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THE IMPACT OF NATIONAL CULTURE ON E-IMPULSE BUYING BEHAVIOR: A Comparative Study of Turkey and Pakistan

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I hereby declare that all information/data presented in this graduation project has been obtained in full accordance with academic rules and ethical conduct. I also declare all unoriginal materials and conclusions have been cited in the text and all references mentioned in the Reference List have been cited in the text, and vice versa as required by the abovementioned rules and conduct.

Candidate's First Name/LAST NAME

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Accepted by Altınbaş University Institute of Graduate Studies on the following date:

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ABSTRACT

Impulse buying constitutes almost 50 percent of total spending by customers. In an era where technology providing endless opportunities to customers in buying options, E-impulse buying has become an important element in e-commerce. Consumer behavior in e-commerce platform is one of extensively researched area. Online impulse buying behavior of consumer has drawn increasing attention across disciplines. The study investigates relationship between two key element of cultural dimension including individualistic and uncertainty avoidance on E- impulse buying behavior of consumer. It concludes with a look ahead for future research directions.

The study employed samples from two nations from Turkey and Pakistan that have distinct cultural orientation. 152 participants from Turkey and 153 participants from Pakistan were used for analysis.

The findings based on models tested in samples data from Turkey and Pakistan show that hypothesis of individualism / collectivism and uncertainty avoidance and their impact on online impulse buying are rejected and null hypothesis accepted. It is implied that individualism / collectivism and uncertainty avoidance have no significant impact on the online impulse buying.

The data of Turkey was diverse as compared to the data of Pakistan as the cumulative regression value is slightly higher than that of Pakistan’s results. However, same issues have be observed that most data were collected from university students and the instrument for data collection was not effective. Therefore, instrument needs to be adapted in accordance with the research settings and population demographics.

The data of turkey was diverse as compared to the data of Pakistan. Majority of data from Turkey was collected from university students and instrument for data collection found not effective and the instrument need to be adapted in consideration of all cultural aspects. Future studies should focus on link between all cultural aspects with online impulse buying behavior to examine the behavior aspects effectively.

Keywords: Uncertainty Avoidance, Individualism / collectivism, online impulse buying, Regression Analysis

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1 INTRODUCTION

This Phase of the topic provides details of Research and also gives an explanation of the research study including fundamentals of the development of the Research. The Topic targets to apprise about parameters of the research including research questions, its objectives, significance and importance of the research study. The conceptual framework with regard to data and sampling has been described in this chapter.

1.1 Overview and background

In the contemporary world, technology has huge impact on human's life. Routine activities have been transformed greatly over the time. Electronic Buying, known as E-Commerce involves trading of products and services through computer networks i.e., online and intranet, encompassing wide array of technologies such as mobile devices, e-mail, telephone and social networks has enabled people to save time and energy for their routine activities. For businesses, e-commerce has become an effective and efficient mode of conducting business activities. Furthermore, e-commerce enabled businesses to reach different markets, which was not possible through traditional means.

Shopping is considered as an important activity in an individual's life. It consumes a lot of time and energy. Studies have been conducted on the purchase behavior and purchase decision of individuals (ref). Furthermore, literature has categorized purchases into planned and impulse purchases. Planned purchase decisions usually involved comparatively high amounts and items of greater significance in individual's life. In contrary to the planned purchases, some purchases are unplanned and based on momentary decisions. Furthermore, these impulse purchases are comparatively of small amounts. This momentary and on-spot purchase behavior is called impulse buying behavior (Chan et al. 2017) which remained focus of market researchers in recent past.

Impulse buying is unplanned decision to buy, triggered by seeing product or upon exposure to a promotional message.

Impulse buying is strongly growing in emerging markets such as Turkey as well as Vietnam due to solid economic of 7 percent growth every year in Vietnam is leading to greater demand in consumer shopping. Turkey's economy is known to be fastest economies in Europe and thus leading to the increase in IB behavior between the consumer Cakanlar, et al.(2019).

1.2 Cultural Dimensions

The national culture has been defined in studies according to their context and nature of study. Amongst various definitions, Hofstede provided six dimensions to define national culture which included (Hofstede, 2009): Such as Individualism vs Collectivism, Power Distance, Uncertainty Avoidance, Masculinity, Long term orientation vs. short term normative orientation, Indulgence vs. restraint

De Mooij et al.(2011) stated 5 dimensions know to be power distance, collectivism, long-term orientation, uncertainty avoidance, masculinity. Power distance signifies to which the least powerful members in the society accept that power is unequally distributed. The Uncertainty avoidance signifies the society's tolerance for ambiguity in uncertain situations. Collectivisms signify the degree of individual desegregated into number of people in a society. Masculinity refers division of values between male's values assertive and competitive from female's value called masculine culture and feminine culture where men's value is modest and similar to women's value. "Long term orientation" refers to long term or "short-term orientation" in the direction of the future. Long term orientation refers to ethics of perseverance, thrift having sense of humiliation whereas values of short term were community obligation, regard of traditions.

1.3 Impact of Culture on impulse buying behavior

Different studies have identified that amongst the above dimensions of national culture has relative impact on impulse buying behavior De Mooij et al .(2011). Furthermore, Literature suggests that individualism and collectivism, Uncertainty avoidance and Masculinity are the key factors manipulating the IB behavior of people Muruganantham et al.(2013).

The study examined impact of cultural dimensions on online impulse buying behavior. The study also attempts to investigate that online buying behavior varies across different cultures. The results of the study revealed that aspects of national culture as power distance, collectivism, uncertainty masculinity and avoidance has different effects on the online impulsive buying of individual.

Past studies found that consumer's culture has significant impact on the consumers' impulse buying (Abratt et al.2002). Abratt et al. (1990) stated from different cultural research that in shop stimuli is plays a key role in encouraging impulse buying across cultures. While adding to the literature, Kacen and Lee (2002) carried out studies in more than one country that buying with impulsiveness ways was strongly linked with IB behavior (impulse buying) for individual than for collective groups. Bashir et al. (2013) found in study made in Pakistan consumer that cultural values and lifestyles had a significant impact on their impulsive buying behavior. Current trends indicates that retailers' websites are strong drivers of electronic or online sales as in US states apparel sales for 2008 vs 2007 rises to US$ 26.6 billion Forrester Research Inc. (2008).

Impulse buying and hedonically buying behavior has been studied for decades and in marketing literature significant endeavors have been made to identify factors comprising of consumer traits, store traits, situational traits and product traits that influence IB (impulse buying) (Tinne, W. S., 2010). Developments in electronic technology and growth of online-commerce online IB (impulse buying) has turn to be epidemic and it has been determined that nearly 40% of total online expenses made by consumer pertains to online IB (impulse buying) Liu et al. (2013). Researchers describe that online purchasing environment has become more beneficial to IB (impulse buying) than physical purchasing by the consumer (Eroglu et al.2001). Consumer during online spending does not face various constraints such as inconvenient store location, limited operating hours and social pressure that might be faced during course of physical shopping in stores.

Our initial assessment of studies on EIB (online impulse buying) revealed that there is broader scope of research on consumer behavior. Although research on physical buying are common but no considerable efforts has been diverted in enhancing the present knowledge in indicating to EIB(online impulse buying).

Focus of study on EIB(online impulse purchases) arose in the last era. These analyses on IB (impulse buying) developed in the initial years and boosted rapidly with expansion of EIB (e-commerce) activities. More than 70% were issued in 2009 to 2014. There were three major disciplines which included MIS (management information system) 59%, marketing (21%) and management (9%) (Chan, at el.2017). There were 2 important tributaries of studies focused on impact of website cues on EIB (online impulse buying) Koufaris, et al.(2002). The 2nd creek of Study determines how physical IB (impulse buying) factors affecting IBB (impulse buying behavior) in the online purchase context. Chih, at el. (2012), tested role of hedonic consumption requires in triggering consumer urge to purchase impulsively. Most of these studies implemented the conceptualization rendered by Beatty at el. (1998) and focus was made online impulsive buying behavior. Another research describe EIB (online impulse purchases) using survey questionnaires Brooks,et al.(2012). Another research determine EIB(online impulse buying) in experimental settings (Dutta,et al.2003).

Spontaneous consumer actions is a recognized fact in the US and account for nearly 80 percent of all buying made in certain product categories (Abratt et al 1990) and was suggested that buying latest products results more IB(impulse buying) than from earlier planning Sfiligoj, E. (1996). A research during 1997 made found an valued $ 4.2 billion annual store volume earned by impulse transactions including candy and magazines Marcia, M. (1998).

The studies in the context of psychology depicted that rising interest in cultural aspect in consumer behavior and indicate an importance of knowledge in CB (consumer behavior) in framework of culture (Maheswaran et al. 2000). The cultural factors considerable influence consumer IBB (impulse buying behavior) such as theory of individualism and collectivism helps us to understand impulse buying phenomenon. The factors linked with impulse buying are influenced by culture and such factors include self-identity, suppression of emotions and postponement of instant gratification Kim et al. (1994).

The individualistic cultures are characterized by utilitarian shoppers focusing on their own needs and less concerned with socializing (Gilboa, S., & Mitchell, V., 2020). Collective cultures are associated with higher rates of impulsive buying (Cakanlar, A., & Nguyen, T., 2019) and likely to be characterized by more enthusiastic and engaging in unplanned purchases. In a culture of strong uncertainty avoidance there will be more utilitarian shoppers who go for shopping to carry out specific task. In culture of week uncertainty avoidance shoppers looking for new experience and take more risks and engaged in impulse buying (Gilboa, S., & Mitchell, V., 2020). The attitude and norms of individual or group in society play key role in influencing consumer behavior Wongvoravaidh, A., & Rakrachakarn,

The characteristics of Turkish consumers are significantly different from those of European and Western consumer in terms of cultural aspects. Turkey people adopt self-care and follow latest trends of the market like the European consumer. There is an increasing trend in social media affecting consumer habits. Shopping of luxury goods and electronics products in Turkey are normally made by using the credit cards. Turkey people and consumer tend to spend more time on internet activities and online shopping is made to buy items. While traditional leisure activities are replaced with Internet activities among teenage peoples in Turkey. Middle and young adults use tablets and place more values to brands to prefer quality aspects of the products. However, Turkey people of mid and late age people still tend to use traditional way of communication methods for buying activities. The value perception of products and price aspects about products still have an impact on customer satisfaction however, product quality factor constitutes an important but not sufficient condition for loyalty of customer in Turkey. COVID-19 has greatly affected consumer income and household spending in Turkey as revealed in a latest survey conducted by McKinsey in Turkey. The consumers in Turkey are greatly concerned about their health, national economy and duration of the crisis. Most of the consumers are shifting towards online shopping for buying of grocery and personal care essential items. The economy of the country is expected to achieve growth as youth population of the country is expected have higher access to consumer credit. Security concerns of the country and traditional approach keep consumer away from high rush shopping malls due to which online shopping is expected to rise at higher rate of growth.

The country composed of dynamic and young adult peoples and mainly divided into three major ethnic groups including Turkish 70.75%, Kurdish 19% and other minorities 7-12%. Nearly 67% of peoples are aged between 15 to 64 years and 8.7% 65 years or above of age. Consumer spends about 70 percent of GDP which also constitutes as the primary engine of economic growth in the past decade. Consumer's spending was mainly due to financing by debt by financial institutions and bank credit is so easy that consumer received approval of bank credit even through text message and machines. Consumer credit in Turkey reached to USD 58.52 billion on December

2018. The number of internet users in the country is estimated to be around 56 million users in 2017. The country have a penetration rate of 69.6%, which means that Turkey place in terms of internet users would be at 18th place worldwide (Internet World Statistics). “The growth rate of internet user is around 2.7% between 2000 and 2017 and digital advertising reached at TRY 953 million in first half of 2017 which is surpassed by TV in total advertising expenditure (17.9%). 50% of advertising are made though digital means and 64% of social media occurred on mobile platforms (TRY 454 million) (Interactive Advertising Bureau).

Pakistan is the 46th largest market for e-commerce market with revenues of US$ 4 billion in 2020. The Pakistani e-commerce market with an increase of 84%, contributed to the world growth rate of 26% in 2020. While new markets are establishing with a fast pace and existing markets are also flourishing for further development. The e-commerce market comprise of online sales of goods to private end user from business to consumer (B2C), which also includes purchases by consumer via computer and mobile applications.

Pakistan is amongst the fastest growing e-commerce markets in the world. E-commerce policy framework has been developed to incorporate the necessary elements in e-commerce transactions, including the user and business trust, resolution of disputed issues and remedial measures for business activities. Key barriers to the growth of e-commerce market in Pakistan are considered as the cash driven nature of the economy. Majority of transactions are carried out by cash transactions and only small percentage of population has access to debit and credit card. However, Government is striving hard to establish payment gateway being considered as an important element in the e-commerce business. Leading international companies like Alibaba entered in Pakistan market which is considered as revolutionary impact on country’s economy to promote e-commerce and financial services in Pakistan. The international research group, “Euromonitor” revealed in recent times that Pakistan’s young people lot has transformed the country into the world fastest growing retail market and the country has tremendous potential for e-commerce sector to make speedy progress in this field.

The Pakistan e-commerce market is mainly comprised of few big business giants. The main share of revenues is held by gulahmedshop.com which had revenues of US$ 62 million in 2020. It is followed by Khaadi.com with US$ 51 million and limelight.pk with US$ 36 million revenues. Beoneshopone.com is one of the growing stores in Pakistani in a fast manner with market generating revenues of US$ 4.9 million in 2020 with growth of 136% over the previous year. Market expansion in Pakistan is estimated to be continued over the coming years as indicated by the Statista Digital Market Outlook. It has been estimated that the compound annual growth rate (CAGR 20-24) of the country for the next four years will be 16%. Fashion is the largest segment in Pakistan and account for 70% of the e-commerce revenues in Pakistan. This is followed by Electronics & Media which account for 12%, Food and Personal Care items with 9%, Toys and Hobby with 4% and Furniture & Appliances with 4% share in the market.

UNCTAD - COVID-19 has changed online shopping forever, survey

1.4 Pandemic COVID-19 and E-commerce

COVID-19 pandemic resulted in social distancing and stay of the people at home. The pandemic resulted in tendency of consumer toward online shopping. However, consumer demand inconsistency and problems relating to supply chain made an effect on e-commerce industry. The spread of COVID-19 had an impact on e-commerce activity globally due to uncertainty in supply chain and consumer demand across the globe (Bhatti, A., et. al., 2020). The supply chains concerning E-commerce business are mainly strained by COVID-19 and factory closure in China, US and other countries also made huge impact on business world over.

The pandemic resulted in shift towards a digital world and caused consumer behavior changes in online shopping that is likely to have impact on business activities. COVID-19 has changed online shopping behavior of consumer as revealed in a survey of about 3,700 consumers in nine emerging and developed economies. The survey entitled "COVID-19 and E-commerce" studied how the pandemic has made impact on the way consumer use e-commerce solutions. These countries include China, Brazil, Germany, Italy, Korea, Russia, South Africa, Turkey and Switzerland. The results of the survey showed that more than half of respondents use to make online shopping more frequently and such consumers tend to shift towards online shopping in the emerging markets. COVID-19 has augmented shift towards more digital world and these changes have great impact on the economy at a time when these economy begins to recover said UNCTAD Secretary-General Mukhisa Kituyi. He said that tendency of people to go online shopping globally underscores the urgency to ensure that the countries can seize the opportunities given by digitalization as the world moves from pandemic towards the recovery phase.

The survey conducted by UNCTAD and Netcomm Suisse eCommerce Association, in collaboration with the Brazilian Network Information Center (NIC.br) and Inveon, reveals that online shopping have increased by 6 to 10 percent across various items categories and such enhancement noted are in areas of ICT/electronics, pharmaceuticals, education, furniture/ household items and cosmetics categories. Consumer's online buying habits in Brazil has changed greatly with higher proportion of inter users buying of essential items i.e medicines, food, beverages, cosmetics and grocery items said Alexandre Barbosa, manager of the Regional Center of Studies on the Development of Information Society (Cetic.br) at the Brazilian Network Information Center (NIC.br). Increase in online shopping during pandemic phase varies amongst country to country. China experienced strong increase in online shopping and same in Turkey but response in European countries as Switzerland and Germany was not so strong, where more consumers already engaged in e-commerce activities. The survey found that educated peoples tend to increase their online buying more than others. The consumer aged between 25 to 45 years made strong increase compared with younger one. In case of Brazil, the increase was highest among the most vulnerable population and women. In business environment many of the companies adopted e-commerce as part of business strategies to be prepared to the post-COVID-19 era said Yomi Kastro, founder and CEO of Inveon. In the post COVID-19 world, the growth of e-commerce activities will disrupt national and international framework of business said Carlo Terreni, President, NetComm Suisse E-Commerce Association. Therefore, policy makers should take suitable measures to facilitate adoption of e-commerce business activities by small and medium size enterprises particularly in emerging markets.

The survey revealed that WhatsApp, Instagram and Facebook Messenger are the most widely used communication platforms. All of the platforms are owned by Facebook. However, Zoom and Microsoft Teams are also beneficial of the most from increase in the use of video calling applications in workplaces. These changes outlined in respect of online activities are likely to outlast the COVID-19 pandemic.

1.5 Significance of Study

With the tremendous growth of internet and e-commerce, the online impulse buying became significant proportion of impulse buying. Online shopping removed most of the constraints faced by the consumers during physical shopping activities including remote shop locations, time shortages etc. and enabled consumer to make use of e-commerce for online shopping.

The penetration of internet in daily life of consumer in developing countries coupled with shift to smartphones and use of digital payment systems. These technological advancements have given rise to era whereby scope of online business has expanded tremendously over the recent period. Online impulse buying is an important part of online shopping. E-commerce global sales amounted to US$ 2.3 trillion in 2017, which increased to US$ 2.8 trillion in 2018 at a growth rate of 18 percent (Young J., 21 January 2019). The results of the study depicted further that impulse buying represents almost 40 percent of the money spent on e-commerce.

In the contemporary world, the economy is transformed into digital world. A digital economy means small elite, well trained, connected peoples that can generate income using the virtual economy, whereas large numbers of peoples are locked out of that right now and that reality has been exacerbated by the pandemic.

The world has greatly moved to digital economy with an explosion in online shopping, Amazon taking market share each day from other companies and book sales going up. Amazon has almost 30 percent market share before pandemic but now stood at 60 to 65 percent. It may be most significant event after 9/11 had great effect on countries like Pakistan and Turkey but it still limited to a number of countries that faced its repercussions. This pandemic has impacted the life of every human being on the planet, including in the change in the nature of work, shift to digital economy.

E-commerce comprises of trading of raw materials, finished goods and services by means of an electronic medium or internet by the business. E-commerce retails refer to sale of goods and services between online retail companies and customer being end user of product. The transaction involving e-commerce may be between business-to-business B2B (i.e. Cisco and Alibaba), business to consumer B2C (i.e. Amazon and Wal-Mart) and consumer to consumer C2C (i.e. eBay). The factors driving growth in e-commerce before Pandemic COVID 19 comprised of steady expansion in internet users, awareness of peoples about online shopping, increasing online product launching by companies, low price in bulk buying etc. (Tran, L. T. T., 2021). Moreover, competitive prices due to using direct distribution channels and higher production resulting in economy of scale also contribute in growth of global e-commerce market.

1.6 Scope of Study

In subject study, impact of national culture on the online impulse buying behavior is examined in markets of Pakistan and Turkey. Furthermore, the study included Individualism and uncertainty avoidance as dimensions of national culture.

1.7 Problem Statement

This study will access and analyze the impact of national culture on e-impulse buying behavior in Turkey and Pakistan.

1.8 Aims & Objectives

Given the importance of this research area to business and society, a review of past studies of online impulse buying was required to consolidate research findings, identify research gaps and opportunities offering for future research directions. The purpose of this research is to determine that, what cultural factors affect the behavior of the customer while purchasing through online? It will cover Pakistan and turkey both countries which is going to focus three aspects. It will be further continuing the research of Tram Nguyen and try to compile those areas which he is unable to cover.

Therefore, subject study has two major objectives: (1) identifying the influence of national cultures on the e-impulse buying behavior (2) Analyzing the influence of national culture on different countries (i.e. Pakistan and Turkey).

1.9 Research Questions & hypothesis

The research questions of the study are as follows:

- Does culture affect e-impulse behavior in Pakistan?

- Does culture affect e-impulse behavior in Turkey?
- Does culture affect e-impulse behavior differently in Pakistan and Turkey?

On the basis of research questions, the hypotheses are as following,

Hypothesis 1:

H1.1: Individualism has impact on e-impulse buying behavior in Pakistan.

H1.0: Individualism has no impact on e-impulse buying behavior in Pakistan.

Hypothesis 2:

H2.1: Uncertainty avoidance has impact on e-impulse buying behavior in Pakistan.

H2.0: Uncertainty avoidance has no impact on e-impulse buying behavior in Pakistan.

Hypothesis 3:

H3.1: Individualism has impact on e-impulse buying behavior in Turkey.

H3.0: Individualism has no impact on e-impulse buying behavior in Turkey.

Hypothesis 4:

H4.1: Uncertainty avoidance has impact on e-impulse buying behavior in Turkey.

H4.0: Uncertainty avoidance has no impact on e-impulse buying behavior in Turkey.

Hypothesis 5:

H5.1: Individualism has same impact on e-impulse buying behavior in Turkey and Pakistan.

H5.0: Individualism has different impact on e-impulse buying behavior in Turkey and Pakistan.

Hypothesis 6:

H6.1: Uncertainty avoidance has same impact on e-impulse buying behavior in Turkey and Pakistan.

H6.0: Uncertainty avoidance has different impact on e-impulse buying behavior in Turkey and Pakistan.

2 LITERATURE REVIEW

2.1 E-Impulse Buying & consumer behavior

Impulse purchasing is an instant or on-spot purchase decision of customers or individuals. Impulse buying decisions are not the planned and/or big purchases as compare to the normal buying process where purchase decision is finalized after the comparison of available alternatives on the basis of criteria and preferences defined. The impulse purchasing is defined as flowing (Dennis, 1987),

“The impulse buying is tendency of an individual to buy goods and services without advance planning”.

Initial studies focused on frequency of impulse buying incidents, definition of impulse purchases and its classifications into various types of buying (Bellenger et al., 1978; Kollat & Willet, 1967; Stern, 1962). In the process of defining impulse buying, Rook (1987) argued that specific meaning of impulse buying is ‘unplanned buying’. However, the general trend in defining the impulse buying refers to sudden strong and consistent urge to purchase things instantly.

While adding to the definitions of Impulse buying, Jones & Reynolds, Weun Beatty (2003) states impulse purchase action as a degree at which a person intends to make unintended and immediate purchases”. Few studies also attempted to formulate theoretical model of impulse purchase process (Beatty, Ferrell, 1998, Dholakia, 2000; Dittmar et al., 1995, 1996; Hoch and Loewenstein, 1991; Kim 2003, McGoldrick, Betts and Keeling, 1999, Parboteeah 2005, Puri 1996 and Tinne 2010. In contrary to building theoretical model, Lee (2008) argued that comprehensive model for impulse buying cannot be formulated as there are many psychological processes are involved and these processes are very subjective to the individual level.

According to (Rook, 1987) definition of impulse purchases as follows:

“The urge to purchase is complex process and may trigger emotional struggle”.

The study further suggested that instant purchases are bound to take place with decreasing effects with regard to its consequences. The urge of purchasing makes an instant option of purchasing that take place at the moment of buying that the customer made while he saw the products and he was not intended to purchase it before he look into the items at the shop. It is important to note that impulse buying definition doesn't apply on the routine purchases (Beatty & Ferrell, 1998).

The role of emotions and feelings is more significant in the impulse buying than that planned buying. In planned buying the customer sets the preferences and establishes a selection criterion based on those preferences (Mai, Jung, Lantz, & Loeb, 2003). The customers then identify and evaluate the alternatives available against selection criteria and make purchase decision. So, the rationale and objective information reduces the affect or influence of emotions in planning buying decision making process (Comegys, Hannula, & Väisänen, 2006). However, in contrast the impulse buying is momentary decision where stimuli trigger customers to make a purchase decision.

Impulsive buying can be defined as un-thoughtful and prompt buying that was not planned by consumer (Jones, Reynolds, Mothersbaugh, & Beatty, 2007). Studies on impulsive buying were conducted in western cultures and not much attention was given to third world countries like Pakistan (Jalees, 2009). Previous research studies showed that economic development made positive effects on impulsive buying (Kacen & Lee, 2002) and improved economic conditions of Pakistan has important bearing for study on impulsive buying in the Pakistan context. Past research showed that materialism of society has direct impact on spending level of consumer and use of credit card (Pinto, Parente, & Palmer, 2000; Watson, 2003). Ali, Ramzan, Razi and Fatima (2012) found in the study that materialistic approach is rising in Pakistan society therefore, the impulsive buying is likely to be increase in the country (Tatzel, 2002; Ubel, 2009). The volume of financial transactions through credit cards has been increasing which has positive impact on impulse buying (Thomas, Desai, & Seenivasan, 2010).

Ferrell & Beatty (1998) characterized instant purchases process as the tendency (1) to encounter unconstrained and abrupt desires to have the buying at the shop level (2) to do the follow up on the needs being felt without conscious thinking or assessments of results" (p.174). Following this viewpoint, various past investigations see rashness as the modern study show a moderate character trait (Herabadi & Verrplanken 2001; Wells et al., 2011, Mohan et al 2013). For example, the past research states that in respect to motivation people seems to be very changed with different indiscretions levels (Fisher & Rook 1995; Rook; 1987 Ferrell and Beatty, 1998). In the interim, one more series of studies shows that impulse purchases process is a with various factors laying a vital role by sudden satisfaction (Gasiorowska 2011, Madlberger & Floh, 2013). In customary retail market buyers having significant level of imprudence are sure to participate in instant purchases (Ferrel & Beatty,1998).

This is on the ground that they need restraint contrasted and customers with low hastiness in online setting, hastiness has been appeared to influence buyers aim to direct online purchase (Wells et al 2011and Zhang et al., 2006) completed a comparable impact from lack of caution and indicated subsequently that it may likewise reinforce the impact of quality factor on the tendency of buying definitely. Generally past exploration for the most part considers imprudence as a precursor of desire to purchase rashly.

Faber & Youn (2000) stated that impulse purchase has an impact on consumer's instant buying behavior in a positive manner. Another study of lieu et al. (2013) alluded to instant buying process as a mental life form that has direct impact on consumers regularizing assessment and tendency to buy things with much consciousness. It is stated that some of studies examined the direct impact of instant purchases or looking at purchaser's distinction in this regard. (Chen et al.,2016, Wells et al., 2011.

Broadening this type of exploration, it may be said to underscore the direction of task of rashness and narrating how buyer take part in motivation purchasing conduct diversely given their lack of the levels of instant purchases.

The definition of E-impulse buying may be an instant tendency to purchase last minute unconstrained and quick acquisition of an item; and a hedonically complex purchasing attitude of online customers without any prior intend to buy (Verhagen and Van Dolen,2011; Madhavaram and Laverie,2004; Parboteeah et al.,2009). Customer drive purchasing isn't as a particularly new wonder as a e-motivation purchasing as the previous has been concentrated since recent 65 years.

Clover (1950) presented this wonder first. A few researchers have been done over impulse purchasing all through the world and the quality significant bit of knowledge has been developed around there. However, in the online setting it is an exceptionally early stage and not many researchers have been done around there. What's more, the majority of the examinations are directed in an unfamiliar setting. The essence of some significant researcher done in an online setting is talked about in this segment.

Specialists started analyzing the region of e-drive buying in the last part of the long 90's along with the undeveloped period of internet shopping. This wonder had the option to draw in numerous. Specialist to uncover new updates of e motivation purchasing and thus contemplates.

Larose and Eastin (2002) defined the unmonitored e-purchasing behavior and also defined the lack of self-discipline, making of time spent on the internet, and positive buying forecast relating to purchasing activity. The importance of these factors in internet shopping carries much importance.

Laverie &Madhavaram (2004) described this appearance by showing various stimuli and recommended the vital role of atmosphere and its mood carrying experience of positive cultural effects. Bressolles et al 2007 stated the substance of network related factors in online instant buying by describing the model for the impulse purchasing having the influence by a network of buyer's satisfaction.

Scarcely any various experiences were likewise developed out like the probability of motivation purchasing on the website is empathically connected to the sum spent on a site prior to seen a drive item (Hodge & Jeffrey (2007). Factors comprising of psychological impact such as instant shopping tendency, emotional tendency and normative assessment shows a productive correlation with online instant buying (Kim & Dawson 2009). (Parboteeah et al 2009). Proposed that top notch task important and disposition pertinent prompts essentially impact the probability of online motivation purchasing socially build advertising symbolisms or e atmospherics where additionally considered and it was discovered that both of these elements have away on online motivation buying. (Kim & Dawson 2010) described four types as sales, marketing, purchasing ideas, and products of external nature of impulse purchasing and describe the good relation between supplier's online sales and the sales prices of items shown on their websites.

Van Dolen & Verhagen (2011) research showed that how convictions about practical comforts and illustrative joy were identified with online instant buying. Well et al. (2011), contended over the interaction between the consumers ‘inalienable impulse to purchase on the websites quality. He clarified how buyer carries on imprudently to fluctuating level of the quality. The web dependence and its huge relationship with online motivation shopping was additionally inspected with other the character indicator of online instant shopping (wu & Sun, 2011). Pleasant and practical online glancing is similarly discovered to determine the fact of online instant purchasing (Ozen and Engizek, 2014). Park et al., 2012, Liu et al (2013) proposed character component of moment satisfaction regularizing assessment furthermore, rashness as the critical determinant of inclination to purchase indiscreetly. Chang and Tseng (2014) distinguished the determinant saw influence of post buy contentions and indiscreet purchase e-fulfillment. Huang (2016) inspected the influence of social wealth, companion’s correspondence and desire to purchase hastily on online desire of shopping. Para-social communication in the setting social businesses was additionally discovered to be an important factor of online motivation shopping Wu et al. (2011) (Xiang et al., 2016). The study describe that skill use and belief acceptance were important factor of e-impulse shopping mediation by flow experience, contended over the interaction between customers' natural impulsivity to purchase on the web and site quality. He clarified how customers carry on rashly to changing levels of site quality. The web fixation and its huge relationship with online drive purchasing was likewise inspected with other the characteristic indicators of online motivation purchasing.

The online shopping is recently expanding tremendously does not provide customer with unlimited choices in respect of prices and competitive products choices (Chih and Hsi-Jui, 2012). The United Kingdom carried largest market share in online buying during 2015 having UKP 1,174 sales per customer being the highest in Europe (Moth, 2016). China becomes world largest online market having online retail sales to £443 billion in 2015 as per National Bureau of Statistics in China (Tong, 2016).

The trainings have been showed to discover and assess the online impulse buying behavior of customers across different cultures. Furthermore, the literature suggests that buying pattern of consumer has gone through many changes over the period of time. The consumers were used to follow rational behavior buying in the past are now driven by factors along with rationality.

While adding to the buying intentions of customers, Sarki, Bhutto, Arshad, & Khuhro (2012) argued that buying is matter of emotion rather than rational. The results of studies found that culture and life styles are major factors affecting actual buying of customers. Customer pass through five stages to make a purchase decision which includes need recognition, quest for information, evaluation of alternative, buying decision and post buying evaluation.

Cultural factors constitute major force to make influence on it. The study further added that impulse buying is influenced or triggered by the emotions and feelings. These emotions and feeling are subjective to personality of individuals. So, it can be inferred that these factors could vary for different individuals. These factors influencing or triggering the emotions of individuals are referred as the stimuli (Beatty & Ferrell, 1998).

Impulsive buying behavior has an impact on shopping regardless of the marketplace and the behavior of individuals is not restricted to any specific market. While employing the Du Pont formula, Sibarani, M., & Putra, K. K. (2019) studied value drivers of value-based management. The results of the study depicted that unintended buying constitutes 50% of the products bought in food superstores which recognized importance of impulsive buying. Ali, M. A. B., & Zubairi, S. A. (2020) further categorized buying behaviors into four sub-categories as following,

Planned Impulse buying Behavior (IBB) is based on planned, rational and accurate decision and not spontaneous shopping decisions.

Pure Impulse buying behavior: Pure IBB is an urge of buying just before buying a planned buying of an item. Pure IBB is a spontaneous buying.

Suggestion IBB: Various factors influence buying behavior of customer in a store environment. Sudden buying decision as a result of marketing practices made by the concerned person is referred as suggestion IBB.

Reminder IBB: Customer may come across the product by any means of communication already made, which made influence on buyer decision to buy product.

Stren (1962), while describing basic concept of impulse buying, also described impulse buying comprising of four different types of buying pattern which are pure impulse buying, suggestion, reminder, planned impulse buying. Pure impulse buying drive purchasing is the really motivation purchasing conduct where the buyer breaks their ordinary purchasing behavior to make a quick buy right away. Another type of impulse buying shows that purchasing needs their call of one's related knowledge. About product and intellectual exertion will be required simultaneously. The third type of impulse buying happens when the buyer sees another item or envisions a requirement for it contrasted and unadulterated motivation purchasing proposal drive purchasing might be an entirely social cycle than an enthusiastically responded stern (1962). Whereas, planned impulse buying is halfway arranged and alludes that the buyers are available to make buys past shopping objectives and quest for the advancements. Given this order pure, suggestion, reminder, planned Impulse buying may happen with regrets to online surveys, such as by perusing on the website surveys of an item purchase may envision a requirement for it and consequently decided to buy an item while he has no intention to buy at the time of start.

As expressed before, we note that restricted earlier exploration online drive purchasing features the essential job of social influence. Assume of a special case, a few late gathering papers show interest in featuring this research gap (Zhang, Hu and Zhao, 2014). For example, Hu et al (2016) consider the social impact in web-based media and expected that purchaser's drive conduct might be influenced while they collaborate with others in these unique circumstances an applied report from Blazevic et al. (2013) identify that due to the progress in social networks, the impact of purchasers bodes well on ones purchasing practices, including impulse purchasing.

It is an explanative pursuit measure which is undirected, less engaged and upgrades drive (Moe 2003). Glancing often took time, which makes it easier for the customers to buy something impulsively on the spot. Previous studies also proven that comparing with seller who already sets the goals, seller who planned to force the customer to make an unplanned decision because they know that who the customer will behave against their strategy (Janiszewski, 1998; Moe, 2003). Kollat and Willett (1969) in their research study challenged that introduction to merchandize and instore upgrades can cause individuals' spontaneous purchase. In online setting, Verhagen and Dolen (2011) additionally indicated that online store perusing is dedicatedly identifies with buyers' desire to purchase indiscreetly. Previous studies described that people keep searching not only for getting information but also for fun (Bloch et al., 1989; Floh,A and,Madlberger,2013). Hedonic and utilitarian drivers are believed to be predictors of customers searching behavior

(Poyry et al., 2013; To et al., 2007). Customers gather data through searching and its helps in future purchase that is utilitarian browsing. Bellenger and Korgaonkar (1980), in hedonic browsing customer gather data through searching about product price and quality. They assemble such data not for future buy but rather for the reason that they simply appreciate gathering data. Exploration additionally places that shopper can get satisfaction from the perusing cycle itself, not necessarily from buying experience (Punj and Staelin,1983; Babin et al.,1994). Buyer can learn information about new patterns, broaden from schedules, and meet new individuals with comparable interests during the perusing cycle (Tauber,1972).

Mathai, S. T., & Dharmaraj, A. (2017), studied impulsive buying nature of children in snacks according to the perspective of their children. TV advertisement was a huge factor influencing IB among children. The research indicated that age of mothers has deep impact on children IB.

Cakanlar, A., & Nguyen, T. (2019), studied to examine impact of culture on IB. The study was conducted in Sweden, Turkey and Vietnam. The study showed that culture has great impact on IBB of consumer. Mohiuddin, Z. A., & Iqbal, H. (2018), studied influence of demographic factors of buyers on impulse buying behavior amongst consumer in Pakistan. The study was based on secondary data and found that factors like gender, age, education have significant impact on IB among consumer in Pakistan.

Goods bought under impulsive buying represent self-identity and give happiness to the materialistic consumer (Dittmar, Beattie, & Friese, 1995; Featherstone, 2007) and they are likely to show favorable attitude towards impulsive buying (Tatzel, 2002). The mental position of consumer has an influence on Impulsive buying behavior in the short run (Rook & Fisher, 1995). The significance of impulse buying is more important for comfort seeker buyer than disutility derived from long term downside (Ramanathan & Menon, 2006; Ubel, 2009). Richins (2011) which shows that materialistic consumer is likely to be more impulsive buyer than other consumers as such consumer can attain social status in a society through possessions.

In e-impulse buying, the customers see the products on social media and other online platforms and as the stimuli triggers, they make purchase decision on the spot. There has been a transitional change during the last two decades from conventional buying in retail shops to online shopping portals. The consumer behavior is becoming complex and dynamics with online buying pattern. The increase usage of internet and smart phones e-impulse buying has emerged as

In the recent past, the traditional businesses are transforming into online or e-businesses. he utilization of internet has grown massively after the dotcom boom in early 2000s. Afterwards, smart phones connected the mass market of customers to the online businesses (K. Kraemer, 2002; K. L. Kraemer & Gibbs, 2005). Now, people purchase significant share of their needs and wants through online purchases. As, the online shopping is replacing the traditional shopping, the impulse buying is also transforming into e-impulse buying (Sheth et al., 2008).

Online shopping increased rapidly in the early 21st century and a new term emerged which is referred to Online Consumer Review (OCR). (Elwada & Lu, incomplete reference) OCRs encompass the positive and negative perception of products and services. OCRs are not communicable to the recipients but are published on third party website or companies own website for everyone. (Mudambi and Schuff, 2010). Most of the scholars sated that OCRs are one of more influential than that of word of mouth (WOM), (Elwalda & Lu, 2016; Purnawirawan et al., 2012; Sen Lerman, 2007) and it contribute prominently in to the modern marketing mix (Chen & Xie, 2008).

Literature suggests that there are many drivers or factors influencing the e-impulse buying behavior of customers (Bashir, Zeeshan, Sabbar, Hussain, & Sarki, 2013). Kacen & Lee, 2012 studied the drivers of e-impulse buying in growing economy of India. The results of study depicted that price and customer-product factors are the main drivers of e-impulse buying in the Indian market. Similarly, national culture and life cycle are other drivers influencing the behaviors and purchase decisions of the customers (Bashir et al., 2013). Milky A., (2016) studied the key drivers of the e-impulse buying behavior in emerging market of India. The study identified that customer product factors and price factors are key drivers relating to e-impulse buying behavior in the Indian market.

In another study, Sarki I. H., (2013), studied the impact of cultural factors on impulse buying behavior of individuals has been studied in Pakistani market. The study concluded that security, gender role, life satisfaction, group contact, financial satisfaction and life style are the major cultural factors that influence the impulse buying behavior.

2.2 Factors Influencing Buying Behavior

Impulse purchase is an instant action of an individual and there are many factors influencing the behavior or impulse action of customers. The factors related to impulse buying behavior includes store environment, gender, personality, gender, spending power, culture, materiality, emotional effects, enjoyment shopping effects, impulsive purchases, time and lack of self-control (Verma & Badgaiyan, 2014; Beatty & Ferrell 1998; Eckman & Chang & Yan 2011; Dawson and Kim, 2009; Dholakia, 2000; Dittmar, Friese and Beattie, 1995; Kacen & Lee, 2002; Mishra, Sinha, Koul & Singh, 2014; Weinberg & Gottwald, 1982; Youn & Faber, 2000; Zhang & Mittal, 2008).

While adding to the literature, Tinne (2010) identified four factors affecting impulsive purchase behaviors includes characteristics of consumer and stores and those characteristics related to the product, situational factors that were introduced as a new model showing process of impulse purchases. Rook and Fischer 1995 described impulse purchases as a trait of the personality and developed nine-items purchases instant buying scale to carry out measures in respect of impulsive buying. Verplanken and Herabadi (2001) also described twenty items scales for measuring impulse buying factors including aspects covering cognitive aspects such as lack of planning and deliberation and other affective areas such as feelings of enjoyment, excitement, compulsion and lack of self-control aspects. In process of motivation various variables makes an impact on impulse decisions and it may not be considered as a immediate and sudden action. There is various many other factors affects impulse purchase decision (Rook & Fisher, 1995).

Individuals make an impact on the corporate purchases (Beatty & Ferrell, 1998). Instant purchase behavior may not directly make an impact on traits of a personality but they made mediatory impacts on impulse buying intention. (Cakanlar & Nguyen, 2018).

The impulse buying decision making process is influenced by external factors such as the environment place and atmosphere and other aspects also (Youn & Faber, 2000). In Asian and Western culture respond to an event is different but various factors considered to be external nature may affect both in some of the ways while making some of the buying decisions. (Nisbett & Masuda, 2001). Impulse behavior which effect the buying intention having influenced of external factors. (Cakanlar & Nguyen, 2018).

The factors relating to situational aspects effects the impulse purchases process on larger nature varies in the nature of shop environment, Store location, special events, sale and marketing of brands and product positioning (Xu, 2007). These situational factors making an influence the intention relating to impulse purchases are at compulsory level. (Cakanlar, et al 2018).

There are various factors related to culture having significant impact on consumer impulse buying behavior.

India is amongst leading countries which has transformed into a consumption economy. The growth rate in Indian retail market is estimated to be around 12 percent per annum (Agarwal, 2015). Factors contributing toward growth in retail market includes rising income, expansion in organized retail market and changing consumer habits (KPMG India, 2014). The spread of organized and online retail market has increase competition amongst the business ventures and also impact on profitability as result of which these businesses developed marketing strategies for the purposes of promoting impulse buying amongst the consumer.

Research data shows that 27 and 62 percent of departmental store buying are attributed towards impulse purchases (Bellenger, Robertson & Hirschman, 1978). Factors affecting impulse consumer behavior and those promoting impulse buying are important for the business entities. The theorists propose that society consumption pattern e.g. fashion, food, personal grooming and gifts are affected due to impact of culture (Schiffman, Wisenbilt & Kumar, 2016). The society develops its practices and beliefs by means of a process called as enculturation (Kumar and Murthy 1996). In consumer behavior literature culture has been considered as leading factor to be considered by the marketer in sale of products. Brand products developed against the culture are greater chance of failure in the market.

Now days, the online marketing is getting more and more popularity. Customers seeks to buy good thing and do purchase behavior through online market. Researcher (Mulky, 2017) who study on emerging market and explore the drivers that where penetration on internet is growing really fast in the emerging market. Every brand or product have their significant importance in the retail store according to its attributes. Researcher (Park, E. J, 2011) discussed in his study about the relationship of different product attributes. He discussed about the positive and negative aspect of the impulse behavior while purchasing online. Moreover, Research on the impulse buying behavior while purchasing online explains the study about culture and cross-cultural context. to find out the reason which will forces a customer’s intention to buy. However, culture plays an important role for this study to determine the factors and the conclusion. (Mittal, 2010) explained in his study that the cultural factors like individualism, power and collectivism have influence on impulse purchase.

Beatty, (1998) demonstrated some factors in his study which enforces the behavior of customer while shopping and he also describe the ways which can control these factors. Three major factors of this study are derived from the research of (Tram Nguyen, 2018). It is the previous research on this impulse buying behavior in this research author focus about on the three cultural factors which influence the behavior while purchasing online but his research is restricted in turkey.

In recent past, the globalization of economy has influenced the businesses throughout the world (Lim, Leung, Sia, & Lee Matthew, 2004). The barriers of national barriers and cultures have been minimized. The globalization increased the fashion sense and life style harmonization across the borders (K. Kraemer, 2002; Merkin, 2006). In contrast, studies also suggested that globalization increased the level of customization and customers are demanding more customized product in accordance with the life style and culture (Bashir et al., 2013; Ko et al., 2007).

There is limited literature available that how national culture impacts the e-impulse buying behavior in global economy. It is very important that either dimensions of national culture have significant impact on the e-impulse buying of customers or with globalization the impact of national culture on e-impulse buying behavior has been minimized.

This study investigates the impact of national culture on the e-impulse buying behavior of customers in different cultures of Pakistan and Turkey. The study also compares the results of both cultures and analyze that how national culture affects the e-impulse behavior of customers in Pakistan and Turkey.

2.3 SR Framework and Impulse Buying

The incentive retort describes that environment change has an influence on sensitive and mental behavior of a person (Mehrbain & Rusell, 1974). SR framework has been employed by studies and argued that environment can affect the individual state that will result in response behavior in online shopping circumstances. The main stream literature on SR framework depicts that perceived usefulness is most common dimension studied in various research settings (Parboteeah et al., 2009). The learning defined supposed practicality as how consumer perceives that the shopping is more efficient while making use of online shopping website (Koufaris, 2002). Positive effects seize effective reaction to stimuli such as enjoyment has been found to be a well-established (Koufaris, 2002). Positive effect means that consumer feels more enthusiastic in terms of excitement and enjoyment (Beatty and Ferrell, 1998). In his study, Chan et al. (2017) explained that for online impulse buying, social factors do not function as a visible factor but in offline the research should investigate don impulse buying in social environment. Rook (1987) investigated that the in the existence of peer there will be will increased urge to buy. The SR framework make focus on the influence of social interaction on consumer instant purchasing behavior.

SOR Framework on Consumer Behavior

The Stimulus Organism model (SOR) propose that behavior and feelings are influenced because of external environment.SR model in contrast does not take into consideration response of the person to the stimuli. The response of the person shaped through one' feeling and emotions not considered in SR theory and therefore, the SR theory becomes incomplete. Past research defines impulse purchase as unplanned buying made after comparing alternative shopping goals with actual shopping outcome. Willett, R. P. (1967) and Kollat, D. T. Studies conducted recently give theory of instinct purchasing as a process result of procedure inside the area of a person emotional method that results when customer faces a sudden need to purchase something urgently. Such a desire is intricate and may arouse expressive clash Rook, D. W. (1987). The expansion in e-commerce activities, online impulse purchases became common among the consumers. Shopping online allows consumer to get free form the constraints facing by customer during physical shopping from the stores which result in likelihood of impulse buying. Research studies on impulse purchase highlight importance of website features surrounding shopping websites.

Xu participated on Mehrabian and Russel (1974) and worked on S-O-R model to examine impact of environment of shop/ stores at buying places on IBB amongst consumers. The study found that consumers under Y generation were greatly affected by atmosphere of shop environment. Factors such as emotions and inclination make an influence on IBB consumers. Tinne, W. S. (2011), studied impact of IBB in Bangladesh stores. Factors as cash discounts, sales deals, sales and promotion related activities, sale offers, items display, shop environments and items brand, impact of friends and reference groups were studied among the Agora and Meena Bazaar consumers. The study found that purchasing power of the customer improved over the timeframe. Various others factors as product pricing, shop environment, situational aspects and promotion activities were found as key factors making impact impulse purchases among consumers.

Reflective System and Impulsive System

In an impulsive system there needs to raise an automatic urge to carry out a specific behavior and syllogistic principle is used by reflective system to produce careful decision (Deutsch & Strack 2004). Processing of info data under double system theory depicts that in the beginning information system is initiated but the thoughtful structure is involved after the thoughtless system is stimulated or it might be detached (Deutsch & Strack, 2004). The environmental incentives that have an impact on individual reactions result in final behavior in the SR framework (Mehrabian and Russell, 1974). Behavior researchers utilized dual system theory in many cases, Soror et al. (2015) such as making use of phone practice and self-regulation as thoughtless and thoughtful system correspondingly. The adverse impact by use of mobile can be influenced by use of the two systems. The importance of the two systems theories in social perspective is also exhibited from research. (Qahri-Saremi & Turel 2016) explored use of SNS impulsive system to study influence of cognitive emotional pre-occupation and intellectual behavioral control over by Social Networking Sites thoughtful system on use in difficult area. The study showed that using difficult SNS is intensely linked with an inequity of the two structures. In a learning, Turel (2018) & Osatuyi argued that SNS dependence is determined by pull of conflict between societal self-regulation and practice in funding of two systems model and described that societal self-regulation is an important restriction of using SNS and its dependance symptoms. The learning of societal trade shows that the consumer can be easily provoked by external stimuli making positive impact for an urge to buy and also positive impact towards the product. In contrast, when information is shared between consumers then consumer can compare itself with other users and evaluate its own decision that reflective system cause to compare the reaction. Social commerce website is used to study consumer impulsive purchase behavior and to examine the behavior by relying on this theory.

2.4 **National Culture**

It is studied that people from a particular geographical area responds in a certain way to an external stimulus. Culture is defined as the shared or well accepted values and morals of a group of people living in a specific geographical area (Ko, Kim, Taylor, Kim, & Kang, 2007). Morals and shared values define the acceptability of society towards certain things. These shared or accepted values differ in different societies. As a result, there are many cultures in this world and their acceptability to different factors or influencers vary across the world.

National culture is defined in different context depending upon the context of the study and objectives of study. Among these definitions, Hofstede (2001) described culture as brain programming differentiating group members from one another. Hofstede identified diverse proportions and variations in culture which could affect buyer’s decisions, information and behavioral aspects of the consumers (Ng and Lee, 2015). Shoham et al. (2015) describes concept though sociological and psychological and behavioral aspects and defined culture but researchers have no agreement on a single and definite definition. (Lebrón, 2013).

Kroeber and Kluckhohn (1952 cited by Adler 1997) described the culture aspects comprising of patterns of implicit and explicit behavior shown and communicated by way of symbols. The traditional ideas and values derived historically constitute core essentials of culture. Hofstede (1980) defined the culture as programming of the mind separating members of groups from one group to another. The researchers also described changing aspects of culture shown by people before it passed to people of new generation. Solomon, Bamossy, Askegaard and Hogg (2006) described culture as memory of brain of a society and defined as total addition of meanings and norms or tradition of the member of an organization.

Culture is considered to make an impact on management, communication techniques and style, and problem-solving approach (Hofstede, 2001; Laroche, 1998). Past studies found that culture has an impact on behavior of consumer buying (Nayeem, 2012; Spiers, Gundala & Singh, 2014 Fadrhonc and Wursten 2012; Yakup, Mucahit & Reyhan, 2011). Some of the studies done in the past period considered consumer culture comprising of factors having an impact on impulse purchases (Abratt & Goodey,1990; Kacen & Lee, 2002). Abratt and Goodey (1990) described from research findings that in store stimuli played key role in promoting impulse purchase across various cultures of the society. Kacen and Lee (2002) described in a survey conducted in various countries dictates that impulse buying trait is strongly associated with impulsive buying behavior for individuals as compared to groups considered as collective. The study describes cultural factors comprising of self-identification and emotions and deferment of gratification.

Culture is not possession of an individual or a group but instrument to recognize the variations of attributes relating to national culture (Burton, 2008). Specifically, Yang and Jolly (2009) described national culture as an element from which behavior of the consumer is to be differentiated.

According to Kacen and Lee (2002), impulse purchase behavior of consumer is affected by cultural aspects. The theory of Individualism / collectivism gives better understanding of impulse buying behavior. (Kacen and Lee, 2002). According to park and choi there are few cultural factors other than individualism/ collectivism affecting impulse purchase behavior. Briley and Aaker (2006) described that response of consumers are greatly affected by culture. It is concluded that impulse purchase behavior is greatly affected by culture aspects. Hofstede, G. (2003) submitted national culture, which defined six dimensions of national culture. This model was widely used for the purposes of measurement of the national culture in various markets (Kacen & Lee, 2012; Mai et al., 2003). Culture study carried out by Bashir, Zeeshan, Sabbar, Hussain and Sarki (2013) on consumer groups of Pakistani determined their values of culture and their lifestyles including financial aspects, role of security and gender has significant impact on impulsive purchase behavior. According to Kumar and Pansari (2016), national culture can have an impact on behavior of consumer in some of the areas. In the view of the research, the national culture was used as a variable in understanding variation in consumer behavior via electronic communication channel from countries with different cultures.

According to Wanick et al. (2019), in cross culture analysis behavior of consumer has given an attention to compare values of eastern and western countries. The study conducted in Spain and Colambia with an aim to fill a gap in the literature on American culture (See-Pui, 2013, Verdugo and Ponce, 2020). There is a change in the element of the value of the countries analyzed. This was used to make an analysis of the process of changes from traditional to modern practices of the societies. Initially religion family made gender-based role and considered national element as very important.

Contrast-oriented people do not give so much important to religion and also gender equality and the tolerance is considered as a key value this is also called modernization encompassing changing from religion values through the process of bureaucratization (Ros, 2008,). As per the index Colombia carries more traditional values as compare to Spain, the dissimilarity between the cultures makes a big impact on online consumer behavior. Research conducted on China pointed out towards purchase pattern of difference cultures of societies.

(Yan Luo, 2009) stated that Chinese culture is of collective nature so collectivist values make influence on buying decisions in China. Sun et al (2004) identified difference in customer life routine between individualistic and collectivist culture at ethic-level. The study found that people seem more contended with the life they are living than people existing in collective culture. Botelho & Leng (2010) described effect of state values on purchasing choices and consumer buying figure.The findings show state values tends to create buying actions in the nation. Study carried out in Singaporean and Jung (2004) found that consumption behavior of consumer is recognized by the culture of the customer as people in Singapore shop as per their culture. Self-assessment of consumer plays a significant role as people tends to do buying decision.

Markus (1991) described two views of self, independent view and an interdependent view. The study described that European countries people are tending to be more individualistic and decision making of western consumer is different from consumer of other counties of the globe. The western consumers are individualistic and adopt innovative inventions faster than consumer of communist values. Study conducted by Aziz & Hakim (1998) found that culture in Pakistan bifurcated into four kinds of cultures. These cultures comprised of Punjab, Sindh, Pakhtoon and Balouch, which has lot of differences in terms of language, ethnic values, living style, and moral values. The culture of Pakistan found to be of collectivism.

The process of transformation towards the West is happening in India whereby values, norms, lifestyle and behavior of people are changing with passage of time. Shah Jehan et al (2011) identified traits of personality that had positive impact on impulse buying which includes extraversion, agreeableness, conscientiousness, openness and neuroticism. More extrovert consumer tends to be more imprudent buyer and little agreeable people will be more impulse buying consumer. It shows that personality traits play significant role in choice making however, there are many other aspects which affects impulse purchasing actions. Study by Hodge & Jeffery (2207) found that online purchasing scheme is one of the factors contributing towards impulse buying and found positive correlation with impulse buying with spending on the website. One of the important factors of impulse purchasing is the area where the store is located. According to Baumeister (2002) learning impulse purchasing is a pleasurable. Three factors were studied by Yang et al. (2011) which includes design, ambient, and societal of consumer response which affect impulse purchases. The study implied Incentive Organism Reaction model to study connection of these aspects with consumer reply to these issues. The study found positive response, directly or indirectly, of consumer to these factors of retail environment. Many researchers found consumer lifestyle as major factor that influence impulse purchase decisions

2.4.1 Dimensions of National Culture

Hofstede (1991) defined values as a united portion and recognized various dimensions for measuring values at state level. Donthu, Yoo & Lenartowicz (2011) introduced a device to measure individual cultural orientation on five extents proposed by Hofstede (1991, 2001). These proportions are , uncertainty avoidance, power distance, collectivism, long term orientation and masculinity. A 26-line items scale known as CVSCALE was used in the study to examine consumer cultural dimension. Hofstede (2011) defined five dimensions as follows: -

Power Distance, defined as the degree to which followers with lower power in organization / institution agree and foresee that power is distributed unequally.

a. Unpredictability Escaping states acceptance for ambiguity and shows degree to which followers feel contended or uneasy in unstructured conditions.
b. Collectivism shows the grade to which persons in a culture are united into clusters.
c. Manliness states to variation in morals attributed to genders whereby Men's morals are different from confident and modest from women's value (Male values) on one side to diffident and kind and parallel to women's ethics on the other.
d. Lengthy direction concerns to short term vs long term concerns to the future. Long term relates to determination, saving, ordering relations by status and sense of disgrace.

Studies suggest that these dimensions have their relative impact on the human behaviors in different context. Ko et al., (2007) suggested that among six proportions, independence / communism, manliness and indecision evasion are the major contributing to the e-impulse buying behavior.

Individualism and Collectivism

Individualism / collectivism are the grade to which the people are united in the groups. If the people are more integrated in the social groups, the more collective societies or culture are or wise versa (Triandis, Bontempo, Villareal, Asai, & Lucca, 1988).

In past many of researchers studied on E-Impulse buying behavior about consumers. The list of articles and studies are revived to figure out the main factors for this study. Further, the early research shows that what type of feeling effects the behaviors or the consumer while purchasing cloths this research is on specific product (Sundström1, 2013). Another researcher claimed on this topic and discusses about the behavioral issues which resolve the problem which purchasing on store or on the internet (Laverie, 2004).

It is pertinent to share the findings of research that consumers' attitude is affected by the national culture and people with different cultural backgrounds have different purchasing processes. Person having collective approach is affected from different variable when it comes to buying impulse buying Individuals which have distinctive tactic to culture them move from different variables (Kacen & Lee, 2002). There are also other cultural aspects other than independence and community that effect buying impulse intention (Valenzuela, Darke, & Briley, 2007).

While adding to the literature of individualism/collectivism, Hofstede, (2001) said that the culture as "collective programming of the mind that differentiates the associates of one group of society from another" (Hofstede, 2001). Furthermore, the learning of lee & Kacen (2002) emphasized on individualism/collectivism as a significant part which could affect consumer's impulse purchasing behavior. The learning shows that the people belonging from the collectivistic cultures are less involved in impulse purchasing rather than people in individualistic culture because people who belongs from individualistic cultures makes their decisions themselves rather than in collectivistic cultures (Roth, 1995). According to Kagitcibasi (1997), a collectivistic culture is more about people who greatly believes in others judgments and their choices.

Studies shows that impulsive buying behavior is strongly associated with collectivism because consumers' decisions are greatly inspired by others view (Khemarangsan & Kongakaradecha 2012). Furthermore, the findings of Dameyasani & Abraham (2013) showed a positive connotation among collectivism and impulse purchasing, and their understanding of outcomes was line up with Khemarangsan & Kongakaradecha (2012). Virvilait _e et al. (2011) suggested that in different cultures the consequence of impulsive purchasing with one another is changed and people gets satisfaction while buying with one another rather than buying alone. So, it is understood that the feebleness of personal effects on collectivist values may sustenance this bonding (Abraham and Dameyasani, 2013).

The theory of individualism/collectivism is related to the impact of impulse purchasing the study can be divided into two streams.

Individualism means when person make decision on the individual believe and free from any cultural bound. Collectivism is related to the people or individual make choices according to their social faiths more of his choices shaped by its societal group and cultural (Triands, 2001). The person makes action on the basis of his personality elements and act according to these variables (Cakanlar, et al, 2018). As said by Kacen& Lee, (2002) individualistic culture is more engaged in impulse buying as compare to collective culture, which engages in less impulse buying.

The consumer motivated towards individualistic culture having more instinct purchases. In collective social culture people are more influenced by associate opinion or influenced by society culture. Berry, Segall, & Kagitcibasi, (2003) investigated that the impulse purchasing actions are tougher with collectivism relationship Dameyasani & Abraham (2013), argued that there is a optimistic connection among collectivism and impulse purchasing actions.

Power Distance

Power distance is also an important aspect which greatly affects impulsive buying behavior. Power distance is a cultural dimension which tends to have an impact on impulse purchasing action. In cultural dimension the power distance is irregular. (Cakanlar et al 2018). Power distance in nation displays that the gap among the diverse order of society is divided in to power distant and low distance hierarchy. If we look at the low power distance culture, there is close link among authorities and subordinate or in high power distance there is high power gap among the subordinate and the authorities (Brockner, et al., 2001).

Consumer in short power distant is more desired towards quickly buying their actions leads them to make impulse purchases. Winterich, (Chen, Ng, & Rao, 2005). Mittal, (2009) & Zhang investigated that in high power distant society people are more self-controlled which leads to impulse buying attitude with in him. So, Power distance have straight association with impulse ordering. (Cakanlar,et al 2018).

Cultures with less achievement on authority are more focused on present than future. Zhang et al. (2010) concluded that people linked with low power distance tend to have low self-control. Power distance is the interpreter of consumer 'impulsive buying behavior'.

Zhang et al. (2010) stated that the correlation in between power distance and self-control is relatively stronger in high power distance cultures. Muraven and Peacock (1999) noticed that self- control is linked with people who live far from each other.

Uncertainty Avoidance

In uncertain cultures people are always ready to take risks and to try new things ans it is the phenomena of its culture. Avoidance is a cultural phenomenon in avoidance society peoples are not willingly take risk and usually don not try latest items. (Purohit, 2003). Uncertainty avoidance individualistic culture individuals willingly take new risks they are prepared to try new thing so there is a connection exists amongst these two cultures meanwhile they can make impulsive purchase because of their risk-taking attitude (Triandis, 1995). People living in a society collectively they are not willing to take risks which will lead towards an uncertain. People who live in the individualistic society can buy uncertain products so this indecision is purpose of impulse buying. (Donthu & Yoo, 1998).

Regarding uncertainty avoidance, Kacen and Lee (2002) proposed that in individualistic cultures people tend to purchase belongings impulsively without considering negative effect of what they are buying but relatively they consider their requirements and desires. In individualistic cultures people are ready to take risks and accept uncertainty, whereas in collectivistic cultures they focus on negative effects of their purchasing. People in these cultures tend to do more impulse buying as it is linked with risk-taking and novelty (Sharma et al.,2010).

Masculinity / Femininity

Masculinity culture is connected to old values male dominance is very high as compare to feminism culture mostly female are house hold female take care of their houses and man consider to full fill the financial need of the entire family member.

In masculine cultures, presentation and the effect of culture on impulse purchasing Aylin Cakanlar and Tram Nguyen success are significant so status, brands, goods are measured as signal of one's achievement (De Mooij and Hofstede, 2010). Hence, the authors postulate:

Shoham et al. (2015) propose that balanced actions are dominated in high masculinity cultures as compared to emotional behavior such as impulsive purchasing. There is a negative association among masculinity and impulse buying. Chang (2006) proposed that facts and information are more supported in high-masculine cultures than in feminine cultures.

In contrast, Christiansen et al. (2014) disagree that masculinity is bothered with wealth, competition, and materialism; thus, customers from these beliefs can be easily convinced to buy more to contend with others in public. In masculine society, people mostly having old mind set of female has lots of time search for product because they want to compete with other in such situation. In Femininity societies male and female are working class and it considers modern culture. Cakanlar & Nguyen (2018) study investigated that impulse buying behavior positively affect the between masculinity/feminist.

Cultural Influence on Online Consumer Behavior

Cultural effect made an impact on e-WOM (i.e. word of mouth) performance of Twitter and Weibo when endorsing smart phones. Ma created some projecting restraint effects particularly on ambiguity evading, power distance, and individualism. Pentina et al. (2015) found that there are some changes across cultures but this time using a qualitative method. More prominently they found that only some replies in buyer performance were knowingly diverse across nations. For example, Ukrainian who participates in interviews tended to seek for slightly more functional and presentation related assessment within e- WOMs compared to American members.

Cultural Influence on Offline Consumer Behavior

Currently many worldwide advertisings studied that the effect of cultural on offline purchasing behavior using Hofstede's dimensions (kang & Moon Mishra, 2016; Botelho & Leng 2010) Lately, numerous worldwide advertising studies studied the effect of cultural on (offline) purchasing behavior using Hofstede´s dimensions (kang, mishra & Moon, 2016; Leng & Botelho, 2010; Kim & Zhang, 2014; Schoefer, 2010; Sollberger & Furrer 2011). Leng and Botelho took a study with 300 participants from Brazil, Japan and the USA. Applying all of Hofstede dimensions as cultural pointers the investigator finds out that influence of culture on consumer's choices making styles.

The consequences showed that cultural effect the purchasing activities of purchaser. For instant, a brand sensible choices making style is attributed of high powers distance and individualistic cultures. When they focused on the power distance dimension Brazilians are more value conscious but if individualism is focused Americans tend to be less worth conscious.

Relationship of Culture with Consumer Behavior

In past many of researchers studied on E-Impulse buying behavior about consumers. The list of articles and studies are revived to figure out the main factors for this study. Further, the early research shows that what type of feeling effects the behaviors or the consumer while purchasing cloths this research is on specific product (Sundström1, 2013). Another reseacher clamed on this topic and discuss about the behavrial issues which resolve the problem which puchasing on store or on the internet. (Laverie, 2004) .

Recently, the online marketing is getting more and more popularity. Customers seeks to buy good thing and do purchase behavior through online market. Mulky, (2017) studied emerging market and explored the drivers that where penetration on internet is growning really fast in the emerging market. However, culture acts as an important part for this study to determine the factors and the conclusion. (Mittal, 2010) explained in his study that the cultural factors like individualism, power and collectivism have influence on impulse purchase.

Three major factors of this study is derived from the research of (Tram Nguyen, 2018). It is the previous research on this impluse buying behaviour in this research the auther focus about on the three cultural factor which influnce the behaviour while purchasing online but his research is restricted in turkey.

2.5 Impact of COVID 19 on Impulse Buying

Impulse buying is key element in e-commerce business as IB constitutes almost 50 percent of total value spent by customers. With introduction of internet and new technologies provide immense opportunities to people to facilitate impulse buying. The technology is providing faster and more convenient buying options for customers. Due to pandemic people stay indoors and have to rely on online shopping.

The consumer behavior has changed towards more planned and informed process as a result of growing use of internet due to pandemic situation (Germano, 2014). Researchers found that use of internet has positive impact on impulse buying (Rodriguez, 2013). Online shopping business are growing because of trust on internet, time saving and ease of online shopping as items purchased are attained at reasonably price rates (Scott Jeffrey & Rebecca Hodge, 2007).

Studies in recent times found that online impulse buying has increased due to Covid-19 pandemic. Factors leading to such growth include time duration spending on e-commerce sites, online advertisement, influence of social broadcasting etc.

Dr Sheetal Jindal, psychologist and consumer behavior analyst from new Delhi said that consumer have different buying situation which includes hoarding of essential items in lock down situation, panic buying and impulse buying during lockdown. Under situation when people purchase their essentials without knowing when the shops will be opened next, is a natural behavior of consumer to manage distress of doubt. There is increase in request of smart gadgets for home, appliances of kitchen, sports items along with sale of essential items such as masks, sanitizer and hand wash and more spending on food items. The uncertainty situation forced people to make impulse buying to feel more comfortable to run away from bad situation. People are looking for pleasure in goods they are purchasing which is sadly quite grey says Rajendra Dalal, market researcher, and analyst. (Prasad, 2020).

In a survey conducted by Credit Karma found that about 35% of people made impulse buying in Americans in order to cover stress of coronavirus pandemic. One person out of 10 said to have spent $ 1,000 above the budget during period of lockdown. An expert in consumer behavior Kelly Goldsmith said that impulse buying is a means to regain control in face of uncertainty. Research conducted by Jagdish Sheth found that under lockdown situation when people unable to go to traditional store leading to online shopping, this backs the flow for buying and ingesting pattern. Home sending of goods broke old ways of customer to physically go to shop for purchasing. It gives rise incrase of expediency and personalization in consumer behavior.

Josh Mayers, Slickdeals CEO stated ‘At Slickdeals, we acquired lot of super understanding customers where we established a platform to share data about best deals on best goods at ideal times during the year (SWNS staff, 2020). Top impulse purchase in Coronavirus pandemic includes cleaning supplies (42%), hand sanitizers (38%), hand soap (32%) canned food (31%), video games (20%), headphones (18%), clothing (22%), books (17%), shoes (17%). The pandemic leads to more trade impulse purchasing. Last few months during pandemic buyer have transformed the pattern of living and shopping as said by Carrie Parker, the vice president of advertising for Valassis. The report from Valassi, found that 76% of consumer are attracted by new product deals made by various brands, 52% tried or ordered food from new restaurants, and 49% used new retailers, 65% of consumer tried to shop on summer sale and promotion (Rueter, 2020). Thakur, et al,(2020) in their Study of the Online Impulse Buying Behavior during COVID-19 Pandemic made following finding as follows: -

Online purchases by Male exceeds to buying by female before pandemic period. Males dominated online shopping during epidemic period and number of shopping increased when linked with pre pandemic period. Consumer time spent on online shopping increased during pandemic period between the ages of 18-24. Young people are more inclined to instinct purchasing and tend to purchase more through online when getting a chance to obtain quality products at lower prices. Most of products purchased online were groceries and cleaning supplies during current situation. During COVID19 pandemic consumer would take into consideration of discount and offers made to them. Young people have increased spending online during pandemic due to increased time spending online. Change in pricing in online shopping made influence on buying decision of people of low-income group especially male.

2.6 Consumer Market in Turkey & Pakistan

A potential for Turkish export expansion with e-commerce has been evaluated and supported by statistical data where applicable. In e-commerce, the purchasing pattern is undergoing a transformation from business-to-business (B2B) to business-to-consumer (B2C).and even consumer-to-consumer (C2C). N In Turkey, we can observe that multichannel buying is displacing single channel buying through the volume of e-commerce. In 2016, the share of online retail within the total trade was 3.5%, but in 2017 it was 4.1%. Turkish e-commerce market volume was found to be TL 30.8 billion in 2016, TL 42.2 billion in 2017, TL 136 billion in 2018, 190 billion in 2019, and it reached 250 billion at the end of 2020. Almost 21% of internet users shop online, and the saturation rates of companies and individuals using e-commerce are respectively 11% and 25%. The Global Competitiveness Report ranked Turkey 67th among 138 countries in 2017.

The scenario in Pakistan with regard to development of E-commerce has changed rapidly in last 5 years. Large companies are investing big funds for promotion of internet business making sizeable impact on the internet economy. In the property, automobiles and property sectors companies like Zameen, PakWheels and Rozee are operating with high market share in respective markets.

Daraz, Kaymu and Yayvo are operating in retail e-commerce with heavy funding and the retail e-commerce market is expanding rapidly. However, the marketplaces have not grown as rapidly as expected due to various factors including cultural. While internet penetration is growing, there is a lot of opportunity for growth of internet-based e-commerce.

The retail e-commerce market has great revenue generation potential in the country e-commerce sector. The companies need to achieve level of efficient services required for timely delivery of goods to the customer from 3-5 days to delivery within few hours. The time factor is the major impediment in the growth of internet retail market. Factors such as price negotiation and product exchange or return which are easily available in traditional shopping is serving a big impediment for online shopping and they can offer reliable and quick service, the online retail growth will continue to face hardship for continued growth in Pakistani market.

Our research suggests that while the overall e-commerce market doubled in the last year and many of the large retail e-commerce ventures have also grown at this rate or higher, the fulfillment challenges faced by these enterprises might have been addressed earlier if they had addressed them earlier. As returning customers would spread word of mouth and trust would have been higher within the retail marketplace vertical, their growth rate might have been closer to 5-10x per year, rather than 2-3x. Nonetheless, the online market segment has significant growth potential for Pakistan with the emergence of super-apps and direct-to-consumer business models.

Online shopping in Turkey

There are thousands of online stores in Turkey to cater for the needs of the 77 million people in the country. Online shopping in Turkey is simply with a few clicks and online sites provide credit card and easy payments options in collaboration with local banks. However, the people need to be careful in dealing with unknown websites to avoid stealing consumer's money. Trendyol, Hepsiburada, and n11 are the three major online stores providing everything required by the customer from clothes, cosmetics, stationery furniture to household items. Trendyol is most popular website for online shopping in Turkey and considered reliable for deals from thousands of brands dealing in electronics, shoes, cosmetics, clothing etc. They have its own clothing brands and an in-house delivery network. N11 established in 2013 offers thousands of brands to customers and has become well known for its variety of electronics, and household items. N11 offers good discount and payments options for its millions of customers. Hepsiburada is a famous online store offering more than 5 million products varieties. The store provides an easy and simple shopping environment with competitive prices of quality products. These online stores offer similar products and provide an opportunity to the customer to compare product options at competitive prices through comparative analysis of items offered by these stores. Cimri and Akakçe are websites that compare prices on the market and help customer to identify the cheapest option possible**.** Yemeksepeti (yemeksepeti.com) is an online food delivery store operating in 69 cities in Turkey and in Cyprus. Its network includes both domestic and international brands and customer can place order via iPhone, Android, mobile web or online. It uses GPS location of the customer and guides them about nearest restaurant with their listings. Getir (getir.com) offers a delivery service for grocery shopping in 6 cities of Turkey with the concept to offer everything with one click. D&R is Turkey's biggest cultural and environment store offering wide range of products from electronics to souvenir gifts and books having 157 stores in 30 provinces across Turkey.

The study conducted by Atici et al, (2010). Impulse Buying actions of the Turkish consumers in websites suggest that there are beaucoup factors that enhance online impulse buying actions. Online shopping is great time deliverer and easy to use. The most important reason as study suggested was the economizing prices and its proportion was58.3. Other important factors to make uses of online ambient for buying were complexes, easy approach, advancements and cleaning. The study revealed that consumers offer online retailing makes them for impulse buying. Atmospheric cues are stated to be major element to influence impulse buying. Mood of consumer may also influence consumer desire to buy a product and their follower desire to do online shopping impulsively. The hedonic experiences related to impulse buying online. Study showed that 37.1 percent of participants make shopping as per attraction of the shopping environment, 29.2 percent as per their budgets, 10.8 percent as per already prepared list and 22.9 percent made shopping totally impulsively. Impulse buying is considered to be stimulating of the moment being made just before the buying. The factors such as benchmark sites, virtual shopping cart, price and payment bring about to make consumer rethink about buying for several minutes. However, perception of product quality and past experiences with the product are not as realistic online. Emerging use of internet world over has made it easier than ever before for consumer to purchase impulsively.

There are some complicated regulations prevails in Turkey for buying imported goods from international websites like Amazon. People in the country usually use local shopping websites for electronics etc. There are other online shops where anything can be ordered by customers and these items are delivered within 1-3 days. Media Market (mediamarkt.com.tr) is a German based multinational chain of stores selling electronics items, with 66 stores in the country. Teknosa (teknosa.com) and Vatan Computer (~~vatanbilgisayar.com~~) are other two big stores in turkey offering electronics products with a strong online presence. Biletix, Mobilet, or Biletino offers tickets for events, activities and concerts in Turkey by simply clicking. Sahibinden (sahibinden.com) is a giant e-commerce company in Turkey providing a shopping platform in which people and businesses buy and sell real estate, cars and broad variety of goods and services. Letgo has a website and app that allow customers to buy and sell with other customers locally to place their sales items above organic search results.

Online shopping business in Turkey is good and secure. The shipping services are efficient and goods are delivered within few days in major cities like Istanbul. The online stores offer reasonable services in areas of tracking, cancellation and return options.

Pakistan Consumer e-commerce Market

E-commerce is a term encompassing multiple aspects within it. Retail E-commerce pertains to sale of physical goods and consumables which can be subdivided into market places and brands. An online market place is a mall hosting selling various brand offerings. Online brand stores only involve in sale of its own brand products. Market place competitors include Daraz and HumMart while brand stores include Khaadi.

The history of Pakistan e-commerce is around 19 years since first online store namely Beliscity was established in 2001 and thereafter other stores such as Shophive, Symbios and Homeshopping start online operation. Rocket Internet entered in local market in 2012 and after initial failure decided to re-envisioned and changed its name to Kaymu, which later was acquired by Daraz in 2016. Daraz started fashion focused portal and was acquired by Alibaba in 2018.

OLX started its operation in 2010 and others included Careem and Uber which started the operation in 2016. Other Pakistani based set up included Rozee.pk which started as project of Naseeb Networks in 2006. Zamee.com is the largest property classified company operating in Pakistan. PakWheels started activities in 2003 as a forum for business in automobiles in the country.

E-ticketing provides ticketing businesses for large companies in Pakistan such as PIA, Pakistan Railways and Daewoo. The setup included Bookme.pk, Easytickets and Sastatickets.

Ride-hailing business has been taken over by multinational companies such as Uber and Careem. Local companies have also started operation and growing with passage of time.

E-commerce has grown enormously worldwide over the past few years however these sales were mostly of domestic trade within the countries. It is estimated that 25 percent of world trading is taking place online mechanism.

E-commerce is growing steadily in Pakistan. The country has been striving hard to create cost effective solution to attain broad commercialization. Growing number of peoples using internet and emerging IT sector have supported to achieve the mission. The recent growth and economic development of countries has been greatly due to development of e-commerce. Growth of sales in global economy during last two decades has been determined at 13 percent being worth an estimated at $ 2.9 trillion. These figures are estimated to reach at 4.5 trillion by 2021. Growth is sales of online shopping is around 12 percent worth $ 1.3 billion. It is expected that by 2040 about 95 percent of all retail trade in Pakistan shall be facilitated through online system.

This system additionally provided voice response and hand output signal process the primary world wide web was created by Tim Berners-Lee in 1989, used for business functions in 1991 and later technology innovations also emerged in 1994 creating manner for online banking. the primary secure retail deal over the online was created through web looking network in 1994 when Amazon.com launched its online shopping website in 1995 and eBay was introduced in 1995.

Online sales in Pakistan are generally made from mobile web store e-commerce platforms and have great potential for growing business sales. However, there is a need to achieve a level where digital wallets and money is used as more preferable mode of payment instead of hard cash money used under conventional method of trading.

There many factors or constraints which have restricted the country to realize true potential in development of e-commerce system in the country. These include lack of literacy needed to make online transactions and lack of financial inclusion. Some of world-renowned system of payment such as PayPal is not even available in Pakistan. Amazon and EBay are also not available in Pakistan. E-commerce can provide the country way to achieve social and economic development in a very fast manner by the help of information technology. It is estimated that by 2022 Pakistan can achieve 25 percent growth in export of information technology. E-commerce has potential not only to improve livelihoods of peoples but also building competitive edge of enterprises in international market to increase market share in global trade. The closing of digital divide is important to remove barrier between developed and low developing countries. Pakistan is amongst few countries where digital representation can contribute effectively for quick growth in economy of the country. In Pakistan e-commerce sellers increase by 2.6 times and e-commerce payments increased by 2.3 times in recent couple of years. SBP annual report 2017-18 shows sales of Rs. 20.7 billion in 2017 reached to Rs. 40.1 billion in 2018 a growth rate of 93.7 percent. E-commerce industry of the country increased from Rs. 51.8 billion in 2017 to Rs. 99.3

billion in 2018 showing growth rate of 92 percent in a year. Payments through bank debit and credit cards as well as bank transfers and mobile wallets increased from Rs. 40.1 billion in 2017 to Rs. 40.1 billion a growth rate of 93.7 percent.

Pakistan is a country of 208 million people with 64 percent population comprise of youth aged under 29 years which means the country will continue to be young for another decade. The young people adopt technology faster than older generation which is important for promotion of e-commerce. This system conjointly provided voice response and hand output signal process the primary world wide web was created by Tim Berners-Lee in 1989, used for business functions in 1991 and later technology innovations also emerged in 1994 creating approach for online banking. the primary secure retail deal over the online was created through net looking network in 1994 once Amazon.com launched its online shopping web site in 1995 and eBay was introduced in 1995.

There has been rapid growth in internet user and subscriber in the country which increased from 32.33 million in 2015 to 78 million recently. There has been significant increase in 4G user standing at 76 million by end of the year.

E-commerce has expanded online buying and selling business tremendously. Online banking systems, electronic payments through debit and credit cards, online equivalents of retail outlets, electronic inventory systems, automated sales and purchase systems enabled individuals to work and promote work opportunities for businesses and individuals. Every business concern, small or big, remains incomplete without e-commerce. People in the country are involved in online business by paying small amounts and creating employment opportunities for themselves to earn profits. The technology and online business are making huge difference and creating value to the business of people giving global perspective by widening global boundaries. Pakistan has a great wonderful force and because of technology and online access are taking e-commerce as great opportunity to achieve successes in many fields. People started taking interest and preference in usage of online trans+ actions to conveniently do the transactions. The retailers ranging from clothing outlets to equipment stores have started using websites to sell goods to customers. Banks and telecom companies have launched m-commerce initiative and branchless banking so technology has given boom to e-commerce in Pakistan.

Fashion industry in the country has flourished in recent times and witnessed boom in sales with use of Facebook and online marketing. All designers have started to market their collection through Facebook and Instagram and less interested in publishing the ads in print media. Online purchasing is growing fast amongst the people particularly in city areas. According to Central Bank of Pakistan a numbers of registered e-commerce merchants are increasing significantly in recent year. The country e-commerce sales are expected to reach 1 billion dollars by 2020 as compared to $622 million in 2017. The country is likely to see surge in growth of e-commerce industry.

2.7 Customer buying pattern in digital environment

Online shopping is a mean of electronic commerce whereby consumers buy products / services over internet by using web browser or through mobile applications. Consumer's directly approach Websites of retailers to buy product of its interest by comparing features of alternative products through search engine. Features of product, pricing and support services offered by producer, retailers are analyzed with the help of computers and devices.

An online shop offering physical analogy of buying product / services is business to consumer (B2C) online shopping. An online setup, offering businesses to buy from another business is called business to business (B2B) online shopping. Customer browse range of products offered by the business view photos and study the product specifications features and prices before making buying decision. People use search features offered to them to find specific models brands and items by using internet facility.

In 1960 Online transaction processing (OLTP) system introduced by IBM was used for trading and processing of financial transactions. In 1960s IBM's online transaction processing (OLTP) was the earliest form of trade and it permitted the use of financial transactions. American Airlines developed computerized ticket reservation system by linking computer terminals located in different locations to a IBM mainframe computer, which processed transactions and coordinated them to provide access to the information to all agents at the same time.

Online shopping was developed after introduction of the internet facility. Internet was used as advertising tool to provide information about the products and later used to actual online shopping with help of interactive web pages. The internet was developed as secure shopping channel since 1994 which resulted in growth of online shopping. Development of e-commerce was key indicator showing success of internet. Initially there were few online shoppers and limited segment.

Growth in online sales continued later with advent of new web tools. Rohm & Swaninathan[7] Identified four types of online shoppers which involved easy shoppers, more range seekers, stable customers, and store accommodated shoppers. Michael Aldrich, an English entrepreneur was a first of E-shopping in 1979. The system attached with television to a truly set up transaction processing pc via phone line. This enabled IS(information system) to be opened to outside correspondents for transactions processing after known as electronic-business. In March 1980 Redifon's Office Revolution was launched which allowed consumers and companies to be connected on- line to commercial systems and allow business deals to be completed electronically in real time perspective. During 1980s videotext technology was used to install online shopping systems. This system additionally provided voice response and hand output process the primary world wide web was created by Tim Berners-Lee in 1989, used for business functions in 1991 and later technology innovations also emerged in 1994 creating method for online banking. the primary secure retail deal over the net was created through web looking network in 1994 once Amazon.com launched its online shopping web site in 1995 and eBay was introduced in 1995.

Sales of Asia Pacific increased by more than 30 percent in 2012 generating revenues of $433 billion and further another increase of 30 percent was expected in following year placing them above by more than one third of global online commerce sales.

Internet and valid ways of payments is a pre-requisite for online customer to use the online shopping options. Education and higher level of income people are supportive to online shopping perception and exposures to technology also make favorable impact on consumer attitude to use new shopping channels.

While making buying decision, customer buying behavior is influenced by digital environment, which are not managed by the known brand and firm themself. Contacts with search engine, suggestions, online review and information relating to product have an impact to influence consumer decision on buying a product. People use mobile, pcs, tablets, and electronic devices to collect such information to make the decision. This shows that access to internet website has significant impact on customer attitude and buying behavior. E-shopping world interactive decisions have an influence on customer decisions. Each customer becomes more interactive through online review and post buying information of other customers about the product through comments on social media make significant impact on consumer decision making.

Under digital environment people behavior are influenced by two factors including risk and trust about the product. Customer keeps on switching between e-channels to carry out comparisons with offline shopping. Online shopping carries sometime highly risky than shopping in physical stores. These risks are mainly in three areas, firstly physical examining that the item satisfy his needs and wants secondly concerns about after sale service and finally customer may not understand language used in e-sales. Based on perceived risk arising from these factors' customer buying behavior is influenced under online shopping. Online retailers place more emphasis on trust factor which dependent on consumer attitude and expectations.

Consumer search retailer's websites to get knowledge of products offered by them and also search for alternate products by other vendors by means of search engine. Consumers are allowed to sign up for an online account for placing an order. Credit card or PayPal account is used for making payment. Cash on delivery (COD), checks, debit card, direct debit, money order and wire transfer are other mode of payments. Goods or services are delivered after payment action is completed.

Online shopping is made by customers not only easy for them but also because of vast selection, pricing options and access to information about the products. Load of information available on websites and its effects on consumer are source of concern for the designers. The information availability under virtual shopping is much more than compared with information under conventional shopping. Comparative analysis of products and services and alternative products attributes are made available as part of information environment under virtual retail shopping. There are two type of news load referred as complexity and novelty. The complexity refers to various elements and features of a site due to diversity of available information and Novelty refers to new aspects of site which facilitate consumer exploring the shopping site. Impulse buying may be closely related to complexity dimension of information load.

Why buying online is important:

People use to prefer online shopping over conventional shopping due to various benefits associated with online shopping. The decision-making process of buyer has changed in recent times due to online shopping through internet. Buyers undertake extensive search through search engines via internet. Buyer's use of internet has changed the way people do business trend towards online shopping. People around the world buy products from several brands by using online shopping options that were not available in-home country. The technology and support of internet buyers are using to buy goods from around the world by sitting at home. Buying goods through web is a very easy task to do especially for people with very busy life schedule. Profits of online vendors are not limited to customers visiting the shop physically but even for customers from across the country. There are lot of reasons why customers prefer shopping online, some of them is as follows: -

Convenience:

Online shopping is made 24 hours in a day and access to internet is available not only in home but also at work center. Shopping under conventional method can be made within business hours by physical visiting to the shop premises requiring travel to such place. However, delivery of item is a problem area affecting convenience of online shopping. One way to overcome the problem is that customer could buy online and pick the item at nearby convenience store. The customer shall get opportunity to replace the item at this store in case of any problem, an exchange for good product or even for a pay back. E-companies may have good pay back policies to pay off for advantages of well-known stores. A survey conducted in US during 2018 showed that 26 percent of online customers said that they don't return items or amount to customer and about 65 percent said that they hardly ever did so.

Information and review:

Information relating to products offered for online shopping must describe product features with content, pictures, video files. Online stores also gives link to supplementary items information such as detailed specification, warranty, safety procedure etc. to help consumer to decide which product to buy. There are review site's that shows user review comments for many products. Feedback of items and blogs from customers give consumers an option of buying for cheaper purchases from anywhere in the world without depending on retailers of same country.

E-shoppers can seek deals for products offered by vendors and locate items through search engine. Online price comparison can also be used through search engine. Shipping small numbers of items from different nation make items much expensive. Another advantage for retailers is option to change dealers and merchants without affecting consumer shopping experience.

Fraud and security concerns:

Online shopping carried risk of fraud because of inability of customer to inspect merchandise before purchase as is done in buying in store during his physical presence. Goods received through Online ordering may not be successful correctly or may have problems or may not be similar to it was shown in pictures. There is also risk of fraudulent buying in case of using stolen credit cards. However, merchants face low threat from physical stealing of items. Secure Sockets Layer (SSL) encoding has resolved the issue of credit card number as being seize during transit between customer and vendor. Still online security has become crucial concerns for vendors and online service providers who made countermeasure with help of firewalls and anti-virus software to protect the networks. The confidence of online shoppers can be enhanced with placing quality seals on shop web page showing undergoing assessment and all requirements for issuing the seal. Following measure would facilitate consumer in providing protection while using online shopping. These included using webpage of well-known stores or finding consumer reviews of their experiences about the product after usage of the product. Evaluating web site of new company to assess how much professionalism has been applied and user friendliness of the site. Company's policies about return and refund of items or inclusion of hidden price inflators may be reviewed. Using passwords and no private information such as date of birth, ID no etc. is involved.

2.8 Influence of cultural dimension on e-impulse buying

2.8.1 Individualism / Collectivism

Individualism and collectivism refer to two different values that have an immense impact on a country's culture.

Eastern culture tends to be collectivist and Pakistan is considered to be most collectivist society in the world where parents dominate the life decision of their children including career planning and marriage of children. Decisions under collective cultures are not based on personal freedom but these are made on the basis of collectivist reasons such as giving respect to the family. People under this system of culture render helping hands to others who are part of the group in a communal sort of living. Relationship under collectivist culture is obligatory so family relationships are valued much more. The problem relating to this type of culture is that individual freedom does not exist and people are to conform to the cultural norms and they are judged based on hierarchy instead of personal merits.

Culture in western countries tends to be individualist where individual freedom and uniqueness is valued. Peoples are judged based on personal traits, merits and their accomplishment achieved. They value liberty and freedom as key to human flourishing.

The list of collectivist countries 2021 published shows Pakistan ranked at 4th place and Turkey at 17th place out of total 232 countries.

Hofstede, G. (2011) stated difference between individualism and collectivism as follows:

Table 2-1: Difference between Individualism & Collectivism

Individualism	**Collectivism**
Everyone is supposed to take care of him of his immediate family only	People are born into extended families which protect them in exchange for loyalty
Right of privacy	Stress on belonging
Speaking one's mind is healthy	Harmony should always be maintained
Others classified as individuals	Others classified as in-group or out-group
Personal opinion expected: one person one vote	Opinions and votes predetermined by in-group
Transgression of norms leads to guilt feeling	Transgression of norms leads to shame feeling
Task prevails over relationship	Relationship prevails over task.

In Hofstede et al (2010) individualism table ratings list include for 76 countries ID (Individualism) manages to establish and western nations in collectivism prevails in low developed and Eastern countries.

Impulse buying behavior is a very complex phenomenon of consumer choice and likely to influence by factors such as culture personality tactics (Shahjehan, et al 2012). The impact on consumer impulse buying behavior is multi dimension including social, status, culture, demography etc. In modern era brands and retailers are attracting customers through various selling techniques and strategies. Under such environment marketers continue to seek factors that influence consumer decision making process. Under individualism, a consumer who is allowed or free in cultural restrictions and make choice on the basis of their believes whereas under (collectivism) a consumer make choice as per his cultural choice and his choice is effected by its social groups (Triands, 2001). These personality traits form the person behavior process according to these variables (Cakanlar, et al, 2018). Kacen et al, (2002) found that people in collective culture engages in a smaller amount of impulse buying than those in individualistic culture. Berry et al, (2003) Research found that collectivism association with IBB (impulse buying) behavior is clearer. Abraham at el, (2013) discovered that collectivism has clear relationship with IB (impulse buying) behavior.

2.8.2 Uncertainty Avoidance

UA(Uncertainty avoidance) is a cultural phenomenon whereby people in doubtful culture take risk and try some different things. In UA society people do not want to take risk and usually do not take new things (Purohit, 2003). UA has unique meaning from risk prevention as it also deals with society’s tolerance for ambiguity and shows the extent to which members of the culture feels comfortable or uncomfortable in unstructured situations. Uncertainty avoiding cultures try to minimize possibility of such situations by complying with laws, rules, behavioral codes belief in absolute truth.

People in uncertainty avoidance belongs to individualistic culture take more risk and buy new things therefore, there found a correlation between these two-culture phenomenon due to their attitude towards risk taking in making impulse buying (Triandis, 1995). In collective nature of society people avoid taking risk and generally do not make uncertain decision. People buy more uncertain products in individualistic society thus this uncertainty results in impulse buying (Donthu & Yoo, 1998).

Research shows that people in UA(uncertainty avoiding) nations are extra emotional In Hofstede al. (2010) UA(uncertainty avoidance) scores are listed for 76 countries, high ranking for East and central European countries, Germany ,Japan at a low level in English speaking countries, Nordic and Chinese culture countries.

Hofstede, G. (2011) stated difference between high and low uncertainty avoidance situations as follows:

Research study examined cultural impact on e-consumer actions Pentina et al, 2015. Ma et al, (2013) studied E-WOM behavior of Twitter and Weibo and explored Hofstede's dimensions in a quantitative multicultural setting from two countries i.e., China and United States. She discovered substantial impact on uncertainty avoidance and individualism. Accordingly, Luo et al. (2014) studied on effect of individualism is most influential dimensions, on EWOM and found some significant moderating effects.

3 METHODOLOGY

3.1 Research Approach

In this research we are using quantitative approach to access the impact of national cultural on e-impulse buying behavior. This part of the study includes description of method and instruments used and sample taken for research purposes. Furthermore, this section also explains the instrument validity including research steps and statistical procedures used in the research study. This approach can be useful for conducting social research that are concerned with the present and the past.

The research design used for this study will be a descriptive method. Descriptive research design is used to extract information to answer questions such as ‘What is or what was’, without changing or modifying the environment or without influencing the elements or variables involved in the research (Adams et al., 2014). Descriptive research method is useful to gather information concerning events that happen naturally, for example: behavior, attitude, association or relationship between two variables, individual or collective elements, etc. (Hammond & Wellington, 2013). There are two types of descriptive research.

- Cross sectional research which is done via a single interaction with people via surveys or interviews.
- Longitudinal research, which is done with people over a period by observing them in a specific environment. For longitudinal research, data is collected using existing records (Bryman, 2016).

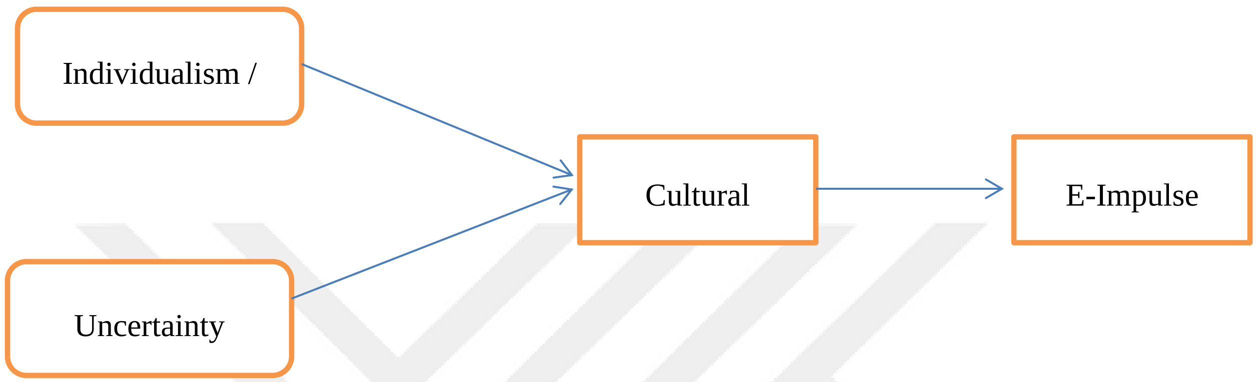
This research is a cross sectional research, which will be conducted through a single interaction with customers of online businesses. In this descriptive study, the researcher will interact with the target population via surveys to collect data.

For the analysis of validity of the basic data consistency methodology has been applied. The methods applied shows the data is error free.

3.2 Research Method

TABLE 3.2.1

RESEARCH MODEL



3.3 Population and Sampling

The study population comprises of peoples of Pakistan and Turkey involved in online shopping using internet facility. This research is performed in Turkey and Pakistan and data was collected from a sample of 154 Pakistani and 153 Turkey consumers between Feb 2021 to June 2021 and data was put through further analysis. Figure (3.4) illustrate the description of the study population according to the country and Table (3-4) shows description of the study population and type of the consumer. Table (3-4) and Figure (3-4) illustrate the description of the study population according to the type of institution.

The study applied the convenient sampling technique to conduct the study. Online data e-form was developed on the basis of past research studies and e-form was used to collect data from people of Turkey and Pakistan in equal population size of 152 persons from Turkey and 153 from Pakistan. The questions have been classified under four main heads including impulse buying tendency, Individualism, uncertainty avoidance and online shopping areas. There is total 17 questions divided into 6 questions under impulse buying tendency, 4 questions under individualism, 4 questions under uncertainty avoidance and 3 questions pertains to online shopping by the consumer. The questionnaire data were collected through online e-form submitted to people of both the countries.

Table 3-1: Description of the study population according to the country

Name of Country	Number of consumers
Turkey	152
Pakistan	153
Total	305

For the purpose of this study the questionnaire is developed and adopted from previous research studies. The instrument contains 2 key variables, one dependent impulse buying behavior and independent variable on culture dimension. The culture has been further divided into sub variable, individuality and uncertainty avoidance. The component of comprehension was shown each scale during using the Like scale with the classes determined, agree, strongly agree, undecided, disagree and strongly disagree. Multiple options have been rendered in three questions pertaining to online shopping by the respondent. The statement or items in the questionnaire were adopted from previous literature wherein reliable and valid scales have been used. These scales were modified to suit this study and are listed below for each construct:

Data collected through questionnaires on Likert scale. Statements for measurement of culture i.e., individualism, masculinity and uncertainty avoidance shall be used from” Hofstede Model.”

Hofstede Model is a well acknowledged method for measuring the national culture and used in many research studies validating the result of research models.

For data analysis suitable statistical techniques such as correlation analysis and Sample Equation Modeling (SEM) shall be applied for the purposes of data analysis.

I have selected Likert scale because it is an common scale from which attendants choose the option that supports their estimation. It can be utilized to determine customers opinions by evaluating the degree to which they are agree or disagree with a surveys questions or a statement.

3.4 Research Instrument

A questionnaire was adopted from previous research studies for data collection purposes. In this study we collected data on impact of two elements of cultural dimension which include individuality and uncertainty avoidance on e-impulse buying behavior of consumers. The data collected in equal samples from Turkey and Pakistan so the feedback form completed by the public of age of 18 - 60 years which are doing online shopping. The data collected from Istanbul and Islamabad online through Google e-form from public. As the study could apply on general public so general public of both the countries have been included in the study sampling.

4 APPLICATIONS

The results and findings chapter describes data analysis of the study. Demographics of the respondents are explained, which includes factors such as gender, age, qualification, occupation and incomes group. The reliability and validity of the questionnaire have been discussed and checked. The data has been tested by undertaking correlation and regression analysis. Hypothesis has been analyzed afterwards on the basis of these tests.

4.1 Demographics

Data has been gathered from 305 respondents out of which 152 respondents belongs to Turkey and 153 respondents from Pakistan. The respondents from Turkey were mainly university students and respondents from Pakistan belongs to general public in different age group and profession having familiar with online business activities. The difference demographic characteristics of the respondents from Turkey and Pakistan make the study distinctive in research work carried out in this regard.

The demographics of the respondents are described in Table 4.1 that includes factors as gender, age, qualification, occupation and incomes group. The demographic information illustrates the nature of the sample collected for research purposes. It is mentioned that 67% of the respondents from Turkey were male against 71% male respondents from Pakistan. 99% of respondents from Turkey were below age of 35 years whereas 89% of respondents from Pakistan were below 35 years and 3% belongs to above 45 years of age. 91% percent of respondents from Turkey were undergraduate, 7% graduate/ master's degree and only 2% were PhD. In case of Pakistan respondents 43% were undergraduates, 47% either graduate or master's degree and 10% were PhD's. Income group pattern of both countries matches as 66% of respondents from Turkey were below US$ 500 income group and 11% of the respondents belong to income group more than US$2000 whereas 58% of respondents from Pakistan falls in income group of US$ 2000 and 12% belongs to income group above US$ 2000.

Table 4-1: Characteristics of the demographic samples

Variables		**Turkey**		**Pakistan**	
		Nos.	%age	Nos.	%age
Gender	Male	102	67%	108	71%
	Female	50	33%	45	29%
	Total	**152**	**100%**	**153**	**100%**
Age	below 25	120	79%	61	39%
	25-35	30	20%	76	50%
	35-45	2	1%	12	8%
	above 45	0	0%	4	3%
	Total	**152**	**100%**	**153**	**100%**
Qualification	Undergraduate	138	91%	66	43%
	Graduate	5	3%	7	5%
	Master	6	4%	65	42%
	Phd	3	2%	15	10%
	Total	**152**	**100%**	**153**	**100%**
Occupation	Business	34	22%	12	8%
	Service	6	4%	39	25%
	self employed	8	5%	47	31%
	Others	104	68%	55	36%
	Total	**152**	**100%**	**153**	**100%**
income group	0-500	100	66%	89	58%
(US Dollars)	500-1000	22	14%	35	23%
	1000-2000	14	9%	11	7%
	2000-above	16	11%	18	12%

	Total	**152**	**100%**	**153**	**100%**
Online buying (times)	1.5	93	61%	126	82%
	5.5	39	26%	14	8%
	9.5	10	7%	12	8%
	20	10	7%	1	1%
	Total	**152**	**100%**	**153**	**100%**
%age of Spending online	10	36	24%	81	53%
	30	38	25%	32	21%
	50	63	41%	25	16%
	70	10	7%	10	7%
	90	5	4%	5	4%
	Total	**152**	**100%**	**153**	**100%**

4.2 Hypothesis Testing

The theoretical model and subsequent conceptualization of the variables established three major hypotheses along with two sub-hypotheses for each main hypothesis. These hypotheses are stated as follows: -

H1: The first main hypothesis: National culture has impact on e-impulse buying behavior in Pakistan.

The following sub-hypothesis arises from it: -

H1a: Individualism has impact on e-impulse buying behavior in Pakistan.

H1b: Uncertainty avoidance has impact on e-impulse buying behavior in Pakistan.

¶ **Model Summary**

Table 4-2: ANOVA

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.477[a]	.227	.217	1.0102

a. Predictors: (Constant), UA, I/C

R is the correlation between the values predicted by the model and the values observed. In other words, R shows the fitness of model and its prediction ability on the straight line. For the Pakistan, value of R is .477 which is relatively low. R square is simply the square of R value and shows the percentage of fitness of model. For subject data of Pakistan, value of R square is .227 which shows that probability of accurate prediction through this model is 22.7%. Similarly, adjusted R square is a measure to quantify the “model quality”.

ANOVA

Table 4-3: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	45.079	2	22.540	22.085	.07[b]
	Residual	153.090	150	1.021		
	Total	198.170	152			

a. Dependent Variable: IB

b. Predictors: (Constant), UA, I/C

ANOVA as mentioned vide above table, shows that whether, there is a significant difference between the means of groups. The significance level for the current data of Pakistan is 0.07 (which means $p > 0.05$). Therefore, it can be interpreted that there is a significant difference in the mean values of groups.

Degree of freedom in linear regression model is taken as sum of the model degrees of freedom plus the model error degrees of freedom. Here, in the subject case, degree of freedom is 150 + 2 = 152.

Sub-hypothesis (Individualism / Collectivism on E-impulse buying)

Table 4-4: ***Correlations***

Correlations

		IB	IB	IB	IB	IB	IB	I/C	I/C	I/C	I/C	I/C
IB	Pearson Correlation	1	.721**	.641**	.379**	.449**	.427**	**.474****	**.506****	**.441****	.400**	.460**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	**.000**	**.000**	**.000**	.000	.000
	N	153	153	153	153	153	153	**153**	**153**	**153**	153	153
IB	Pearson Correlation	.721**	1	.489**	.289**	.401**	.401**	**.358****	**.302****	**.356****	.252**	.488**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	**.000**	**.000**	**.000**	.002	.000
	N	153	153	153	153	153	153	**153**	**153**	**153**	153	153
IB	Pearson Correlation	.641**	.489**	1	.565**	.369**	.392**	**.436****	**.419****	**.468****	.450**	.552**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	**.000**	**.000**	**.000**	.000	.000
	N	153	153	153	153	153	153	**153**	**153**	**153**	153	153
IB	Pearson Correlation	.379**	.289**	.565**	1	.307**	.424**	**.208****	**.288****	**.308****	.336**	.363**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	**.010**	**.000**	**.000**	.000	.000

	N	153	153	153	153	153	153	**153**	**153**	**153**	153	153
IB	Pearson Correlation	.449**	.401**	.369**	.307**	1	.720**	**.223****	**.240****	**.445****	.244**	.299**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	**.006**	**.003**	**.000**	.002	.000
	N	153	153	153	153	153	153	**153**	**153**	**153**	153	153
IB	Pearson Correlation	.427**	.401**	.392**	.424**	.720**	1	**.350****	**.374****	**.431****	.333**	.383**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		**.000**	**.000**	**.000**	.000	.000
	N	153	153	153	153	153	153	**153**	**153**	**153**	153	153
I/C	Pearson Correlation	.474**	.358**	.436**	.208**	.223**	.350**	1	**.726****	.571**	.681**	.678**
	Sig. (2-tailed)	.000	.000	.000	.010	.006	.000		**.000**	.000	.000	.000
	N	153	153	153	153	153	153	153	**153**	153	153	153
I/C	Pearson Correlation	.506**	.302**	.419**	.288**	.240**	.374**	.726**	1	.702**	.731**	.642**
	Sig. (2-tailed)	.000	.000	.000	.000	.003	.000	.000		.000	.000	.000
	N	153	153	153	153	153	153	153	153	153	153	153
I/C	Pearson Correlation	.441**	.356**	.468**	.308**	.445**	.431**	.571**	.702**	1	.596**	.614**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	153	153	153	153	153	153	153	153	153	153	153

I/C	Pearson Correlation	.400**	.252**	.450**	.336**	.244**	.333**	.681**	.731**	.596**	1	.663**
	Sig. (2-tailed)	.000	.002	.000	.000	.002	.000	.000	.000	.000		.000
	N	153	153	153	153	153	153	153	153	153	153	153
I/C	Pearson Correlation	.460**	.488**	.552**	.363**	.299**	.383**	.678**	.642**	.614**	.663**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	153	153	153	153	153	153	153	153	153	153	153

**. Correlation is significant at the 0.01 level (2-tailed).

The correlation table shows that influence of children on the online impulse buying is 0.474. Personality trait of "purchase now and think about later and children's influence of individualism is .358. Mobile applications for online shopping and children influence have the correlation of .436. Shopper's different feelings about online and physical shopping and influence of children correlation is .208. Purchases without thinking or thought process and influence of children have correlation of .223. Reckless purchase behaviour and children's influence has correlation is .350.

The correlation table shows that influence of spouse on the online impulse buying is 0.506. Personality trait of "purchase now and think about later and spouse's influence of individualism is .302. Mobile applications for online shopping and spouse influence have the correlation of .419. Shopper's different feelings about online and physical shopping and influence of spouse correlation have .288. Purchases without thinking or thought process and influence of spouse have correlation of .240. Reckless purchase behaviour and children's influence has correlation of .374.

The correlation table shows that influence of friends on the online impulse buying is 0.441. Personality trait of "purchase now and think about later and friend's influence of individualism is .356. Mobile applications for online shopping and friend influence have the correlation of 0.468. Shopper's different feelings about online and physical shopping and influence of friends correlation is 0.308. Purchases without thinking or thought process and influence of friend have correlation of 0.445. Reckless purchase behaviour and friend's influence has correlation is 0.431.

The correlation table shows that influence of reference groups on the online impulse buying is 0.400. Personality trait of "purchase now and think about later and reference group's influence of individualism is .252. Mobile applications for online shopping and reference groups influence have the correlation of 0.450. Shopper's different feelings about online and physical shopping and influence of reference group correlation are 0.336. Purchases without thinking or thought process and influence of reference group have correlation of 0.244. Reckless purchase behaviour and reference group influence has correlation is 0.336.

The correlation table shows that influence of family on the online impulse buying is 0.460. Personality trait of "purchase now and think about later and family's influence of individualism/collectivism is .488. Mobile applications for online shopping and family influence have the correlation of 0.552. Shopper's different feelings about online and physical shopping and influence of family correlation are 0.363. Purchases without thinking or thought process and influence of family have correlation of 0.299. Reckless purchase behaviour and family influence has correlation is 0.383.

Sub-hypothesis (Uncertainty Avoidance on E-impulse buying)

Table 4-5: **Correlation**

		IB	IB	IB	IB	IB	IB	UA	UA	UA
IB	Pearson Correlation	1	.721**	.641**	.379**	.449**	.427**	.194*	.474**	.410**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.016	.000	.000
	N	153	153	153	153	153	153	153	153	153

IB	Pearson Correlation	.721**	1	.489**	.289**	.401**	.401**	.208**	.358**	.391**
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.010	.000	.000
	N	153	153	153	153	153	153	153	153	153
IB	Pearson Correlation	.641**	.489**	1	.565**	.369**	.392**	.321**	.418**	.504**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000
	N	153	153	153	153	153	153	153	153	153
IB	Pearson Correlation	.379**	.289**	.565**	1	.307**	.424**	.298**	.372**	.262**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.001
	N	153	153	153	153	153	153	153	153	153
IB	Pearson Correlation	.449**	.401**	.369**	.307**	1	.720**	.305**	.336**	.308**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000
	N	153	153	153	153	153	153	153	153	153
IB	Pearson Correlation	.427**	.401**	.392**	.424**	.720**	1	.232**	.399**	.312**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.004	.000	.000
	N	153	153	153	153	153	153	153	153	153
UA	Pearson Correlation	.194*	.208**	.321**	.298**	.305**	.232**	1	.565**	.415**
	Sig. (2-tailed)	.016	.010	.000	.000	.000	.004		.000	.000
	N	153	153	153	153	153	153	153	153	153
UA	Pearson Correlation	.474**	.358**	.418**	.372**	.336**	.399**	.565**	1	.583**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000
	N	153	153	153	153	153	153	153	153	153

UA	Pearson Correlation	.410**	.391**	.504**	.262**	.308**	.312**	.415**	.583**	1
	Sig. (2-tailed)	.000	.000	.000	.001	.000	.000	.000	.000	
	N	153	153	153	153	153	153	153	153	153

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

The correlation value shows that if the unit change in independent variable will cause degree of change in dependent variable. The correlation table shows that buying decision based on the brand type and online impulse buying has correlation of 0.194. Personality trait of "purchase now and think about later and purchase decision on the basis of brands is 0.208. Mobile applications for online shopping and purchase decision on the basis of brands have the correlation of 0.321. Shopper's different feelings about online and physical shopping and purchase decision on the basis of brands are 0.298. Purchases without thinking or thought process and purchase decision on the basis of brands have correlation of 0.305. Reckless purchase behaviour and purchase decision on the basis of brands has correlation is 0.232.

The correlation table shows that preferring brands for quality and online impulse buying has correlation of 0.474. Personality trait of "purchase now and think about later and preferring brands for quality are 0.358. Mobile applications for online shopping and preferring brands for quality have the correlation of 0.418. Shopper's different feelings about online and physical shopping and preferring brands for quality are 0.372. Purchases without thinking or thought process and preferring brands for quality have correlation of 0.336. Reckless purchase behaviour and preferring brands for quality has correlation is 0.399.

The correlation table shows that fear of losing financial information during online payments and online impulse buying has correlation of 0.410. Personality trait of "purchase now and think about later and fear of losing financial information during online payments is 0.391. Mobile applications for online shopping and fear of losing financial information during online payments have the correlation of 0.504. Shopper's different feelings about online and physical shopping and fear of losing financial information during online payments are 0.262. Purchases without thinking or thought process and fear of losing financial information during online payments have correlation of 0.308. Reckless purchase behaviour and fear of losing financial information during online payments has correlation is 0.312.

H2: The second main hypothesis: National culture has impact on e-impulse buying behavior in Turkey.

The following sub-hypothesis arises from it: -

H2a: Individualism has impact on e-impulse buying behavior in Turkey.

H2b: Uncertainty avoidance has impact on e-impulse buying behavior in Turkey.

Model Summary

Table 4-6:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.545[a]	.297	.252	.9183

a. Predictors: (Constant), UC, I/C, I/C, UC, UC, UC, I/C, I/C, I/C

Value of R for the model is .545. This shows the quality of model fit. The value shows the probability of prediction of model against the observed values. Furthermore, R square shows the values in percentage of the model fitness. Adjusted R square also measures to quantify the quality of model fitness.

ANOVA

Table 4-7: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	50.574	9	5.619	6.664	.006[b]
	Residual	119.742	142	.843		

Total	170.316	151			

a. Dependent Variable: IB

b. Predictors: (Constant), UC, I/C, I/C, UC, UC, UC, I/C, I/C, I/C

ANOVA as mentioned vide above table, shows that whether, there is a significant difference between the means of groups. The significance level for the current data of Pakistan is 0.06 (which means p > 0.05). Therefore, it can be interpreted that there is a significant difference in the mean values of groups.

Sub-hypothesis (Individualism / Collectivism on E-impulse buying)

Table 4-8: ***Correlations***

		IB	IB	IB	IB	IB	IB	I/C	I/C	I/C	I/C	I/C
IB	Pearson Correlation	1	.495**	.473**	-.042	.367**	.484**	**.166***	.267**	.430**	.414**	.329**
	Sig. (2-tailed)		.000	.000	.608	.000	.000	.041	.001	.000	.000	.000
	N	152	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	.495**	1	.076	.139	.547**	.528**	.174*	.279**	.341**	.338**	.541**
	Sig. (2-tailed)	.000		.351	.088	.000	.000	.032	.001	.000	.000	.000
	N	152	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	.473**	.076	1	.156	.301**	.367**	.125	.242**	.311**	.398**	.151
	Sig. (2-tailed)	.000	.351		.055	.000	.000	.124	.003	.000	.000	.063

	N	152	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	-.042	.139	.156	1	.252**	.147	-.027	.007	.075	.203*	.244**
	Sig. (2-tailed)	.608	.088	.055		.002	.070	.738	.936	.358	.012	.002
	N	152	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	.367**	.547**	.301**	.252**	1	.520**	.098	.243**	.462**	.481**	.469**
	Sig. (2-tailed)	.000	.000	.000	.002		.000	.228	.003	.000	.000	.000
	N	152	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	.484**	.528**	.367**	.147	.520**	1	.376**	.408**	.377**	.392**	.529**
	Sig. (2-tailed)	.000	.000	.000	.070	.000		.000	.000	.000	.000	.000
	N	152	152	152	152	152	152	152	152	152	152	152
I/C	Pearson Correlation	.166*	.174*	.125	-.027	.098	.376**	1	.623**	.229**	.177*	.258**
	Sig. (2-tailed)	.041	.032	.124	.738	.228	.000		.000	.005	.029	.001
	N	152	152	152	152	152	152	152	152	152	152	152
I/C	Pearson Correlation	.267**	.279**	.242**	.007	.243**	.408**	.623**	1	.416**	.419**	.372**
	Sig. (2-tailed)	.001	.001	.003	.936	.003	.000	.000		.000	.000	.000
	N	152	152	152	152	152	152	152	152	152	152	152

I/C	Pearson Correlation	.430**	.341**	.311**	.075	.462**	.377**	.229**	.416**	1	.517**	.467**
	Sig. (2-tailed)	.000	.000	.000	.358	.000	.000	.005	.000		.000	.000
	N	152	152	152	152	152	152	152	152	152	152	152
I/C	Pearson Correlation	.414**	.338**	.398**	.203*	.481**	.392**	.177*	.419**	.517**	1	.401**
	Sig. (2-tailed)	.000	.000	.000	.012	.000	.000	.029	.000	.000		.000
	N	152	152	152	152	152	152	152	152	152	152	152
I/C	Pearson Correlation	.329**	.541**	.151	.244**	.469**	.529**	.258**	.372**	.467**	.401**	1
	Sig. (2-tailed)	.000	.000	.063	.002	.000	.000	.001	.000	.000	.000	
	N	152	152	152	152	152	152	152	152	152	152	152

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

The correlation table shows that influence of children on the online impulse buying is 0.166. Personality trait of “purchase now and think about later and children’s influence of individualism is 0.174. Mobile applications for online shopping and children influence have the correlation of 0.125. Shopper’s different feelings about online and physical shopping and influence of children correlation is -0.270. Purchases without thinking or thought process and influence of children have correlation of 0.098. Reckless purchase behaviour and children’s influence has correlation is 0.376.

The correlation table shows that influence of spouse on the online impulse buying is 0.267. Personality trait of “purchase now and think about later and spouse’s influence of individualism is 0.279. Mobile applications for online shopping and spouse influence have the correlation of 0.242. Shopper's different feelings about online and physical shopping and influence of spouse correlation are 0.007. Purchases without thinking or thought process and influence of spouse have correlation of 0.243. Reckless purchase behaviour and spouse's influence has correlation is 0.408.

The correlation table shows that influence of friends on the online impulse buying is 0.430. Personality trait of "purchase now and think about later and friend's influence of individualism is 0.341. Mobile applications for online shopping and friend influence have the correlation of 0.311. Shopper's different feelings about online and physical shopping and influence of friend correlation are 0.075. Purchases without thinking or thought process and influence of friend have correlation of 0.462. Reckless purchase behaviour and friend's influence has correlation is 0.377.

The correlation table shows that influence of reference groups on the online impulse buying is 0.414. Personality trait of "purchase now and think about later and reference group's influence of individualism is 0.338. Mobile applications for online shopping and reference groups influence have the correlation of 0.398. Shopper's different feelings about online and physical shopping and influence of reference group correlation are 0.203. Purchases without thinking or thought process and influence of reference group have correlation of 0.481. Reckless purchase behaviour and reference group influence has correlation is 0.392.

The correlation table shows that influence of family on the online impulse buying is 0.329. Personality trait of "purchase now and think about later and family's influence of individualism/collectivism is 0.541. Mobile applications for online shopping and family influence have the correlation of 0.151. Shopper's different feelings about online and physical shopping and influence of family correlation are 0.244. Purchases without thinking or thought process and influence of family have correlation of 0.469. Reckless purchase behaviour and family influence has correlation is 0.529.

Sub-hypothesis (Uncertainty Avoidance on E-impulse buying)

Table 4-9: Correlations

		IB	IB	IB	IB	IB	IB	UC	UC	UC	UC
IB	Pearson Correlation	1	.495**	.473**	-.042	.367**	.484**	.312**	.403**	.198*	.194*
	Sig. (2-tailed)		.000	.000	.608	.000	.000	.000	.000	.014	.017
	N	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	.495**	1	.076	.139	.547**	.528**	.110	.355**	.270**	.167*
	Sig. (2-tailed)	.000		.351	.088	.000	.000	.178	.000	.001	.040
	N	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	.473**	.076	1	.156	.301**	.367**	.435**	.285**	.084	.210**
	Sig. (2-tailed)	.000	.351		.055	.000	.000	.000	.000	.304	.009
	N	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	-.042	.139	.156	1	.252**	.147	.241**	.205*	.276**	.244**
	Sig. (2-tailed)	.608	.088	.055		.002	.070	.003	.011	.001	.002
	N	152	152	152	152	152	152	152	152	152	152
IB	Pearson Correlation	.367**	.547**	.301**	.252**	1	.520**	.368**	.260**	.298**	.195*
	Sig. (2-tailed)	.000	.000	.000	.002		.000	.000	.001	.000	.016
	N	152	152	152	152	152	152	152	152	152	152

IB	Pearson Correlation	.484**	.528**	.367**	.147	.520**	1	.307**	.288**	.361**	.409**
	Sig. (2-tailed)	.000	.000	.000	.070	.000		.000	.000	.000	.000
	N	152	152	152	152	152	152	152	152	152	152
UC	Pearson Correlation	.312**	.110	.435**	.241**	.368**	.307**	1	.371**	.234**	.405**
	Sig. (2-tailed)	.000	.178	.000	.003	.000	.000		.000	.004	.000
	N	152	152	152	152	152	152	152	152	152	152
UC	Pearson Correlation	.403**	.355**	.285**	.205*	.260**	.288**	.371**	1	.428**	.425**
	Sig. (2-tailed)	.000	.000	.000	.011	.001	.000	.000		.000	.000
	N	152	152	152	152	152	152	152	152	152	152
UC	Pearson Correlation	.198*	.270**	.084	.276**	.298**	.361**	.234**	.428**	1	.567**
	Sig. (2-tailed)	.014	.001	.304	.001	.000	.000	.004	.000		.000
	N	152	152	152	152	152	152	152	152	152	152
UC	Pearson Correlation	.194*	.167*	.210**	.244**	.195*	.409**	.405**	.425**	.567**	1
	Sig. (2-tailed)	.017	.040	.009	.002	.016	.000	.000	.000	.000	
	N	152	152	152	152	152	152	152	152	152	152

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

The correlation value shows that if the unit change in independent variable will cause degree of change in dependent variable. The correlation table shows that buying decision based on the brand type and online impulse buying has correlation of 0.312. Personality trait of "purchase now and think about later and purchase decision based on brands is 0.110. Mobile applications for online shopping and purchase decision based on brands have the correlation of 0.435. Shopper's different feelings about online and physical shopping and purchase decision based on brands are 0.214. Purchases without thinking or thought process and purchase decision based on brands have correlation of 0.368. Reckless purchase behaviour and purchase decision based on brands has correlation is 0.307.

The correlation table shows that preferring brands for quality and online impulse buying has correlation of 0.403. Personality trait of "purchase now and think about later and preferring brands for quality are 0.355. Mobile applications for online shopping and preferring brands for quality have the correlation of 0.285. Shopper's different feelings about online and physical shopping and preferring brands for quality are 0.205. Purchases without thinking or thought process and preferring brands for quality have correlation of 0.260. Reckless purchase behaviour and preferring brands for quality has correlation is 0.288.

The correlation table shows that fear of losing financial information during online payments and online impulse buying has correlation of 0.198. Personality trait of "purchase now and think about later and fear of losing financial information during online payments is 0.270. Mobile applications for online shopping and fear of losing financial information during online payments have the correlation of 0.084. Shopper's different feelings about online and physical shopping and fear of losing financial information during online payments are 0.276. Purchases without thinking or thought process and fear of losing financial information during online payments have correlation of 0.298. Reckless purchase behaviour and fear of losing financial information during online payments has correlation is 0.361.

H3: The third main hypothesis: National culture has different impact on e-impulse buying behavior in Turkey and Pakistan.

The following sub-hypothesis arises from it: -

H3a: Individualism has different impact on e-impulse buying behavior in Turkey and Pakistan.

H3b: Uncertainty avoidance has different impact on e-impulse buying behavior in Turkey and Pakistan.

Individualism / Collectivism on E-impulse buying)

Table 4-10:

			impulse buying	
			Pak	Turkey
A	**Individualism / Collectivism on E-impulse buying)**			
1	Influence of children		0.474	0.166
2	influence of spouse		0.506	0.267
3	influence of friends		0.441	0.430
4	influence of reference group		0.400	0.414
5	influence of family		0.460	0.329

The correlation showing impact on individualism / collectivism on impulse buying in Turkey and Pakistan is depicted in Table 4.10. The influence of children on the online impulse buying is 0.474 in Pakistan compared to 0166 in Turkey. The correlation between the counties shows influence of spouse on impulse buying as 0.506 in Pakistan and 0.267 in Turkey. The correlation showing influence of friends shows value of 0.441 in Pakistan and 0.430 in Turkey. Correlation value showing influence of reference group is 0.400 in Pakistan and 0.414 in Turkey. Influence of family correlation as shown in the table is 0.460 in Pakistan and 0.329 in Turkey.

Uncertainty avoidance on E-impulse buying

Table 4-11:

		impulse buying	
		Pak	Turkey
B	**Uncertainty avoidance on E-impulse buying**		
1	Brand type	0.194	0.312
2	Brand preference for quality	0.474	0.403

3	fear of losing payment	0.410	0.198

The correlation showing impact of uncertainty avoidance on impulse buying in Turkey and Pakistan is depicted in Table 4.11. The influence of brand type on online impulse buying is 0.194 in Pakistan and 0.312 in Turkey. The correlation table shows that brand preference for quality in Pakistan shows value of 0.474 as compared to 0.403 correlation value in Turkey. Correlation value shown in the table in respect of fear of losing payment depicts correlation value of 0.410 in Pakistan and value of 0.198 in Turkey.

Uncertainty avoidance

Table 4-12:

C	**Uncertainty avoidance**	**Brand Type**		**Brand Preference**	
		Pak	Turkey	Pak	Turkey
1	Purchase now thinks later	0.208	0.110	0.358	0.355
2	Mobile application for online shopping	0.321	0.435	0.418	0.285
3	Feeling different about physical & online	0.298	0.214	0.372	0.205
4	Reckless purchase behavior	0.305	0.368	0.336	0.260

The table 4.12 shows that the purchase decision based on brand type as a correlation with personality trait of “purchase now, think later” of 0.208 for Pakistan and 0.110 for Turkey.

The purchase decision based on brand type has correlation with mobile applications for online shopping with value of 0.321 for Pakistan compared to 0.435 for Turkey. The purchase decision based on brand type has correlation with feelings different about online & physical shopping with value of 0.298 for Pakistan compared to 0.214 for Turkey.

The purchase decision based on brand type has correlation with reckless purchase behaviour with value of 0.305 for Pakistan compared to 0.368 for Turkey.

The table 4.12 shows that the purchase decision based on brand preference as a correlation with personality trait of “purchase now, think later” of 0.358 for Pakistan and 0.355 for Turkey.

The purchase decision based on brand preference has correlation with mobile applications for online shopping with value of 0.418 for Pakistan compared to 0.285 for Turkey. The purchase decision based on brand preference has correlation with feelings different about online & physical shopping with value of 0.372 for Pakistan compared to 0.205 for Turkey.

The purchase decision based on brand preference has correlation with reckless purchase behaviour with value of 0.336 for Pakistan compared to 0.260 for Turkey.

Table 4-13: Loss of Payment

C	**Uncertainty avoidance**	**Loss of payment**	
		Pak	Turkey
1	Purchase now thinks later	0.391	0.270
2	Mobile applications for online shopping	0.504	0.084
3	Feeling about physical & online	0.262	0.276
4	Reckless purchase behavior	0.308	0.298

The table 4.13 shows that the purchase decision based on loss of payment as a correlation with personality trait of “purchase now, think later” of 0.391 for Pakistan and 0.270 for Turkey.

The purchase decision based on loss of payment has correlation with mobile applications for online shopping with value of 0.504 for Pakistan compared to 0.084 for Turkey. The purchase decision based on loss of payment has correlation with feelings different about online & physical shopping with value of 0.262 for Pakistan compared to 0.276 for Turkey.

The purchase decision based on loss of payment has correlation with reckless purchase behaviour with value of 0.308 for Pakistan compared to 0.298 for Turkey.

Table 4-14: Individualism / Collectivism

D	**Individualism / Collectivism**	**Children**		**Spouse**	
		Pak	Turkey	Pak	Turkey
1	Purchase now thinks later	0.358	0.174	0.302	0.279
2	Mobile application for online shopping	0.436	0.125	0.419	0.242
3	Feeling about physical & online	0.223	0.270	0.288	0.007
4	Reckless purchase behavior	0.350	0.098	0.240	0.243

The table 4.14 shows that the purchase decision based on influence of children as a correlation with personality trait of “purchase now, think later” of 0.358 for Pakistan and 0.174 for Turkey.

The purchase decision based on influence of children has correlation with mobile applications for online shopping with value of 0.436 for Pakistan compared to 0.125 for Turkey. The purchase decision based on influence of children has correlation with feelings different about online & physical shopping with value of 0.223 for Pakistan compared to 0.270 for Turkey.

The purchase decision based on influence of children has correlation with reckless purchase behaviour with value of 0.350 for Pakistan compared to 0.098 for Turkey.

The table 4.14 shows that the purchase decision based on influence of spouse as a correlation with personality trait of “purchase now, think later” of 0.302 for Pakistan and 0.279 for Turkey.

The purchase decision based on influence of spouse has correlation with mobile applications for online shopping with value of 0.419 for Pakistan compared to 0.242 for Turkey. The purchase decision based on influence of spouse has correlation with feelings different about online & physical shopping with value of 0.288 for Pakistan compared to 0.007 for Turkey.

The purchase decision based on influence of spouse has correlation with reckless purchase behaviour with value of 0.240 for Pakistan compared to 0.243 for Turkey.

Table 4-15: Friends and Reference Groups

D	**Individualism / Collectivism**	**Friends**		**Reference group**	
		Pak	Turkey	Pak	Turkey
1	Purchase now thinks later	0.356	0.341	0.252	0.338
2	Mobile application for online shopping	0.468	0.311	0.450	0.398
3	Feeling about physical & online	0.308	0.075	0.336	0.203
4	Reckless purchase behavior	0.445	0.462	0.244	0.481

The table 4.15 shows that the purchase decision based on influence of friends as a correlation with personality trait of "purchase now, think later" of 0.356 for Pakistan and 0.341 for Turkey.

The purchase decision based on influence of friends has correlation with mobile applications for online shopping with value of 0.468 for Pakistan compared to 0.311 for Turkey. The purchase decision based on influence of friends has correlation with feelings different about online & physical shopping with value of 0.308 for Pakistan compared to 0.075 for Turkey.

The purchase decision based on influence of friends has correlation with reckless purchase behaviour with value of 0.445 for Pakistan compared to 0.462 for Turkey.

The table 4.15 shows that the purchase decision based on influence of reference group, as a correlation with personality trait of "purchase now, think later" of 0.252 for Pakistan and 0.338 for Turkey.

The purchase decision based on influence of reference group has correlation with mobile applications for online shopping with value of 0.450 for Pakistan compared to 0.398 for Turkey. The purchase decision based on influence of reference group has correlation with feelings different about online & physical shopping with value of 0.336 for Pakistan compared to 0.203 for Turkey.

The purchase decision based on influence of reference group has correlation with reckless purchase behaviour with value of 0.244 for Pakistan compared to 0.481 for Turkey.

Table 4-16: Family

D	Individualism / Collectivism	Family	
		Pak	Turkey
1	Purchase now thinks later	0.488	0.541
2	Mobile application for online shopping	0.552	0.151
3	Feeling about physical & online	0.363	0.244
4	Reckless purchase behavior	0.299	0.469

The table 4.16 shows that the purchase decision based on influence of family, as a correlation with personality trait of “purchase now, think later” of 0.488 for Pakistan and 0.541 for Turkey.

The purchase decision based on influence of family has correlation with mobile applications for online shopping with value of 0.552 for Pakistan compared to 0.151 for Turkey. The purchase decision based on influence of family has correlation with feelings different about online & physical shopping with value of 0.363 for Pakistan compared to 0.244 for Turkey.

The purchase decision based on influence of family has correlation with reckless purchase behaviour with value of 0.299 for Pakistan compared to 0.469 for Turkey.

Cronbach’s alpha stats below Turkey:

Table 4-17: Cronbach’s Alpha, Turkey

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.873	0.876	15

For the purpose of verifying the reliability, instruments being used by the (Zikmund, Babin, Carr, 2013) . Data reliability test interpretation scale is, if the coefficient alpha value is 0.8 to<0.9 above the reliability is very good reliability, if the value is 0.7to<0.8 the reliability is good reliability, if the alpha value is 0.6to<0.7 the reliability is fair and below 0.6 is poor reliability. The table determines that

Cronbach’s alpha stats below Pakistan:

Table 4-18: Cronbach’s alpha, Pakistan

Table:

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.916	0.916	15

As “our Cronbach's alpha (α) score, which Means our results is 0.873 (the Cronbach's Alpha row), indicating a high level of internal consistency for our scale. Higher values of Cronbach's alpha are better.”

4.3 Turkey Results

Impulse Buying and Question No. 05

Table 4-19: Summary Output

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.40120809
R Square	0.160967932
Adjusted R Square	0.155374385
Standard Error	4.437538895
Observations	152

The regression model of impulse buying and relation to question 5 is 0.4012 which shows that impulsive buying is not as frequent as compare to the total spending of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.19)

ANOVA Values for UA Average

Table 4-20: ANOVA

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	566.6780724	566.6780724	28.77743373	3.0157E-07
Residual	150	2953.762717	19.69175145		
Total	151	3520.440789			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-21: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*
Intercept	-3.625167639	1.515080009	-2.392723564	0.017961163	-6.618822306	-0.631512972
IB AVG	2.57332126	0.479698076	5.364460246	3.0157E-07	1.625483274	3.521159247

null hypothesis β_1=0, means the variance in the avg has no effect on the variance of the frequency of the purchases. the alternative hypothesis $\boldsymbol{\beta_1 \neq 0}$ states that ua avg has an impact on frequency of the purchases. as seen in the results the significant p value is 0.004. **S**ince the p value is less than 0.05 null hypothesis is rejected. the result show that **IB** has impact on frequencies of buying.

Individualism / collectivism and Question No. 05

Table 4-22: Summary Output

SUMMARY OUTPUT	
Regression Statistics	
Multiple R	0.298858
R Square	0.089316
Adjusted R Square	0.083245
Standard Error	4.623136
Observations	152

The regression model of individualism / collectivism and relation to question 5 is 0.298858 which shows that impulsive buying is not as frequent as compare to the total spending of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.22)

ANOVA Values for UA Average

Table 4-23: ANOVA

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	1	314.4328	314.4328	14.71142	0.000184
Residual	150	3206.008	21.37339		
Total	151	3520.441			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-24: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercep	-0.69058	1.34651	-0.51287	0.6088	-3.35117	1.97000	-3.35117	1.97000

t		7				9		9
IC AVG	1.684469	0.439173	3.835546	0.000184	0.816705	2.552234	0.816705	2.552234

null hypothesis β_1=0, means the variance in the avg has no effect on the variance of the frequency of the purchases. the alternative hypothesis $\boldsymbol{\beta_1} \neq \mathbf{0}$ states that ua avg has an impact on frequency of the purchases. as seen in the results the significant p value is 0.00**018**. **S**ince the p value is less than 0.05 null hypothesis is rejected. the result show that **IB** has impact on frequencies of buying.

Uncertainty Avoidance & Q 05

Table 4-25: Summary Output

Regression Statistics	
Multiple R	0.283141
R Square	0.080169
Adjusted R Square	0.074036
Standard Error	4.646297
Observations	152

The regression model of number of times purchases and the Individualism / Collectivism is 0.283 which shows that Uncertainty Avoidance is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.25)

ANOVA Values for UA Average

Table 4-26: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	282.2289	282.2289	13.07337	0.000408

Residual	150	3238.212	21.58808
Total	151	3520.441	

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-27: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	-1.41988	1.618081	-0.87751	0.381614	-4.61705	1.777295	-4.61705	1.777295
UA AVG	1.653579	0.457332	3.615712	0.000408	0.749935	2.557223	0.749935	2.557223

Null hypothesis $\beta_1=0$, means the variance in the UA avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that UA avg has an impact on frequency of the purchases. As seen in the results the significant P value is 0.004. Since the p value is less than 0.05 null hypothesis is rejected. The result show that IB has impact on frequencies of buying.

National Culture, E-impulse Buying and Question No. 05

Table 4-28: Model Summary

Regression Statistics	
Multiple R	0.410516
R Square	0.168524
Adjusted R Square	0.151669
Standard Error	4.447261
Observations	152

The regression model of number of times purchases and three variables IB, IC, UA is 0.4105 which shows that Uncertainty Avoidance is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.28)

ANOVA Values for 3 variables IB, IC, UA Average

Table 4-29: ANOVA

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	3	593.2777	197.7592	9.998885	4.84E-06
Residual	148	2927.163	19.77813		
Total	151	3520.441			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-30: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	-4.56238	1.741004	-2.62055	0.009695	-8.00282	-1.12195	-8.00282	-1.12195
IB AVG	2.142194	0.626199	3.420947	0.000807	0.904748	3.37964	0.904748	3.37964
IC AVG	0.232507	0.615512	0.377746	0.70616	-0.98382	1.448834	-0.98382	1.448834
UC AVG	0.457812	0.59235	0.772874	0.44083	-0.71274	1.628367	-0.71274	1.628367

Null hypothesis $\beta_1=0$, means the variance in the 3 variables IB, IC, UA avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that UA avg has an impact on frequency of the purchases. As seen in the results the significant P value is of one of the variables is 0.008. Since the p value is less than 0.05 null hypothesis is rejected. The result show that IB has impact on frequencies of buying.

E-impulse Buying and Question No. 07

Model Summary

Table 4-31: Model Summary

Regression Statistics	
Multiple R	0.392517
R Square	0.154069
Adjusted R Square	0.14843
Standard Error	19.29581
Observations	152

The Regression model of number of times purchases and three variables IB, is 0.391 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.31)

ANOVA Values for IB Average

Table 4-32: ANOVA

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	10171.82	10171.82	27.31949	5.69E-07
Residual	150	55849.24	372.3282		
Total	151	66021.05			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-33: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	4.972452	6.588042	0.754769	0.451571	-8.0449	17.9898	-8.0449	17.9898
IB AVG	10.90247	2.085877	5.226805	5.69E-07	6.780978	15.02397	6.780978	15.02397

Null hypothesis $\beta_1=0$, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IB avg has an impact on frequency of the purchases. As table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q7 has impact on IB. Since P value of IB Avg is higher than 0.05 H1 is Rejected.

Individualism / Collectivism and Question No. 07

Table 4-34: Model Summary

Model Summary

Regression Statistics	
Multiple R	0.313045
R Square	0.097997
Adjusted R Square	0.091984
Standard Error	19.92506
Observations	152

The Regression model of number of times purchases and IC, is 0.31 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.34)

ANOVA Values for IC Average

Table 4-35: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	6469.866	6469.866	16.29657	8.61E-05
Residual	150	59551.19	397.0079		
Total	151	66021.05			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-36: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	15.92049	5.803298	2.743353	0.006823	4.453727	27.38726	4.453727	27.38726
IC AVG	7.64094	1.892774	4.036901	8.61E-05	3.900998	11.38088	3.900998	11.38088

Null hypothesis $\beta_1=0$, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IB avg has an impact on frequency of the purchases as a table shows as a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q7 has impact on IC. Since P value of IC Avg is higher than 0.05 H1 is Rejected.

Uncertainty Avoidance and Question No. 07

Table 4-37: Model Summary

Model Summary

Regression Statistics	
Multiple R	0.205247
R Square	0.042126
Adjusted R Square	0.035741
Standard Error	20.53287
Observations	152

The Regression model of number of times purchases and UA, is 0.205 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.37)

ANOVA Values for UA Average

Table 4-38: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	2781.229	2781.229	6.59686	0.011192
Residual	150	63239.82	421.5988		
Total	151	66021.05			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-39: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	20.56027	7.150607	2.875317	0.004624	6.431342	34.68919	6.431342	34.68919
UC AVG	5.190898	2.021035	2.568435	0.011192	1.197524	9.184272	1.197524	9.184272

Null hypothesis $\beta_1=0$, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that UC avg has an impact on frequency of the purchases. As a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q7 has impact on UA. Since P value of UC Avg is lower than 0.05 H1 is Accepted.

National Culture, Online impulse buying and Question No. 07

Table 4-40: Model Summary

Model Summary

Regression Statistics	
Multiple R	0.406386

R Square	0.165149
Adjusted R Square	0.148227
Standard Error	19.29811
Observations	152

The Regression model of number of times purchases and 3 variable IB, IC, UA, is 0.406 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.40)

ANOVA Values for UA Average

Table 4-41: ANOVA

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	3	10903.33	3634.444	9.759072	6.47E-06
Residual	148	55117.72	372.417		
Total	151	66021.05			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-42: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	5.134002	7.554781	0.67957	0.497838	-9.79517	20.06317	-9.79517	20.06317
IB AVG	9.37539	2.717282	3.450283	0.00073	4.005709	14.74507	4.005709	14.74507
IC AVG	3.74009	2.670906	1.400307	0.163514	-1.53795	9.018128	-1.53795	9.018128
UA AVG	-1.88621	2.570397	-0.73382	0.464218	-6.96563	3.193207	-6.96563	3.193207

Null hypothesis $\beta_1=0$, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that UA avg has an impact on frequency of the purchases. As table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q7 has impact on At least one variable. Since P value of one of the variables Avg is less than 0.05 H1 is Accepted.

4.4 Pakistan Results

Impulse Buying and Question No. 05

Table 4-43: ***Model Summary***

Regression Statistics	
Multiple R	0.04865
R Square	0.002367
Adjusted R Square	-0.00424
Standard Error	2.795962
Observations	153

The Regression model of number of times purchases and IB, is 0.0486 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.43)

ANOVA Values for IB Average

Table 4-44: ANOVA

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	2.800516	2.800516	0.358241	0.550381
Residual	151	1180.428	7.817406		
Total	152	1183.229			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-45: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	2.18433	0.794997	2.747595	0.006735	0.613576	3.755085	0.613576	3.755085
IB AVG	0.152064	0.254062	0.598532	0.550381	-0.34991	0.654039	-0.34991	0.654039

Null hypothesis β_1=0, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IB avg has an impact on frequency of the purchases as a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q5 has impact on IB. Since P value of IB Avg is greater than 0.05 H1 is Rejected.

Individualism / Collectivism and Question No. 05

Table 4-46: Model Summary

Regression Statistics	
Multiple R	0.158847
R Square	0.025232
Adjusted R Square	0.018777
Standard Error	2.763735
Observations	153

The Regression model of number of times purchases and IC, is 0.1588 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.46)

ANOVA Values for IC Average

Table 4-47: ANOVA

ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	29.85569	29.85569	3.908717	0.049857
Residual	151	1153.373	7.638232		
Total	152	1183.229			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-48: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	1.291893	0.717804	1.799786	0.073891	-0.12634	2.710129	-0.12634	2.710129
IC AVG	0.451313	0.228276	1.977048	0.049857	0.000285	0.902341	0.000285	0.902341

Null hypothesis $\beta_1=0$, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IB avg has an impact on frequency of the purchases. As a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 as it direct to show result that Q5 has impact on IC. Since P value of IC Average is less than 0.05 H1 is accepted.

Uncertainty Avoidance and Question No. 05

Table 4-49: Model Summary

Regression Statistics	
Multiple R	0.026794
R Square	0.000718
Adjusted R Square	-0.0059
Standard Error	2.798272
Observations	153

The Regression model of number of times purchases and UA, is 0.026 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.49)

ANOVA Values for UA Average

Table 4-50: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	0.849464	0.849464	0.108484	0.742333
Residual	151	1182.379	7.830326		
Total	152	1183.229			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-51: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	2.389781	0.794183	3.009106	0.003071	0.820635	3.958927	0.820635	3.958927
UA AVG	0.075186	0.228272	0.329369	0.742333	-0.37583	0.526206	-0.37583	0.526206

Null hypothesis β_1=0, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IB avg has an impact on frequency of the purchases. AS a table shows as a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q5 has impact on UA. Since P value of UA Avg is more than 0.05 H1 is rejected.

National Culture, E-impulse Buying and Question No. 05

Table 4-52: Model Summary

Regression Statistics	
Multiple R	0.179506
R Square	0.032222
Adjusted R Square	0.012737
Standard Error	2.772228
Observations	153

The Regression model of number of times purchases and IB, IC, UA, is 0.179 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.52)

ANOVA Values for UA Average

Table 4-53: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	3	38.12641	12.7088	1.653661	0.179537
Residual	149	1145.102	7.685251		
Total	152	1183.229			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-54: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	1.820344	0.892162	2.040374	0.043079	0.05742	3.583267	0.05742	3.583267
IB AVG	-0.11132	0.337577	-0.32977	0.74204	-0.77838	0.555736	-0.77838	0.555736
IC AVG	0.647277	0.301942	2.143712	0.033679	0.050635	1.24392	0.050635	1.24392
UA AVG	-0.23391	0.300149	-0.77931	0.437035	-0.82701	0.35919	-0.82701	0.35919

Null hypothesis β_1=0, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that one of 3 variables avg has an impact on frequency of the purchases. As a table shows as a table shows the significant P value should not be more than 0.05 so the P value IC is less than 0.05 As it direct to show result that Q5 has impact on At least one variable. Since P value of IB Avg is less than 0.05 H1 is accepted.

E-impulse Buying and Question No. 07

Table 4-55: Model Summary

Regression Statistics	
Multiple R	0.02808
R Square	0.000788
Adjusted R Square	-0.00583
Standard Error	22.81428
Observations	153

The Regression model of number of times purchases and IB, is 0.028 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.55)

ANOVA Values for IB Average

Table 4-56: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	62.01835	62.01835	0.119153	0.730435
Residual	151	78594.19	520.4913		
Total	152	78656.21			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-57: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	29.66313	6.486958	4.572734	9.96E-06	16.84621	42.48005	16.84621	42.48005
IB AVG	-0.7156	2.073074	-0.34519	0.730435	-4.81157	3.380381	-4.81157	3.380381

Null hypothesis $\beta_1=0$, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IB avg has an impact on frequency of the purchases. As a table shows as a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q7 has impact on IB. Since P value of IB Avg is higher than 0.05 H1 is Rejected.

Individualism / Collectivism and Question No. 07

Table 4-58: Model Summary

Regression Statistics	
Multiple R	0.089669
R Square	0.008041
Adjusted R Square	0.001471
Standard Error	22.73134
Observations	153

The Regression model of number of times purchases and IC, is 0.089 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.58)

ANOVA Values for IC Average

Table 4-59: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	632.4402	632.4402	1.223966	0.270343
Residual	151	78023.77	516.7137		
Total	152	78656.21			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-60: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	33.72344	5.903838	5.712122	5.75E-08	22.05865	45.38824	22.05865	45.38824
IC AVG	-2.07718	1.877541	-1.10633	0.270343	-5.78682	1.632463	-5.78682	1.632463

Null hypothesis β_1=0, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IC avg has an impact on frequency of the purchases. As a table shows as a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q7 has impact on IC. Since P value of IC Avg is higher than 0.05 H1 is Rejected.

Uncertainty Avoidance and Question No. 07

Table 4-61: Model Summary

Regression Statistics	
Multiple R	0.13168
R Square	0.01734
Adjusted R Square	0.010832
Standard Error	22.62454
Observations	153

The Regression model of number of times purchases and UA, is 0.089 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.61)

ANOVA Values for UA Average

Table 4-62: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	1	1363.865	1363.865	2.664476	0.104695
Residual	151	77292.34	511.8698		
Total	152	78656.21			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-63: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	37.56343	6.421115	5.849986	2.94E-08	24.8766	50.25027	24.8766	50.25027
UA AVG	-3.01265	1.845623	-1.63232	0.104695	-6.65923	0.633929	-6.65923	0.633929

Null hypothesis $\beta_1=0$, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IB avg has an impact on frequency of the purchases. As a table shows as a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q7 has impact on UA. Since P value of UA Avg is more than 0.05 H1 is Rejected.

National Culture, Online impulse buying and Question No. 07

Table 4-64: Model Summary

Regression Statistics	
Multiple R	0.152007
R Square	0.023106
Adjusted R Square	0.003437

Standard Error	22.70895
Observations	153

The Regression model of number of times purchases and IB, IC, UA, is 0.152 which shows that individual behavior is not as frequent as compare to the total purchases of the people in the Turkey.

The ANOVA statistics and the coefficient of correlation with population parameters and sample statistics are shared in the following table (Table 4.64)

ANOVA Values for IB, IC, UA Average

Table 4-65: ANOVA

	Df	*SS*	*MS*	*F*	*Significance F*
Regression	3	1817.433	605.8111	1.174744	0.321433
Residual	149	76838.78	515.6965		
Total	152	78656.21			

The coefficient of correlation with population parameters and sample statistics are as following,

Table 4-66: coefficient of correlation

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	35.91651	7.308221	4.914535	2.32E-06	21.47537	50.35765	21.47537	50.35765
IB AVG	2.528788	2.765294	0.914474	0.361946	-2.93547	7.993045	-2.93547	7.993045
IC AVG	-1.31982	2.473387	-0.53361	0.594407	-6.20727	3.567622	-6.20727	3.567622
UA AVG	-3.61101	2.458693	-1.46867	0.144031	-8.46942	1.247403	-8.46942	1.247403

Null hypothesis β_1=0, means the variance in the IB avg has no effect on the variance of the frequency of the purchases. The alternative hypothesis $\beta_1 \neq 0$ states that IB avg has an impact on frequency of the purchases. As a table shows as a table shows the significant P value should not be more than 0.05 so the P value is less than 0.05 As it direct to show result that Q7 has impact on At least one variable. Since P value of all of the variable Avg is more than 0.05 H1 is Rejected.

5 ANALYSIS AND FINDINGS

This chapters aims to describe the findings of the study on the basis analysis of data collected through primary and secondary sources. The chapter provides overview of the study and comparison of results derived from the data analysis that has been performed in the SPSS.

5.1 Discussion

The study aimed to examine impact of national culture on the online impulse buying behavior is examined in markets of Pakistan and Turkey. National culture is further categorized into individualism / collectivism and uncertainty avoidance. The study collected data from university students and other respondents available on convenient sampling.

The results of the study indicated that regression value for both Pakistan and Turkey are 0.474 and 0.545. The values show that model fitness of subject research model is very low. The results show that change in dependent variable which is online impulse buying can be predicted with independent variable of individualism / collectivism and uncertainty avoidance as dimensions of national culture to approximately to 50%.

The subject two dimensions of individualism / collectivism and uncertainty avoidance are not enough to predict the change in impulse buying behavior in people of Pakistan and Turkey.

First main hypothesis of impact of National culture on the online impulse buying, both sub hypothesis of null hypothesis is accepted. The results suggest that impact of individualism / collectivism and uncertainty avoidance don’t have the significant impact on the online impulse buying in Pakistan.

The results of the study revealed that majority of data was collected from university students and statements of impulse buying and national culture like having influence of children and spouse on the impulse purchases. Therefore, it can be implied that the research instrument was not appropriate for the sample demographics.

The second main hypothesis of impact of national culture on the online impulse buying in Turkey depicts the same results as for the Pakistan. The alternative hypothesis of two sub hypotheses of individualism / collectivism and uncertainty avoidance and their impact on the online impulse buying are rejected and null hypotheses are accepted. Therefore, it can be implied on the basis of results that the individualism / collectivism and uncertainty avoidance have no significant impact on the online impulse buying.

The data of Turkey was diverse as compare to the data of Pakistan as the cumulative regression value is slightly higher than that of Pakistan's results. However, same issues have be observed that the majority of data was collected from university students and the instrument for data collection was not effective. Therefore, instrument needs to be adapted in accordance with the research settings and population demographics.

Furthermore, other dimensions of Hoffstede model should also be included in the model and their impact on the online impulse buying should be investigated. To avoid the limitations faced in subject study.

H1, H2 & H3 and sub hypothesis H1a, H1b, H2a, H2b, H3a, H3b to identify key cultural values on e-impulse buying behavior in Pakistan and Turkey.

Table 4.43 shows Model Summary and Table 4.44 shows results of ANOVA for Pakistan data analysis in respect of dimensions of cultures namely individualism / collectivism and uncertainty avoidance. As shown in Table 4.43 for Pakistan, 0.477 value of R is relatively low. R square value shows the percentage of fitness of model. For subject data of Pakistan, value of R square is .227 which shows that probability of accurate prediction through this model is 22.7%. ANOVA as mentioned in table 4.44 shows that significance level for the current data of Pakistan is 0.07 (which means $p > 0.05$). Therefore, it can be interpreted that there is a considerable change in the mean values of groups. Degree of freedom in linear regression model is taken as sum of the model degrees of freedom plus the model error degrees of freedom. Here, in the subject case, degree of freedom is 150 + 2 = 152.

The correlation table 4.45 shows influence of individualism/ collectivism on e-impulse buying. The key factors analysed comprised of children, spouse, friends, reference group and family. The correlation values in respect of these key factors on the online impulse buying are given in Table 4.45 Impulse buying factors comprised of personality trait of "purchase now and think later, mobile applications for online shopping, feeling different about physical and online shopping, reckless purchase behaviour were studied for analysis purposes. The results of analysis indicate that their impact of key factors on e-impulse buying is not significant. The path of relationship is defined by the coefficients which are negative for these forecasters. This indicates that distribution of values amongst key factors is not important factors in predicting impact on e-impulse buying.

Impulse Buying has an effect on online buying in Turkey

Null hypothesis: β 1=0

Alternative hypothesis: $\beta_1 \neq 0$

Since p value of IB average is less than 0.05 the result shows that online buying spending has an impact on impulse buying.

Individualism /collectivism has an effect on online buying in Turkey

The result shows that online buying spending has impact on individualism / collectivism. Since P value of individualism / collectivism average value is less than 0.05 H1 is accepted

Uncertainty Avoidance has an effect on online buying in Turkey

As it direct to show result that spending online buying has an impact on Uncertainty Avoidance. Since P value of uncertainty Avoidance Average is less than 0.05 H1 is accepted.

At least one of the co-efficient of independent variable is not equal to zero in Turkey

Null hypothesis	β 1=0
Alternative hypothesis	$\beta_1 \neq 0$

The results shows that 0.168 variance in average spending on impulse buying because of variation in 3 predictors impulse buying (IB), individualism / collectivism and uncertainty avoidance. Adjusted R is 0.151 which indicates the relation among IB and 3 predictors which is weak. Since P value of impulse buying Average is less than 0.05 H1 is accepted.

Impulse buying has an effect on total online spending in Turkey

our claim IB has an effect on Q7. As it direct to show result that total spending on online purchases has impact on Impulse buying. Since P value of impulse buying average is higher than 0.05 H1 is Rejected.

individualism / collectivism has an effect on total online spending in Turkey

our claim IC has an effect on Q7. As it direct to show result that total online spending has impact on individualism / collectivism. Since P value of individualism / collectivism average is higher than 0.05 H1 is Rejected.

Uncertainty avoidance has an effect on total online spending in Turkey

our claim UC has an effect on Q7. The result shows that total online spending has impact on uncertainty avoidance. Since P value of Uncertainty avoidance Average is lower than 0.05 H1 is Accepted.

At least one of the co-efficient of independent variable is not equal to zero affected by total spending in Turkey.

The results shows that 0.165 variance in total online spending because of variation in 3 predictors impulse buying (IB), individualism/ collectivism and Uncertainty avoidance R is 0.148 which indicates the relation among IB and 3 predictors which is weak.

Null hypothesis β 1=0 , alternative hypothesis $\beta_1 \neq 0$

Impulse Buying has an effect on online buying in Pakistan

Null hypothesis: β 1=0

Alternative hypothesis: $\beta_1 \neq 0$ Since p value of Impulse Buying average is less than 0.05 the result shows that online buying spending has an impact on impulse buying. H1 is accepted.

Individualism /collectivism has an effect on online buying in Pakistan

The result shows that online buying spending has impact on individualism / collectivism. Since P value of individualism / collectivism average value is less than 0.05 H1 is accepted.

Uncertainty Avoidance has an effect on online buying in Pakistan

As it direct to show result that spending online buying has an impact on Uncertainty Avoidance. Since P value of uncertainty Avoidance Average is less than 0.05 H1 is accepted.

At least one of the co-efficient of independent variable is not equal to zero in Pakistan

Null hypothesis	β 1=0
Alternative hypothesis	$\beta_1 \neq 0$

The results shows that 0.168 variance in average spending on impulse buying because of variation in 3 predictors impulse buying (IB), individualism / collectivism and uncertainty avoidance. Adjusted R is 0.151 which indicates the relation among IB and 3 predictors which is weak. Since P value of impulse buying Average is less than 0.05 H1 is accepted.

Impulse buying has an effect on total online spending in Pakistan

our claim IB has an effect on Q7. As it direct to show result that total spending on online purchases has impact on Impulse buying. Since P value of impulse buying average is less than 0.05 H1 is accepted.

Individualism / collectivism has an effect on total online spending in Pakistan

our claim IC has an effect on Q7. As it direct to show result that total online spending has impact on individualism / collectivism. Since P value of individualism / collectivism average is less than 0.05 H1 is accepted.

Uncertainty avoidance has an effect on total online spending in Pakistan

Our claim UC has an effect on Q7. The result shows that total online spending has impact on uncertainty avoidance. Since P value of Uncertainty avoidance Average is lower than 0.05 H1 is Accepted.

At least one of the co-efficient of independent variable is not equal to zero affected by total spending in Pakistan.

The results shows that 0.165 variance in total online spending because of variation in 3 predictors impulse buying (IB), individualism/ collectivism and Uncertainty avoidance R is 0.148 which indicates the relation among IB and 3 predictors which is weak.

Null hypothesis β 1=0, alternative hypothesis $\beta_1 \neq 0$

Implication of the study for Marketers / Retailers

Marketing strategies are developed by the corporate entities for designing optimal marketing mix in such a way to maximize sales and profits of the business concerns. Understanding what drive customer's choices is imperative for the marketer in promoting demand of their products and services. The study suggests that in addition to products characteristics and various related factors, consumer characteristics also influence consumer behavior leading to product demand. This remains applicable to both planned buying and excessive consumption behavior such as impulsive buying. Keeping in view significance of excessive consumption behavior for business entities, it becomes important for businesses to understand impulse buying drivers for availing increased business opportunities. The results of this study revealed that consumer of Pakistan and Turkey are influenced by individual cultural values as a factor influencing impulse buying tendency though the effect may not be very pronounced. Uncertainty Avoidance was discovered to be negatively and significantly linked to EIB (online impulse buying) and Individualism learned to be positively and significantly related to EIB (e-impulse buying). The marketer needs to be aware of the factors affecting consumer behavior in designing marketing mix for consumer of Pakistan and Turkey markets accordingly. Marketers should carefully position their products so that they are considered sought after by the target segment and this would facilitate in promoting impulse buying of such products during course of online shopping by the consumers of both the countries.

6 CONCLUSION

The Research underlines the significance of an individual's cultural Values in triggering online-IBB (Impulse buying) behavior. The relationship among the variables studied was not found as significant and not found to be strong relationship. Regression analysis performed on data collection from 153 respondents from Pakistan and 152 respondents from Turkey reveals that uncertainty and individualism / collectivism influence on e-impulse buying were not significantly correlated. The regression coefficients were small indicating that variance explained by the predictor variables is low.

The respondents of Turkey comprised of university students with 79% of respondents below 25 years of age. 91% of respondents from Turkey were undergraduate with 68% of them having occupation under other category mostly students. 50% of respondents from Pakistan the statements of impulse buying and national culture studying influence of children and spouse on the impulse purchases' constraints with regard to turkey data respondents showing inability to study impact on IBB (Impulse buying) behavior. Thus, it can imply that the research instrument was not appropriate for the sample demographics.

The second main hypothesis of impact of national culture on the online impulse buying in Turkey depicts the same results as for Pakistan. The alternative hypothesis of two sub hypotheses of individualism / collectivism and uncertainty avoidance and their impact on the online impulse buying are rejected and null hypotheses are accepted. Therefore, it can be implied on the basis of results that the individualism / collectivism and uncertainty avoidance have no significant impact on the online impulse buying.

The data of Turkey was diverse as compared to the data of Pakistan as the cumulative regression value is slightly higher than that of Pakistan's results. However, same issues have be observed that most data was collected from university students and the instrument for data collection was not effective. Therefore, instrument needs to be adapted in accordance with the research settings and population demographics.

Furthermore, other dimensions of Hoffstede model should also be included in the model and their impact on the online impulse buying should be investigated. To avoid the limitations faced in subject study.

The study suggests that in addition to consumer characteristics considered, various related factors influencing consumer behavior should also be considered to depict a comprehensive behavior analysis of consumer having impact on e-impulse buying behavior of the consumer leading to products sales consumer demands. This remains applicable to both planned buying and excessive consumption behavior such as impulsive buying. Keeping in view significance of excessive consumption behavior for business entities, it becomes important for businesses to understand impulse buying drivers for availing increased business opportunities. The results of this study revealed that consumer of Pakistan and Turkey are impacted by customers cultural values as a component manipulating IB (Impulse buying) tendency though the effect may not be very pronounced. Uncertainty Avoidance and individualism, collectivism wouldn’t found to be drastically related to e-impulse buying due to various constrains in respect of data analysis.

7 FUTURE RESEARCH DIRECTIONS

The Research focused on the Turkish and Pakistani buyers and outcomes of the study can’t be simulated in case of population that have various cultural orientation form the cultures prevailing in these two countries. Hence, future study can explore impact of the variables under study in remaining cultures. Future researches can also explore comparative cross cultural impulse buying tendencies to arrive at more meaningful results. The character of collectivism in persuading IB (impulse buying) couldn’t be revealed in this research and it needs to be more examined in future research.

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9 APPENDIX

QUESTIONNAIRE

I am a MBA student at Altinbas University, Istanbol Turkey. I am conducting research project on e-impulse buying behavior as part of my degree program. The purpose is to find effect of cultural dimension on consumer e-impulse buying behavior. Any information provided is strictly confidential and solely used for academic purposes.

Your participation is voluntary and you can choose to decline to answer any question.

If you agree to participate in this study please proceed to fill in this questionnaire.

Thank you very much for your help, your participation in this regard is highly appreciated, I remain yours.

Usama Shahid

A. PERSONAL DETAILS

Gender: ☐ Male ☐ Female

Age Group: ☐ Below 25 ☐ Between 25-35 ☐ Between 35-45 ☐ Above 45

Occupation: ☐ Business ☐ Service ☐ Self-employed ☐ Other_____

Annual Income:

☐ Below 1, 50,000 ☐ Between 1,50,000-3,00,000

☐ Between 3, 00,000-5, 00,000 ☐ Above 5,00,000

Resident country:

☐ Turkey ☐ Pakistan

B. RESEARCH QUESTIONS

Here we want to you answer how much you agree to the following statements.

Question description	Strongly Disagree 1	Disagree 2	Un decided 3	Agree 4	Strongly Agree 5

1. E- IMPULSE BUYING TENDANCY

1.1 I often buy online spontaneously

1.2 “Buy now think about later” describe me

1.3 I have apps on mobile phone to buy online

1.4 When I purchase online it does not feel as I am spending the same way when I purchase in a physical store.

1.5 When I see that a web shop has an item of specific interest I want to buy without thinking it through.

1.6 Sometimes I am a bit reckless about what I buy

2. INDIVIDUALISM / COLLECTIVISM

A Sometimes my child makes influence online buying decision.

B My spouse has an influence online buying decision.

C There is friend’s influence on my buying decision

D Comments of reference group make an influence my buying behavior

E I tend to make more impulsive purchases when I browse with my family members

3. UNCERTAINTY AVOIDANCE

A My buying decision is affected with kind of product which I am buying.

B I prefer to use brands to buy quality products

C I feel reluctant in online payment due to fear of misusing my credit card.

D I prefer buying item when payment is made after delivery at home

E I often remain willing to do something unusual

F I can resist buying impulse of items against cultural norms

5. During the last month approximately how many times you have purchased online without thinking it through

a. 0 – 3 times (1)

b. 4- 7 times (2)

c. 8- 11 times

d. 12 – 15 times

e. More than 16 times

6. Approximately how much money have you spent on online shopping during last month

a. 0 – 1000

b. 1000- 2000

c. 2000- 3000

d. 3000- more

7. Approximately how much of your purchases are done online.

a. 0 – 20%

b. 20%- 40%

c. 40%- 60%

d. 60%- 80%

e. 80%-100%