>	Not influenced
P17	Female	30		<i>I am very cagey on social media, people write things on there and I don't really listen to it.</i>	Not convinced by social media
P18	Female	37		<i>I know there is a couple of things on Facebook that I have followed clothes-wise, like a company, but I have never actually bought from them.</i>	Not influenced
P19	Male	28		<i>Not social media, I am not influenced.</i>	
P52	Female	43		<i>If it is clearly a model and it's touched-up pictures, then I don't tend to fall for anything like that at all.</i>	

Source: This study.

4.3.7 Conclusions on influences

Section 4.3 covered influences on impulsive purchases including family, social, social media, and other influences. Participants were also asked whether they were more impulsive instore or online.

Findings suggest that whilst discussing family influences, some partners would get them to think about the financial elements associated with the impulsive purchases, and parents would encourage thoughtful purchases rather than impulsive ones. Some siblings would also influence more self-controlled behaviour due to their own behaviour. However, some participants discussed that if they were impulsive and their partners were also impulsive then there would be more encouragement to make the impulsive purchase. It was also found that some parents and grandparents would also encourage spending on credit. Finally, children were a big influence on impulsive spending, especially within supermarkets, and this increased parents' impulsive spending due to their children wanting products that were typically not needed.

When discussing social influences, findings suggested that male participants would make an impulsive purchase so that they could be social e.g. purchase a game that their friends had, and females would be social e.g. go out to town and then make impulsive purchases. Some participants spoke about their friends influencing them to save and also think about the impulsive purchase. Additionally, there were also some statements that suggested that friends may give their opinion, but the participant would accept or reject the opinion depending on their own preferences at the time.

Some participants stated that social media would influence them to make impulsive purchases due to algorithms showing similar interests, due to TV shows, their friends' social media posts, and also influencers. However, some participants spoke about the negative side of social media and its influence on impulsive purchases, which included that they feel the hype over some social media posts is silly, they feel cynical about posts as adverts, and that they have had bad experiences. Participants were asked whether they were more impulsive online or instore. Those that stated online gave reasons such as ease of purchase, convenience, and not seeing is as spending real money as they were not handing over cash or their cards. Those that stated instore mentioned that they were more impulsive if they could see, feel, smell the item, and that they had no buzz buying online.

Other influences were that some participants felt that they had missed out as a child and this influenced them being more impulsive when in shopping situations.

There were some participants who stated that they weren't influenced at all and the reasons were that they were set in their own ways, knew what they wanted, and didn't feel that they needed to have the same as anyone else.

Section 4.4 presents the findings from the discussion with participants regarding their tactics to avoid preference reversals.

4.4 Tactics to avoid preference reversals

Findings suggest that some participants had more than one tactic to help them avoid preference reversals and that different tactics were used depending on the situation they were in.

4.4.1 Ainslie's theories

Control of attention

Ainslie (1991) proposed that control of attention can be both a conscious behaviour and an unconscious behaviour. For example, control of attention could be avoiding certain shops in which they feel they would have a hard time stopping themselves making an impulsive purchase, 'the individual avoids unwanted feelings and thoughts or behaviours by not attending to the psychically loaded information' (Monterosso and Ainslie, 1999, p. 343).

'Just don't go to places where I'm likely to find things I want to buy. Just stay away. It's the best way to do it, to be fair. If you can't see, I can't buy it.'
(P1, male, age 31)

'If we don't need alcohol, we don't need chocolate, we don't need sweets and we don't go down those aisles, we avoid those aisles completely. So that's one way we do it, is avoid the aisles that we don't need to go down.'
(P16, female, age 32)

'I'm terrible for looking at, like, rugby tops, I will avoid, like, the rugby websites and things like that just for a little while because I know that I may crumble liked a Kit Kat and probably buy it.'
(P44, male, age 49)

'I guess I just don't look, you know, I won't actively go to a website that I know I like the products from that, you know, and I'll avoid looking. I wouldn't go to town or, you know, I mean, like, if I don't go, then I'm not looking, if I go on my phone then I won't go look at, you know, one of these instant Instagram stories.'
(P46, female, age 32)

Some participants turn it into some sort of game/task with themselves, which helps them to avoid preference reversals.

'I think I have been to the Co-op yesterday. I am not going for X amount of days. I do try and cut it down all the time.'
(P48, female, age 29)

External commitment

Ainslie (1992) suggested that individuals may externally commit to something to help them avoid preference reversals. For example, if an individual knew that when they are bored, they are more likely to impulsively purchase online, then they may plan a walk on their own or with friends/family members which will occupy them in times of boredom.

Findings suggested that individuals may externally commit to regular savings e.g. by direct debit into a savings account which may then have limited access, reducing the money they may have available for impulsive purchasing. However, it can then be argued that some individuals may then turn to the likes of credit cards to make the impulsive purchase.

'I put the money somewhere I can't get it. So, like, if I got, I've got an ISA, stuff like that, put it in there.'
(P41, male, age 32)

The findings also suggested that leaving items such as credit cards and purses at home were popular as external commitment tactics. However, if this was a rule that the individual followed on a regular basis, then this tactic would also come under Ainslie's (1992) 'personal rules'. This provides evidence that the tactics interlink with each other.

'Don't take your purse out.'
(P37, female, age 69)

'I don't carry my credit card with me anywhere, I leave it at home.'
(P41, male, age 32)

'I gave my wife my cards. Just, I don't think I'm the best at controlling in money.'
(P45, male, 28)

Another finding was that external commitment was seen as a team effort e.g. checking through the online shopping basket and removing items that weren't needed. This would work well for people on a limited budget, however, if both individuals were impulsive purchasers, then this may actually be a way of justifying the unnecessary purchase.

'I think I've done recently online shopping and put stuff in the basket, both of us put things in... and what I've done is I've gone through it again. So do I really need five packets of fig biscuits, you know? So I've gone to the basket to get (them) individually, repeatedly, and taken stuff out... so I tend to revisit the basket.'
(P34, male, age 69)

Personal rules

Theory suggests that if individuals create their own rules, that they may be more inclined to avoid preference reversals. If a 'person could learn to bend his delay function into a less concave shape, he would certainly solve his self-control problem' (Strotz, 1956, p. 179).

Findings from the analysis suggested that leaving the items in the online basket and returning when they were affordable, or when they had given themselves time, was a popular example of personal rules. If they still wanted the item when they went back, they bought it and that if it was out of stock then it obviously 'wasn't meant to be'.

Furthermore, some individuals spoke about giving themselves allowances each week/month which they could spend on what they wanted, but once this was depleted, there weren't usually any other purchases allowed.

'Sometimes I'll just fill my basket online, then like leave without buying. I'll do that in the mornings... if I still want to tonight, then I'll remember.'
(P31, female, age 24)

'I'll come back in a couple of days or I'll come back at the end of the month when I've been paid and if it's still there then it's meant to be, if it's gone its gone.'
(P6, female, age 57)

'I look at myself, like, you know, this week you just have like this much money to spend, you know, like, depending, like, if you go to a grocery store or something.'
(P7, female, age 30)

'I wait for 24 hours to make a decision, before I would just go ahead and purchase it up so that does to really help me in a positive way to maintain my buying.'
(P10, female, age 26)

'Give myself allowances to spend.'
(P10, female, age 26)

'I think I have, like, a limit on what I'm happy to spend on myself. OK. It's almost like a self-imposed rule.'
(P4, female, age 29)

Further findings suggested that some individuals converted the price of the impulsive purchase into hours spent at work to earn that amount. This gave them perspective on how long they would have to work to be able to make the purchase, and then they could decide whether it's worth the time.

'You've worked probably three days for that pair of jeans. Is it worth it?... Put it into a value that I can understand, I know that sounds silly... is that worth two days of you working, is that worth it?... So you have to go to work first, you have to work 15 hours for that, so is that worth your time? I have to give myself that kind of little pep talk sort of thing.'

(P12, female, age 37)

Double checking supermarket shopping was also a personal rule discussed by participants, and asking themselves questions such as 'do I need it?' and 'can I afford it?' were used as personal rules.

'Hang on, do we really need that, you know? Do we really need to waste money on that? And then if we don't need it, take it out. So we do tend to just scan the basket and take things out as well because it's easily done. The kids, they just casually sneak items in and we've taken them out, Yeah, don't need that.'

(P16, female, age 32)

'I ask myself, do I need it? Can I afford it?... So, that's my tactic.'

(P21, female, age 28)

'I ask myself questions, just like, can you afford it, do you really need it, are you going to use it? Some basic stuff really. That's probably it. There's the three questions that I'll ask myself.'

(P39, male, age 29)

Preparation of emotion

The final tactic theorised by Ainslie (1992) was 'preparation of emotion', and this is said to be a behaviour that reduces or stops the emotions that are responsible, to boost the power of the 'smaller sooner' interests. An example would be thinking about how you would feel in the future if you couldn't afford something due to an impulsive purchase you made today. Findings suggested that participants thought about other financial commitments they may have in the future, for example, their car's MOT or the mortgage, proposing that the individuals were internally prioritising their finances.

'I actually think in the long term rather than the short term.'

(P17, female, age 30)

'I say, no, it's my MOT coming up, or something like that. It's my circumstances. I've got some big outgoings coming out and things like that. I will deliberately not start surfing Amazon and websites.'

(P44, male, age 49)

'If I've spent it now I can't spend it on something better in a month's time.'
(P22, female, age 71)

'I think I kind of think more about it now because we've got a mortgage to pay.'
(P30, female, age 29)

An individual spoke about the situation they were in at the moment, that they were working away from loved ones and that any impulsive purchases felt like not only a waste of money, but a waste of the time they are spending away from their family.

'I'm not here to waste money. I'm here to make money. So that that stops me buying a lot of things because I have the money to buy virtually anything I would want to buy out here. I want my money for other things. I don't want to spend out here I want to enjoy it when I'm home. So that probably is my thought process of controlling my impulses here at the moment, just because it's pointless being away if you're just going to waste the opportunity that you're having from being away.'
(P1, male, age 31)

Additionally, the same participant spoke about previously being in debt and not wanting to get back into that situation in the future, suggesting that this is what they thought about when faced with an impulsive purchase.

'So I suppose now, and that's what's happened in my past with spending money and getting into debt, then I think about that. I don't want to be shelling out money every month, paying off stuff that I didn't necessarily need or just wanted at the time for spur-of-the-moment things. It's just life lessons. And I've curbed it a lot as well.'
(P1, male, age 31)

4.4.2 Rachlin's theory to avoid preference reversals

Rachlin (1995, p. 112) proposed that in general 'as we get older we seem to become better at controlling our behaviour' therefore choosing the larger but later rewards e.g. the holiday, over the sooner but smaller reward of a small purchase with the money we should be saving for the holiday. Rachlin (1995) also suggested that some participants didn't have any tactics, that they were internally able to be self-controlled e.g. thinking about the guilt they would feel. Additionally, Rachlin (1995) suggested that some individuals were just impulsive and that nothing would stop the impulsive purchase from happening.

No tactics

During the interviews, some participants spoke about not having tactics to avoid preference reversals. Firstly, some participants who spoke about not having tactics, would just go forward with the impulsive purchase.

'If it's is something I really want, then, something I have fallen in love with, then that goes out of the window.'
(P12, female, age 37)

'I don't think I have a wish to avoid.'
(P13, male, age 69)

'If I want to do it, I'll do it. If I have a thousand pounds to spend, I'd probably spend it.'
(P35, female, age 41)

'I don't really do anything to stop me.'
(P38, female, age 39)

'If something is cheap I have no way of stopping myself from buying it.'
(P8, male, age 30)

Whereas, some participants spoke about not having tactics and just being able to control their impulsive spending urges. They don't think they are impulsive at all. An example of this is that some participants spoke about saving until they had enough to buy what they wanted, with another participants feeling that their lack of impulsive purchasing was internal, rather than having a tactic.

'I can't say any tactics would work. I will see something; I will just save until I got it.'
(P26, female, age 62)

'I don't think I'm a very impulsive purchaser.'
(P4, female, age 29)

'I very often don't have to have a tactic because it's just not, I don't think, it's in my nature to be that impulsive. Because any of my spends, they tend to be quite calculated, I think that's the word I'm looking for.'
(P4, female, age 29)

'I don't buy impulsively as much now.'
(P6, female, age 57)

Finally, Rachlin (1995, p. 112) suggested that as we get older we find it easier to internalize commitment i.e. internal feelings of guilt or worry are much stronger, and that when we are younger our commitment is more external. As we get older the reward for refusing that extra piece of cake is more internal i.e. pride or feeling healthy,

rather than an external commitment and the internal punishment i.e. guilt is much higher.

Whilst reviewing the literature, it can be suggested that Rachlin's theory and Ainslie's theory of personal rules were very similar; that individuals would internally create rules to support the reduction of impulsive purchases.

'Tend to think about things hell of a lot now. Probably too much.'
(P47, male, age 30)

'I ask myself, do I need it? Can I afford it?... So, that's my tactic.'
(P21, female, age 28)

'I ask myself questions, just like, can you afford it, do you really need it, are you going to use it? Some basic stuff really. That's probably it. There's the three questions that I'll ask myself.'
(P39, male, age 29)

'I just talk myself out of stuff, really.'
(P43, female, age 55)

'I start to think about what I can afford, monthly payment, that sort of thing, or when I have money in the bank to pay for it, sort of thing.'
(P40, female, age 33)

4.4.3 Other tactics to avoid preference reversals.

Whilst discussing tactics to avoid preference reversals, participants also discussed other tactics that they used.

These other tactics included creating and sticking to lists which brought about a sense of satisfaction, but some participants did state that these don't always work and impulsive purchases did slip through and that their shopping lists become more open. Findings suggested that creating lists was something mostly females did as a tactic to avoid preference reversals.

Both male and female participants spoke about researching and looking at reviews to justify the purchase rather than impulsively purchasing an item. This suggested that they would have more self-control over the purchase and take the time to look at reviews and alternatives before the purchase is made.

Affordability, budget, and planning was also another tactic that both male and female participants discussed. Again both male and female participants discussed that they would think about previous experiences and how it affected them emotionally and

financially as a tactic to help them avoid an impulsive purchase. Finally, mainly females would speak to other people i.e. asking their opinions as a tactic to avoid preference reversals. However, this could be seen as a way of justifying the impulsive purchase if it went ahead.

Some tactics also linked back to those discussed by Ainslie (1992) and Rachlin (1995). For example P26, P28 and P37 (see Table 20 below) state that they think about affordability and as a rule, they question the purchase and think about whether it is in their budget which links to Ainslie's (1992) Personal Rules tactic.

Table 20 below gives an overview of the tactics that's some of the participants stated including lists, researching and looking at reviews, thinking about affordability, thinking about past experiences and also using other people as a tactic. Table 20 also has a column called 'findings' which provides an overview of the statements made by the participants. For example P39 takes a list and ticks off the items when they buy them which gives them a sort of satisfaction.

Table 20: Other tactics to avoid preference reversals.

P	Gender	Age	Other	Statement	Findings
P12	Female	37	<i>Lists</i>	I'm pretty good, I try food shopping and try to make a list I tick it off as I go. I try not to get sucked in by the buy one, get one free. I do need a list, If I don't have a list I will go bananas.	Importance of lists
P21	Female	28		I do some shopping lists. I started to follow the list more now than before. So, I try to keep to my list and if I buy something outside my list, I try to make sure that I actually need it. Well usually in shops, I try to focus more on the list and even if I like something very much, I try not to buy it if I don't need it or can't afford it.	Lists are used more now than before
P25	Female	76		I always stuck to lists. I still do.	Always had lists
P26	Female	62		I do find making lists for the week so much better.	List make them feel better
P31	Female	24		I've actually got a note on my phone where I've added things. I could have bought but then I didn't because if I see in a month how much the money adds up and how much I could have saved then it will, like, push me to be more careful because I don't like buying expensive things, that I will buy like five small things.	Lists to monitor spending
P37	Female	69		I always have a list. It's a grocery list. I'll have a list of things like that. I get really cross, if I come back without something that I went for if I needed it you know, I have a definite short fuse there, so a list is always good.	Lists to make sure they don't forget anything
P52	Female	43		I am very regimented to what's on my list. I'm quite so regimented and stick to it.	Lists are important
P55	Female	53		I have a list and I don't necessarily have a budget. If I take a list and if I'm in control of the trolley, then that list gets longer and longer. You know, the list is still on the paper but there are other things in it as well. You know, so there'll be additional wine. If I stick to the list, I would probably save a bit every week.	Takes lists but they don't always work
P38	Female	39		I try to, because the list, I can tick it off. I know that makes me feel like a sense of satisfaction it's done.	Sense of satisfaction from ticking off the list
P17	Female	30			I'm quite keen to research things, especially if it's for myself, like, I'm quite like, if I was gonna buy a new Hoover I would, like, do a lot of research on it. I value people's opinion in a review, so I do find something online anyway. I would look at the reviews on it.

P27	Male	60	<i>Researching and looking at reviews</i>	Looking at the reviews.	
P39	Male	29		I'll look, I'll do a little bit of research in my in my price range, you know what I mean?	Research and price range
P40	Female	33		I would look at reviews, but I feel like if it's like a hundred bad reviews and two good, that would sway my opinion, but if the majority are good, unless all half and half, I think well, maybe my opinion is going to be different to everyone else's because everyone thinks differently, everyone has different standards.	Reviews are important but everyone has different standards
P41	Male	32		I'll look at reviews for stuff quite a lot.	Reviews are important
P43	Female	55		I do look at reviews. I do, if I'm looking online, I look on reviews to see, you know, if they are good reviews.	
				I suppose if there were a lot of bad reviews it would sway my opinion. If they were like 95% good reviews and 5% really bad then that wouldn't sway my opinion as there are quite a lot of odd people about really.	
P6	Female	57		I've become very good at researching things.	Researching important
P7	Female	30		I read about reviews. You know, now like, especially like, if it's like, bigger purchases I definitely tried to, like, read the bad reviews.	Read the bad reviews
P8	Male	30		Generally now I research things when I buy it. I suppose it is a tactic it just stops me buying disappointments. If something disappoints me now It's an unintended consequence, like something like the weights tower every time I break my back trying to get strong.	Reviews stop disappointing purchases
P8	Male	30	It's sort of an internal price factor. So if it is too expensive my brain will trigger in and I will have to research it before I commit to it or I wouldn't buy it.	Internal	
			I need to buy something massive. I would rather buy something smaller to save me form the financial stress. So the biggest one I use is chocolates.	Reduced purchases	
P13	Male	69	Now there is a filter. Can I afford it? So it's always something that would, you know, I don't buy on a hire purchase for instance.	Question purchase	
P14	Male	33	I don't think they stop me, just make sure I'm ready to do it, so I do budget. I plan all my finances so I know exactly what I've got. Well, I will plan for certain things. I budget things? I don't think that if I decide I'm having something, I'm having it. But I never spend outside my means. I will always consult a budget to make sure they can afford it.		
P17	Female	30	I suppose, like, more so now as I have got older I budget. So I think budgeting is definitely one of the main reasons. I'm not as impulsive, you know, because I'm obviously, like, having more responsibility, some things, and I try now to		Also linked to preparation of emotions – thinking of the

				save, whereas I didn't. So that's something, I think I try to think in the long run now more than I ever have. Like long term.	future and also linked to Rachlin's more self-Control with age
P26	Female	62		If I can't afford it I don't get it.	Personal rules (Ainslie)
P28	Female	38		I suppose it's just, do I need that? Can I afford it? I think that's the main thing is, can I afford it, you know, is there any money there to actually to buy it?	
P37	Female	69		I've had budgets from pennies to pounds, you know, it just depends. Like I say, you don't, I don't buy anything I can't afford. So I've never really had loads of money. I wouldn't look at something I couldn't afford.	
P1	Male	31	<i>Previous experiences</i>	It's always been a problem for me to be fair because I've never really stopped myself from buying things I want. It's why I've ended up in debt for pretty much most of my 20s. And a fair bit of debt goes up. I've never said no to myself. So I suppose now and that's what's happened in my past with spending money and getting into debt, then I think about that. Well, I don't want to be shelling out money every month. It's just life lessons. And I've curbed it a lot as well.	Never been able to stop and got into debt previously and therefore doesn't want to get into that situation again
P7	Female	30		I had a flatmate, so she was from Malaysia. She was very good at managing stuff. So she told me whenever she goes to like a supermarket, she will take out her cash beforehand, like £20, and then she will go and shop. And she was like, no, this is the only money I have to spend for this outing, you know? And I was like, wow, that really helps.	Experiences through other people's examples
P4	Female	29		I just think that those previous times where I've regretted acting impulsively and just tried to relive how I felt when those purchases didn't go right, and they almost always deterred me from acting impulsively. Try to remember how you felt when it didn't go right.	Thinking about previous bad experiences
P7	Female	30	<i>Other people</i>	I'm trying on a dress, I'm gonna take pictures and send to my sister or to my boyfriend and ask right, do I look nice in this?	They use other people as tactics but can also be seen as a way to justify their purchase rather than stop them
P1	Male	31		Yeah, fiancée, she just stops me buying silly things. If I don't need it. Or, she knows I won't use it. Or anything like that. She just puts my brain back into check.	Someone else is more controlled

P11	Female	51		The tactics I use; firstly talk to my family and friends and that really helps.	Opinions of others
P21	Female	28		I sometimes ask my friends because they usually know my financial situation or what I actually need and they help me to say no I think.	
P4	Female	29		I think sometimes I almost overcompensate for Rob's impulsive purchases. So he's quite an impulsive purchaser. I think I'm not. I don't feel like he's taking it, like, he'll buy often. Say, if I see something and I quite like it, he'll go, oh, buy it. So it's not as if I'm sort of thinking financially, I can't buy something because he's buying something. It's just almost like this. I'll let the impulsive. I'll leave that down to Rob. Being the compulsive purchaser and so be the more sensible one of the two is because I kind of feel like every couple has to have a little bit of dynamic, otherwise you just won't have any money or you won't ever buy anything.	Compensating for husband's impulsive purchasing makes them more self-controlled.
P48	Female	29		I usually just ask my husband, what do you think? Is it something we can wait for? Have a proper look at it, is there something better out there? So he does kind of ground, keep me on the ground with things like that, calms me down a little bit.	Ask partner's opinion to keep themselves more controlled

Source: This study.

4.4.4 Emotions with tactics to avoid preference reversals

Participants were asked to explain their emotions when it came to tactics to avoid preference reversals. It was found that when tactics worked there was a positive emotion, for example, they felt mentally stronger and that they were able to avoid an impulsive purchase if they truly wanted.

'It actually makes me feel, like, a bit stronger, you know, like mentally what I meant, to like, it makes me feel, like, you know, I can stop myself.'

(P10, female, age 26)

'I can bring myself down to earth.'

(P24, female, age 31)

'I think I was shocked as well before because I don't realise it added up.'

(P31, female, age 24)

Some participants discussed a mixed range of emotions, including negative emotions to start with as they would want the impulsive item and felt bad that they knew they shouldn't, but when they realised how much they had saved, the emotion turned positive. P17 feels down when they think about how nice it would be to have something but then they start to think about how they will feel at the end of the year when they were able to save that money which turns the emotion from a negative one into a positive.

'I definitely think at the time it's quite, like, a shitty feeling because you think, wouldn't it be nice to have that? But then I, I do think, like, when you come to the end of the month, or the end of the year, you see that you've saved, you know, as much, and that's going to go towards your holiday. Then you know it. It's a really nice feeling.'

(P17, female, age 30)

When tactics didn't work, the emotion participants felt was sometimes negative, such as guilt due to buying for themselves or just spending money.

'I suppose some guilt know, thinking, you now, I'm buying it just for me and not for anybody else.'

(P22, female, age 71)

'I will also feel guilty because I think, well, it could be another £60 on that list. So I think the lesson has made me feel a bit more guilty about spending money as well.'

(P31, female, age 24)

Finally, some participants understood that sometimes you may just make the impulsive purchase, suggesting that it doesn't matter how strong you are, at some point you will give in to an impulsive purchase.

'No matter how much prepared you are, you will not be able to handle those different kind of scenarios.'
(P7, female, age 30)

4.4.5 Conclusion for tactics

The main finding when discussing tactics to avoid preference reversals was that many participants had more than one tactic and used them depending on the situation. Both theories on tactics by Ainslie (1992) and Rachlin (1995) were discussed by participants. Including those that would avoid certain places they were more likely to be impulsive, think about how they would feel in the future, commit to something such as regular savings, and also have some rules of their own such as budgets. Some participants also discussed that they didn't have tactics and that they just had self-control when they needed it, and that other participants suggested that they didn't have tactics and just made impulsive purchases.

However, supplementary tactics were also mentioned by participants which included creating lists, researching reviews, which is becoming a lot easier with advancements in technology, thinking about affordability and budgets, previous experiences when impulsive purchases have gone wrong emotionally and financially, and also asking other people's opinions.

From the discussion regarding tactics, it is suggested that those participants who have more than one tactic may find it easier to avoid preference reversals as they are able to pick the most appropriate tactic depending on the situation. However, this provides scope for future research into tactics to avoid impulsive purchase.

Whilst discussing emotions, it is suggested that when tactics to avoid preference reversals worked it provided strong positive emotions with some participants stating they felt mentally stronger. Additionally, some participants had a mixture of emotions when faced with impulsive purchases; they felt bad that they wanted to make the purchase but knew they shouldn't, however, once they realised how much they saved the emotion turned positive.

4.5 Self-control

When discussing self-control, the main sub-themes that were developed from the findings included: previous self-control, current self-control, when self-control is not successful, working on self-control, and those that discussed not having any self-control at all.

4.5.1 Previous self-control

Findings suggested that many participants spoke about not having much self-control when they were younger. That if they had the money, they would just spend it and then worry about it later. Many participants spoke about having self-control later on in life, 'as we get older we seem to become better at controlling our behaviour' therefore choosing the larger but later rewards' (Rachlin, 1995, p. 112) e.g. the holiday in a few months' time over the sooner but smaller purchase with the money they could be saving for the holiday.

'In the past, no, not really. If I have had the money, I have just generally bought it if I wanted it.'

(P1, male, age 31)

'So I was really bad in self-control before coming to the UK... my work was amazing, like, my living and my eating was paid for and all my salary I was able to spend it on myself, so that really triggered, like, my impulsive buying like crazy.'

(P10, female, age 26)

'Probably wasn't when I was young, I would just go to Topshop because of course I got the money, I got the cards, just despite everything and until you realised you have no money left and it was three weeks till pay day.'

(P15, female, age 54)

'I didn't have any. I didn't have any until a few years ago.'

(P51, female, age 30)

4.5.2 Current self-control

Findings suggested that there was a mixture of outcomes when discussing current self-control. They either discussed their self-controlled behaviour being successful or not successful.

Successful self-control

Findings suggested that self-control was linked to the tactics that participants discussed to avoid preference reversals, for example, shopping lists. Those that had tactics discussed whether they were successful or not.

'Yes I'm pretty good, I try food shopping and try to make a list, I tick it off as I go. I try not to get sucked in by the buy one, get one free, and all that kind of stuff. So in terms of that kind of stuff I'm quite good but I do need a list. If I don't have a list I will go bananas.'

(P12, female, age 37)

Some participants spoke about how they don't find having self-control difficult, it comes easy to them and that if they don't want something, they don't buy it. This suggests that their self-control was more of an internal behaviour that they may not actually be aware of at the time.

'If I don't want something, I don't buy it basically.'

(P16, female, age 32)

'I think I don't find that difficult.'

(P17, female, age 30)

'I think it comes naturally to me. I think it. I think this is just me.'

(P37, female, age 69)

Additionally, it was found that some participants felt that it was easier to have self-control when they were on their own in shopping situations, linking back to potential influences on their behaviour. Self-control was also successful when it was internal and personal to the individual, for example, asking themselves questions about the need of the item.

'I think if I'm out on my own, like, shopping, I'm quite controlled, I'm quite happily going and leave and not buy anything. Or I'll go and have a look and I end up going home, looking at it and research it before I buy it.'

(P41, male, age 32)

'I say to myself, well, you know, I've already got X amount of jeans, do I need another pair or do I have a pair that's similar enough to this?'
(P46, female, age 32)

'Do I really want it?'
(P5, female, age 19)

Furthermore, external commitment and personal rules were also a way that some participants discussed ensuring a more self-controlled behaviour, and that self-control was also successful due to positive influences and situations.

'I do not go over a hundred pounds on walking into the centre one day, just going for a walk... I can control myself. So that keeps me in check in my self-control level that, you know, like, you only have that much to spend and you don't need it. That all helps the self-control.'
(P7, female, age 30)

'The thing that has made me more, and is giving me more self-control is me living with my boyfriend, definitely, hundred percent, because instead of going out and buying things it's more calculating, there is a bit more of a budget in place.'
(P9, female, age 21)

Unsuccessful self-control

Some participants found self-control hard and that sometimes they just couldn't help but be impulsive in purchasing situations. Participants also spoke about needing items, when in fact these were unnecessary items and were actually a want rather than a need.

'I'm terrible at food shopping as well for having no control, so I think oh I'll get that because I'll do that.'
(P2, female, age 43)

'I don't really need it, I don't think about it again, and if I do really need it I'll go the next day and get it. I really want it.'
(P20, female, age 64)

'If I have some money, it's very hard to control myself. I think that the control I have is when I don't have money.'
(P21, female, age 28)

'I will be like, I am going to get it and the next day, no, I had better not, I had better not. But at the end of the day I will go and buy it eventually. Some days I can go a bit of time, mainly when it's things that are sort of a bit more expensive.'
(P33, male, age 69)

Not wanting their children to miss out meant they would struggle with self-control and therefore a reason for unsuccessful self-control and impulsive purchases. This suggests that if it is an impulsive purchase for someone else then it's more acceptable than if it was for themselves; that's where their self-control failed.

'I guess if it's something for my daughter, I will probably just buy it. I don't have much self-control when it comes to her because again, because of my childhood, I don't want her to ever not have something that she wanted.'
(P46, female, age 32)

4.5.3 Working on self-control

Working on self-control was an important sub-theme as it suggested that the participants were aware that they may have an issue with self-control and impulsive purchasing and were willing to work on their behaviour. Furthermore, Sultan and Sprott (2001, p. 69) supported research by Oatena and Cheng (2006, p. 719) that self-control can be strengthened by repeated self-control exercises. Proposing that if 'individuals learn to strengthen their capacity for self-control through physical or cognitive exercises, they might be able to reduce subsequent impulsive purchases and hence exert control over their responses and purchasing behaviours' (Sultan and Sprott, 2001, p. 69). Again, this also suggests that strengthening self-control is a tactic that individuals could use to avoid preference reversals. Working on self-control could be seen to link to Ainslie's (1992) personal rules where participants spoke about their own rules that they would give themselves to help self-control.

'I went through a stage of buying my son something every time I went out... I do try to now subconsciously think does he need this? Do we like this? Do we need it? Is it going to get used? Is it worth the money? I think that helps massively.'
(P17, female, age 30)

'I actually prefer to shop like 'click and collect'. So that I know exactly what I spend.'
(P24, female, age 31)

'I've definitely made a conscious effort to work on it because not being the best with money in the past, like I don't spend all my wage and then maybe, like, have three days without, which nobody likes.'

(P31, female, age 24)

'It doesn't come naturally to me, so it's something I have to consider constantly, be making myself aware of, of reminding myself of it. It's a constant subconscious effort on my part to have self-control.'

(P38, female, age 39)

4.5.4 No self-control

Finally, for Section 4.5, there were some participants who felt that they didn't have any self-control. This again was a mixture of participants who felt that they just are not impulsive, whereas, some participants just seemed to give up with trying to have self-control and were just impulsive, suggesting that the pull to make the impulsive purchase was too strong to avoid.

'I don't know really, I don't have much self-control really.'

(P23, male, age 41)

'I don't need any self-control... Just don't buy it.'

(P34, male, age 69)

'If I know I can't have something that does make me want it more.'

(P38, female, age 39)

'Something that really fits the bill, then I won't have much self-control.'

(P42, male, age 31)

4.5.5 Conclusion for self-control

During Section 4.5, self-control was split into discussions regarding previous self-controlled behaviour, current self-controlled behaviour, working on self-control, and a discussion regarding findings from participants who stated that they didn't have self-control.

When discussing previous self-control, findings suggested that many participants previously had low levels of self-control in purchasing situations but that this had increased as they grew up, linking to Rachlin's (1995) theory that self-control becomes easier as we get older. With current self-control, findings suggested that having tactics helped their self-control, which included lists, and that being in shopping situations on their own would also increase their self-control. Some participants spoke

about working on their self-control as they knew that they had an issue with impulsive spending and were making an effort to strengthen their self-control, for example, questioning themselves when they were about to make an impulsive purchase.

Finally, some participants spoke about not having any self-control and that it just came naturally to them, whereas other participants spoke about just giving in to impulsive purchases rather than trying to work on their self-control.

4.6 Financial elements

During the interviews, participants were asked to discuss financial elements linked to their impulsive purchasing and self-controlled behaviour. The sub-themes that emerged included savings and other financial elements.

4.6.1 Savings

Within the sub-theme of savings, attitudes towards savings, regular savings, savings goals, and emotions of not meeting savings goals were discussed.

Attitudes

Participants spoke about saving money from small jobs when they were younger. More recently, participants spoke about changes in priorities and wants and needs which have caused an increase in savings and wanting to save. Furthermore, participants spoke about how the satisfaction of seeing their money increase was in some cases stronger than the satisfaction they received from making impulsive purchases.

*I saved pennies and all the coins I could find doing all sorts of jobs and errands for home and neighbours
(P34 male age 69)*

*For the last twelve months, I've started to save and started to pay things off debt.....Now I actually feel like I want to save, even though you're not buying something, knowing that you can buy it if you want it to. It's a nice feeling as well
(P1 male age 31)*

Additionally, participants spoke about the importance having a back-up plan when it came to money.

*Always have been kind of a stickler of keeping just a little bit away I don't like that vulnerable feeling I have had it twice in my life where I have had the rug pulled from under me and I don't like to have that feeling and I have never felt so vulnerable in my life Its kind of dark I can't let myself do that or go there again
(P11 female age 51)*

Regular savings

Regular savings were split into those participants who saved regularly and those who did save but it wasn't a regular behaviour and those who didn't save at all.

Regularly saved

Findings suggested that participants used savings as one of the bills where it would leave their account and deposit in another account on a monthly basis or physically move it as soon as they get paid. This is linked to Ainslie's (1992) external commitment and a way of ensuring that they have savings before they make any impulsive purchases i.e. prioritizing.

'I save it as I get paid it; so monthly.'
(P1, male, age 31)

'Now I use the savings, as in, as one of our bills, like, you know, this is the amount that is going to go into saving, no matter what and then that really helps... I have a fixed amount of money in my savings every month, then that helps.'
(P10, female, age 26)

'I had a standing order from one account, I have got like a, it's actually the account my mum set up when I was 13 so, it's still running, so every month I just have a standing order from my current account into that.'
(P18, female, age 37)

'When I get paid, the next moment, the first thing I do is just that, separate some of my money.'
(P19, male, age 28)

Although participants spoke about saving on a regular basis, some also spoke about how they would dip into their savings if they were easily accessible, suggesting that having fixed-term and notice accounts would be more beneficial to those that have lower levels of self-control.

'If I need that money through the month, for anything, I'll, it's too handy to dip into it.'
(P40, female, age 33)

Savings but not regular

Findings suggested that some participants put what they could aside each month, but not a regular fixed amount. This could suggest that some participants in this category may feel that either they cannot afford to put a set amount away each month or that saving was not one of their priorities.

'If I have a bit left I am going to transfer it to savings.'
(P47, male, age 30)

'It's ad hoc really. It depends what happens, you know. Like if I sell some art I might put that straight in the bank.'
(P49, male, age 59)

'I think, I've got a bit to put on one side. It's not a conscious X amount every month kind of thing.'
(P44, male, age 49)

No regular savings

Findings suggested that some participants didn't have the disposable income to save on a regular basis, some felt that at their time in their life i.e. being retired, that saving wasn't important to them, and others struggle to save for something they cannot see. This final point links back to bundling and that potentially they would be more self-controlled if they had something in the future to save for and broke down the savings process into smaller steps e.g. purchasing a holiday for a year's time and then paying it off monthly.

'I just don't have any money at the end of the month, that's it really.'
(P6, female, age 57)

'I find it really difficult to save for something I can't see. For something that I can't see, if I don't have a reason to, say if I can't see. If I don't have a reason to save then I don't do it.'
(P9, female, age 21)

'I rarely save. I'm not great with saving.'
(P24, female, age 31)

'We just buy what we want when we want. We don't think about it. That's only through sheer hard work. So no, no, I don't save for anything now.'
(P37, female, age 69)

Savings goals

Having savings goals either internally or externally (linked to Ainslie's 'external commitment') may support more self-controlled behaviour. Savings goals were split into those that did have savings goals and those that didn't have savings goals.

Savings goals

Findings suggested that participants mainly spoke about savings goals that would move them up in life e.g. savings for a wedding or a new house, which are quite big purchases. Additionally, participants spoke about saving for a 'rainy day' for example P12, spoke about their savings being for if something breaks whereas P17 stated that their savings were for holidays and they would put aside what they could.

'Currently saving for a wedding, that's my big goal at the moment. Yeah. So we can have sort of a nice wedding, the wedding we want, and not be in debt afterwards. I want to save for a new house as well. So could be an extra deposit on a house. Two more big purchases that you couldn't do without saving.'
(P1, male, age 31)

'I have emergency funding for car things or if something breaks in the house or stuff like that. That's what my savings are for.'
(P12, female, age 37)

'I do generally have something to save for, you know, whether it's a holiday or something for the house or something. Anything I can put aside, I put aside for that.'
(P17, female, age 30)

No savings goals

Some participants didn't have savings goals, and some would just try to save what they could. However, this could suggest that savings weren't a priority, and that they didn't want to be tied into saving a certain amount each month as they would prefer to spend it elsewhere. There were also participants who spoke about having a buffer amount in their account to cover emergencies, but no savings goals.

'I don't have saving goals at the moment, just save. So save as much as you can at the time.'
(P42, male, age 31)

'More of like, I do not want to go under this into this number in my account.'
(P4, female, age 29)

'Together we aim to have at least a few hundred pounds in the joint account left over. Just so, like, in an emergency or something, if the cooker was to die or something like that, but otherwise no. I don't have any personal savings goals.'

(P38, female, age 39)

Emotions of not meeting savings goals and not having emergency savings

During the interview, participants were asked to discuss how they would feel if they were unable to meet any savings goals or ran out of savings in an emergency due to overspending on impulsive purchases. Some of the emotions were very strong, for example, their heart would be broken, they would feel insecure and depressed, suggesting that it would be a massive blow in their life if they were unable to meet a savings goal or not having savings when they needed it the most. During this discussion some participants realised the importance of savings.

'Terrible, I would be depressed. More due to the situation that I put myself in to guarantee the money. If I done that then not being able to save the money that I wanted the specific reason I was doing it for. So it would break my heart. Yeah, I'd be really depressed and really down for a while.'

(P1, male, age 31)

'We will regret it because if we spend the money on something that wasn't urgent it was more than the car but it will be a regret if we can't get it.'

(P10, female, age 26)

'Would obviously feel insecure as you wouldn't have that to fall back on if anything goes wrong. So you know, your health or your car, you know you can't rule out anything, really. So, yeah, it's really comforting when you know you have got that saved.'

(P42, male, age 31)

Some participants stated that not meeting their goal was not an option and also that they were on track to meet their goal and due to events such as Covid-19 and plans such as weddings being rearranged, they had more time to save towards their goal so there was no excuse.

'I know that I will, because a plan, the only thing that would stop me from hitting those targets is if I was made redundant. I am disciplined. Nothing would deviate me because once I've planned it I've planned it. It's a decision made.'

(P14, male, age 33)

'I would be a bit disappointed because I know now we have an extra year so I know there is no excuse to hit the right one. And I think between the two of us I think you

know I've gone part time now, but still seriously, we have a decent salary coming into the house, so yeah there is no excuse really why we couldn't hit it.'
(P18, female, age 37)

However, some participants were not as worried about not hitting their savings goals, or not having savings suggesting that saving was not a big priority for them.

'As long as I have enough to manage on and the bills are paid and we got a holiday I'd be OK.'
(P20, female, age 64)

'Not the end of the world, but disappointed.'
(P22, female, age 71)

4.6.2 Other financial elements

Findings suggest that there were two main elements that were the opposite of each other when discussing finances and impulsive purchasing. These were debt creation including credit cards, and affordability including budgets.

Debt including credit cards

Individuals may find themselves overspending on impulsive purchases and relying on credit cards when they want something that they cannot afford. It was discovered when speaking to participants that credit cards and debt seemed to be an issue that they faced while they were younger, stating that they saw credit cards as free money. Some would rely on others i.e. parents, to pay off their credit cards. Some participants in this category then spoke about how it was a life lesson.

'I was well overdrawn by the time we got married.'
(P36, female, age 72)

'I was running up credit cards. Parents were paying off the credit cards. I was running up the credit cards again. Parents paying off credit cards again. And then I got a boyfriend when I was 22, 23, I think, and he finally sorted me out. I got a loan and I paid things off and paid my parents back, so I've kind of learned, I guess.'
(P38, female, age 39)

'When I was younger, yeah, people send you post, off Barclay card, have you got a credit card? Free money, So it's so easily done. I would happily just go and treat myself and spend £200 on absolutely nothing in particular and because it was on credit it was OK. So, 10 years later I have actually paid everything off and have absolutely nothing to show for it, it's just ridiculous.'
(P12, female, age 37)

'I have had credit cards and stuff in the past and I've ended up using them really stupidly and then I ended up paying a fortune in interest and then had to get a loan to clear them off. I suppose it's just making sure that I don't get into that situation again. It's always just making sure, and it's just I think that I always just try to think about the kids, you know, that's what my self-control is right. I've got to think of the kids and their future. Yeah. That's my self-control.'
(P28, female, age 38)

More alarmingly, one participant didn't see credit cards as being in debt and that credit cards seemed to give them a free pass to buy whatever they wanted.

'I'm not in debt, well credit cards don't really count as debt.'
(P3, female, age 36)

'I just remember getting my first credit card and thinking, now I can buy whatever I want.'
(P46, female, age 32)

Affordability/budget

Affordability and budget were also discussed as a tactics that some participants use to avoid preference reversals. Findings suggested that some participants think about money before they make an impulsive purchase. They don't buy unless they have the money rather than buying on credit, and give themselves a budget.

'I think the other thing that could be is depending on how much money I might splash out on a new pair of shoes this weekend or the other impulsive buys.'
(P18, female, age 37)

'I don't buy something unless I can afford to buy... If I wanted a new sofa or a new TV, I don't buy it until I have got the money for it. I don't buy on credit.'
(P52, female, age 43)

'I spend no more than £50 in a month so that really helps. So that's, like, what I spend like, now on myself, on going out to dinner.'
(P1,0 female, age 26)

Figure 26: Positive impulsive purchase



Participant 26 suggested that if it's something they want then money doesn't really matter. With this particular impulsive purchase, they were influenced by work colleagues and that only once they had paid the extra money did they look up reviews which they should have done first as it made them unsure about the purchase. However, they were happy they kept the product and reiterated that if they wanted something then the extra cost doesn't matter.

'I was talking about it with the girls at work and I was thinking about pyrolytic ovens. So I had a word with them (kitchen designers), and they said, yeah, that's an extra £300, and I went, doesn't matter. I want to buy one. So I paid extra for this, then I read the reviews and was wondering if I had done the right thing... But no, I've stuck with it and I am glad I did. But it was a bit of an impulse thing. Yeah. Influenced by someone at work. I think it was because, I was having a new kitchen, it was probably the last new kitchen I have and I wanted it done properly so I thought why not, if that's what I want I'll have that. That's an extra £300 and I went, doesn't matter. I want to buy one.'
(P26, female, age 62)

4.6.3 Conclusion of savings and other finance elements

During Section 4.6, findings suggested that attitudes towards savings have changed for some participants over the years and that they want to save as their priorities have changed and that having a financial backup was important. When asked about regular savings some participants stated that they treated savings as another bill which went out of their account each month into a savings account. However, some participants mentioned that they would sometimes dip into their savings suggesting

that fixed-term savings would be more beneficial for those who have less self-control. There were some participants who spoke about saving but not regularly, and also participants who stated they didn't save at all. There were mixed reasons which included not seeing it as a priority or that they didn't have money left at the end of the month, which may be true for some participants but for others it was the impulsive purchasing that stopped them from being able to save every month.

Participants who spoke about having savings goals mentioned quite large goals such as weddings and buying homes, while other participants who didn't have a goal stated they would just save what they could.

Finally, emotions of not meeting savings goals were varied with some having very strong emotions if they were unable to meet their goals i.e. heartbroken. Additionally, some participants stated that not being their goal was not an option and that it was top priority, and other participants didn't seem worried i.e. not the end of the world, suggesting low priority.

4.7 Other findings

4.7.1 Covid-19

On the 23rd of March 2020, the UK went into lockdown due to Covid-19. This meant that many stores closed for instore purchases and went to online purchasing only. Whilst discussing impulsive purchases with participants, it was suggested that the impact of Covid-19 reduced some impulsive spending for many people as they preferred to shop instore. However, for others, impulsive purchasing increased as many participants spoke about online purchases not feeling like they were spending money.

Increased impulsive purchases

Findings suggested that due to Covid-19, many participants would spend their money elsewhere rather than saving their money.

'Lockdown has cost me a fortune because I can't spend it on takeaways, so I spend on other things instead.'
(P14, male, age 33)

Participants also spoke about increased boredom due to being in lockdown and that they would spend their time looking online, which in turn increased their impulsive purchases, which some participants preferred.

'I think boredom as well. I think especially now I'm sure there's going to be, I think, a lot bored people clearly over the last few months, you know people just sat at home just home buying stuff, you know, cause you're just flicking through Amazon looking at stuff.'

(P44, male, age 49)

'Now I do a lot of online purchasing because due to this Coronavirus thing we are trapped in the house we cannot move out into the malls or shopping places, so I do most of my shopping online, everything, even like kitchen accessories, groceries, clothes, food items, everything I do online. I am satisfied about this. the online thing really works for me.'

(P54, female, 30)

The Covid-19 lockdown also caused some participants to increase their impulsive purchases for others due to the worry that they would miss out if they waited.

Figure 27: Positive impulsive purchase



Participant 4 was worried about the lockdown and how this would affect her young son and the opportunity to safely take him outside to play. They purchased the item after feeling rushed to do so just in case other parents had the same idea and the item went out of stock. It was cheap and therefore the fact that it was a bargain and that they felt rushed due to effects of Covid-19 were influences on the purchase.

'So when this quarantine stuff kicked in, I knew we weren't gonna go to the park anymore. We weren't going to go to soft play. And so I really very quickly decided because, you know, we didn't know what was gonna happen to the postal service or anything like that. We didn't. Well, obviously, the toy shops are closed down. So I very quickly wanted to get that in our house. So, I knew it was gonna be one of these slides. I kind of saw that it was cheap. And thought I need to buy this quickly before they sell out, which I don't know if they did sell out. And that was my thought that they were going to sell out of these things.'

(P4, female, age 29)

Decreased or more thought into purchases

Some participants also spoke about their impulsive purchases decreasing due to Covid-19, or that they would now put more thought into their purchases and would ask themselves questions about the motive of the purchase. It was also suggested that reduced income due to Covid-19 was another factor that reduced some participants' impulsive purchasing, and also their ability to save.

'I think this lockdown has helped me. I am kind of analysing, like, do I really need it? Do I really want it? Is it essential? You know that kind of thing... Financially at the moment I have lost two days.'

(P11, female, age 51)

'With the whole lockdown situation and 80% salary, saving is not an option right now, so now I've parked all that for a little bit.'

(P12, female, age 37)

Findings also suggested that some participants increased their tactics to avoid preference reversals such as writing lists and planning purchases, which didn't happen before the Covid-19 lockdown. Furthermore, participants spoke about prioritising their purchasing, and that due to lockdown they have now realised that they don't need to spend so much on items that they don't need.

'Previously if I want something I'll buy it, I've never had lists till the lockdown, since the lockdown I've been doing a weekly shop. Planning my meals. So I do find it better.'

(P26, female, age 62)

'People are starting to think, what are actually essential items? Like, we can stay without, like, 20 pairs of shoes and 20 dresses.'

(P7, female, age 30)

4.7.2 Different era

A few of the older participants spoke about the difference between their purchasing and money as they grew up compared to now. It was suggested that impulsive buying wasn't the thing to do when they were younger, or when their parents were younger, which was mainly due to a lack of money within the household suggesting links back to parents being strict with money. This linked back to those participants who also felt that social media and buying online were more generational things and not something that they would do.

'There wasn't much impulsive buying. Things were very different than, you know.'
(P55, female, age 53)

'I think it was a different era. I suppose they (parents) were more careful with money.'
(P38, female, age 39)

4.7.3 Changes in impulsive purchasing and emotions

Whilst discussing their emotion when it came to impulsive purchases, participants were also asked how they felt their impulsive purchasing and emotions had changed over time. Many stated that their emotions had changed into more positive emotions and suggested a sense of maturity in their emotions and that they didn't get as excited as they used to with their impulsive purchases, with some participants feeling like they didn't deserve to make the impulsive purchase.

'Not as excited as I used to because I feel more guilty spending money on me now... You feel that money should be spent more on the family than spending it on yourself.'
(P16, female, age 32)

'If it's something like a new Hoover or something, I have to really, really need it. Or like I will go to the ends of the earth to wear something out to buy it. All right. And then for myself, I will try and find the cheapest option, or I will have to very badly need it, and it can go on for months, like getting to a point where I'd feel like I don't deserve it.'
(P17, female, age 30)

One participant also spoke about how due to being less impulsive now with their shopping, they actually enjoy their purchases more as they are not full of guilty emotions.

'You feel less guilty if you can manage your shopping. I feel like I enjoy my purchases more.'
(P7, female, age 30)

Participants also spoke about emotions being one of the influences into making impulsive purchases. Participants spoke about impulsive purchases as 'pick-me-ups' when they were feeling down or even bored. Whereas, some participants impulsively purchased when they were in a good mood and some felt that they impulsively purchase less when they are in a good mood.

'You seem like a bit down about something and you need something just to cheer you up I suppose... I think emotion can have a huge effect on the way you buy stuff.'
(P28, female, age 38)

'I don't spend as much when I am happy because I feel content and don't need to change anything.'
(P40, female, age 33)

'I think, I'll buy that, it will make me feel better, or I think boredom as well.'
(P44, male, age 49)

4.7.4 Returning items

Buying impulsive can cause financial stress, therefore, participants were asked about whether they would return impulsive purchases or exchange them for something they needed. It was found that some participant saw returning items as a hassle, especially now that the UK is in lockdown making it harder to return items to the store. Although some online stores were making returning items easier i.e. they would send a collection service or they have increased drop-off points reducing the hassle to return unwanted impulsive items. Other findings suggest that some participants find it hard to cancel services which they have purchased impulsively e.g. insurance, and TV packages due to what they felt would be hassle.

Findings suggested that there were more excuses not to return impulsive purchases e.g. hassle, stubbornness, than reasons to take items back, and that the only reason participants would return impulsive purchases was if they were broken or not good quality.

'Sometimes the stuff is not of good quality and then I have to return it.'
(P54, female, age 30)

Hassle

Returning items seemed to be too much hassle for some participants, which suggested it was more of an excuse to keep impulsive purchases.

'I have bought clothes and I have not liked them when I have got them home and I couldn't be bothered taking them back... I just didn't bother, I just left them in the wardrobe.'

(P20, female, age 64)

'I'm not very good at cancelling things once you have them. I'm not very good considering I'm careful in other ways, probably because it's a hassle. It's hassle to cancel things, isn't it?'

(P43, female, age 55)

Figure 28: Negative impulsive purchase



Participant 25 spoke about their impulsive purchase only being a small cheap item and therefore the hassle of returning the item was greater than the reward of the money returned. This suggests that there is a threshold that people reach where it may actually cost more in terms of time and effort to return an item for a refund. However, this is adding to overspending and the only benefactor of the purchase in the short term is the seller, as it would be very unlikely that Participant 25 would repeat the purchase in the future.

'Too much hassle, not worth it, they weren't expensive.'

(P25, female, age 76)

Figure 29: Negative impulsive purchase



Participant 53 suggested that in normal circumstances they would return the item, but due to Covid-19 and the lockdowns that it was too much hassle to return the unwanted impulsive purchase. This suggests that Covid-19 has had an effect on increasing spending on impulsive purchases due to the lack of ease of returning for a refund.

'Because I just can't be bothered... I usually do. But I think it's because of the lockdown and having to mess about with stuff, you know what I mean? It just takes longer.'
(P53, female, age 60).

Sell on

Findings suggested that rather than returning impulsive purchases, some participants would sell the item on, suggesting that they may have missed the return window. It was interesting to see that it was the male participant who spoke about selling the items on rather than taking them back to store, suggesting that they were more comfortable selling the items on rather than returning to store. This also linked back to some male participants suggesting that they are more comfortable buying online than in store.

'I won't send it back, but It will be on eBay for sale. If I don't use it or whatever, I'll push it on. I bought a drone a couple of months ago, I used it, didn't really like it, it wasn't fast. So, I put it on eBay and sold it and got my money back.'
(P41, male, age 41)

Stubbornness

Stubbornness was an additional reason why some participants didn't want to return the impulsive purchase, which was also connected to feelings that they deserved the purchase.

Figure 30 – Negative impulsive purchase



Participant 17 stated that the impulsive purchase was a rushed decision, that they suddenly thought they wanted to buy themselves something due to having a bad week in work. This suggested that emotions were an influence on the impulsive purchase.

Those Dr. Martens; just one day I'd had a s**t week in work and I just thought f**k it I'm going to go out and buy myself something.'
(P17, female, age 30)

This impulsive purchase turned into a negative impulsive purchase due to their partner not liking the product and being quite insulting about the way they looked. Due to their stubbornness, Participant 17 internally told themselves that this was a purchase for themselves and refused to return the item due to their partner not liking them, and the consequence of this is that they have never been worn. This suggests that this participant in particular is influenced by others' opinions.

'You look like a butch lesbian. And I was right, and as soon as he said that, I was like, to be honest I do like them, if he hadn't have said that maybe it would have made me wear them, because I do like them but I have always got that in my mind now that's

impacted on how I feel about them. More so than how I did feel about them... It was more like a stand. No, I'm not taking them back because you've said they don't suit me and I'm gonna have them, I was going to have them, I think. I think it's more the reason, I was like, no, I bought myself something, you know, and I'm going to stick by it. I'm not taking them back... It was an impulsive buy and it was negative in part because the actual fact they actually were a waste, you know, like never worn them.'
(P17, female, age 30)

Participant 17 was initially feeling positive about the impulsive purchase, but that other people's opinions made the purchase into a negative one that was never used.

4.7.5 Emotion before, during and after the purchase

Participants were also asked to discuss their emotions before, during and after the impulsive purchase whilst discussing their photos.

Figure 31: Positive impulsive purchase



Participant 7 spoke about the situation they were in, being on their own during the Black Friday sales. They knew they didn't need the item but were worried about missing out on a bargain. They originally felt bad about the purchase as for them it was quite expensive and that they would only benefit if it turned out to be a positive impulsive purchase, suggesting guilt was also an emotion they were experiencing. Participant 7 mentioned that they felt better once the item had arrived.

'I was in my own room and I was just by myself, you know, and because Black Friday... Amazon is giving this offer with Fitbit you know, so much reductions, if you want to buy it now is a good time. So maybe I didn't need it at that time, but maybe I would have been OK buying it in a week or two later. I knew that I wouldn't get this offer again because Black Friday sales are really good, especially with electronics, you know, so I was, like, I really need this one right now so and I bought it. I was like gone money, you know, got like sixty eight quid gone or something like that, but once it arrived I felt much better. You know, so it's hard to, like, do that buy button, you know, like think about it but I was also conscious of the fact like, you know, this is going to have a positive impact on nothing other than my health, you know. So I was like, OK, take it in a positive way. We'll see how it goes.
(P7, female, age 30)

Participant 7 was asked how they felt now about the purchase as the researcher wanted to enquire the impact that this impulsive purchase had had on their life, as originally they felt a mixture of positive and negative emotions during the purchase. They stated that the impulsive purchase was actually one of their best impulsive purchases they had ever made. The item makes them think about their lifestyle and also that they were happy about the purchase being on offer, even though it meant they were rushing the purchase due to fear of losing a bargain.

'I feel really good about it. Honestly, like this is one of my best impulsive buys, I think it makes me exercise every day, and because I'm not there are a number of features for me. So the features also fall with my lifestyle. So it does make me feel like, I feel really good, the fact that I bought it in the sale you know, if I would have bought it two weeks later, the price would have increased by £20. So I feel really good about it as I got it at its lowest price, and I'm really happy about it. So it's really positive.'
(P7, female, age 30)

Participant 7 was also asked if this positive impulsive purchase influenced any other impulsive purchases and they suggested that if it was to do with exercise then they would be more tempted not only due to this purchase, but the psychological benefits associated with exercise.

'I would not hesitate to buy more stuff, you know, especially when it comes to exercise. This one has actually given me a smile, you know, like, oh, positive feeling at the end of the exercise every day. I also feel like because it is related to exercise, I feel better after doing it. I think that, you know, psychologically it plays a role in saying that it's OK to sometimes impulsive buy, so next time I will impulsively buy.'
(P7, female, age 30)

This suggested that memories of positive emotions from an impulsive purchase may be strong enough to influence this participant in particular to impulsive purchase in the future.

Participant 7 went on to discuss their second photo, which was a negative impulsive purchase. They stated that they were actually influenced by a friend to buy these and were quite happy about the purchase before they had arrived as it was going to support them leading a healthy lifestyle.

Figure 32: Negative impulsive purchase.



'I bought it, a friend recommended them so, you know, I thought it can't go wrong. You know, we are friends and you're very close friend of mine recommended and she uses it. She was actually using it and that's when I asked, like, what is this? I felt good about buying them. You know, I was like, OK, now I'm going to go running. I'm going to have some time to myself, you know, even like going off for a walk or something, you know? It gives you good feelings in the sun and all.'

(P7, female, age 30)

Participant 7 tried the item numerous times before deciding it was a negative impulsive purchase. She suggested that she started to feel guilty about rushing into the purchase and not wanting it to be a waste of money as they were unable to return the item due to hygiene reasons. However, the negative emotions were not as strong as the positive emotions i.e. 'it did not give me what I really wanted out of it'.

Lack of emotion during the discussion of the negative impulsive purchase suggested that emotions from previous unsuccessful impulsive purchases may be

enough for this participant in particular to use as a tactic to avoid preference reversals in the future.

'I tried them a couple of times because at first I was like maybe new, you know? That's why you're not getting used to it. Yeah. So I thought, let me first use them a couple of times and different scenarios. I tried them sometimes while going to visit my boyfriend as well on the train. I didn't have good feelings in the sense that this, even after so much of use, it did not give me what I really wanted out of it.'
(P7, female, age 30)

When discussing their emotions just before they made the impulsive purchase, some participant's spoke about excitement, that they could imagine themselves using the item.

I was excited because I wouldn't need to prepare it I could just pick it up and play it I could imagine myself being a good guitarist
(P8, male, age 30)

Other participants spoke about feeling down and that they knew this impulsive purchase would cheer them up.

I was feeling really down, and I knew what would make me feel really better and that was what Dungarees
(P9, female, age 21)

Whilst discussing emotions during their impulsive purchase, the excitement was still there and they couldn't wait to get it home.

Then they were like are you sure because its like the most expensive one in here about £400 +. So, I was like yeh yeh I'm OK I'm OK with this and I was excited when I got it home
(P8, male, age 30)

On the other hand, some participants spoke about a sense of worry about the impulsive item, but this did not deter them from making the purchase.

I was really worried I thought I was going to be like a toddler.
(P9, female, age 21)

When discussing their emotions after the purchase, it was clear that these impulsive purchases had positive outcomes as some participants stated that they used the item often suggesting that they had gotten their money's worth out of the purchase.

So happy really. I still pick it up, I'm not so good at playing it but I am getting better because all the times I have picked it up and played it. It just nice to if I 'm bored to pick

it up and play a song that I have played hundreds of times before. Or I just start try and learn a new one. And it's just sitting at the corner of my room Just waiting for me to play it again
(P8, male, age 30)

I haven't taken them off and they have been here two weeks
(P9, female, age 21)

However, when discussing emotions before, during and after an impulsive purchase that turned out negative, there were a different range of emotions as to be expected but the emotions for most participants started off positive.

I was totally taken by the fact that he seemed to really enjoy this teddy bear, not thinking, where are we going to keep this giant in a tiny house that is already overrun with toys
(P4, female, age 29)

However, when it came to making the purchase, doubt seemed to set in which should have really made them stop and re-think the purchase but because their child was happy, they dismissed the negative feeling creeping in.

I thought I could tell it was stupid. I could tell it was a silly purchase. But my son's reaction to him just kind of soften me a bit. I didn't think that the long-term consequences of having to deal with this giant stuffed animal in a room that was already so small. But I was happy, you know, I didn't think about it that much. I could tell it wasn't a good idea, but I wasn't upset that we were buying. And I was fine with it because Walt's reaction to him was so sweet.
(P4, female, age 29)

It was once they had taken the impulsive item home, they realised it was a big mistake and that they should have listened to their emotions more in the store. Elements of regret and questioning their behaviour started to show. Additionally, they state that they would feel wasteful if they were to get rid of the purchase which could suggest they felt stuck with the item.

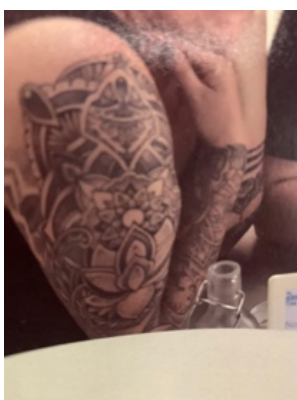
Just a huge mistake. It was when we bought the house that my mood about this bear changed a bit from being one of kind of neutrality to just what have we done? We haven't had him that long. And so I feel it be really wasteful to get rid of it. But I so much regret. I really regret it.
(P4, female, age 29)

Hindsight

The saying goes, 'hindsight is a wonderful thing' and many participants spoke about looking back at what they would have done differently.

Findings suggested that those participants discussing hindsight wished they had saved money, that they wouldn't make the impulsive purchase again if they could go back in time. However, looking at the findings as a whole, these participants very rarely made changes to their impulsive behaviour i.e. increased their savings and/or worked on their self-control and tactics to avoid preference reversals.

Figure 33: Negative Impulsive purchase



Participant 12 spoke about enjoying their tattoos and that they felt the behaviour turned into an addiction because of how they made them feel cool and empowered.

'I quite enjoyed the feeling of it which is probably why I went back and got more and more but it did turn into a sort of addiction... I felt like I had done something really cool... I'm not sure who I was trying to impress, no one in particular, but really empowered by doing it.'
(P12, female, age 37)

However, as they got older, their enjoyment of tattoos faded and the regret started to kick in. This was strengthened by what Participant 12 thought were other people's opinions and how they were perceived i.e. self-consciousness, which led to a regret of the tattoos. They stated that if they were to go back in time, they wouldn't get them done again – hindsight, mainly due to how the tattoos are going to look in the future.

'It's just, people look at you in a different way when you've got an excessive amount of tattoos, there is an expectation or a personality thing if you like, and especially in the Fire Service we constantly had to wear uniform, and especially little short-sleeved

(shirts), and it didn't bother me but I could see it bothered other people. There was a kind of stigma, don't worry I can still work and so I can still do my job and I tell the person that sits next to me don't worry it's not infectious, OK, but I felt the negativity from it... I don't like the presumption about the type of person I am because of them. I wouldn't do any of it. No, no, no, no, I'd probably have one or two but not to the excess. I know you don't consider it but I'm going to grow up, I'm going to be a 60-year-old woman with two full sleeves that's not a thing is it.'
(P12, female, age 37)

Participant 33 impulsively bought a campervan; it was meant to be used for family trips away. However, they have had endless trouble with it and spent a fortune trying to fix it. This led them to wishing they had just hired one for their family trips away as this would have saved them the repair bills as they would have just given the van back if it broke – hindsight. Others implied that just thinking back and what they could have spent the money on, gives them a negative feeling.

'What I should've done really is just gone away for, like, a couple of weeks a year, like a week on two different occasions and just hired somebody else's campervan. Although it cost more for the week, if I was to think about what it cost me over the last two years, would it be cheaper, just when I wanted to use a campervan, just to hire somebody else's instead, and just give it back if it breaks and they could fix it?'
(P33, male, age 49)

'I do look back now and I do cringe and think, Jesus, of all the things I could have spent money on, you know, and that was like such an impulse. It just makes me cringe. So all the things I could spend that money on. Looking back now why didn't I save that money?'
(P2, female, age 43)

'Over the years you would look back on it and think of how much money you have wasted and what you could have done instead.'
(P8, male, age 30)

Figure 34: negative impulsive purchase



Participant 1 suggested that they wished they had waited to make the purchase as it was a rather large impulsive purchase just because they thought it was the right thing to do at the time. The impulsive purchase was unable to be returned and in fact they were tied into the purchase for five years with a large buy-out penalty. It could be suggested that it was the large buy-out penalty that caused this impulsive purchase to originally be a negative one. Their negative emotions at the start were very strong, describing it as 'a bit like hell'.

'Afterwards it was a bit like hell. I kind of wish I waited, it was just the feeling that I had afterwards. Like, I should have waited. Realisation that I had to make monthly payments and all that sort of stuff. And it wasn't the free money I had before. But I guess that's the sort of thing that anyone would get when they were buying their first house. That's a big commitment, I just wish I had waited. I think it was just my younger feelings. Just wanted things sooner. Right now, I'm happy with the house. Looking back, it was the right decision but I did have a few years of feeling negative. Now that I am older I don't. I was tied into a five-year mortgage and it was too expensive to buy out. Happiness, then dread, then regret, then comfort with your own space and then happiness again.'
(P1, male, age 31)

While discussing the impulsive purchase, Participant 1 had a mixture of emotions when they first made it. They suggested this was due to them being young and that it was a large commitment that although they were financially ready for, they may have not been mentally ready for. As they matured, they appreciated the impulsive purchase a lot more turning it from a negative impulsive purchase to a more positive one. However, this has not stopped them from making other impulsive purchases, although they have been a lot smaller than this one. Findings discussed previously also suggested that this participant has now changed their priorities from impulsive

purchases to more saving and planning for the future. It could be suggested that the strong negative emotions from this large impulsive purchase and the fact that they had previously gotten into debt caused them to make some changes with their spending habits.

4.7.6 Conclusion of emotions before, during, and after the impulsive purchase

When discussing emotions before, during, and after the impulsive purchase, it was found that participants mainly had a positive emotions when they were first looking at the impulsive purchase, sometimes this changed to a more negative emotion as doubt started to enter their head, but after the purchase this either resulted in a negative emotion if the impulsive purchase was regretted or a positive emotion if the impulsive purchase was a positive one. However, it was also discovered that hindsight was also an important finding. Many participants spoke about what would happen if they could go back in time and make changes. However, this did not affect future impulsive purchases. This suggests that if those participants who struggle with impulsive purchasing actually took the time to think about other impulsive purchases they have made and how they feel about them now, then this may also be a tactic to help them strengthen their self-control in the future. Hindsight may also be a lesson that they can pass down to the younger generation/children in the future to help them control their impulsive purchases.

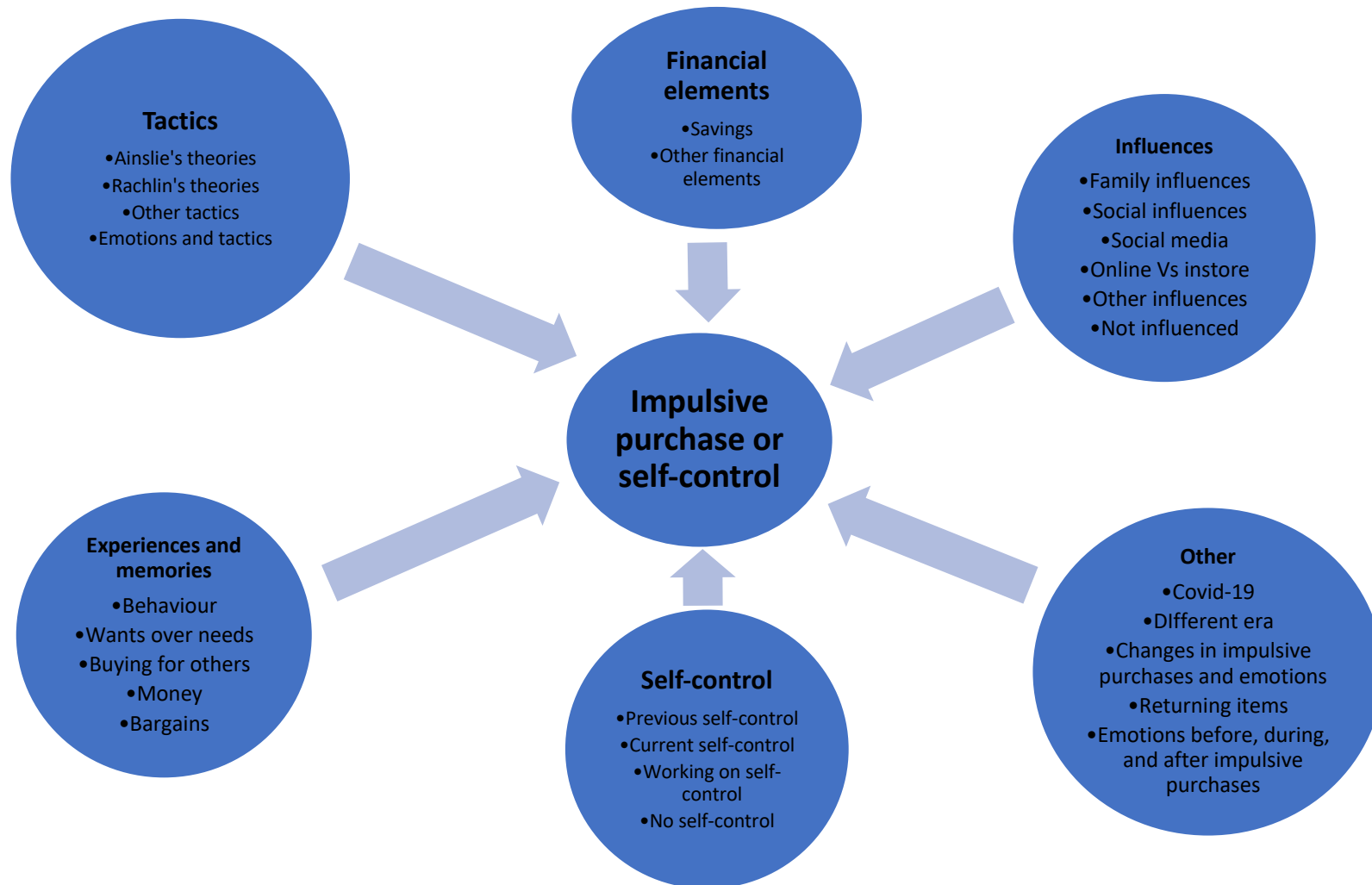


Figure 35: Themes and sub-themes discusses in Chapter 4.

4.8 Summary of chapter

Chapter 4 has highlighted the main findings from the exploration of impulsive buying and self-control presenting a unique theoretical lens using the Behavioural Perspective Model, looking at experiences, memories, emotions, influences, and tactics. This thesis acknowledged the gaps in holistic understanding of consumers' impulsive buying reasonings and aims to bridge some of these gaps by arguing that it is important to understand consumers' subjective reasoning for their impulsive buying behaviour.

In addition, this chapter highlights that consumers have different memories and experiences which mould their current impulsive behaviour, that consumers are influenced by different things in different ways; some consumers are influenced by family, friends, and social media, and some consumers are not influenced at all. Moreover, findings suggest that some consumers struggle with being self-controlled when faced with impulsive purchasing situations, and some consumers work on improving their self-control. Moreover, some consumers have tactics to avoid making impulsive purchasing decisions and some consumers don't have tactics for a variety of reasons. This chapter also highlighted other important elements such as debt, lack of savings motivation, and the attraction of bargains, that have an effect on a consumers' impulsive purchasing behaviour.

The next chapter presents the discussion of the findings and how the research contributes to the growing literature on impulsive buying and self-control offering new insights into the phenomenon.

Chapter 5

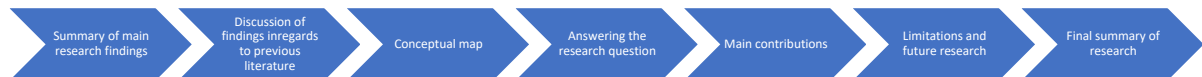
Discussion of findings

5.0 Introduction

The aim of Chapter 5 is to discuss the key findings of this research thesis and indicate how the findings link to the existing literature on impulsive purchasing and self-control. The research question was set out in Chapter 1 of this thesis and the aim of this discussion is to indicate how the findings assist in answering the research questions, the research objectives and fill gaps found in the current literature on impulsive purchasing and self-control as detailed in Chapter 2.

Section 5.1 presents a summary of the findings, and following this, a discussion of the main research findings linking to the theoretical lens using the Behavioural Perspective Model, looking at experiences, memories, emotions, influences, and tactics in light of the previous literature (Chapter 2) is presented in sections 2.5 to section 2.8. Figure 35 below, presents a roadmap for Chapter 5.

Figure 36: Overview of Chapter 5.



Source: This study

5.1 Summary of main research findings

The objective of this research was to explore consumers' subjective reasoning for their impulsive buying behaviour and their self-control, by using the Behavioural Perspective Model as a lens to specifically look at experiences, memories, emotions, influences, and tactics associated with impulsive purchasing.

By focusing on collecting qualitative data through in-depth interviews and photo elicitation, personal experiences and memories of individual consumers was gathered to enable this research project to answer the research question and find out how different influences affected impulsive buying either in a positive or negative way,

and if so, how consumers worked on their self-control and also what tactics to avoid preference reversals are used by consumers.

Participants that took part were between the ages of 18 to 76 from a variety of backgrounds and employment statuses, which is presented in more detail in Chapter 3 and Chapter 4 of this thesis.

By analysing the interview transcripts, an in-depth understanding of personal accounts of impulsive buying and self-control was gathered. Table 21 below, presents the main themes and sub-themes that were discovered through an abductive theoretical approach as some themes and sub-themes were developed from the data and some from the review of the literature review. (themes are in bold).

Table 21: Themes and sub-themes developed from analysis of the data.

Topics	Theme
1. Experiences and memories	Behaviour – negative behaviour, repeated behaviour, independence, rushed decision. Wants and needs Buying for others Money – lack of control, strict parents, own money, careful with money, debt. Bargains
2. Influences on impulsive purchases	Family influences – positive family influences, parents, siblings, negative influences. Social influences – negative influences, positive influences, mixed influences, personal influences. Social media influences – positive influences, negative influences. Online Vs Instore – more impulsive online, more impulsive instore. Other influences Not influenced
3. Tactics to avoid preference reversals	Ainslie’s tactics Rachlin’s tactics Other tactics Emotions and tactics
4. Self-control	Previous self-control Current self-control – successful, unsuccessful. Working on self-control No self-control
5. Finance elements	Savings – attitudes, regular savings, savings goals, emotions of not meeting savings goals. Other financial elements – debt, affordability and budgets.
6. Other findings	Covid-19 – Increased impulsive purchasing, decreased impulsive purchasing. Different era

	<p>Returning items – hassle, selling on, stubbornness. Emotions before, during and after – hindsight.</p>
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Source: Findings from this study

The next section presents a discussion of the key research findings, linking to the literature to assist in answering the research objectives and the overall research question.

5.2 Discussion of key findings

This section discusses the key findings which are related to the research question and research objectives which are presented in Chapter 1 of this thesis.

5.2.1 To develop an understanding of participants' historical impulsive purchasing experiences leading up to the current day (RO1)

Skinner (1938) argued that to understand a person's behaviour we must first find the actual cause of their actions. Therefore, when discussing experiences and memories, the main themes that derived from the analysis of the data were behaviour, bargains, wants and needs, buying for others, rushed decisions and money.

Diagram 2 Below is a figure that presents an overview of the themes and sub-themes developed from discussing participants' impulsive purchases experiences. From diagram 2, it can be seen that many of the themes and sub-themes are evident within more than one age range, suggesting an overlap of experiences.

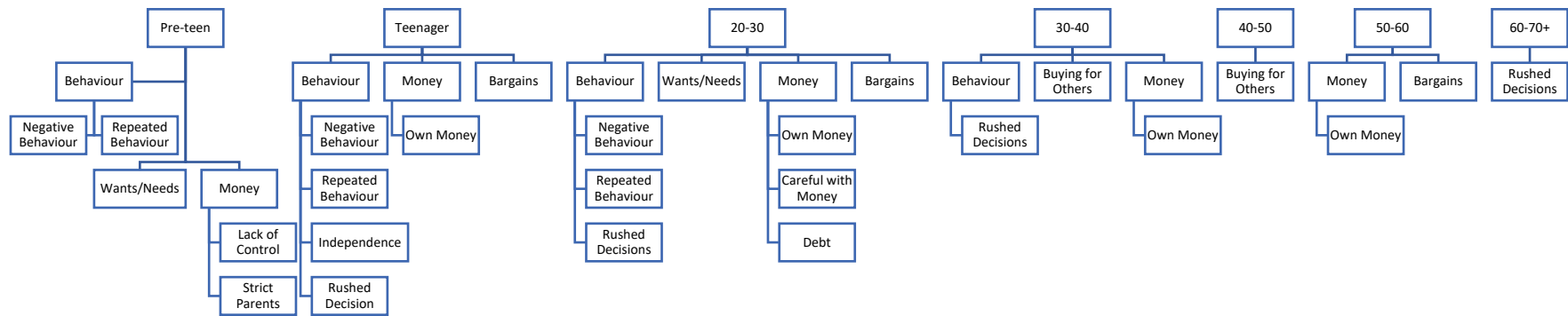


Diagram 2: Overview of themes and sub-themes developed from discussing experiences and memories.

Pre-teen: During the pre-teen years, findings suggest that participants felt a lack of control over their wants which caused some negative behaviour. For example, they would have to ask their parents to make the purchase on their behalf, and if this was not granted, their behaviour became quite negative. This suggested a lack of understanding of money and finances in general, which may have impacted the parent's decision to make the impulsive purchase, for example not moving forward with the purchase due to being able to afford it which in turn caused bad behaviour of the pre-teen. It was only once they understood the concept of money and the struggles their parents may have faced that they regretted their pre-teen behaviour and felt some sort of guilt when thinking back at their behaviour.

There were some participants that spoke about having strict parents that would make them do chores for money, and some parents would have a say in what they would spend their money on to possibly to ensure it wasn't wasted and a more thoughtful purchase. This was seen as a learning curve for some participants and that this lesson in the value of money stayed with them causing them to be more thoughtful with purchases as they grew up. However, this caused other participants to be much more impulsive as soon as they got some sort of freedom for example more money through work. This suggests that despite lessons on the value of money by their parents, many individuals still lack self-control once they receive the freedom to spend their money as they wanted. Furthermore, findings suggested that it was the lack of impulsive purchases being granted by parents that caused some individuals to be more impulsive when they were older. Additionally, participants spoke about feeling like they had missed out when they were younger and, in a way, felt that they deserved the impulsive purchases later in life.

During their pre-teen years, findings also proposed that when they were given money and more independence, they would repeatedly make impulsive purchases, suggesting that the impulsive purchase caused a positive emotion, and they would then repeat the purchase. This linked to Skinner (1938) in that positive responses from purchases increased the possibility of the behaviour being repeated.

When discussing their impulsive purchases in their pre-teen years, participants spoke about their impulsive purchases as more of a need, when in fact they were actually a want. Cost and other factors were not thought about and they would insist that this impulsive purchase was a need. Skinner (1974) argued that needs create a positive response and that if this is not met then there may be a negative consequence

i.e. bad behaviour which was discussed by participants as an outcome of not getting the impulsive purchase from their parents what they wanted.

Teenager: Similar to pre-teens, when participants discussed their impulsive buying in their teenage years, they spoke about being defiant (a negative behaviour). Some participants spoke about starting a part-time job or receiving pocket money, which not only have given them independence, but also their own source of money which reduced their reliance on their parents. However, for some participants this also increased their negative behaviour making them think that they can do what they wanted to without having to ask for permission. Some participants even went further as to say that they knew their parents wouldn't be pleased with the impulsive purchase, but they went ahead anyway (defiant) suggesting immaturity. Freud (1911) argued that previously, impulsive behaviour had been associated with immaturity, primitive behaviour, foolishness, defects of the will, intelligence, and even social deviance and criminality. Additionally, Ainslie (1975) proposed that impulsivity is a multidimensional concept that has been defined many times as the inability to wait, a tendency to act without forethought, insensitivity to consequences, and the inability to inhibit inappropriate behaviours.

Again, similar to pre-teens years, with this increased independence, and more money either from their job or pocket money, there seemed to be repeated impulsive purchases. Some participants spoke about repeating the impulsive purchases just because they could, which again linked to immaturity. Furthermore, it also suggests that the impulsive purchases created some sort of positive reinforcement which caused the repeated behaviour. This agreed with Skinner (1938) that positive responses from purchases increased the possibility of the behaviour being repeated.

With increased money through pocket money or a part-time job, findings also suggested that there was an increase in rushed decisions which in some cases ended up with an impulsive purchase. Findings also suggest that some of the products that were impulsively purchases were, in fact, never used, or that once they had realised what they had done, they then realised that it wasn't a practical purchase at all. For example, one participant impulsively bought concert tickets, and when these tickets arrived, they realised that they couldn't afford to get to the concert or stay over. From their research, Ditmar and Dury (2000, p. 124) concluded that consumers see impulsive buying as an 'immediate, strong desire for a particular good, by a lack of deliberation and careful planning, and often disregard for financial constraints and

consequences'. Therefore, findings agreed with previous research, that impulsive purchasing is a rushed decision with lack of thought about financial ability now and in the future.

The findings also highlighted that from teenage years, bargains were used as an excuse for the impulsive purchases for example it was on sale or I had a discount code. The sight of a bargain caused the rushed decision and due to them having more independence and their own source of money from working or pocket money, they would not need to ask permission. These items were not needed but the power of the bargain overruled the participants' self-control. The findings from this study suggested that lower prices hinder some consumer the ability to see the financial consequences of their urge to buy impulsively making self-control less effective. Iyer et al, (2019, p. 394) found that 'higher prices altered consumers to the financial consequences of their urge to buy impulsively, making these determinates less effective, but self-control more effective'.

20-30 years old: Behaviours changed once participants started to speak about their impulsive purchases in their 20's. Findings suggested that due to changes in circumstances i.e. full-time positions and having more independence, impulsive purchases were not answerable to others. This caused a switch in the negative behaviour from bad behaviour towards their parents, to buying impulsively for the wrong reasons, such as feeling that they had missed out when they were younger i.e. if their parents had been strict with money.

Findings suggested that although repeated impulsive purchases still happened during some participants 20s, it became more infrequent but also for larger, more expensive items, for example, buying a car yearly. This may have been due to changes in priorities, for example, some participants spoke about having a family or buying a house which meant that they had less disposable income to spend impulsively. This also suggested a sense of maturity and that the potential 'punisher' (Skinner, 1938) of not being able to afford their priorities such as bills or mortgage due to an impulsive purchase actually decreased the possibility of the behaviour (impulsive purchasing) being repeated.

Findings also suggested that rushed decisions to make an impulsive purchase were internally justified, for example, the opportunity might not come up again.

On the other hand, when discussing impulsive purchases as either wants or needs during their 20s, findings suggested that many participants would internally

justify their impulsive purchase and that they knew they didn't need the new car or the new item but that it was just something they wanted and that it felt deserved. This also suggested some immaturity in the purchase and a sense of buying just for the sake of buying. One participant spoke about getting their first credit card and then being able to buy what they wanted, which again presented immaturity and a lack of understanding of the consequences when credit cards were used incorrectly.

When discussing financial elements linked to impulsive purchasing, participants spoke about the debt they were in from impulsive purchases during their 20s and that some would even justify their debt. Some of the examples they gave suggested that they felt that the purchase was deserved. Furthermore, the repeated purchases that include using credit and increasing debt discussed by participants, suggests that the positive reinforcement gained from the impulsive purchase was stronger than the punishment of increased debt though added interest. Foxall (1986) suggested that reinforcements can be positive, negative, or a punishment. The punishment will reduce the chances of the behaviour reoccurring again in the future. However, findings suggest in fact that the strength of the impulsive purchase and positive emotions linked to this, overpowered the 'punishment' of the increased debt, creating a repeated purchase rather than reducing the chances of a repeated purchase suggested by Foxall (1986). On the other side of financial elements, some participants spoke about being more careful with their money, as they felt that the independence also came with needing to grow up and setting their priorities in order, as they didn't want to have to fall back on their parents, and this created more self-control and maturity.

Bargains was also another factor that increased the impulsive buying behaviour. Findings suggested that when it came to bargains, the rush of not wanting to lose the item was strong and some participants even rushed to make the purchase and then worried about affordability afterwards. This linked to the theory by Rook (1987) that impulsive purchases have a number of overwhelming forces, such as an intense feeling of having to buy the product immediately.

30-40 years old: Whilst discussing their impulsive behaviour in their 30s, the negative behaviour described as they were growing up had stopped, although maybe not completely, and impulsive purchases become less frequent, suggesting further changes in priorities such as starting their own family. However, they also spoke about having more job security which suggests they internally felt more secure to impulsively purchase if they wanted.

During their 30s, participants spoke about mainly feeling rushed into the impulsive purchase. This rush was usually linked to discounts and not wanting to miss out on said bargain. Usually, the impulsive purchases were not positive and when asked why they didn't return the item, there seemed to be a lack of interest in the loss of money from the unwanted impulsive purchase.

During their 30s, findings suggested that participants moved from impulsive purchases for themselves to also purchasing for others. Some suggested that they received a stronger positive emotion when impulsively buying for others. However, this could have also been a way they justified their purchase, that they needed to make the impulsive purchase no matter who it was for. Again, linking the findings to the theory by Rook (1987) that impulsive purchases have a number of overwhelming forces, such as an intense feeling of having to buy the product immediately. Further findings suggest that due to the change in priorities, some participants felt guilt buying themselves something and wanted to spend their money on their family.

40-50 years old: Whilst discussing buying for others, findings suggested that during their 40s, impulsive buying went from buying for others back to buying for themselves. Reasonings were due to another change in priorities: children were growing up and they were financially stable. It could be linked to immaturity similar to when they were growing up, however, when discussing impulsive purchases in this age range, participants spoke about the behaviour only being one-off, smaller purchases, usually to cheer themselves up. Zimmerman (2012) suggested that impulsive buyers tend to have less happiness and so may buy impulsively to improve their mood, which can be seen from the findings.

50-60 years old: By the time participants spoke about their impulsive purchasing memories and experiences in their 50s, they spoke about freedom, as their financial responsibilities had reduced and their priorities had changed. However with these changes, they also spoke about being more thoughtful of purchases, linking to Rachlin's (1995) theory that as we get older, some people find it easier to be more controlled with their behaviour. During their 50s participants also mention that they felt savings to be more important than spending, suggesting that they were thinking about their future over the here-and-now and setting their priorities in order ready for future changes such as retirement.

Participants also spoke about impulsive buying due to bargains, similar to reasons from when they were younger. However, these seemed to be only very small

purchases such as makeup or clothes. Some participants also spoke about buying something because it was cheap, and they felt rushed, so they made the impulsive purchase. Some of these rushed impulsive purchases due to bargains were not wanted and it was the fact that it was the attraction of the bargain rather than the item itself that caused the impulsive behaviour.

60-70+ years old: Finally, whilst talking about their 60s until their present age, participants only spoke about making impulsive purchases due to it being a rushed decision. They also suggested that if they were to make an impulsive purchase, it was only usually small things and that they didn't see these small impulsive purchases as an issue. Some participants also spoke about how life is different now compared to when they were younger, suggesting that when they were younger there weren't the items or money available to impulsively purchase. However, this didn't make them feel that they wanted to spend money due to feeling left out as some of the other younger participants did, which showed maturity and that growing up when money and items were scarce, had actually taught them to value money as it was not always easily accessible.

Summary of 5.2.1

Impulsive behaviour for some people seems to be an ongoing battle, whereas others seem to be able to be more self-controlled the older they got. As would be expected, pre-teens were much more immature and lacked an understanding of the value of money, which suggests that more education is needed. However, although some individuals are able to learn and become more thoughtful with their purchases, others developed excuses for the impulsive purchases such as 'they felt rushed', 'it was a bargain' and 'I'm more financially stable'. It was also interesting to see that in their 30s some individuals speak about feeling guilty when they made impulsive purchases for themselves, receiving a much more positive emotion from the purchase when it was for someone else. However, when they reached their 40s, impulsive purchasing went back to being for themselves, using the excuse that it was to improve their mood. This suggests that more needs to be done to help individuals when they have a negative mood to avoid these unnecessary purchases.

Findings also suggested that many of the sub-themes were interlocked, for example, increased money due to more independence created more impulsive purchases. This was not evident for all individuals but was seen through many of the transcripts during analysis.

5.2.2 To compare tactics that are used to avoid preference reversals when faced with an impulsive purchasing decision (RO2)

Below is Diagram 3, which presents the tactics that participants discussed to avoid preference reversals.

Diagram 3 Tactics to avoid preference reversals discussed by participants.



Source: This study.

Ainslie (1992) theorised that some participants would **control their attention** by avoiding unwanted feelings, thoughts, or behaviours. Some participants spoke about not only physically avoid shops that they may feel tempted to make an impulsive purchase in, or ones that they have impulsively bought from before, but also due to the ease of purchasing online, they would avoid certain websites or certain social media platforms where they knew they would struggle not to make an impulsive purchase.

Ross et al. (2008, p. 66) suggested that **external commitment** is the most obvious used tactic by people trying to avoid preference reversals. Findings suggested that some individuals would set up direct debits to savings accounts so that they physically had to go and move the money back or ring the bank and close the account to access the money. This suggests that some individuals hope that by having to move the money back or wait for the account to be closed to access the money, that this would give them more time to think about the purchase, breaking the instant purchase cycle. Other participants would leave their credit cards or money at home, so they

didn't have a way of impulsively purchasing while out. However, with modern day technology, this tactic would not work online as many websites now save payment details and also in some shops you are able to use your mobile phone to make purchases, for example with Apple Pay. Therefore, the advancements in technology seem to be fighting against the tactics that some participants are trying to use to be less impulsive. Another interesting finding was that some participants spoke about using their partner to check through their online shopping e.g. groceries, to ensure that everything that was bought was a necessity. However, there were also participants that stated that their partner would also be impulsive and that was the reason they 'were both going broke' suggesting that this 'team effort' to avoid impulsive purchases would not work for everyone.

Ainslie (1975) suggested that many people stick to the later, larger, more self-controlled choice through sheer willpower, but that some people need to have something more than just willpower to help them make more self-controlled choices. **Personal rules** are tactics that seemed to be used mainly by participants when they were shopping online. They would check through their online basket and delete X number of items to reduce their spending, or they would come back in a few days i.e. give themselves time to think about the purchase, rather than rushing straight in. However, there may be other elements that overrule personal rules, for example, if they were in a bad mood or had a bad day, they may feel entitled to the whole shopping basket and purchase the lot. Another tactic linking to personal rules was that some participants would suggest that they thought about how many hours they would need to work to pay for the item in question, which put the cost into perspective for them. Some participants would also give themselves a limit on how much they could spend impulsively, suggesting that they knew that they would buy something impulsively, so by giving themselves a limit, they could avoid financial issues and also satisfy this need to purchase. Finally, some participants would question themselves before making an impulsive purchase. However, this may not work all the time, for example, if they are having a bad day, or are in a bad mood.

The final tactic theorised by Ainslie (1992) was **preparation of emotion**, which is a behaviour that reduces the emotions that are responsible for boosting the strength of the sooner smaller reward, the impulsive purchase. Some participants spoke about just thinking of the long term rather than what they want in the here-and-now. They would think about things they may need to buy in the future e.g. car repairs, and the devastation this may cause if they were unable to make the payment. Some

participants spoke about previous debt and how it made them feel, and wanting to avoid that in the future.

Rachlin (1995) theorised that as we get older, we are more likely to be more self-controlled and that our tactics are more external when we are younger, and more internal as we get older. Rachlin (1995) also theorised that internal tactics were stronger and more resilient to potential preference reversals. Findings suggested that some participants would think about purchases a lot more now they were older, which was linked to being older and internal thoughts. Linking to Ainslie's (1992) personal rules, some participants also spoke about asking themselves questions about a purchase i.e. can they afford it etc. which is also linked to Rachlin's (1995) theory that we internalise tactics as we get older. The findings also agree with Setyani et al. (2019, p. 103), Amos et al., and Wells and Parboteeah and Valacich (2011) that 'people are more capable of regulating themselves from impulsive buying as they advance in age'.

Rachlin (1995) also suggested that some people are just able to avoid preference reversals without having tactics, and some people don't feel like tactics work and are just impulsive. Some participants suggested that the pull of the impulsive purchase was stronger than the tactic to avoid it and that if they see something they want, then all reasoning went out the window. Rachlin (1995, p. 109) proposed that when discussing self-control, it was important to understand that if something is being controlled, the controlling forces must, by implication, be internal'. This supports the theory that the desire for self-control must be stronger than the desire for impulsive purchasing for the behaviour to change. Other participants suggested that being impulsive just wasn't in their nature and that most purchases are calculated suggesting that they learnt the value of money at a young age and this had stayed with them.

Participants also spoke about creating lists to help them be more self-controlled in shopping situations, and also creating lists on what they spend which would help them keep in check. Some participants spoke about a sense of satisfaction when they would tick off the items on the list and that they felt much more positive if they stuck to the lists.

Another tactic that was discussed by participants was that some stop the potential impulsive purchase and spend time researching and looking at reviews. It could be suggested that this is a more modern 'personal rule' (Ainslie, 1992) that some individuals may follow. However, participants also spoke about being swayed by good reviews suggesting they were looking for a sort of permission or confirmation that the

purchase was a good idea. This also doesn't take away the fact that the purchase may not be a necessity and could still lead them to financial difficulties.

Affordability and budgets were also a tactic mentioned by some participants. Some participants spoke about making a small impulsive purchase that satisfied the need to buy, which avoided them making a larger impulsive purchase and potentially causing financial stress. It could be suggested that this was also an extension of Ainslie's (1992) preparation of emotion. Some participants also spoke about planning their finances and that when it comes to purchases, they always consult their finances to ensure affordability. This links to maturity and suggests that this is a behaviour that they have potentially learnt whilst growing up i.e. from their parents.

Thinking about previous experiences was another tactic mentioned during the interviews. This links to the BPM, as Foxall (2017, p. 20) suggested that if a consumer has a previous experience in a similar setting, this 'will help him or her interpret the current behaviour setting and encourage the appropriate behaviour'. Findings suggest that participants using previous experiences as a tactic to avoid preference reversals have negative memories of that experience, that they may have faced financial difficulty or had a bad experience with a product. Therefore, suggesting that they are using this memory and acting appropriately by avoiding the impulsive purchase.

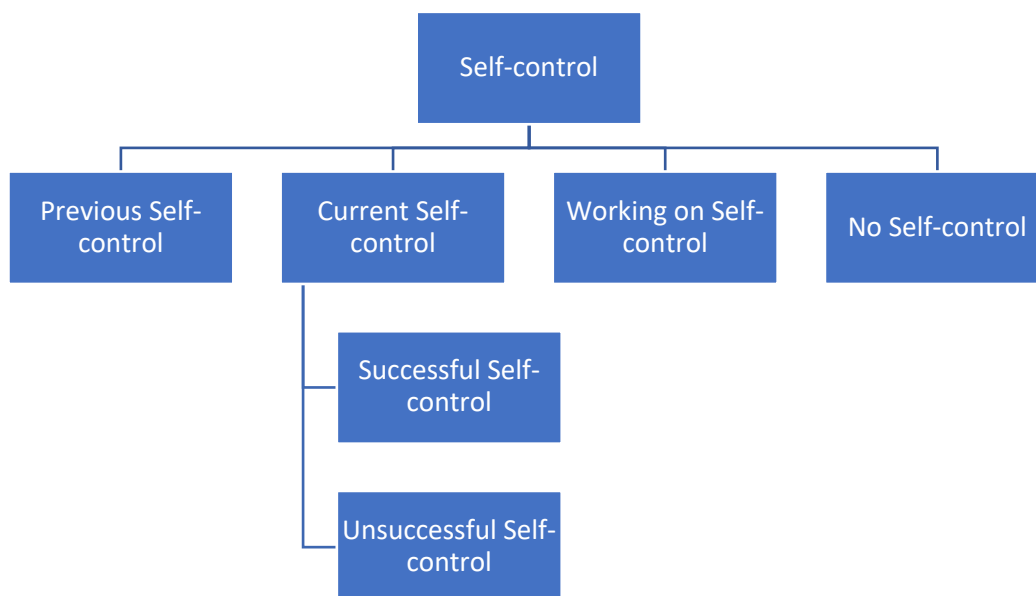
Finally, some participants spoke about asking other people's opinions before they made the purchase. Not only did this give them time to think about the purchase first rather than rushing in, but they could also see if others thought it was a good decision. However, as mentioned before, other findings have suggested that it would depend on how the individual valued the opinions of others and also were they just using this as a way to gain some sort of permission to go ahead with the unnecessary purchase. On the other hand, some participants spoke about their partners sort of grounding their impulsive behaviour if they didn't agree with the impulsive purchase. Additionally, one participant also spoke about how their partner was very impulsive and that they needed to be more self-controlled to ensure that they didn't suffer financial difficulties. This suggested maturity and the understanding of the value of money and the importance of putting their future financial stability ahead of a sooner smaller purchase now.

When examining how individuals felt about the tactics they were discussing, findings suggested that when a tactic worked, many participants reported that they felt mentally strong. Furthermore, the participants that seemed to struggle more with

impulsive purchases discussed more mixed emotions, that at first they felt negative as the emotion, the want, to make the impulsive purchase was still there, but once they had realised the money they had saved, or for example, that they were able to buy something better when reviewing the item, they felt positive emotions that they had avoided the preference reversal.

Whilst analysing the data, the findings suggested that self-control was also a type of tactic that can be used to avoid making impulsive purchases. Not the same as the tactics mentioned above, but more of a side note that some people are more self-controlled now than when they were younger, some people are able to work on and strengthen their self-control and that others feel that they lack self-control, and this is where the main issue of impulsive purchasing lies. Below is diagram 4 presenting an overview of the themes and sub-themes linking to self-control.

Diagram 4: Themes and sub-themes linked to self-control developed from findings.



Source: This study.

When discussing their previous self-control, many participants spoke about not having much of it, and they would state that if they had money, they would spend it. However, some participants implied that they had always been self-controlled, that it was something internal.

When discussing their current self-control, again this was split into those that were more successful than previously with their self-control, linking to the theory by Rachlin (1995) that the older we get, the more self-controlled we are able to be. However, some participants felt that they were still unable to have self-control in many purchasing situations. Sultan and Sprott (2011, p. 62) theorised that 'it's when the desire for a product surpasses consumers intentions to not make a purchase' that the impulsive purchase occurs. It can then be suggested that with those participants that struggled with self-control, the desire to purchase is more regularly higher than the desire to not make the purchase. These desires ranged from items for themselves that they felt were deserved, and some still stated that if they had money they just wanted to spend it. This agreed with findings from Verplanken and Heranadi (2001, p. 571) that 'purchases are often seen to be desired, mood or emotion driven'. Hoch and Loewenstein (1991, p. 503) stated that the struggle between willpower and desire is referred to as the myopic of self-control failure, and Bearden and Haws (2012, p. 182) suggested that there are many problems with myopic of self-control when in a consumer context which includes overspending, over extended budget, excessive credit card use and poor consumer decision making'. Therefore, this agrees with the findings from this research thesis, that small irregular impulsive purchases are fine and that it is when larger issues start to happen i.e. there are problems with myopic of self-control, that consumers need to take a step back and reevaluate their behaviour and work on their self-control.

When asked to discuss if they worked on their self-control, findings suggested that many participants work on their self-control by thinking of previous experiences that have ended negatively, and others admitted that self-control in a purchasing situation was not something that felt natural to them and that they had to constantly work on it. These findings supported research by Oatena and Cheng (2006, p. 719) that self-control can be strengthened by repeated self-control exercises, proposing that if 'individuals learn to strengthen their capacity for self-control through physical or cognitive exercises. Additionally, they might be able to reduce subsequent impulsive purchases and hence exert control over their responses and purchasing behaviours' (Sultan and Sprott, 2001, p. 69). Furthermore, findings suggested that some participants used external commitment and personal rules (Ainslie, 1992) to help them strengthen their self-control, for example, limiting the money available to themselves and thinking about the future.

Finally, some participants implied that they just didn't have any self-control. There were some participants that stated they felt that they didn't need it and that they were not impulsive, linking to Rachlin's (1995) theory that some people are just not impulsive. Furthermore, some participants were not impulsive because they felt that they had to be self-controlled due to partners being very impulsive.

Others implied that they just gave in to their impulsive urges and that if they see something, they want then there isn't much they can do to stop the impulsive purchasing from happening.

Summary of 5.2.2

Findings suggest that certain tactics work for some people and not for others and that the key may be to try different tactics to see which one helps avoid the impulsive purchase, and potentially to have more than one tactic to use depending on the situation the individual is in.

When it comes to self-control, findings suggest that some people have it and some people either don't have it and are willing to work on it, don't feel they need it, or don't even try to have it. It can be suggested that if someone wants to work on their self-control in purchasing situations, then there are ways they can strengthen their self-control. However, the desire to be more self-controlled needs to be stronger than the desire to make the impulsive purchase.

Finally, some participants mentioned that they didn't think it mattered how strong you are, that everyone gives into impulsive purchases at some point, even if it is something small. Therefore, suggesting that it is important to get the balance right and ensure that financial distress is avoided. This agreed with Ainslie (1992) that people have two selves, either impulsive or self-controlled, and that our self-controlled self is active all the time that we are not being impulsive. It could be suggested that some people's self-controlled self is just stronger than others.

5.2.3 To identify influences that inhibit or encourage the impulsive purchasing behaviour (RO3)

Figure 18 below provides an overview of the influences that either inhibited or encouraged impulsive purchasing. Firstly, family influences were a mixture of both negative and positive influences.

When discussing positive influences, participants implied that many partners would question the behaviour and whether it was affordable, and some even stated

that since meeting their partners their impulsive purchasing had reduced as they were questioned about the behaviour, whereas before, they may not have had this. Additionally, purchases were discussed, suggesting teamwork and respect. However, some participants would suggest that their partners would encourage them to make impulsive purchases and that they did have money issues due to this reason.

Participants also stated that some parents would be positive influences as they would teach them lessons about the values of money and encourage more mindful purchases. However, on the other hand, some participants spoke about their parents and grandparents having more of a negative influence, for example, encouraging purchases on credit if it was something they really wanted.

Findings also suggested that siblings would be either positive influences by having more self-control, suggesting that they wanted to be the same. On the other hand, some siblings were more impulsive and would encourage them to be more impulsive through over-spending. Furthermore, some participants would state that one sibling would be more self-controlled like one parent, and one would be impulsive like the other parent.

Finally, it's not surprising that some participants would say that their children would influence them in a negative way to be more impulsive. However, it could be suggested that this was an excuse so that they were able to make the impulsive purchase, even if it was for someone else.

Social influences were also split into those that were positive and those that were negative. This links to findings by Nancarrow (1998) that consumers suggested that their impulsive purchasing was a reaction to conformity. During the analysis, it was also interesting to see that male participants would buy something impulsively i.e. a game or sporting equipment so that they could then be sociable and spend time with their friends. Again, this was possibly an excuse as other male participants spoke about following this pattern but then never using the item they had impulsively purchased. On the other hand, findings suggested that female participants would be more sociable, for example, going out with friends and then they would impulsively purchase. Additionally, findings suggested that some participants would use social influences as a way to justify their impulsive purchase. Furthermore, some participants felt more influenced to make impulsive purchases when they were with their friends than when they were on their own. Finally, when discussing negative social influences, some participants would mention that when they were younger they were influenced to

have the same as their friends so would push to have it, suggesting that they copied others when they were younger.

When looking at the findings that were linked to positive social influences, some participants implied that their friends would make them question the purchase: did they need it? Could they afford it? Others suggested that their friends were good with savings which made them want to be more self-controlled.

Some participants had mixed emotions when it came to social influences, suggesting that they would be influenced or not depended on how much they valued the opinions of their friends. Furthermore, some participants stated that friends opinions would affect them, for example, making them feel guilty or that they don't think it's anyone else's business what they would buy. One participant implied that they would make impulsive purchases to try and gain friends when they were younger, suggesting insecurity.

During the analysis of the transcripts, as with family and social influences, social media also had some participants being positively influenced and some being negatively influenced.

When discussing positive influences, some participants saw social media as a reminder of things they may have wanted before, and that they were influenced to impulsive purchase due to other people's social media posts. This again linked to copying, wanting something that others have, but that you may not actually need. Posts on social media made some participants feel like they needed the item, linking to Ditmar and Dury (2000, p. 124), that consumers see impulsive buying as an 'immediate, strong desire for a particular good'. This also suggests that this need was the way they would justify the impulsive purchase and also that consumers are actually influenced by others when buying a product. This desire increased more online than offline, suggesting that 'social media can represent a powerful tool to boost impulsive buying' (Aragoncillo and Orus, 2017, p. 46; Riegner (2007). Finally, some participants suggested that they felt social media would give them the push they needed to make that impulsive purchase by reminding them about it, which can be seen as an excuse. These findings agreed with Setyani et al. (2019) that more personalised adverts increase the click-through and potential purchase.

Many participants spoke about social media being a negative influence as it caused them to be more impulsive, so they would stay away. Others couldn't understand why people would follow a social media craze and buy impulsively. Additionally, many participants were not happy with how social media promotes items

based on your search history and saw this as invasion of privacy. This linked back to research by Iyer et al. (2019, p. 392) which suggested that consumers are aware of how firms try to influence them to make impulsive purchases. Findings also suggest that participants were unhappy with the way influencers were paid to promote items, which made them more sceptical than impulsive. Djafarova and Bowes (2020, p. 19) suggested that there is 'growing scepticism surrounding the authenticity of opinion leaders meaning marketers should be more meticulous about which opinion leaders they choose to promote their brand'. This suggests that if a company wants to use influencers, then they need to be very careful with whom they choose.

From the findings, it can be suggested that social media actually does influence some people's impulsive buying, but it can also turn people away from a purchase as they feel it's an invasion of privacy and feel cynical about how true the posts really are if they are promoted by paid influencers. When discussing social media with older participants, they felt that it was more of a younger generation thing and that they were not that interested in social media.

When discussing online factors that influence impulsive purchasing, participants implied that it was the ease of payment that subsequently pushed them to go ahead with the impulsive purchase. Greenfield (1999) suggested that it was the ease for the individuals to click on the product and buy it that may increase the likelihood of an impulsive purchase. Participants spoke about elements such as one-click purchases, and the fact that online many websites save payment details stored which removes the time spent adding card details which in theory could make some people start to think about the need of the purchase. Findings agree with Zhu et al. (2019) that impulsive buying online has increased mainly due to advancements in technology. The findings also agreed with Sundstrom et al. (2019, p. 150) that when consumers are bored they are easily triggered by stimuli like price, easy access, and free delivery, suggesting these factors increase impulsive purchasing.

Some participants stated that they were more impulsive instore due to not getting a thrill from online purchases and that instore they can see and touch products. This agrees with the findings of Peck and Childers (2006) that for individuals 'environmental touch related factors increased impulsive purchasing'.

Covid-19 also played a part in changing people's impulsive purchasing habits as the lockdown prevented people from going instore to shop. This is discussed in further detail in Section 5.2.5.

Other findings suggested that some participants were influenced by their circumstances growing up. They made impulsive purchases due to feeling they had missed out due to financial situations at home. The impulsive purchases seemed to be on their credit card, suggesting financial struggles, but this was overpowered by the desire for the impulsive purchase.

Finally, some participants stated that they were not influenced at all. They implied that they knew what they wanted and other people's opinions didn't affect or influence them.

Summary of 5.2.3

Family, social, and social media influences affect people in different ways. Looking back at the findings discussed in Section 5.2.1, when discussing their pre-teen behaviour, participants spoke about having to ask their parents' permission for impulsive purchases. However, as they grew up, some participants would seem to ask their friends permission to make the impulsive purchase, for example, asking their thoughts about an item to see if they would agree they should buy it. However, from this it was also seen that it depended on whether their opinion was valued as to whether it was taken into account.

However, findings also suggest that some of the participants that learnt the value of money growing up and were influenced to be more self-controlled by their parents, found it easier to be self-controlled when in social situations and also when they were on social media platforms. Additionally, it could also be suggested that some of the participants that were encouraged to get what they wanted by family members growing up, may have found it harder to be more self-controlled in social situations and on social media platforms. On the other hand, some participants were influenced by what they felt they had missed out on as children, and others implied that they were just not influenced by anything and that if they wanted something, other peoples' opinions would not sway them. This linked to Rachlin's (1995) theory that some individuals don't have tactics, that they are just impulsive and if they want something, they will just buy it.

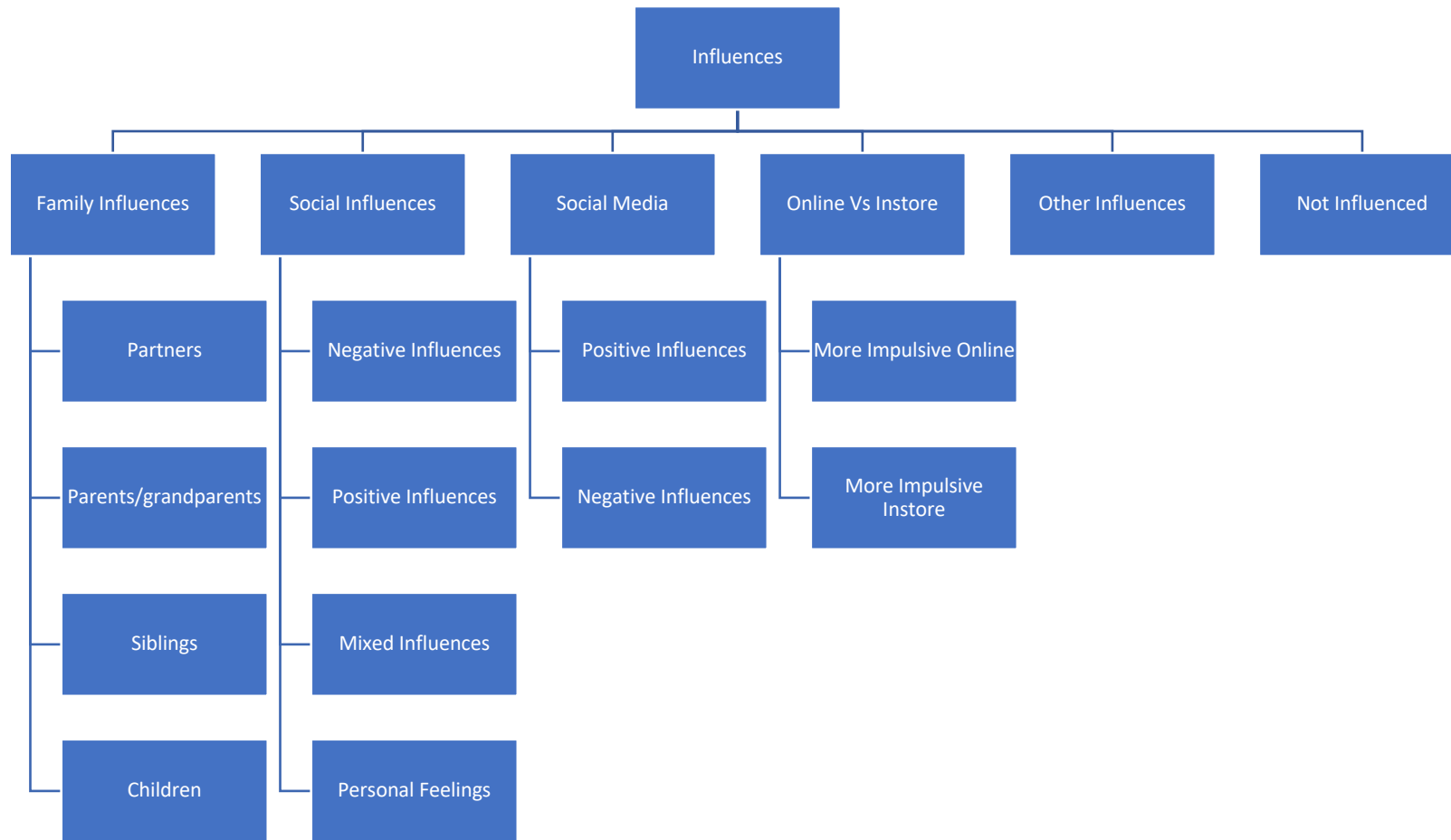


Diagram 5: Themes and sub-themes developed from influences on impulsive purchases.

Source: This study

5.2.4 To identify emotions that surround an impulsive purchasing behaviour (RO4)

When discussing emotions before, during, and after the impulsive purchase, it was found that participants mainly started with positive emotions, that sometimes moved to more negative or neutral emotions when they were making the impulsive purchase, but then split into either positive emotions or negative emotions depending on the outcome of the impulsive purchase. Positive emotions included excitement, that they thought it was a good deal, and that they just wanted to buy the item. The negative emotions included guilt and regret which agrees with the theory by Mittal et al. (2017) that the feeling of guilt is a reaction to the rush of positive emotions when making the impulsive purchase, therefore balancing the pleasure felt during the purchase. This suggests that the initial positive emotions felt by some participants were then dampened by the feelings of guilt, and possibly the realisation of the money they had wasted. This finding agreed with Baley and Nancarrow (1998) that at the time of the impulsive purchase the emotional value of the impulsive purchase for some consumers outweighs the perceived cost, but that this actually switches to feelings of regret post-purchase.

Many participants started to discuss how they feel when they look back on their impulsive purchases and what they wished they had done with the money. This agrees with findings by Hausmann (2000) that when consumers are asked to discuss their feelings about an impulsive purchase they had made, many would state that they wished they hadn't made it. Findings suggested that many participants wished they had actually saved the money they had spent, but this didn't always resonate when they were faced with impulsive purchases in the future. It can be suggested that hindsight is linked to Ainslie's (1992) preparation of emotion tactic, and that if these impulsive consumers think about how they felt looking back on purchases, and what they wished they had done with the money, they could use this as a tactic in the future.

When ask about their emotions towards impulsive purchases, many participants stated that they felt that their emotions had changed in a more positive direction implying that they didn't get as excited as they use to with their impulsive purchases. Some participants suggested that they felt guilty if the purchase was for themselves, suggesting that they still needed to make that impulsive purchase, however, some stated that they really had to need something to buy it, whereas before they were not as thoughtful. Other participants implied that due to making more thoughtful purchases,

they actually enjoyed their purchases more as they were thought out and not rushed. However, on the other hand, there were a few participants that stated that impulsive purchases were more pick-me-ups when their mood was low, which agrees with research by Verplanken and Hereabadi (2001) that impulsive purchasing is used by some consumers to help relieve a negative mood. Zimmerman (2012) states that impulsive buyers tend to have less happiness, and so impulsively buy to improve mood, corresponding with Iyer et al. (2019, p. 392) that 'impulse buying tendency is positively related to the experience of negative moods'. However, it was also interesting to see that some people were more impulsive when it came to purchases when they were in a good mood, which is discussed more in Section 5.5.

5.2.5 Other findings

Due to the lockdowns that came into effect on the 23rd of March 2020, many participants stated that this caused their impulsive purchasing to increase, with the main factor being boredom. Again, linking to the research by Sundstrom, Hjelm-Lidholm and Radon (2019 p. 150) that 'young consumers impulsive purchase of fashion items online are often motivated by boredom'. Their research also suggested that 'when consumers are bored they are easily triggered by stimulus like price, easy access and free delivery' (Sundstrom et al., 2019, p. 150). On the other hand, some participants stated that since the lockdowns, their impulsive purchases changed. Their purchases became more thoughtful, which may have been due to the threat of being furloughed or even losing their job. This behaviour suggested that for some participants that were previously impulsive purchasers, it took something as big as an international pandemic to make them realise that they needed to be more careful and thoughtful in their purchases. Finally, some participants also stated that due to Covid-19 and the lockdowns affecting some peoples' incomes, whether their own or a member of their household, they started using tactics to limit their spending, for example, making lists and making more thoughtful purchases. Findings by Chalise and Anong (2017) suggested that people who usually overspent before a financial pandemic but then reduced this once the financial pandemic hit, were twice as likely to be financially distressed, whereas those who carried on overspending were three times more likely to face financial distress. This research again supports the importance of having savings and making more thoughtful purchases to limit the potential damage from future financial pandemics.

Findings suggested that when asked about returning impulsive items that had a negative outcome, some participants would provide excuses. The first of these excuses was that it was too much hassle. They used phrases such as 'I couldn't be bothered' which suggests that it was more laziness than anything else. Companies are now making it easier to return items, especially in lockdown, and some even send a courier to collect the items. This implied that the hassle of returning the item was greater than the reward of the returned money, and that the only benefactor in this purchase was the company as the participant ended up with an item they didn't want that they had parted with money for.

Some male participants spoke about selling items on as they felt uncomfortable going back to the store to ask for a refund. This linked to the findings that some male participants felt more comfortable shopping online.

Finally, some participants spoke about just being stubborn and that even though the impulsive purchase turned out to be a negative purchase, they still had feelings that it was a deserved purchase.

When it came to talking about savings, some participants spoke about changes in priorities, and wants and needs, which mainly caused an increase in savings and wanting to save. Furthermore, some participants spoke about how the satisfaction of seeing their money increase was in some cases stronger than the satisfaction they received from making impulsive purchases.

When it came to saving on a regular basis, those that did stated that it was set up like any other bill, and it would automatically go out of their account. This suggests that they may not have trusted themselves to transfer the money manually. This can be said to be linked to Ainslie's (1992) tactic of external commitment as a way of ensuring that they have savings before they made any impulsive purchases i.e. prioritising. However, some participants did imply that they would dip into their savings if there was something they wanted, suggesting that the desire for the impulsive purchase was stronger than the desire to save. Some participants implied that they would save, but that this wasn't on a regular basis, suggesting either affordability issues or saving for the future wasn't as much of a priority as spending in the here and now. There were also participants who stated they didn't save. The reasons included being retired and not seeing it as a priority, and that saving for something they couldn't see was difficult for them, this suggests that having something booked like a holiday may help them be more self-controlled and save more, but this was not a guarantee. Again, this suggests that the desire to save and have this backup savings account

wasn't as strong as the desire to purchase. Furthermore, it could also suggest that they have always been able to fall back on someone i.e. parents, in financial difficulty, or possibly even credit cards, essentially causing more financial issues.

Participants who had definite savings goals implied that it was for future larger purchases such as new homes, weddings, saving for a rainy day, and starting a family, suggesting more mature behaviour. Whereas, those that didn't really have strong savings goals implied they would save if they could and that it wasn't a priority. Rha, Montalto and Hanna (2006) suggest that consumers with savings rules were more likely to save than those without, suggesting that savings goals increased the probability of saving. These findings suggest that by have a savings goal in place, something to plan for, may actually help individuals have a reason to save and even increase the desire to save and decrease the desire to spend. The findings from this research thesis also supported the theory by Beaumeister (2002, p. 671) that 'effective self-control depends on three major ingredients and if any of these fail, then self-control can be undermined'. The major ingredients are standards which can be seen by those participants with savings goals, monitoring which again can be seen by those participants that monitor their savings and that are on track, and finally capacity which can be seen by those who imply they would be very emotionally if they were unable to meet their savings goals and that they have the willpower to.

Whether they had savings goals or not, participants were asked how they would feel if they didn't meet their savings goals (for those that had them) and how would they feel if they faced financial difficulty without savings to fall back on. Findings suggested that those with set savings goals would have the strongest negative emotions if they didn't meet their goals, including feeling terrible, having regret, and feeling insecure, and some participants even stated that not meeting their goal was not an option and there shouldn't be a reason they don't meet them. On the other hand, those who didn't have goals implied that they wouldn't really be bothered if they didn't have savings, and so long as they could pay their bills and possibly go on holiday they would be happy, again, suggesting a lack of interest in saving.

Some participants also spoke about how Covid-19 had affected their ability to save, for example, they may have had a reduction in hours/salary at work, or someone in their household had reduced income. This is a prime example of how important it is to have savings for a rainy day, and from a financial adviser point of view, it is suggested that three months' income per adult should be saved and not touched i.e. for holidays to come, issues with finances such as Covid-19 and lockdown.

Findings also suggested that savings started off low, as a low priority, and as some individuals matured their savings increased i.e. saving to buy a house, a wedding, and rainy day savings. Savings for retirement then increased savings even more, and then once participant spoke about retirement, how savings was not a priority. This seemed to be the opposite of impulsive spending behaviour discussed by some participants.

Furthermore, some participants spoke about increasing their savings once they had been through financial difficulties and that they didn't want to get into the same position again. However, education on the importance of savings may have helped them to avoid going through that negative period in the first place. Although 55 individuals took part in this research, the overall impression was that most participants didn't really see the importance of saving, suggesting that more education was needed.

Other financial elements included debt with credit cards, and looking at affordability and budgeting.

Findings suggested that some participants would rely on credit cards for their impulsive purchases, increasing their financial issues, suggesting it was a vicious circle. More importantly, and possibly more alarming, was that some participants stated that when they first got a credit card they saw it as free money and that they could buy what they wanted. Again, this suggests that more education is needed on how to use credit cards correctly and what they should be used for.

Affordability and budgeting was seen as a tactic by some participants to avoid making impulsive purchases and that they would only make the purchases if they had the money and didn't have to use credit, and some stated that they would give themselves a budget for impulsive buying which was affordable and didn't cause them financial stress.

Summary of 5.2.5

It was found that Covid-19 caused some participants to be more thoughtful with their purchases due to reduced income, and some to be more impulsive due to boredom. It was also found that emotions started as positive when they first saw the impulsive item, and that these emotions either stayed positive or moved to more neutral emotions during the purchase, and then were either positive or negative depending on the outcome of the impulsive purchase. It was also found that some participants regretted their impulsive spending when they had chance to look back and think about their behaviour. When discussing savings, some participants suggested

that their priorities had changed which made them want to save, and that savings was treated like another bill going out of their account automatically. They would also have strong emotions if they were not able to meet their savings goals. Whereas, those who didn't save, didn't see it as a priority and didn't really have any emotions when discussing not having savings to fall back on. There were also findings that some participants would rely on credit cards for their impulsive purchases, and others that would think about affordability and would not impulsively buy if they had to put it on credit.

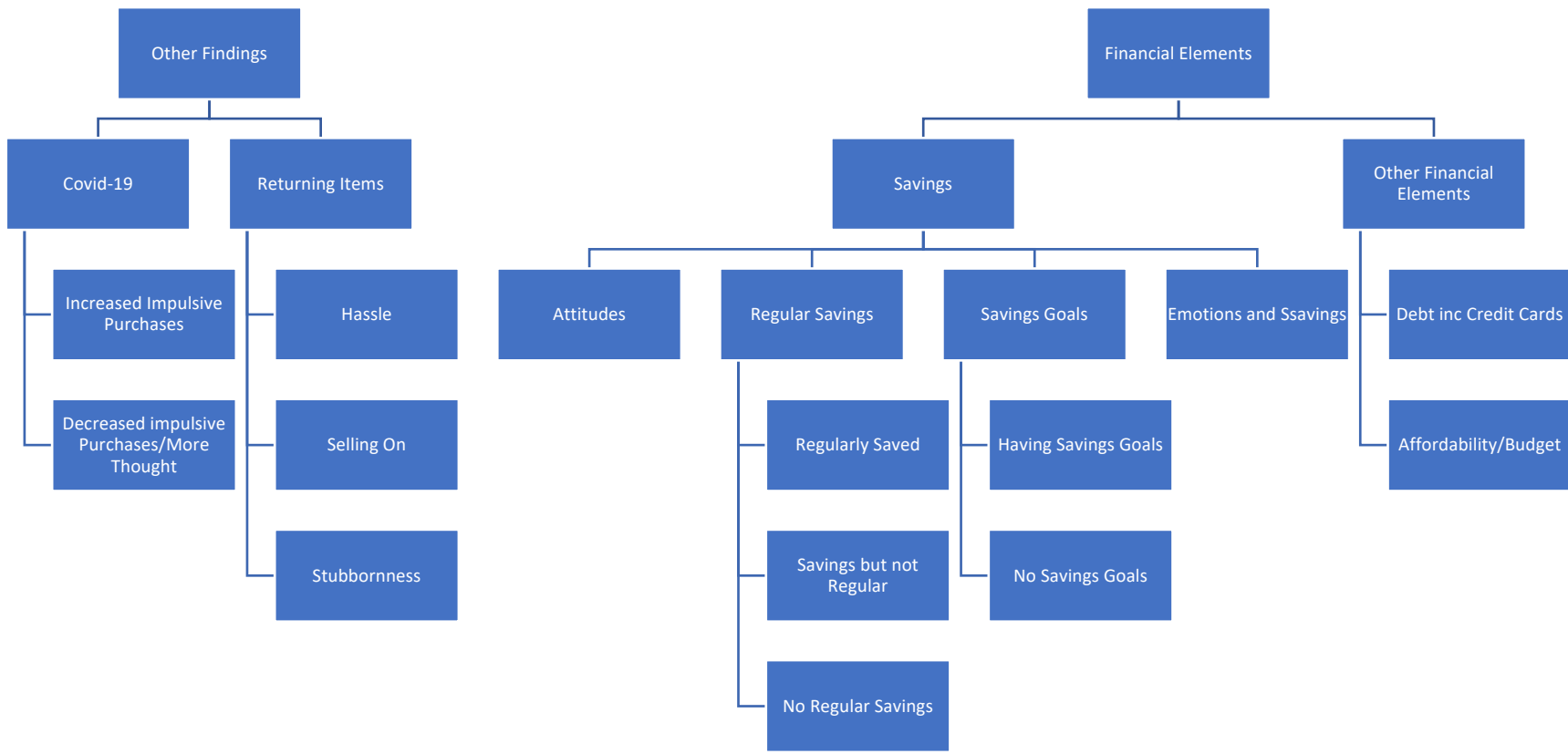


Diagram 6: Other themes and sub-themes developed from findings
 Source: This study

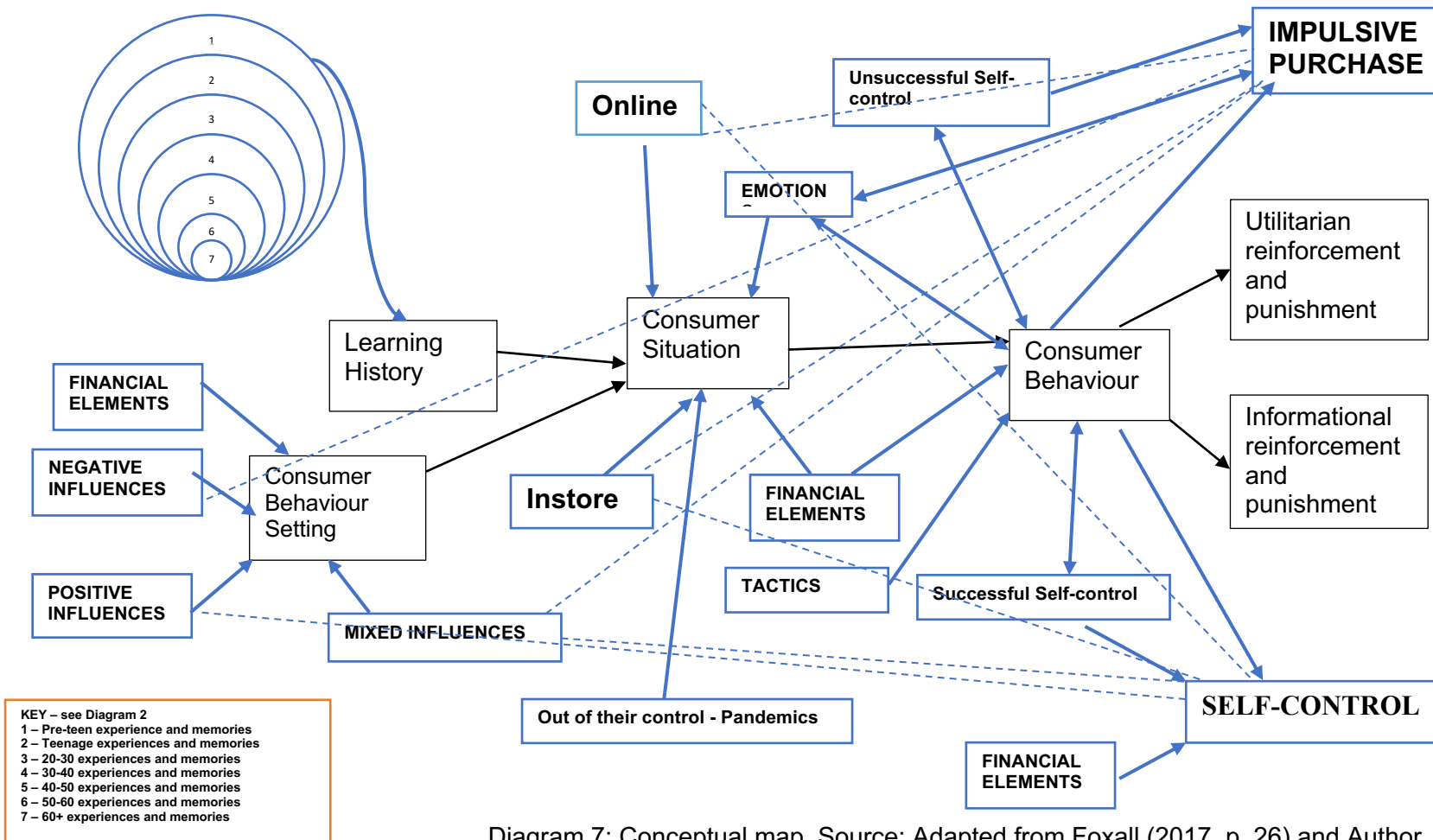


Diagram 7: Conceptual map. Source: Adapted from Foxall (2017, p. 26) and Author.

Overview of findings

Diagram 7 is an amalgamation of the BPM by Foxall (2017, p. 26) and the main themes and sub-themes that developed within this thesis. The original BPM is presented in black and the new themes developed from this research thesis are in blue.

The learned history is influenced by the themes and sub-themes developed from participants discussing their experiences and memories. For example, if they were taught the value of money and carried on with this behaviour as they grew up, then this would affect their situation i.e. they may make more thoughtful purchases both instore and online.

The dotted lines are potential outcomes. For example, positive influences affect the consumer behaviour setting, which according to Foxall (2017, p. 18) are the social surroundings that can control the behaviour, which actually may strengthen self-control.

Financial elements not only affect the consumer behaviour setting, for example through partners making them think about their current financial situation, but also directly causing some individuals to be more self-controlled and also affect the consumer setting. For example do they go to the store if they are facing financial struggles? Do they have financial goals that are stronger than the desire to impulsive purchase?

The consumer situation looks at both instore and online impulsive purchases. The ability to buy online has been easier due to the advancements in technology. For example, someone may state that they are impulsive online, but it's due to the ease of purchase rather than being online itself. However, some of the male participants stated that they were more impulsive online due to the fact that they don't enjoy going to the store.

Furthermore, some arrows are double headed as this presents a two-way finding. For example, emotions can affect the consumer situation, but also the consumer behaviour, and that the behaviour can affect the consumers emotions.

There is scope for future research to look at utilitarian and informational reinforcements and punishments in more detail and how this can also affect impulsive purchasing or more self-controlled behaviour in the future.

The findings from this research suggest that although the BPM is a way to start to understand 'the complex human behaviour that comprise purchasing and

consuming' (Foxall 2017, p18), there are many more elements that need to be addressed when investigating impulsive purchasing behaviour.

5.3 Answering the research question

RQ: How do past experiences, influences, and avoidance tactics shape the current impulsive purchasing experience of consumers?

Findings from the 55 interviews suggest that impulsive purchasing is not a cut-and-dried behaviour. There are many elements that can push the impulsive purchase to happen i.e. family, friends, pandemics, emotions, online or instore, not having future goals (savings), and tactics to be more self-controlled not working, just to name a few. On the other side, there are also elements that stop impulsive purchasing from happening including family, friends, pandemics, emotions, online or instore, not having future goals (savings), and tactics to be more self-controlled working, again, just to name a few. Therefore, findings suggest that if an individual truly wants to stop making impulsive purchases and become more self-controlled in shopping situations, then they need to sit down and plan. They need to think about what their triggers are i.e. is it emotional? Are they influenced by friends? Are they missing savings goals which they can use as a deterrent? Past experiences were a positive influence for some participants. They learnt valuable lessons from their parents, they had to save for things they wanted which in turn made them more thoughtful with their purchase. However, changes in technology, the ease of attaining credit and the ease of buying things online is making self-control harder by reducing the time the individual has to think before they make the impulsive purchase.

Additionally, findings suggest that more education is needed at an earlier age. As children grow up this should be extended and reinforced, so that individuals understand the value of money, how to use credit cards correctly, that they cannot just buy what they want, when they want, as it has knock-on effects with their finances. This can be started with parents as many participants who were more self-controlled stated that their parents taught them how to save, the value of money, and how they need to save for what they want, and more thoughtful choices. Furthermore, more education in schools is important to enrich their learning about finances.

The findings from this research project agree with the findings by Iram and Chacharkar (2017) that impulsive buying behaviour is influenced by various external

and internal factors and also depends on the experience of the consumer and the situation the consumer is in.

Therefore, past experiences, influences, and avoidance tactics shape the current impulsive purchasing experience of consumers in different ways. Everybody's journey is different, but it is the importance of ensuring personal financial wellbeing that it most important.

At the end of the interviews, when the recording had stopped, many participants that were more impulsive than self-controlled implied that talking to the researcher, talking about their memories of impulsive purchasing had helped them put everything into perspective. They realised how much they had wasted on buying impulsive items, how much they could have saved, and also how reckless they felt not having savings to fall back on, especially after discussing how the pandemic had affected them financially. They also stated that they enjoyed talking about their behaviour growing up, many enjoyed thinking back on memories they had as it put into perspective why they might be impulsive now. How they didn't realise until they were older how looking after money was important and sometimes it was too late and that they were now spending time trying to untangle debt. Again, this suggests that by sitting down, thinking, or even talking about their impulsive purchasing behaviour could help some individuals to make more thoughtful purchases. However, as one participant suggested, we can't be self-controlled all the time, sometimes we give into that chocolate or that new pair of shoes and that it only becomes an issue when it affects you and/or your family financially and also your future.

The next section highlights the main contributions of this research.

5.4 Main contributions

The current findings from this research thesis have several theoretical, practical suggestions for individuals taken from the findings and policy contributions.

Theoretical implications

Patton (1990, p. 104) explained that by using a phenomenological interview, individuals can describe 'how they perceive it, describe it, feel about it, remember it, make sense of it and how they would discuss it with others'. The first contribution (p. 247) was that to be able to understand consumer impulsive purchasing behaviour and

the elements that affect it, the research must be personal and conducted while understanding that consumers have unique reasoning for their impulsive purchasing behaviour. The findings suggested that impulsive behaviour for some people seems to be an ongoing battle, whereas others seemed to be able to be more self-controlled as they grew up (p. 175-176). As would be expected, pre-teens were much more immature and lacked an understanding of the value of money, which suggests that more education is needed (p. 119, and p. 145). However, although some individuals are able to learn and become more thoughtful with their purchases, others developed excuses for the impulsive purchases such as 'they felt rushed' (p. 125), 'it was a bargain' (p. 139-144) and that they were 'more financially stable' (p. 137-138).

Research into tactics to avoid preference reversals is limited and outdated. The main theories into tactics are presented by Ainslie (1992) and Rachlin (1995). However, since these two important contributions, there have been many developments in technology and the ease of obtaining credit (e.g. buy now pay later). Therefore, this thesis provides a timelier contextualisation of the tactics that consumers use to help them avoid making the impulsive purchase in the current environment (p.248). The findings from this research thesis also expanded on previous research by suggesting new tactics that consumers use to avoid preference reversals which included lists, reviews, affordability/budget, previous experiences and other people (see Table 20, p.178-181). For example, one tactic that was discussed by participants was that some stop the potential impulsive purchase and spend time researching and looking at reviews. It could be suggested that this is a more modern 'personal rule' (Ainslie, 1992) that some individuals may follow due to advancements in technology. However, participants also spoke about being swayed by good reviews suggesting they were looking for a sort of permission or confirmation that the purchase was a good idea. This also doesn't take away the fact that the purchase may not be a necessity and could still lead them to financial difficulties regardless of the reviews.

Another tactic that emerged from the data was 'thinking about previous experiences'(see Table 20, p.180). This finding linked to the Behavioural Perspective Model (BPM), as Foxall (2017, p. 20) suggested that if a consumer has a previous experience in a similar setting, this 'will help him or her interpret the current behaviour setting and encourage the appropriate behaviour'. Findings suggest that participants using previous experiences as a tactic to avoid preference reversals have negative memories of that experience, that they may have faced financial difficulty or had a bad

experience with a product. Therefore, suggesting that they are using this memory and acting appropriately by avoiding the impulsive purchase.

Findings from this research suggest that those consumers who wish to change their purchasing behaviour do consciously and continuously work on their self-control, and that some participants had been able to change their behaviour from previously being very impulsive to now being more self-controlled (p.185 and p.187). Research by Oatena and Cheng (2006, p. 719) suggested that self-control can be strengthened by repeated self-control exercises, proposing that 'individuals learn to strengthen their capacity for self-control through physical or cognitive exercises'. Additionally, they might be able to 'reduce subsequent impulsive purchases and hence exert control over their responses and purchasing behaviours' (Sultan and Sprott, 2001, p. 69).

Furthermore, findings suggested that some participants used external commitment and personal rules (Ainslie, 1992) to help them strengthen their self-control, for example, limiting the money available to themselves and thinking about the future. Additionally, there were some participants that stated they felt that they didn't need to think about self-control and that they were not impulsive, linking to Rachlin's (1995) theory that some people are just not impulsive (p.189).

Due to the lockdowns that came into effect on the 23rd of March 2020, many participants stated that this caused their impulsive purchasing to increase, with the main factor being boredom (p. 197). This linked to the research by Sundstrom, Hjelm-Lidholm and Radon (2019 p. 150) that 'young consumers impulsive purchase of fashion items online are often motivated by boredom'. Their research also suggested that 'when consumers are bored, they are easily triggered by stimulus like price, easy access and free delivery' (Sundstrom et al., 2019, p. 150). On the other hand, some participants stated that since the lockdowns, their impulsive purchases changed. Their purchases became more thoughtful, which may have been due to the threat of being furloughed or even losing their job. This behaviour suggested that for some participants that were previously impulsive purchasers, it took something as big as an international pandemic to make them realise that they needed to be more careful and thoughtful in their purchases.

Finally, some participants also stated that due to Covid-19 and the lockdowns affecting some peoples' incomes, whether their own or a member of their household, they started using tactics to limit their spending, for example, making lists and making

more thoughtful purchases (p. 198-199). Findings by Chalise and Anong (2017) suggested that people who usually overspent before a financial pandemic but then reduced this once the financial pandemic hit, were twice as likely to be financially distressed, whereas those who carried on overspending were three times more likely to face financial distress. This research again supports the importance of having savings and making more thoughtful purchases to limit the potential damage from future financial pandemics.

Finally, this research was the first to recognise that males and females impulsively buy for different reasons. Males impulsively buy to be sociable and females impulsive buy while they are being sociable (p. 154). This finding opens up opportunities for further research into the gender differences in relation to impulse buying.

Practical suggestions for individuals.

There were also some practical findings that could help those consumers that struggle more with impulsive purchasing. These include:

- Having more than one tactic to avoid preference reversals may mean that consumers that struggle with impulsive buying are able to adapt to the situation, potentially being more self-controlled.
- Having something to save for does help some consumers to be more self-controlled. However, the desire for the item they are saving for needs to be stronger than the desire for the impulsive purchase in front of them.
- If the individual wants to change their behaviour, they need to think about influences on their personal impulsive behaviour and create a plan. Again, the desire to be self-controlled must outweigh the desire for the impulsive purchase.

Policy Implications

It can be suggested that some of the findings from this study have implications for the financial wellbeing of consumers. This study has shown that there many tactics that consumers can adopt to enable them to be more self-controlled with their finances. This in turn can reduce household debt which is currently on the rise. These tactics can

be used to interrupt the short process of impulsive purchasing and enhance the chance for self-control to be brought forward into the thought process.

Additionally, it can be suggested that learning about finances and controlling spending habits can be influenced from a young age by family, friends and social media. This implies that learning to strengthen self-control and also the value of money should be implemented into the school curriculum to allow for young children to have more of a chance for better financial wellbeing in the future.

The findings from this study also provides evidence that consumers impulsive purchase to enhance their mood, which suggests that individuals mental wellbeing is important when trying to strengthen their financial wellbeing.

This thesis these also bring to light the ethical implication on impulsive purchasing which can in the future be looked at in relation to policy. Previous research by Luo (2015) suggested that approximately 50% of sales are linked to impulsive purchases and that although impulsive purchases have a positive outcome for retailers, there are negative outcomes i.e., rising debt leading to financial issues for some consumers that are unable to control their impulses. Therefore, businesses thrive on the impulsive purchases of consumers which brings to light a potential ethical or immoral issue. Should businesses be allowed to exploit impulsive individuals? Furthermore, freedom of choice for that impulsive consumer could also be brought into question. If they want it why shouldn't they have it? There needs to be a fine balance of ensuring companies survive, freedom of purchasing choice of consumers, and also the financial wellbeing of those consumers that find it very hard to say no.

The next section discusses limitations and potential for future research.

5.5 Limitations and potential for future research

Due to the limited timescale of this thesis, there were only a limited number of elements that affect impulsive purchasing that could be investigated. There are so many other elements, including the shop environment, personality traits, the decision making process, cultural, and demographics. However, these means that there is scope for this research to be extended, and with new findings a deeper understanding of consumers' impulsive purchasing experience.

Due to the nature of this thesis, the strengths of each element and how it affects the individual were not empirically tested. Again, this provides an opportunity for future research to test these elements, such as tactics which would provide another layer to the understanding of consumers' impulsive purchasing. Theories by Ainslie (1992) and Rachlin (1995) could be tested and compared to understand the strengths of each tactic to help avoid preference reversals. This is also true for levels of impulsive purchasing and self-control. It can be seen from this research and other research mentioned in the literature that self-control and impulsive purchasing is not one or the other. It is more a sliding scale, for example, some people may be more impulsive online than they are instore, but they are still impulsive in store i.e. factors affect this level which could be empirically analysed and investigated. This could then link back to the tactics documented by Ainslie (1992) and Rachlin (1995) and the more timely contextualisation of tactics developed within this research, to see where they were more effective on the sliding scale between impulsivity and self-control.

The Behavioural Perspective Model (BPM) is an explanatory device used to understand 'the complex human behaviour that comprise purchasing and consuming' (Foxall 2017, p18) and begun a move to a more radical behavioural viewpoint (Foxall, 1987). It was used within this research as a theoretical lens to allow for the investigation into impulsive purchasing behaviour concentrating on understanding impulsive purchase experiences and if and how these have developed over time, the influences and emotions linked to the impulsive purchase and any positive and negative outcomes that the participants experienced and whether this changed their impulsive purchasing behaviour. Finally, to investigate participants' use of tactics to avoid preference reversals including those tactics theorised by Ainslie (1992) and Rachlin (1995). Diagram 7, the conceptual map, shows an amalgamation of the BPM by Foxall (2017, p. 26) and the main themes and sub-themes that developed within this thesis. Although the BPM provides an overview of human behaviour when purchasing and consuming, it could be developed further to include elements of the ever-changing consumer environment. For example, findings from this thesis suggest that a consumers' emotions can affect the consumer situation i.e., whether they decide to have a browse online to increase their mood and also the consumer behaviour whether they impulsive purchase. Additionally, findings suggest that the consumer behaviour can impact the consumers emotions i.e., a negative outcome with negative emotions. Finally, the BPM could be expanded to include different final outcomes and how these

can then link back to the consumers' learned history as an ever-evolving loop. However, as stated in section 5.4. the impulsive purchasing behaviour of consumers is personal to the individual and the development of the BPM would still only serve as a guide to potential influences and outcomes in the complex human behaviour that comprise purchasing and consuming' (Foxall 2017, p18) allowing for it to be adapted to fit with the consumer in question.

Findings from this research suggested that males and females have different perspectives on impulsive purchasing and this research could be extended by concentrating on the gender differences. Furthermore, examining impulsive purchasing behaviour linking to employment status and education level provides an opportunity to extend the research in the future to understand the differences within consumers' impulsive purchasing, their self-controlled behaviour, and if so, how education levels could potentially play a part.

According to Foxall (2017, p. 21) there are 'two sources of reinforcements which are Utilitarian reinforcement and Informational reinforcement'. 'Utilitarian reinforcement encapsulates the functional benefits of purchasing and Informational reinforcement looks at the social consequences of the activity'. Future research could shed further light on the outcomes and what elements e.g. emotion, social media etc. are linked to each reinforcement.

Ster (1962) suggests that there are four types of impulsive behaviour which include pure purchasing, reminder impulse, the suggestion impulse, and the planned impulsive purchase. Future research could also look at this in further detail when discussing impulsive purchasing with consumers and also linking tactics to avoid these impulsive purchases.

The next section is the final summary of the research.

5.6 Final summary of the research

This thesis attempted to understand how previous experiences, memories, emotions, influences such as family, social, and social media, and tactics subjectively contribute to impulsive purchasing and self-controlled behaviour. The research

provides new insights into elements that affect impulsive purchasing and an impulsive purchasing/self-control extension to the BPM model of consumer purchasing. The research provides confirmation of the importance of looking at impulsive purchasing behaviour as a subjective unique experience of the consumer. The findings also provide an overview of how changes in technology are creating changes in consumers' impulsive purchasing behaviour for example the ease of credit and instant purchase options.

Furthermore, the findings provide more timelier contextualisation of the tactics that consumer use to avoid preference reversals. Therefore, if consumers wish to change this purchasing behaviour, they need to look at their own experiences, memories and the influences that cause them to be more impulsive and develop their own plan of action.

The results from this thesis opens up interesting avenues for future research in consumer psychology.

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Appendix

Please note that, the date is incorrect as the original approval letter had the wrong name. The 23rd September is when the correctly addressed letter was provided.



Cardiff Business School

Ysgol Busnes Caerdydd

Charlotte Doyle
Cardiff Business School
Cardiff University

23 September 2020

Dear Charlotte,

Ethics Approval Reference: 1920012

Project Title: Investigation into self-control and impulsivity

I would like to confirm that your project has been granted ethics approval as it has met the review conditions.

Should there be a material change in the methods or circumstances of your project, you would in the first instance need to get in touch with us for re-consideration and further advice on the validity of the approval.

I wish you the best of luck on the completion of your research project.

Yours sincerely,

Electronic signature via email

Prof. Debbie Foster
Chair of the School Research Ethics Committee
Email: CARBSResearchEthics@cardiff.ac.uk

Interview Protocol

Phrases to use:

Can you tell me more about,

How do you feel about,

What was the outcome to that

Please discuss in detail

Can you give me an example

That's interesting can you tell me more

Can you tell me why you used that word

I am interested in understanding your historical impulsive purchasing behaviour to date.

To start I wish to discuss your impulsive behaviour growing up.

1. Please tell me about your earliest memories of impulsive buying?
2. Can you describe your impulsive purchasing behaviour during pre-school?
3. Can you describe your impulsive purchasing behaviour during primary school?
4. Can you describe your impulsive purchasing behaviour during secondary school?
5. Please describe your impulsive purchasing behaviour in your late teens and early 20's? – (dependent on their age)
6. Please describe your impulsive purchasing behaviour in your late teens and early 30's and 40's? – (dependent on their age)
7. Can you tell me about your impulsive purchasing behaviour up until now? – (dependent on their age)
8. Please describe to me your current impulsive behaviour?
9. Describe to me in as much detail your most recent impulsive purchase (other than the photos). Discuss the situation you were in and who you were with?
10. Following on with this purchase you have just mentioned, can you describe to me how you felt when faced with this impulsive purchase?
11. Can you describe to me how you felt during the purchase i.e. when you were paying for the item?
12. Can you describe to me how you felt straight after the purchase?
13. Can you describe to me how you feel about this purchase now?
14. Can you discuss with me any changes you made in your behaviour due to this impulsive purchase?

Now I wish to understand what influences your impulsive purchasing behaviour.

1. Please describe an occasion when your family have influenced your impulsive purchasing behaviour?
2. Please describe an occasion situation when your friend/social circle have influenced your impulsive purchasing behaviour?
3. Please describe an occasion when social media has influenced your impulsive purchasing behaviour?
4. Please described an occasion when other people have influenced your impulsive purchasing behaviour?
5. Can you describe to me your IP behaviour instore and online.

I would now like to discuss any tactics you may have to avoid making impulsive purchases. Tactics are something you do internally or externally to stop you making that impulsive purchase.

6. Can you describe any tactics you use to avoid making impulsive purchases?
7. Please describe to me the last situation you were in when you used tactics to avoid making an impulsive purchase?

The next few questions are about self-control

8. Do you employ any self-control when in a shopping situation?
9. Can you describe a situation where you use self-control to avoid being impulsive?

Now I wish to discuss more specific buying behaviour such as savings

10. Can you describe to me in detail your savings attitude i.e. do you save on a regular basis?

11. Can you tell me about any savings goals you may currently have?
12. Are you on target to meet those savings goals?
13. Can you describe to me how you would feel if you were unable to make that savings goal?

Photo Elicitation

Now we are going to discuss the photos you provided.

First photo

14. Please describe in as much detail as possible the process you took when looking for this impulsive purchasing item to photograph?
15. Did anyone influence you when you were choosing the item to photograph?
16. How do you think the photo capture your impulsive purchasing experience?
17. Could you tell me the situation before you made the purchase?
18. Please describe to me your feelings about this item when you saw it
19. Please explain to me your feelings about the item as soon as you owned it
20. Did you discuss the purchase with anyone after you made it?
21. Please describe to me your feelings about this item now
22. If you had to write a review about this product what would it say?
23. Discuss the last time you used this item – (re word dependent on the item)
24. Did this impulsive purchase influence any future purchases?

Second photo

25. Please describe in as much detail as possible the process you took when looking for this impulsive purchasing item to photograph?
26. Did anyone influence you when you were choosing the item to photograph?
27. How do you think the photo capture your impulsive purchasing experience?
28. Could you tell me the situation before you made the purchase?
29. Please describe to me your feelings about this item when you saw it
30. Please explain to me your feelings about the item as soon as you owned it
31. Did you discuss the purchase with anyone after you made it?
32. Please describe to me your feelings about this item now
33. If you had to write a review about this product what would it say?
34. Discuss the last time you used this item – (re word dependent on the item)
35. Did this impulsive purchase influence any future purchases?

Conclusion

36. Is there anything else you wish to add?



An investigation into self-control and impulsivity - Consent Form

This research project looks to understand individuals' impulsive experiences and tactics they may use to be more self-controlled.

I understand that by agreeing to take part in this research project I am giving my consent for the data collected to be used during the analysis unless I state otherwise. My participation in this project will involve:

Taking part in an online interview that will last approximately 1-2 hours. During this online interview, I will be asked to answer mainly open-ended questions regarding my impulsive purchasing experiences and any tactics I may have to help me be more self-controlled when faced with an impulsive situation. Questions to gather socio-demographic data such as age, gender and income, will be asked at the end of the online interview to complete the process.

I understand I have been asked to provide two photos of items that I have purchased impulsively. I understand that I will need to email these to the researcher before the online interview takes place. I understand that the photos will be given the same participant number as my transcribed interview and saved on a password protected computer. I understand that I will need to provide one photo which was a negative purchase and one photo that was a positive purchase and I understand I will be asked to discuss these items. I understand that photos will be kept anonymous.

I understand that participant in this study is entirely voluntary and that I can withdraw from the study at any time without giving a reason. I understand that any data I provide will be kept anonymous. I also understand that my interview will be audio recorded, transcribed and then the recording will be deleted.

I understand that I am free to ask any questions at any time. If for any reason I have second thoughts about my participation in this project, I am free to withdraw or discuss my concerns with Professor Gordon Foxall – Foxall@cardiff.ac.uk and Dr Peter Morgan MorganPH@cardiff.ac.uk

I understand that the information provided by me will be held confidentially anonymously and securely, such that no information can be traced back to me individually. The information will be retained for up to 3 years and will then be deleted or destroyed. I understand that if I withdraw my consent, I can ask for the

information I have provided to be deleted/destroyed in accordance with the General Data Protection Regulation 2016.

By taking part in this study, I consent to participate in the study conducted by Charlotte Doyle doylec4@cardiff.ac.uk PhD student of Cardiff Business School, Cardiff University, under the supervision of Professor Gordon Foxall and Dr Peter Morgan.



Cardiff Business School
Ysgol Busnes Caerdydd

An investigation into self-control and impulsivity – Research Information Sheet

This study is being conducted by Charlotte Doyle PhD student at Cardiff Business School and Cardiff University under the supervision of Professor Gordon Foxall and Dr Peter Morgan who can be contacted via the following email address: foxall@cardiff.ac.uk and morganPH@cardiff.ac.uk.

Participants will be asked to take part in online interview, that due to the nature of the research, will last approximately 1-2 hour. If the participant needs to re-arrange the interview when family circumstances or other circumstances intervene, then they will be asked to email the researcher directly so that the interview can be re-arranged to a more suitable day and time.

Questions will be a mainly open ended in order to understand impulsive experiences and any tactics the individuals may use to be more self-controlled when faced with an impulsive purchase situation. Socio-demographic questions which will be asked at the end of the online interview. Online interviews will be audio recorded, transcribed and then deleted. All data will be kept for up to 3 years and then destroyed. All data collected will not traceable to the participants.

Participants will be asked to provide via email, photos of items that they have purchased impulsively. One which was a negative purchase and one that was a positive purchase. Photos will be kept anonymous, stored on a password protected computer and given the same participant number as the transcribed interview. Participants will be asked to discuss the photos during the interview.

The research is looking to recruit approximately 60+ participants to take part in the research project during the month of May, June and July 2020.

Participant in the study is entirely voluntary and participants can withdraw from the study at any time without giving a reason. Participants may also ask questions at any time and discuss any concerns with either the researcher doylec4@cardiff.ac.uk or the supervisor as listed above.

All information provided during the interview will be held anonymously so that it will not be possible to trace information or comments back to individual contributors i.e. all names and

places mentioned will be given a pseudonym. Information will be stored in accordance with the current Data Protection Act.

Participants can request information and feedback about the purpose and results of the study by directly to the research Charlotte Doyle.

26/05/2020

Charlotte Doyle

Cardiff Business School

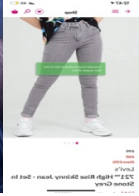
Cardiff University

Participant Photos

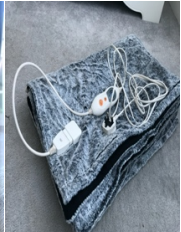
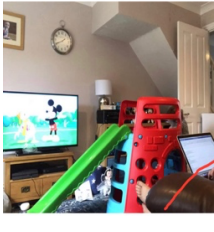
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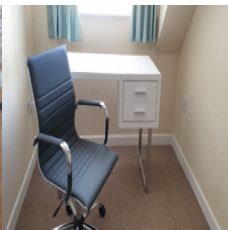
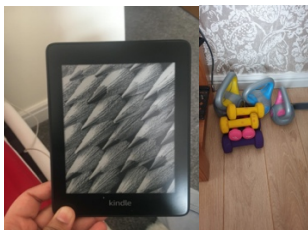
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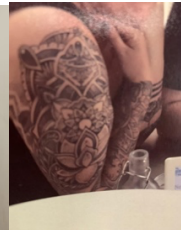
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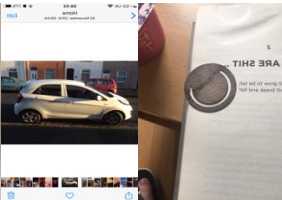
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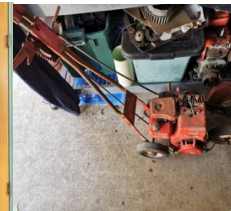


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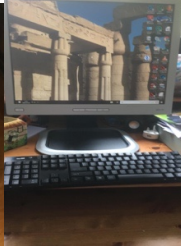
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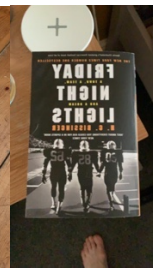
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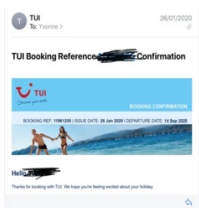
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