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# IMPRUDENT PURCHASING: STUDY IN RELATION TO UN SDG 12

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## Abstract

This study endeavours to investigate a thorough analysis of imprudent purchasing behaviour in society. Responsible production and consumption are the requirements of the time. This study focuses on the impact of personality traits, in-store marketing, and income levels on imprudent purchases. 400 respondents aged 15 and above from well-known stores in Karachi were approached to collect data through a survey questionnaire. Descriptive statistics, correlation and regression analysis were done. Findings reveal that individuals having more options for new experiences are more likely to make imprudent purchases. In contrast, conscientiousness and Agreeableness correlate negatively, indicating these traits are causes of a decrease in imprudent purchasing behaviour. Interestingly, extraversion and neuroticism show no significant influence. The study also uncovers an inverse relationship between in-store marketing and imprudent purchasing, challenging conventional theories. Furthermore, it reveals that the economic crisis, despite increasing stress levels and potentially encouraging some individuals to engage in imprudent purchasing as a coping mechanism, does not significantly affect imprudent purchasing overall. Similarly, monthly income levels also showed no significant impact, implying that imprudent purchasing behaviours persist across varied economic and income conditions. These insights carry implications for companies, policymakers, and consumers, emphasizing the need to comprehend the complex nature of imprudent purchasing. This research contributes to the understanding of consumer behaviour in times of economic uncertainty, providing a fresh perspective on how the Government can make possible changes to promote responsible consumption.

**Keywords:** Imprudent Purchasing, Consumers, Personal Factors, Situational Factors, Karachi Market.

## Introduction

Impulse purchasing is defined as an inconsiderate and spontaneous purchase that a customer has not planned (Jones, Reynolds, Mothersbaugh, & Beatty, 2007). This behaviour occurs when external factors such as the store's atmosphere, assortment of the products, feasibility, promotional strategies, pricing, aroma, music in the outlet, customer retention strategies, and who you are with friends/family can trigger a customer to purchase more. Extrinsic factors and intrinsic factors can influence

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imprudent purchasing. Based on previous research, it has been proven that imprudent purchasing is influenced by mood (Bozaci, 2020). Not much research has been done based on the OCEAN model in developing countries like Pakistan. According to Point-of-Purchase Advertising International, 70% of impulse purchasing happens in retail stores. However, the majority of studies on imprudent purchasing have been undertaken in Western nations, and little research has been conducted in third-world nations such as Pakistan.

The Sustainable Development Goals (SDGs) provide a broad framework for global development and offer a set of solutions to the world's most pressing challenges. Responsible Consumption and Production (Goal 12) SDGs that have direct relevance to this research. Responsible Consumption and Production focuses on reducing the environmental impact of goods and services through more sustainable production processes, efficient resource use, and reduced waste. Imprudent purchasing has an enormous impact on the environment, our wallets, and us; it is a major factor contributing to wasteful consumption patterns. As a growing metropolis, Karachi is not immune to this phenomenon. Understanding the determinants of imprudent purchasing in Karachi is crucial for promoting Responsible Consumption.

This research endeavours to investigate the personal, psychological, and situational factors and their influence on imprudent purchasing behaviour. The study will remain focused on the consumers in Karachi only (Destari et al. 2020). Their study finds that consumers look for discounts during shopping. This generates positive emotions such as excitement, which can further lead to imprudent purchasing behaviour. (Yun 2011) in their study, 5000 customers bought a product based on the recommendations they saw on the internet; the product was of no use to them. Zheng et al., (2019), their research finds that social media walls, reviews, advertising videos and followers pages can become strong sources to create purchase intentions in customers. Youn and Faber, (2000) find emotions can influence that imprudent purchasing.

The economic crisis in Pakistan has influenced consumer purchasing behaviour. However, there are still sizeable customers in Karachi who are fond of imprudent purchasing. The behaviour has been attributed to an increase in poverty, a decrease in wages and a high rate of unemployment. These factors influence people to make more imprudent purchases to maintain a minimum standard of living.

**Rationale of the study**

The ongoing economic crisis in Pakistan has created financial strain and uncertainty, yet it appears to be driving some consumers toward impulsive buying. This reckless spending can undermine personal financial stability and potentially worsen the economic downturn. It's crucial to explore how the crisis influences these imprudent purchasing decisions and to develop strategies to mitigate their negative effects. This research aims to answer key questions about the factors driving such behaviour in Karachi, including the role of in-store marketing and the impact of individual personality traits.

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**Research Problem**

The current economic crisis in Pakistan has spawned an environment of financial strain and uncertainty; however, this phenomenon seems to encourage some consumers to buy on impulse. Such reckless spending habits can have far-reaching consequences, compromising individuals' financial stability and potentially intensifying the economic recession. It is pertinent to examine the economic crisis's influence on consumers' imprudent purchasing decisions and suggest effective countermeasures to lessen its adverse effects.

**Research Questions**

1. This research endeavour is to get the answers to the following questions:

2. What are the factors affecting imprudent purchasing during the current economic crisis in Karachi?

3. What are the factors affecting buyers' decisions about in-store marketing and impulse purchasing?

4. What is the impact of an individual's personality traits on imprudent purchasing behaviour?

**Research Objectives**

United Nations Sustainable Development Goals (UN SDG)-12 ask the world for Responsible Consumption and Production. Imprudent purchasing is something which, most of the time, violates responsible purchasing behaviour. The study aims to:

- Identify the key factors that influence imprudent purchasing behaviour.
- Assess how personality traits affect imprudent purchasing decisions.
- Analyze the impact of in-store marketing on imprudent purchasing behaviour.
- Identify the role of economic crisis in imprudent purchasing behaviour.

**Theoretical Framework**

The theoretical framework for this study is built on the intersection of consumer behaviour theories and economic crisis literature. The **Stimulus-Organism-Response (S-O-R) model** serves as the foundation, where external stimuli such as economic stress and in-store marketing tactics (Stimulus) influence the consumer's internal state, including emotions and personality traits (Organism), leading to impulsive buying behaviour (Response).

**Behavioural economics theory** also plays a key role in understanding how consumers may irrationally engage in impulsive purchases during times of financial

uncertainty. The theory suggests that under stress, individuals might prioritize immediate gratification over long-term financial stability.

Additionally, the **Five-Factor Model of Personality** is integrated into the framework to assess how individual differences in personality traits, such as impulsiveness or Conscientiousness, affect susceptibility to impulsive buying.

**Conceptual Framework**

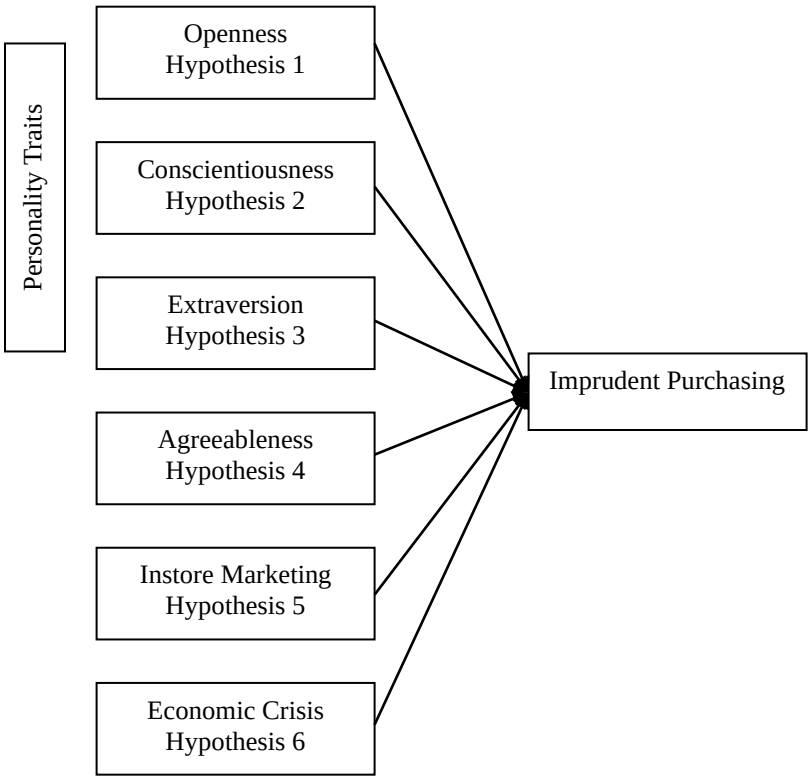



**Figure 1: Conceptual Framework**

**Significance of the study**

The significance of this study lies in its potential to shed light on the behavioural impact of economic crises on consumer purchasing decisions, particularly in the context of Karachi. By understanding the factors that drive impulsive buying during times of financial uncertainty, this research can help identify strategies to promote more

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responsible spending habits. The findings could inform policymakers, businesses, and financial advisors on how to address and potentially curb the negative effects of such behaviour, thereby contributing to greater financial stability for individuals and aiding in the overall economic recovery.

## Limitations of the study

One limitation of this study is its focus on Karachi, which may restrict the applicability of the results to other regions in Pakistan or different economic environments. The reliance on self-reported data presents another challenge, as respondents may provide biased or inaccurate information. Additionally, it may be difficult to clearly distinguish the influence of the economic crisis from other factors that could impact impulsive buying behaviour, such as cultural norms or psychological traits. Lastly, the findings may lose relevance over time due to the rapidly changing economic landscape.

## Literature Review

### Openness and Imprudent Purchasing Behaviour

Openness reflects a desire to experience new ideas and adventures. Openness is the capacity to be curious and perceptive, allowing you to explore the world from different points of view. People who possess high levels of openness are usually imaginative and aspirational, always searching for progressive methods to express themselves.

A recent study has identified openness as a distinctive trait of an individual who is not only open to new ideas but also possesses a vivid imagination. According to Mondak (2010), an individual's propensity for creativity is effectively demonstrated through their open-mindedness towards new ideas and willingness to embrace tradition. This flexibility of behaviour can be intrinsically linked with a person's personality traits. People with open minds possess a deep curiosity to explore, an enthusiasm for learning new ideas, and the aptitude to easily comprehend knowledge. They are passionate about seeking out new experiences and embracing thrilling adventures. Imprudent purchases made by open-minded consumers were strengthened by seller-buyer compatibility, with the effect being larger for agreeable buyer-seller dyads (Wang et al., 2020).

People with a limited worldview are generally more traditional and oppose fresh experiences. Furthermore, they may not be emotionally available or possess the emotional capacity to express themselves due to their narrow outlooks. In comparison, open-minded individuals possess a strong inclination to communicate and express themselves. Interpersonal and collective dynamics have a strong impact on consumer decisions (AlghzawI et al., 2020).

They are naturally inventive, which allows them to provide novel ideas and advice (Hirsh, 2010). Those with an open-minded attitude are motivated to sample new goods or services. As previously asserted, this flexibility in personality is linked to imprudent purchasing behaviour (Rauf et al., 2019).

**$H_1$: Openness has a positive influence on imprudent purchasing**.

**Conscientiousness and Imprudent Purchasing Behaviour**

Conscientiousness, having the capability to stay organized and be held responsible, is an invaluable quality. The quality of Conscientiousness is the ability to plan and remain dedicated. High scorers in this trait tend to be reliable, dependable individuals who can reach their goals with hard work and dedication. With a commitment to planning, they stay on course towards success.

People who demonstrate a high degree of restraint, diligence and consideration for others are commonly referred to as conscientious. As previous studies have suggested, individuals with Higher levels of Conscientiousness or emotional instability tend to be more easily agitated and responsive. Conversely, those who score lower on these measures typically demonstrate greater serenity and steadiness. Donnelly, Iyer, and Howell (2012) this finding was further reinforced by McCrae and Costa Jr. (2008), who opined that understanding plays an important role in planning for future worries, as they are heavily interlinked. Therefore, it can be concluded that those individuals with higher scores tend to be keener on trying new adventures compared to those with lower scores. These individuals are passionate in their pursuits and take ownership of the results they achieve. Proven to be dependable, reliable, and hard-working (Donnelly et al., 2012), those with a high level of mindfulness are less likely to indulge in imprudent shopping. People with a strong sense of control over their social behaviour tend to have conscientious personalities. These individuals are task-oriented and create detailed plans in order to achieve their goals quickly and efficiently, which can lead them to make imprudent purchases without due consideration (Rauf et al., 2019).

**$H_2$: Conscientiousness has a positive influence on imprudent purchasing.**

**Extraversion and Imprudent Purchasing Behaviour**

Extraversion is the ability to be friendly and outgoing, making it easy for you to form meaningful connections with those around you. If your scores are high in extraversion, this usually means that you're confident and enjoy being social – a great asset when it comes to creating strong relationships.

Extroverts are individuals who relish social gatherings and thrive on interacting with others. They boast unrivalled self-assurance (Mooradian & Swan, 2006). With a strong inclination towards discussion, they easily spark conversations with others and never shy away from social interaction. Extraverted people tend to be full of energy and life, often living independently because they do not readily trust others. Still, these individuals can be quite optimistic in outlook and have a strong level of self-confidence. Brand-conscious people appear to be linked to on-the-spot purchasing. It is found that people believe they are more likely to make an imprudent purchase involving a brand they are familiar with or enthusiastic about, even if they do not have in-depth knowledge of the product itself (Fioretti, 2018). When it comes to networking, they are highly dynamic, proficiently active, and vigorously energetic. Socializing not only implies

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building connections with relatives or friends but can also relate to connecting with vendors and suppliers (Rauf et al., 2019). The study showed a significant correlation between Conscientiousness and Extraversion and less-than-thoughtful purchasing decisions (Badgaiyan et al., 2016).

**$H_3$: Extraversion has a positive influence on impromptu purchasing.**

**Agreeableness and Imprudent Purchasing Behaviour**

Agreeableness is the ability to connect harmoniously with others and be a productive team player, which is an invaluable skill. Possessing the capability to uncover and build on common ground while working towards a shared goal is invaluable. Those scoring high in Agreeableness often have qualities such as sympathy, concern, and understanding, which are ideal when it comes to forming strong relationships with those around them.

McCrae and Costa Jr (2008) asserted that Agreeableness is a quality which motivates individuals to foster positive relationships with other people. People who demonstrate high levels of Agreeableness are often altruistic, generous, selfless and empathetic. Individuals with this trait are always on the lookout to help others expect to receive the same treatment as well. People with a reflective personality are known to be prudent and thoughtful. They typically engage in less imprudent purchasing behaviour than their counterparts (Verplanken & Herabadi, 2001). This kind of mindful approach allows them to make more informed decisions so that they can feel confident about them.

Moreover, imprudent purchasing can also lead to a boost in inflation as the currency value decreases. This, in turn, can push prices upward, making it harder for people to purchase necessities, thus worsening the economic crisis even more. Studies revealed that higher grocery prices (inflation) increase the chances to rethink purchasing decisions, and customers are more likely to use alternate products (Crowe, 2022). Few studies focus on the pre-and post-decision stages, and it has been revealed that the pre-decision stage has a significant impact on impulse purchasing. (Tirmizi et al., 2009).

**$H_4$: Agreeableness has a positive influence on imprudent purchasing.**

**In-Store Marketing**

Brand promotion in the retail realm is known as in-store marketing, which is an effective way to get your products and services noticed (Young, 2009). The Marketing Institute (2009) elucidates ISM as the utilization of strategic customer insights to enhance marketing and merchandising approaches in any given purchasing situation. Retailers can leverage the power of In-store marketing to enhance their physical storefronts by using information and communication tools (Zentes et al. 2011). Advertisements and brand supporters influence consumers to make snap purchasing decisions (Sarathy & Gopal). Various definitions have been proposed, but the dominant concept has been "marketing efforts of potential consumers or customers at the store or supermarket.

In-Store Marketing Institute (2010) states that shoppers may be tired of the same old thing, so successful marketing is all about creating a personalized experience. The study revealed that visual merchandising positively and quantitatively affects imprudent purchases. Lighting, layout, colour, and smell affect customer appeal. Private-label products may encourage impulse buys (Widyastuti, 2018). Thomas et al. (2018) have explained that focused merchandising, smart store design and layout, and other visual merchandising strategies, including product displays, packaging, and signage, assist customers in identifying the things they're looking for at a store.

As consumers enter the store with various objectives – some defined while others are not so clear – marketers must be well-versed in marketing stimuli that influence purchase decisions which align with retailer or manufacturer goals (Stahlber & Maila, 2010). Sales promotions and credit card use are significant independent variables influencing impulse purchases, while income level is unrelated. (Akyuz, A.) (2018). According to Karbasivar & Yarahmadi (2011), external cues like credit cards, promotional activities (such as cash discounts and free goods) and window displays were explored, and their influence was observed on the Impruden purchasing behaviour.

Verhagen & Dolen (2011) have investigated the variables that affect consumer impulse purchasing at Bangladeshi superstores, which are discount offers, promotional activities, different schemes, product displays, retail store offers, product popularity, salesperson behaviour, customer income level, reference group influence and festival season. Badgayian et al. (2014) have identified the imprudent shopping habits of Turkish consumers in supermarkets. The result of this study discovered that sales promotion and credit card use positively influence imprudent purchasing behaviour. According to Akyuz (2018), the factors that affect imprudent purchasing behaviour for FMCGS goods were not studied previously in Larkana City. The effects of promotional approaches, window displays, store environments, credit cards, and income levels have been investigated.

Supermarkets in Kisumu have adopted a number of ISM initiatives to encourage customers' purchasing decisions. Store atmosphere and attributes featuring advertising posters, product placement, music, aromas and cleanliness, and discount offers like bonus packs have an impact on customers' emotions, which can influence them to impulse purchase (Rantelina et al, 2023).

**$H_5$: Instore marketing has a positive impact on imprudent purchasing.**

**Economical Crisis**

The impulse can push to acquire items that have no use and cannot afford, resulting in long-term debt that may lead to financial turmoil. (Patrikha et al., 2023) Their research finds that with the rise of technological advancement, the economic crises are also increasing, and the increase in using credit cards can lead to impulse purchases. (Mukit et al., 2021) their research found that due to high inflation and low purchasing power, customers are more inclined towards savings rather than spending.

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It is hypothesized that financial crises will negatively affect consumer spending in general, as people are less likely to make impulse purchases when money is tight. Lai, (2010) finds that individuals may be more prone to making impulse purchases as they strive to cope with the stress of their financial situation. It is observed that credit, money and personal financial planning can lead to imprudent purchasing. Awan & Abbas (2015) investigated the results of consumers' imprudent purchases that were shown to be strongly and adversely related to demographic variables, including gender and age, according to multiple regression and chi-square test findings. Consumers' spontaneous purchases were also shown to be strongly and directly related to their income and level of education. Aragoncillo & Orus (2018) have found that people buy a little more imprudently in physical stores than online, and factors that encourage online impulse purchasing have a stronger effect on this behaviour. (Mukit et al. 2020) have investigated how panic purchasing had a drastic financial effect on the economy, with declining purchasing power and rising inflation. People also tended to buy imprudently due to misinformation. Boutsouki (2019) have found that atmospheric elements have a significant effect on consumers' imprudent actions. Still, the frequency of purchases is not significantly affected, indicating that the economic environment may shape imprudent behaviour. It identified specific clusters of imprudent buyers based on their demographic characteristics and preference for atmospheric elements in stores. Sangalang et al. (2017) found that there is a substantial relationship between age, marital status, monthly net income, shopping enthusiasm, and advertising strategy. In addition, it found that customers' net monthly income was a major factor among the internal elements and that shoppers' pleasure of going shopping was a major component among the external aspects in determining their imprudent purchases.

According to Qazzafi (2020), factors such as personal, psychological, social, and economic aspects were found to be the most significant predictors of consumers' purchasing decisions. It also stated that a consumer's environment has a significant part in shaping their purchasing decisions and that a consumer's age, life stage, motivation, and perceptions all have an impact on their purchasing habits. According to Al Shishani (2020), Consumers are influenced by the cultures to which they belong, the subcultures to which they belong, the socio-economic class to which they belong, the membership groups to which they belong, family, personality, psychological aspects, etc. however, people are affected by the cultural trends in their immediate social and societal setting. The final resulting purchase decisions are both significantly influenced and affected by the cultural and social aspects.

However, this behaviour can have detrimental effects on the economy as a whole. As individuals incur more debt and spend beyond their means, they become increasingly susceptible to financial instability. This can result in a decrease in consumer spending and a slight upward trend in bankruptcies and foreclosures, worsening the economic downturn further.

Katona (1974) also believes that during economic recessions, people tend to save more due to concerns about job or income security. As the economy improves, saving rates decrease. The influence of the economic crisis on people can be reflected in their consumption. McDaniel et al. (1986) find that due to rapidly increasing prices,

consumers are becoming more price sensitive, which can lead to low imprudent purchasing. George (1974) believes that in future, due to price hikes, people will spend on necessities, leaving aside the lavish. The recent financial disruption has amplified panic and insecurity among consumers globally. Imprudent purchasing is also termed panic purchasing, which has an impact on customer psychology (Harahap et al., 2021). Many people had concerns about their financial and material well-being. In addition to reduced employment income, a significant number of households lost their lifetime savings due to the collapse of the banking system or a steep decline in the value of their homes and stocks. Arnould's (2002) study shows that age, gender, income, and education all have substantial effects on the likelihood of making an imprudent purchase in Pakistan (Mohiuddin & Iqbal, 2018). One potential remedy is to cultivate greater awareness of spending habits. This may involve implementing educational programs that teach budgeting and saving or offering financial counselling services to assist people in better managing their finances. Another approach is to enforce stricter regulations on how products are advertised to ensure that people are not being deceived into purchasing unnecessary or unaffordable items. The widespread economic downturn and growing joblessness have compelled households to put in more hours or send more family members to work. Consequently, household expenditure falls by as much as income (Amalia and Ionut, 2009).

**$H_6$: Economic crisis has an impact on imprudent purchasing.**

**Imprudent Purchasing Behaviour**

Clover (1950), many of the earliest studies define imprudent purchasing as an "unplanned" purchase. However, this unexpected behaviour by the consumer does not apply to all purchases done on impulse (Kacen & Lee, 2002; Amos et al., 2014). This is due to the fact that an unanticipated purchase might be made simply by arriving at the checkout counter and realizing that an item was omitted from the prepared shopping list. Amos et al. (2014) concluded that impulse purchases only occur when three conditions are met: first, the purchase is unanticipated and accompanied by a surge of positive energy; second, the consumer does not consider the approaching repercussions of the purchase; and third, the purchase is motivated by the satisfaction of one's wants. Internal and external cues play a role in influencing consumer's impulse buy decisions (Surya et al., 2017).

**Ocean Model and Imprudent Purchasing**

The OCEAN model is an instrument for comprehending the complicated human nature and behaviour with regard to personality. (Roberts et al., 2015) find that the model enables us to perceive people as distinct and multi-dimensional individuals, and it also permits us to understand how personalities shape our lives and experiences. (Mandal, 2018) identified impulsivity as a kind of disposition that allows people to make quick decisions without considering potential consequences. Andreassen et al., (2013) in their study, they found that every individual has distinct personality traits. People with less self-control are more likely to indulge in imprudent buys. Munjal (2020) stated that the traits of renowned persons have been shown to correlate strongly with consumer

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desire for fast-moving consumer goods. When a sudden craving or impulse arises in an individual, they are far more likely to act without thinking. OCEAN, or the BIG FIVE personality model, has been extensively used in research to accurately study the influence of an individual's characteristics on their propensity for imprudent purchasing (Andreassen et al., 2013). Goldberg (1990) presents a groundbreaking model that clearly characterizes an individual's personality and provides insight into the subject matter. The study revealed that different personality traits have an impact on imprudent purchasing behaviour (Thompson & Prendergast, 2015). Hendrawan & Nugroho (2018) have investigated the impact of five personality traits on imprudent purchasing behaviour, i.e., openness to experiences, Conscientiousness, extraversion, Agreeableness, and emotional stability. It was found that emotional stability, openness to new experiences, and scrupulosity did not affect imprudent purchase behaviour. Studies proved that women were more inclined to buy things on impulse, whereas males were less likely to do the same. Women's inclination to make spontaneous purchases was shown to be unrelated to whether they identified as feminine or masculine (Ozdemir & Akcay, 2019). Harwani & Kanade (2017) found that females are more inclined to make imprudent purchases. The complications of human behaviour and personality are very effectively gauged through the OCEAN model. It stands for Openness, Conscientiousness, Extroversion, Sociability, and Neurosis. These five dimensions of an individual's personality give comprehension of human character as a whole.

**Hawkin's Stern Impulse Buying Theory**

Hawkins Stern formulated the theory in 1962. Other consumer behaviour theories hold that consumers are always logical and reasonable and use a planned purchasing choice process (Mandal, 2018). Contrary to the conventional consumer purchasing procedure, imprudent consumers make instantaneous purchase decisions under the influence of sensational environmental cues. Stern contends that customers engage in imprudent purchasing due to the influence of external variables. The hypothesis proposes that marketers can persuade buyers to spend more than they first intended (Dutt & Mandal, 2018). Hawkins Stern, The theory of impulse purchases opens up numerous chances for marketers. Packaging design should be able to distinguish itself from a variety of competing brands. Private labelling, product quality, and sales promotion have an impact on consumer impulse behaviour (Rahmadina et al., 2023). Colour and size had little effect on consumers' perceptions of a package's practicality, but the packaging's material, shape, and labelling did. The study also discovered that consumers' positive expectations about the packaging's usefulness contributed to their spontaneous purchases (Bahrainizad & Rajabi, 2018).

Stern (1962) established the foundation for impulse purchasing by categorizing purchase behaviour as planned, unplanned, or impulsive. The behaviour of impulse purchasing is defined by a quick decision and an immediate desire to purchase while in the store. Therefore, the purchasing decision is determined by marketing influences within the supermarket. A candy or chocolate placed near the checkout counter serves to remind customers of the product.

Customers are more likely to make impulse buys when they are influenced by the store's visual merchandising (Tesfaye, 2022). These consumers end up overspending while being an excellent source of revenue growth for merchants. Hawkins Stern's Impulse Purchasing Theory is a highly relevant and valuable tool for retailers and marketers. In supermarkets, impulse purchases provide a venue for product testing and sampling, as well as a revenue-generating opportunity for businesses (Agarwal & Chetty, 2019). Marketers have the opportunity to employ tactics that influence buyers' imprudent in-store purchasing decisions. It is stated that storefront layout, ambience music, salespeople, discounts, and promotions have an impact on impulse purchases. (Ayub & Zafar, 2018). The study revealed that consumers were unaffected by package design, but they were affected by in-store marketing and price awareness (Chan, 2018). Pricing is the most effective aspect of the marketing mix for generating impulse buys. However, high-priced items may be an exception to this rule. Low-income groups can be influenced by discounts to make imprudent purchases (Raposo et al., 2013). To achieve long-term income production, retailers should employ marketing mix tactics that are effective for them. This study discovered that what elements are included in in-store marketing and how marketers are using this to generate profit. Customers' hedonic incentives moderate the link between store ambience and impulse buys (Hashmi et al., 2020).

## Research Methodology

This research used a quantitative method that is based on primary data. Data will be collected through online surveys in the form of a 5-point Likert scale from supermarket consumers. The sample size for this research was 384 respondents from Karachi Market, from the age of 15 years and onwards.

## Purpose Of the Research

The purpose of this research is to analyze imprudent purchasing in Karachi, Considering the economic crises in Pakistan. It is necessary to understand the purchasing patterns of people who are imprudent in purchasing. This study will benefit companies, students, policymakers, and customers.

## Research Design

This research mainly involves a quantitative approach. Data has been collected through a survey questionnaire in the form of a 5-point Likert scale. It is cross-sectional research examining the relationships between variables at a single point in time and is useful when limited resources are available.

## Data Collection

The quantitative data has been collected using survey research. A structured questionnaire was administered online to a sample of imprudent buyers in Karachi. The instrument for data collection was a well-structured questionnaire adopted from Rook and Fisher (1995) and John and Srivastava (1999). The questionnaire contained questions related to personality traits, in-store marketing, and economic crisis. The data

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collected has helped us to answer the research questions because the items are selected accordingly. The sample size was collected according to Mandolfo, M., & Lamberti, L. (2021) (Past, present, and future of impulse purchasing research methods: A systematic literature review. Frontiers in Psychology, 12, 687404). As the population of Karachi is very large so, This study have used non-probability sampling. The sample size for this research was 384 respondents from Karachi Market, from the age of 15 years and onwards.

## Data Analysis

This is a quantitative research study. Its design is explanatory and aims to find the causal relationship between independent variables (Personality traits, In-store Marketing and Economic Crisis) and dependent variables (Imprudent purchasing). Out of 425 respondents, the sample size of 384 respondents is included in the study as the rest of the survey forms were either left out or were incompletely filled. The data collected through the survey has been analyzed using descriptive statistics correlation analysis. Descriptive statistics has provided an overview of the characteristics of imprudent buyers in Karachi. At the same time, correlation analysis has allowed us to assess the impact of personality traits, in-store marketing and economic crisis on imprudent purchasing to get the response.

**Table 01: Descriptive Analysis**

| | N | Mean | Median | Mode |
|---|---|---|---|---|
| Gender | 384 | 1.45 | 1.00 | 1 |
| Education Level | 384 | 2.93 | 3.00 | 1 |
| Monthly Income | 384 | 2.54 | 3.00 | 4 |
| Personality traits | | | | |
| Openness | 384 | 2.40 | 2.00 | 1 |
| Conscientiousness | 384 | 2.50 | 2.00 | 2 |
| Extraversion | 384 | 2.48 | 3.00 | 1 |
| Agreeableness | 384 | 2.53 | 3.00 | 3 |
| Awareness regarding the influence of personality traits on imprudent purchasing? | 384 | 2.48 | 2.00 | 0 |
| What is the effect of personality traits on making purchasing decisions? | 384 | 2.41 | 2.00 | 0 |
| In-store marketing | | | | |
| Imprudent Purchasing Behaviour | 384 | 2.4.6 | 2.00 | 1 |
| How often do you carry out imprudent purchasing? | 384 | 2.51 | 3.00 | 3 |
| What factors influence your imprudent purchasing decisions? | 384 | 2.34 | 2.00 | 0 |
| Economic Crisis | | | | |
| Awareness of the current economic crisis | 384 | 2.02 | 2.00 | 3 |
| Influence of the economic crisis on imprudent purchasing behaviour? | 384 | 2.02 | 2.00 | 3 |

This table summarizes the survey's statistical findings, categorizing respondents according to gender, education, monthly income, personality traits (Openness, Conscientiousness, Extraversion, and Agreeableness), propensity for imprudent purchases, and awareness of the impact of the economic crisis on these variables. The dataset has 384 distinct values for each variable; hence, there are no missing values. It may be deduced from a mean score of 2.93 that the majority of persons have completed more formal education after graduating from high school. The mean score for monthly income, which comes in at 2.54, is difficult to evaluate, however, because there are not enough specific response categories. This demonstrates the significance of carrying out additional research on the subject of the distribution of income.

The following are the mean scores for each personality trait: openness has a score of 2.40, Conscientiousness has a score of 2.50, extraversion has a score of 2.48, and Agreeableness has a score of 2.53. The statistics demonstrate that the median scores for each personality trait cluster around the value of 2.00, with the exception of openness, which demonstrates a median value of 2.50. The modes illuminate the most frequently experienced responses to each attribute. When it comes to openness, a mode of 1 suggests that a large number of people scored low on the question. However, in order to arrive at definitive findings on the relationship between personality traits and imprudent purchasing behaviour, additional study is required.

A score of 2.46, which is the average, shows that there is some degree of imprudent purchase behaviour. When it comes to the frequency of imprudent purchases, a median score of 2.00 indicates that the centre reply is somewhere in the middle of the two extremes of "Rarely" and "Occasionally." In other words, the median response is "Occasionally." Additional research must be conducted in order to conduct a comprehensive evaluation of the responses received and to find any probable patterns or distinctions that may be based on demographic information or individual characteristics.

The participants' average score of 2.02 suggests a moderate level of awareness and perceived influence with respect to the recognition of the economic crisis in Karachi and its impact on imprudent shopping behaviour. This can be inferred from the fact that the participants' scores were relatively low. However, because there are not any predefined categories or specific response options related to the economic crisis, a more in-depth study is required to investigate the characteristics and the magnitude of the crisis as perceived by the participants, in addition to its correlation with imprudent purchasing behaviours. This is because there aren't any predefined categories or specific response options related to the economic crisis.

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**Table 02: Correlations**

| | | OP | CN | EX | AG | IP | EC |
|---|---|---|---|---|---|---|---|
| Personality traits | | | | | | | |
| Openness (OP) | Pearson Correlation | 1 | 0.194 | 0.091 | 0.062 | 0.194 | 0.004 |
| | Sig. (2-tailed) | | 0.000 | 0.096 | 0.260 | 0.000 | 0.940 |
| Conscientiousness (CN) | Pearson Correlation | 0.194 | 1 | -0.058 | -0.184 | 1.000 | 0.038 |
| | Sig. (2-tailed) | 0.000 | | 0.287 | 0.001 | 0.000 | 0.497 |
| | N | 333 | 333 | 333 | 333 | 333 | 323 |
| Extraversion (EX) | Pearson Correlation | 0.091 | -0.058 | 1 | -0.045 | -0.058 | 0.059 |
| | Sig. (2-tailed) | 0.096 | 0.287 | | 0.412 | 0.287 | 0.292 |
| Agreeableness (AG) | Pearson Correlation | 0.062 | -0.18 | -0.045 | 1 | -0.184 | -0.038 |
| | Sig. (2-tailed) | 0.260 | 0.001 | 0.412 | | 0.001 | 0.498 |
| In-store Marketing | | | | | | | |
| Imprudent Purchasing (IP) | Pearson Correlation | 0.194 | 1.000 | -0.058 | -0.184 | 1 | 0.038 |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.287 | 0.001 | | 0.497 |
| Economic crisis | | | | | | | |
| Economic crisis (EC) | Pearson Correlation | 0.004 | 0.038 | 0.059 | -0.038 | 0.038 | 1 |
| | Sig. (2-tailed) | 0.940 | 0.497 | 0.292 | 0.498 | 0.497 | |
| | N | 323 | 323 | 323 | 323 | 323 | 323 |
| Correlation is significant at the 0.01 level (2-tailed) | | | | | | | |

**$H_1$: Openness has a positive influence on imprudent purchasing.**

According to the findings of the research, there is a correlation of 0.194 between the two factors of openness and imprudent shopping. At the 0.05 level of statistical significance (p 0.05), there is a statistically significant connection between these two variables. Consequently, H1(a) could be supported by the evidence that is now available. Being a more open-minded individual might lead to more spur-of-the-moment purchases.

According to the correlation coefficient of 0.194, there is a positive association between openness and imprudent expenditure. This relationship may be shown to exist. The p-value for the relationship between these two variables, on the other hand, comes in at 0.260, which indicates that the link is not statistically significant. As a result, the evidence that argues against H1(b) is more compelling than the evidence that supports it. There is no connection between openness and the act of purchasing something on the fly of the moment in a negative way.

**$H_2$: Conscientiousness has a positive influence on imprudent purchasing.**

According to the findings of the research, there is a statistically significant negative correlation (r = -0.184, p 0.01) between Conscientiousness and the habit of making imprudent purchases. As a consequence of this, Hypothesis H1(b) may be supported by facts gathered from the actual world. The characteristic of Conscientiousness has been shown to reduce the tendency to make imprudent purchases.

According to a value of -0.184 for the correlation coefficient, the likelihood of a person to participate in Imprudent Purchasing is negatively associated with their level of Conscientiousness. The findings, which have a p-value that is less than 0.01, provide substantial support for the null hypothesis H1(b). The quality of Conscientiousness makes consumers less likely to make rash purchases.

**$H_3$: Extraversion has a positive influence on imprudent purchasing.**

Extraversion and imprudent purchasing show a slight negative connection, with a value of -0.058 (p = 0.287). This suggests that the two are not connected. As a result, H1(c) cannot be supported by the evidence that is now available. The findings of this research indicate that an individual's level of extroversion does not accurately predict their likelihood of making imprudent purchases.

The correlation between extraversion and imprudent shopping behaviour is -0.058, which indicates a negative association between the two. The p-value of 0.287, on the other hand, is not significant enough to reach the threshold of statistical significance. Because of this, H1(c) cannot be supported by the evidence at hand. There is no evidence to support the hypothesis that extraversion has a negative influence on the propensity to make imprudent purchases.

$H_{1(d)}$: Agreeableness has a positive influence on imprudent purchasing.

The inverse relationship between Agreeableness and the tendency to make impulse buys is well shown by the value of -0.184 found between the two variables. At the threshold of statistical significance known as p 0.01, this result may be considered significant. As a result of this being the case, Hypothesis 1(d) contains evidence to support it. According to the findings of certain studies, Agreeableness is inversely related to making imprudent purchases.

**$H_4$: Agreeableness has a negative influence on imprudent purchasing.**

The correlation between Agreeableness and imprudent spending is -0.184, which indicates that there is a negative association between the two. Since the estimated p-value is more than 0.001, the alternative hypothesis, H0(d), receives insufficient evidence to be considered credible. The tendency to make hasty financial decisions is inversely correlated with Agreeableness.

**$H_5$: In-store marketing has a positive impact on imprudent purchasing.**

Disproving Hypothesis 2, research on the effect of Agreeableness on in-store marketing has demonstrated a negative correlation between Agreeableness and

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imprudent purchasing behaviour. It has been shown that lower levels of in-store marketing are associated with lower levels of Agreeableness, which in turn is associated with an increase in the number of imprudent purchases made. According to the findings of this study, those who are exposed to a greater amount of in-store advertising had a lower propensity to make imprudent purchases.

This study finds that there is a negative connection between Agreeableness (which stands for in-store marketing) and imprudent purchasing behaviour, which provides evidence for the other hypothesis, which is Hypothesis 2. According to the findings, there is an inverse correlation between the number of in-store promotions that are offered and the number of times that consumers make imprudent purchases. There is a correlation between lower levels of Agreeableness and more exposure to in-store marketing, which in turn is connected to reduced instances of imprudent spending. According to this result, customers who are exposed to a greater amount of in-store marketing may have a lower propensity for making imprudent purchases.

**$H_6$: Economic crisis has an impact on imprudent purchasing.**

A correlation value of 0.038 suggests that there is a positive link between "Economic" and "Imprudent Purchasing." Although this association is just marginally significant, it is nevertheless worth noting. On the other hand, the fact that the connection was not statistically significant ($p = 0.497$) suggests that the observed link may have been the product of sheer chance rather than a causal relationship between the two variables. As a consequence of this, the data do not provide enough evidence to adequately indicate that hypothesis 3 is correct. There is a scarcity of data to support the premise that the present economic crisis has a substantial influence on imprudent purchases. This is because the assumption is based on the assumption that the current economic crisis has an impact.

## Conclusion

In closing, this research has offered enlightening findings on the driving factors behind imprudent purchasing behaviour in Karachi's supermarket landscape. The study has underscored the significant role of individual personality traits and in-store marketing tactics while challenging the traditionally held belief regarding the influence of economic conditions.

The findings suggest that openness is positively correlated with imprudent purchasing, indicating that individuals who are open to new experiences, creative, and curious may be more prone to spontaneous purchases. On the other hand, traits such as Conscientiousness and Agreeableness show a negative correlation, implying that individuals high in these traits - those who are organized, reliable, disciplined, kind, sympathetic, and cooperative - are less likely to engage in imprudent purchasing.

Interestingly, extraversion and neuroticism, often associated with imprudent behaviours, did not show a significant influence on imprudent purchasing in this study.

This brings to light the complex interplay of personality traits in influencing consumer behaviour and calls for more research in this area.

The findings of the study have confirmed that the economic crisis has at least some degree of positivity impacting imprudent purchasing, i.e. increased stress levels among consumers. This has led some individuals to engage in imprudent purchasing as a means of coping with negative emotions. However, it is not statistically significant that it is a major cause of imprudent purchasing in individuals. It is important to recognize that this imprudent purchasing behaviour might have adverse consequences for individuals' financial well-being, further worsening the economic crisis.

In an unexpected twist, our research unveiled an inverse relationship between in-store marketing and imprudent purchasing. This counter-intuitive finding challenges the conventional wisdom that associates more in-store marketing with increased imprudent purchases. Instead, our study indicates that reducing in-store marketing could inadvertently lead to a rise in imprudent purchasing.

These findings collectively offer a fresh perspective on imprudent purchasing behaviour, providing a more intricate understanding that extends beyond economic considerations to encompass psychological aspects.

In response to these findings, the Government has a pivotal role to play in promoting responsible consumption. This involves formulating policies that encourage sustainability, running educational campaigns to raise awareness, providing incentives for sustainable practices, promoting sustainable public procurement, regulating advertising to avoid misinformation, implementing and enforcing recycling programs, and investing in research and development for sustainable technologies and practices.

Researchers could explore the long-term effects of imprudent purchasing on individuals' financial well-being and examine the effectiveness of specific strategies implemented by supermarkets to reduce imprudent purchasing behaviour during economic crises. Additionally, conducting comparative studies across different regions or countries could provide valuable insights into cultural influences on imprudent purchasing behaviour during economic crises.

Taking proactive steps to address imprudent purchasing behaviour in the middle of an economic crisis is crucial for the Government to contribute to consumers' overall financial well-being and stabilize the economy. The Government can play a significant role in reducing the damaging effects of imprudent purchasing by prioritizing responsible purchasing and tailoring its marketing strategies accordingly.

**Recommendations**

To address the issues identified in this study, several recommendations are proposed. First, public awareness campaigns should be launched to educate consumers about the long-term consequences of impulsive buying, especially during economic crises. Financial literacy programs can also be introduced to help individuals better manage their finances and make informed purchasing decisions. Retailers should

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consider implementing responsible marketing practices that do not overly encourage impulsive spending. Additionally, policymakers could develop regulations that promote transparency in pricing and advertising to protect consumers from being influenced by manipulative marketing tactics. Lastly, further research should be conducted to explore the broader implications of impulsive buying in different economic settings and among diverse demographic groups.

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