Planned and impulsive buying habits and their relationship to life satisfaction in the staff of a higher education institution

Hábitos de compra planificada e impulsiva y su relación con la satisfacción con la vida en el personal de una institución de educación superior

GALAVIZ–ZAMORA, Marisol†*, MURILLO-FÉLIX, Cecilia Aurora, AMARILLAS- IBARRA, Priscilia Rossel and QUIROZ-CAMPAS, Celia Yaneth

Instituto Tecnológico de Sonora, Unidad Navojoa, Sonora, México.

ID 1st Author: *Marisol, Galaviz–Zamora* / **ORC ID:** 0000-0002-5704-793X, **CVU CONAHCYT ID:** 1063605

ID 1st Co-author: *Cecilia Aurora, Murillo-Félix* / **ORC ID**: 0000-0002-2214-9880, **CVU CONAHCYT ID:** 971874

ID 2nd Co-author: *Priscilia Rossel, Amarilla-Ibarra* / **ORC ID**: 0000-0002-3310-2164 **CVU CONAHCYT ID:** 1338958

ID 3rd Co-author: *Celia Yaneth, Quiroz-Campas* / **ORC ID:** 0000-0002-6068-1552, **CVU CONAHCYT ID:** 281305

Abstract

Purchasing habits have become a highly relevant topic in the study of consumer behavior; healthy purchasing habits produce positive finances, but impulsive purchasing habits can generate adverse impacts on different personal aspects of consumers, such as over-indebtedness, sometimes reducing their well-being and life satisfaction. The objective of this study was to identify the planned and impulsive buying habits of the staff of a higher education institution, in order to establish whether there is a significant relationship with life satisfaction. The research was quantitative, descriptive and correlational, where three scales (attitudes and habits of planned purchasing, impulsive purchasing habits and life satisfaction) were applied to 101 full-time employees of a higher education institution. The main results were the identification of a high positive correlation between planned buying habits and life satisfaction, as well as the finding that there is no significant correlation between the variables life satisfaction and impulsive buying habits.

Habits, Purchasing, Impulse buying

Resumen

Hábitos de compra impulsiva pueden generar impactos adversos en distintos aspectos personales de los consumidores como el sobreendeudamiento mermando en ocasiones su bienestar y satisfacción con la vida. El objetivo del presente estudio fue identificar los hábitos de compra planificada y compra impulsiva en el personal de una institución de educación superior, con la finalidad de establecer si existe relación significativa con la satisfacción con la vida. La investigación fue de tipo cuantitativo, descriptivo y correlacional, donde se aplicaron 3 escalas (Actitudes y hábitos de compra planificada, hábitos de compra impulsiva y satisfacción con la vida) a 101 trabajadores de tiempo completo de una institución de educación superior. Los principales resultados fueron la identificación de una correlación positiva alta entre los hábitos de compra planificada y la satisfacción con la vida, así como el hallazgo que indica que no existe una correlación significativa entre las variables satisfacción con la vida y hábitos de compra impulsiva.

Hábitos, Compra, Compra impulsiva

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† Researcher contributing as first author.

Introduction

Consumer behavior has undergone significant changes throughout history, nowadays digital media have made it easier for people to be more informed, which allows them to rationalize their consumption by being able to compare characteristics between different products such as price, quality, functionality, variety among others, on the other hand, a significant number of individuals tend not to rationalize their purchases a priori, according to data from the University of Nebrija (2022) more than 90% of purchasing decisions are made on impulse and involving emotions.

Rodríguez, Peña and Casañas (2020) citing Rook (1987) conceptualize impulse buying as an unplanned purchase that arises from a sudden and lasting sensation that originates an emotional conflict for the buyer; on the contrary, the planned purchase is defined as one that presents a high level of cognition and information, as well as a lower degree of emotions when making a consumption decision (Castellanos, Denigri and Salazar, 2020).

Denigri (2010) affirms that healthy purchasing styles produce positive finances and help to reduce impulsivity. For Zhao et al. (2021), one of the main consequences of impulse purchases is indebtedness; people who consume impulsively use credit cards excessively on most occasions, considering them an easy-to-use, safe, fast and efficient means of payment that satisfies their desire to obtain a product or service, a statement that coincides with that mentioned by Cavazos, Lagunes and Melchor (2023) who state that the indebtedness caused by the use of credit cards occurs due to various factors such as special promotions, the income level of consumers, but also for other reasons such as the pleasurable sensations caused by impulse purchases, generating long-term impediments to make debt payments.

According to Diaz, Sosa and Cabello (2019) access to consumer credit has increased considerably in recent years, mainly the use of credit cards which rose by 62% from 2011 to 2018, information that is complemented by the information provided by the National Survey on Household Finances (ENFIH 2019) which showed that 53.8% (19.7 million) of households in Mexico have non-mortgage debt derived from consumer credit such as personal loans, payroll and credit cards. The easy access to personal financing produces the opportunity to acquire a greater amount of goods and if an adequate purchase planning is not established, it can lead to over-indebtedness.

On the other hand, Bashar and Pathak (2023) state that impulse buying has become one of the most relevant aspects for companies because it contributes significantly and profitably to their financial performance. While it is true that impulse purchases trigger higher sales and returns for companies, it is possible that they have an adverse impact on different aspects of consumers' lives, such as their well-being and life satisfaction.

Satisfaction with life is defined as the perception of the quality of one's own experiences; it is a variable that indicates internal well-being, studied on the basis of the individual's own assessment Watanabe (2005).

Sepúlveda, Denegri, Echeverria, Jurghen and Paillao (2022) conducted an investigation on the effect of indebtedness on the mental health and subjective well-being of students, obtaining as a result that indebtedness is a significant predictor of life satisfaction. Castellanos et al. (2020) conducted a study in the Chilean student population where they identified an inverse relationship between impulse buying and life satisfaction, in the same sense Godoy, Araneda, Diaz, Villagrán and Valenzuela (2015) identified a direct positive relationship between rational buying habits and conservative attitudes with life satisfaction.

There are several studies that relate purchasing habits with consumers' life satisfaction in different regions of Latin America, such as Chile and Colombia. In the case of Mexico, research on these topics is limited, which is why the research question is posed:

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Is there a significant correlation between planned and impulse buying habits and life satisfaction in a sample of workers of a higher education institution in Sonora, Mexico?

Objectives

To identify the planned purchasing habits of the personnel of a higher education institution, with the purpose of establishing if there is a significant relationship with life satisfaction.

To identify impulse buying habits in the staff of a higher education institution, in order to establish whether there is a significant relationship with life satisfaction.

Methodology

The type of research is quantitative, descriptive and correlational, with a non-experimental design since the attitudes and buying habits as well as the satisfaction with life of the respondents are observed in their natural state after being analyzed, it is transversal since data are collected and the variables are analyzed in a single instant of time.

The method used to obtain data is the habits and attitudes scale. Attitudes are related to the way of behaving that are maintained around the variables they refer to (Fernández and Baptista 2014). For the present study, two scales measuring attitudes and habits of planned and impulsive buying were applied. To identify planned buying habits, the instrument "buying habits and behaviors" designed by Denegri, Palavecinos, Ripoll and Yánez (1999) was used, which consists of 13 items; for the measurement of impulsive buying, the scale developed by Revilla, Acosta and Reyna (2013) was applied, which is composed of 8 items. The reliability of the instruments was determined from a pilot test with a total of 140 university students obtaining a Cronbach's alpha of 0.807 for the purchasing habits and behaviors scale and 0.863 for the impulsive buying scale which indicates a good level of consistency being higher than 0.70 Zambrano et al. (2014).

In addition, the life satisfaction scale composed of 5 items designed and validated by Diener et al. (1985) was applied, the responses of all the instruments are Likert-type with five options ranging from Strongly agree = 5, Agree = 4, Indifferent = 3, Disagree = 2, Strongly disagree = 1.

The sample was determined by the convenience of the research and is composed of 101 employees from the academic and administrative departments (See Table 1).

Departament	Frequency	%
Academic	51	50.5
Administrative	50	49.5
Total	101	100.0

Table 1 Department to which they belong
Source: Own elaboration

The process for data collection and processing consists of the following steps.

1. Written authorization request to the university authorities for the application of the instrument.

2. Application of the scales via e-mail to academic and administrative personnel.

3. Data capture in SPSS version 23 statistical software.

4. Descriptive analysis of the data and obtaining Pearson correlation tests and interpretation.

Results

Descriptive statistics, mean and standard deviation were obtained for each of the scales. Table 2 shows that in the purchasing habits and behaviors scale, where reference is made to planned purchases, the highest mean response was for the item "select products according to their quality" and the lowest was for the item "If you buy clothes, read the label to know the characteristics and care required", the highest response mean was for the item "select products according to their quality" and the lowest was for the item "If you buy clothes read the label to know the characteristics and care required", in general, the practice of planned purchasing habits and behaviors is at a level ranging from medium to high, obtaining response means close to 4 in all items.

Item	Media	Deviation Standard
1. You make a list of the products and services you need to purchase.	3.98	1.233
2.You select products according to their quality.	4.21	1.042
3. To distribute your money, order the products according to their importance before purchasing	3.91	1.234
4. Select products according to their price	3.84	1.181
5. Compare prices between different brands	4.16	1.111
6.Compare prices in different sales outlets.	3.72	1.234
7. Read product labels	3.52	1.277
8. Look at the net weight of the products	3.49	1.354
9. Ask about the warranty period of the products	3.67	1.281
10. Ask questions to the seller before buying	3.66	1.298
11. Plan your shopping in advance	3.98	1.104
12. If you buy clothes, read the label to know the characteristics and care required.	3.24	1.379
13. Examines in detail the products you buy	3.79	1.107

Table 2 Descriptive statistics of the scale "Purchasing habits and behaviors".
Source: Own elaboration

In the impulsive buying scale, the item with the lowest mean response was "the phrase "I buy first and think later" describes me well" and the highest was "I often buy things spontaneously". In general, the practice of impulsive buying habits was located at a medium to low level by obtaining means lower than 3 in all the items of the instrument (See Table 3).

Item	Media	Deviation Standard
1. I often buy things spontaneously.	2.92	1.238
2. The phrase "Right now" Describes the way you buy things.	2.30	1.063
3. I often buy things without thinking	2.12	1.177
4. If I see something I want, I buy it	2.68	1.232
5. The phrase I buy first and think later describes me well.	1.85	1.244
6. Sometimes I'm a bit foolish in my purchases.	2.18	1.203
7. I buy things according to how I feel at the moment	2.24	1.320
8. Sometimes I am a little reckless with what I buy.	2.14	1.209

Table 3 Statistics "Impulsive buying" scale
Source: Own elaboration

For the life satisfaction scale, the descriptive statistics indicated that the best evaluated item is "I am very satisfied with my life", and the item evaluated with the lowest mean number of responses is "In most aspects my life is the way I want it to be". This indicates that the respondents are very satisfied with their life, but they also consider that there are aspects in which they would like to improve (See Table 4).

Item	Media	Deviation Standard
1. In most respects my life is the way I want it to be.	3.61	1.029
2. My life circumstances are very good	3.82	.953
3. I am very satisfied with my life	4.05	1.043
4. So far I have gotten out of life the things I want.	3.77	1.103
5. If I could live my life over again, I would change almost nothing.	3.80	1.149

Table 4 Statistics scale "Satisfaction with life".
Source: Own elaboration

Pearson's r coefficient was applied to determine the existence of a significant correlation between the dependent variable life satisfaction and the independent variables planned purchasing habits and behaviors and impulsive purchasing habits.

Between the planned purchasing habits and behaviors variable and the life satisfaction variable, it is affirmed with a confidence level of 99% that there is a highly significant direct correlation by obtaining a significance level of less than 0.01, which indicates that to a high degree practicing planned purchasing habits and behaviors improves life satisfaction (See Table 5).

		Purchasing habits	Satisfaction with life
Planned purchasing habits and behaviors	Pearson correlation	1	.416**
	Sig. (bilateral)		.000
	N	101	101
Satisfaction with life	Pearson correlation	.416**	1
	Sig. (bilateral)	.001	
	N	101	101

Table 5. Pearson correlation between life satisfaction variable and planned purchasing habits and behaviors variable.*Note: Correlation is significant at the 0.01 level (bilateral).
Source: Own elaboration

When Pearson's r test was applied to the variables life satisfaction and impulsive buying habits, it was determined that there is no significant relationship between both variables, obtaining a bilateral significance value of .052 greater than 0.05, which indicates that life satisfaction is not significantly influenced by the practice of impulsive buying habits (See Table 6).

		Satisfaction with Life	Impulsive buying
Satisfaction with life	Pearson correlation	1	.194
	Sig. (bilateral)		.052
	N	101	101
Impulsive buying habits	Pearson correlation	.194	1
	Sig. (bilateral)	.052	
	N	101	101

Table 6 Pearson's correlation between life satisfaction variable and impulse buying habits variable
Source: Own elaboration

Discussion

The results obtained in this research indicating the existence of a direct positive correlation between planned purchasing habits and behaviors and satisfaction with life, coincide with the findings made by Godoy et al. (2015) in the study of Satisfaction with life, attitudes towards purchasing and attitudes towards indebtedness in the city of Temuco Chile, where they identified that a high level of satisfaction with life is directly related to rational purchasing habits.

A contrasting result is that there is no significant correlation between impulsive buying habits and life satisfaction identified in this study, in the Chilean research it was determined that a low level of the variable life satisfaction has a negative correlation with attitudes towards impulsive and compulsive buying.

Conclusion

With the results obtained, it is concluded that the objectives of identifying the planned and impulsive purchasing habits and behaviors of the personnel of an institution of higher education and their relationship with life satisfaction have been met. The most relevant finding is the identification of a high positive correlation between planned purchasing habits and life satisfaction, which allows establishing recommendations in this regard. One of the recommendations is to carry out specific actions to encourage the staff of the higher education institution to improve their purchasing habits, such as courses on the proper use of credit cards, promotion of savings, as well as providing information on the influence of emotions on purchasing decisions. In addition, it is suggested to open new lines of research related to this topic, such as the analysis of the relationship between purchasing behavior and investment behavior.

Acknowledgments

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