

# Determinants of Compulsive Buying Behaviour in Apparel Industry of Pakistan

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The study has aimed to analyse the impact of the store environment, promotion, merchandising, visual communication, brand-user imagery congruence and personality congruence on compulsive buying behaviour of apparel consumers of Karachi, Pakistan. Total 153 samples were gathered from various areas of Karachi city of Pakistan using convenience sampling technique. The study has used PLS-SEM. The results revealed that brand-user imagery congruence has statistically significant at 5% and positive association with compulsive buying behaviour of apparel consumers in Pakistan. Similarly, merchandising also found positive and statistically significant at 95% CI. Likewise, personality congruence, promotion and visual communication also found positively and statistically significant at 5% significance level. The study recommended that it should be important to focus upon these factors. In this regards, apparel companies should pay adequate importance to develop strong brand management strategies and operational tactics. Brand image should be made strong enough that can help consumers to understand and intact that brand image with their personality and imagery strength.

**Key words:** *Compulsive Buying Behaviour, Personality Congruence, Brand-User Imagery Congruence, Apparel Industry, Pakistan.*

**JEL Classification:** M30, M31

## **Introduction**

From a global perspective, giant multinational firms like P&G, Honda, Coca-Cola etc. generate their major revenues from their foreign operations. This scenario visibly shows the importance of understanding consumer behaviour with various cultural differences to effectively operate businesses in the international market. Here, marketing plays a significantly important role for the implementation of superlatively effective strategy. Among different perspectives of consumer behaviour, an important element of the consumers' buying behaviour exists with noteworthy significance for the marketers (Park & Choi, 2013).

The brand meaning exists in the minds of the consumers. Brands can give the important points of variations about the competitive offers which help the consumers to maintain their loyalty. Decreased operating and marketing costs, premium of the price, positive word of mouth, per customer revenue growth, barriers to entry, low chances of switching to competitors and against the negative price competition which positively influenced in retaining the customers and the long term relationships in turn generating the higher corporate profits these are some benefits of the loyal customers for the firm (Esmaeilpour, 2015).

A store environment has a significantly vital influence on consumer behaviour toward products/services including music, ambiance, scents, tidiness and sales personnel. Furthermore, the placement of products and merchandise also plays significant role in attracting consumers and triggering them towards impulsive buying which is categorised as store merchandising. Whereas, the arrangement of the promotional incentives, signage, and ease to locate desired products and different communication methods enhances the comfort of shopping experience (Karbasivar and Yarahmadi 2011). Another important aspect is the layout/design of the store. The space, location, size, attractiveness and ventilation situation of the store comes under store layout/design (G. Mohan, Sivakumaran, and Sharma 2013). Store layout/design has a significantly important influence as it increases the level of comfort and convenience of the consumer in experiencing shopping and enhances the store attractiveness (Kannan & Vinayagamoorthy, 2014).

## **Problem Statement**

Several pieces of literature have recently highlight the importance of compulsive buying in various regions (Ahmed, Farooq, and Iqbal 2014); (Hafez, El Sahn, and Farrag 2013); (Manchanda 2010); (Quoquab, Yasin, and Banu 2013). These studies emphasised shopping values, vanity traits, credit cards and most largely, socio-cultural factors to understand compulsive buying behaviour. However, little importance has been paid towards brand-related and store-related aspects in regards to compulsive buying behaviour. On evidence-

based scenario, there are number of other aspects that contributes toward consumer buying behaviour including promotion, merchandising, visual communication and store environment (Bhatti and Latif 2014); (Kaur 2013); (N. P. Mehta and P. K. Chugan 2013); (G. Mohan et al. 2013); (Nagadeepa, Selvi, and Pushpa 2015); (Shukla and Banerjee 2014). Furthermore, compulsive buying behaviour actually descends from to the concept of brand attitude and brand loyalty. Therefore, factors that influence brand attitude and brand loyalty may also be taken into consideration. Therefore, the theoretical framework of Esmaeilpour (2015) was found to contribute to the model. Hence, the critical reviewing of the recent literature on factors and determinants of consumer buying behaviour and compulsive buying behaviour, the dimension requires some serious attention. Researchers, academics and practitioners also emphasised exploring compulsive buying behaviour in the recent times of technology and rapid consumer dynamics.

On the basis of identified research gap, the study has aimed to analyze the impact of store environment, promotion, merchandising, visual communication, brand-user imagery congruence and personality congruence on compulsive buying behaviour of apparel consumers of Karachi, Pakistan. Hence, current research focused on answering the following research question.

The global business scenario is getting more complex day-by-day and consistently increasing market competition saturates the sale figures of the companies. In addition, companies are striving hard to closely study and analyse the dynamics of consumer behaviour to achieve greater profitability. In this regard, compulsive buying tendency, as one of the important aspect of consumer behaviour, has a significant importance. In recent years, it has attained greater attention from the academics and marketers. The consumer behaviour has various influencing factors involved in triggering the compulsive buying tendency. In this regards, the marketers are more involved in the external factors due its direct influence on consumers' purchase intention and decision. However, the study has some limitations in regards to the sample size that it limits the generalisability aspect of the results and findings. Whereas, the study has a concentric region i.e. Karachi, Pakistan, so, limitation arises in regards to region as well. However, only external factors are included in the study i.e. store environment, promotion, merchandising and visual communication.

## **Theoretical Background**

In an elaborative way, the relationship of store environment, promotion, merchandising and visual communication with consumer buying behaviour has very simple but noteworthy theoretical basis. Theories proved the existence of significantly positive relationship between store environment and consumer buying behaviour (G. Mohan et al. 2013). Similarly, promotion is also theoretically proven, significantly positive relationship with consumer

buying tendency (Nagadeepa et al. 2015); (Shukla and Banerjee 2014). In addition, merchandising and visual communication have a significant and positive relationship individually with consumer buying behaviour (Bhatti and Latif 2014); (Kaur 2013); (N. P. Mehta and P. K. Chugan 2013); (R. Mohan and Ojha 2014). On the theoretical basis, store environment, promotion, merchandising and visual communication have significant influence on consumer buying behaviour and helps to shape consumers' purchase behaviour.

Furthermore, brand loyalty centers at the concept of brand equity and other concerning components are brand awareness, perceived quality, and brand association, as described by Aaker's Brand Equity model (Esmailpour 2015). Additionally, the Keller's brand equity model, also known as consumer-based brand equity (CBBE) model, provides further in-depth understanding about the theoretical association of brand awareness leads to good brand attitude that eventually graduates the consumer toward brand loyalty (Al Mamun, Binti Zainol, and Permarupan 2014). In this context, brand identity model of David Aaker provides ground linkage of brand personality congruence to brand loyalty (Esmailpour 2015). The concept of Aaker's brand personality or brand identity contains five major characteristics including sincerity, excitement, competence, sophistication and ruggedness. In addition, the self-congruity theory shares the viewpoint that the higher the match between consumers' perception toward brand. The actual characteristics of the brand in terms of personality, imaginations, and tribalism aspect, the better the attitude. These symbolic reinforcements encourage consumers to associate more toward that brand and thus, stimulate brand loyalty (Esmailpour 2015). However, these factors also contributes toward compulsive buying behaviour and shape consumers' viewpoint in an entirely different manner (Ahmed et al. (2014); Hafez et al. (2013); Manchanda (2010); Quoquab et al. (2013)).

Henceforth, the study has developed following hypotheses.

**H1:** Store environment has significant influence on compulsive buying behaviour.

**H2:** Merchandising has significant influence on compulsive buying behaviour.

**H3:** Visual communication has significant influence on compulsive buying behaviour.

**H4:** Promotion has significant influence on compulsive buying behaviour.

**H5:** Personality congruence has significant influence on compulsive buying behaviour.

**H6:** Brand-user imagery congruence has significant influence on compulsive buying behaviour.

## Literature Review

Manchanda (2010) has studied customer buying behaviour and aimed to identify the comparative difference between the compulsive buying behaviour between working and non-working women. In order to identify the gap of the study, a structured questionnaire was used to collect primary data. Convenience sampling was used to recruit working and non-working

women. Out of 100 questionnaires, only 40 questionnaires were completed positively, consisting of equal ratio of both groups. The questionnaire was based on compulsive buying measurement scale ranging on Likert scale. Independent sample t-test was used to identify the difference between working and non-working women for their compulsive buying behaviour. The results have shown that there is significant and positive effect of education on compulsive buying behaviour of working and non-working women. As the mean score reveals above the neutral score, it is emphasised that education levels exhibit higher compulsive buying tendencies than non-working women. Additionally, the results have indicated that working women are highly associated to the compulsiveness in purchase behaviour and spending money and; thus, this result supports the alternative hypotheses. In financial decision making, the working women became self-dependent on the basis of their financial autonomy and the purchasing power. Excessive shopping and spending were highly associated among non-working women as responses scored above the average score of 33. It has been emphasised that the buying behaviour of women is affected from the employment status. Therefore, it has been concluded that there is significant difference in compulsive buying behaviour of working and non-working women.

Lyons and Henderson (2000) have studied the influence of compulsive buying behaviour to propose research propositions to expand the literature, comprising compulsive buying behaviour into the E-commerce platform. The secondary objective of this paper was to examine the compulsive behaviour of on-line shoppers and to compare the specific behaviour with the past research results derived from consumer shopping in conventional markets. This study has presented a precise review of compulsive buying behaviour and e-commerce growth. Additionally, this research offered theory-based propositions to compare the specific results with past results.

The results have indicated the compulsive buying behaviour on the basis of familial, sociological, demographic and psychological factors. Moreover, the association of these factors has been examined significantly in the e-commerce platform. This clearly reflects that specific compulsive buying tendencies are positively associated to perceived on-line compulsive buying behaviour. It has been examined from the theoretical propositions that social status is positively associated to the compulsive buying tendencies and products purchased on-line. Moreover, the study has proposed that online compulsive buying tendencies are positively associated to the online downloaded products. On the other hand, the study proposed that online compulsive buying behaviour is negatively associated to the products that cannot be downloaded. Online consumption of consumer with respect to their amount of time is positively associated to online compulsive buying behaviour. The impact of E-commerce, in relation to the credit cards is positively associated to the online compulsive buying behaviour.

Esmaeilpour (2015) evaluated the effects of functional (perceived quality) and symbolic (user imagery congruence, personality congruence, brand tribalism and brand prestige) brand association in attitude and brand loyalty of Generation Y's consume towards the two categories of luxury fashion brands. SEM modelling method is applied in this research based on the data which is collected from 450 individuals born between 1977 and 1994 in Iran. Two luxury products chosen in this study are watches and sunglasses. The result of the study shows that the better predictor of brand attitude and brand loyalty is perceived quality. Personality congruence (facilitated by perceived brand quality), brand standing (facilitated by perceived brand quality and brand attitude) and the brand tribalism (facilitated by brand attitude) have indirect and positive effect on the brand loyalty. Due to the delay in the arrival and publicity of modern information and communication technologies in Iran as compared to the Western societies, the generation that is studied in this paper is not completely conformed to the characteristics mention for Generation Y in terms of using the media. In this study the combination of consumer based and community approach of the creation and management of brand to evaluate the loyalty towards the luxury fashion brands in Generation Y's consumers as the attractive segment for luxury brands.

Quoquab et al. (2013) aimed to investigate the influence of perceived social image and materialism on compulsive buying behaviour of young consumers. In addition, the secondary objective of this study was to examine the mediating role of materialism between compulsive buying and social image. A multi-item scale was ascertained in this study to measure the constructs. Faber and O'Guinn's (1992) compulsive buying behaviour scale and Jalees's (2007) materialism scale was used in this study. 223 undergraduate students from university in Malaysia were recruited on the basis of non-probability sampling. Structural equation modelling was used to measure the compulsive buying behaviour and materialism constructs. From the results, it has been examined that compulsive buying behaviour of undergraduate students were affected by perceived social image. The specific result has supported the emphasis of symbolic self-completion theory. It has been indicated that the sensitivity of participants was higher towards actual-self and desired-self discrepancies with respect to the concern about their social image. The results have been linked with past studies, indicating positive association of perceived social image and addictive consumption tendencies. In the context of materialism, it has been emphasised that there is positive and significant influence of perceived social image. In order to enhance social status, materialism has tendencies in relation to the self-awareness of individuals. Therefore, it has been concluded that the relationship between compulsive buying and perceived social image is mediated from materialism. Moreover, the consciousness of young consumers regarding their perceived social image is highly prone to materialistic value.

Ahmed et al. (2014) explored the influence of vanity of utilitarian, hedonic values, compulsive buying, utilitarian values and mediation of hedonic among compulsive buying

and vanity. In order to explore the specific objective, 140 respondents were recruited in this study using survey method. View of achievement, view of physical appearance, concern for physical appearance and concern for achievement were the key variables. The constructs were measured on a five-point Likert scale. The results have emphasised that the attraction of students was higher towards the vanity and compulsive. By using different material goods, business students want to adapt their personality. Physical vanity was highly associated to the students whereas achievement vanity was highly associated to the teachers. On the other hand, it has been examined that there was a negative influence of vanity on utilitarian values. The rationale behind this negative evidence is the ignorance of enjoyment and excitement factors and task-oriented products with care. The relationship between vanity and compulsive buying was not mediated from the utilitarian and hedonic shopping values. It has been emphasised from the results that girls were less attracted towards vanity as compared to the males. The approach of students towards compulsive behaviour was to achieve better identity.

Hafez et al. (2013) studied the effect of compulsive buying behaviour by measuring the effect of money attitudes of Egyptians on compulsive buying with respect to the role of credit card use. In order to examine this specific objective, a cross-sectional design has been implemented to measure the responses of 400 respondents. Power prestige, retention-time, anxiety, distrust and quality were the key variables constructed in this study. A five-point Likert scale was used to measure these constructs. Correlation analysis and linear regression were adopted in the study using SPSS. From the results, it has been examined that there is a noteworthy impact of money attitude on the compulsive buying behaviour of participants. In addition, the results have analysed that credit card use positively and significantly influenced the compulsive buying behaviour of Egyptians. The results of the study further emphasised that high compulsive buying behaviour is associated to the higher prestige, quality and anxiety variables. Therefore, it has been concluded that there was a significant impact of credit card use on the relationship between compulsive behaviour and money attitudes.

Nagadeepa et al. (2015) found the impact of sales promotion techniques of consumers' impulse buying behaviour towards apparel at Bangalore. The research approach is primary and data was collected from 5 different malls of Bangalore city. The variables are used in this study rebate and discount offer, coupons, loyalty program, price packs, contests and impulse buying behaviour. The sample size was comprised on 110 respondents using five point Likert scale a self-administered questionnaire for data analysis. The statistical software SPSS is used to check the reliability internal consistency of data and regression analysis. The results indicate that rebates and discount offer as well as loyalty programs are positively significantly influenced by impulse buying behaviour. Furthermore, sales promotion activities play a significant part in the procedure of inclosing the marketing strategies through

the dealers and it is also used by marketers and retailers to attract customers for growing their sale.

Iqbal, Akhtar, and Lodhi (2014) investigated the determinants of impulsive buying behaviour for clothing in Pakistan. The variables used in this research are promotional approaches, attractive display of product, in-store-environment, price reduction and impulsive buying behaviour. The data was collected from 200 respondent's shopping malls and retails store in Pakistan using convenience sampling technique and this research is primary based on survey questionnaire five point Likert scale. The statistical techniques for data analysis were structural equation modelling (SEM) and linear structural relationship (LISREL) employed and SPSS was used as data analysis software. The results indicate the all independent variables promotional approaches, attractive display of product, in-store-environment, and price reduction positively related to the dependent variable impulsive buying behaviour.

Kannan and Vinayagamoorthy (2014) explained the influencing impulse buying behaviour. The variables, in this study, are used to check the impulse buying behaviour on sales and promotions placement of product of product, window merchandising, and effective price strategy. The data was collected from 120 respondents (male and female) of the Salem city and the composition of data was 42.5% male and 57.5% female respondents. Descriptive statistics is used as statistical technique on SPSS software. The result indicates that after performing statistical analysis when the time income of an individual increase at greater level people go for western culture in dressing sense as well as in eating and purchasing power of individuals also increased. Moreover, impulse buying was influenced by the pricing strategies.

Salman, Khan, and Aly Gul (2014) investigated the factor affecting on impulse buying of sports team merchandise in developing country with empirical investigation. The data was gathered from 288 young sports supporters and their age was in between 18 and 26. The sample size comprises on 300 university respondents (male and female) with five point Likert scale survey based questionnaire. The structural equation model is used for analysis in AMOS. The finding of the study shows the strongly significant support of the statement that shopping enjoyment is not associated directly with impulse buying behaviour. Nevertheless, it has its paths which lead it. With the help of theory, the result indicates that sports lovers have reasons like availability of money, display of products in store, marketing efforts and shopping enjoyment in impulse buying.

In addition, the apparel industry in India is booming and there is fierce competition among various players in apparel segment in terms of lifestyle format. The study is aimed to find out impact of various dimensions of visual merchandising on impulse buying behaviour of the customers visiting "Central Malls". Four dimensions of visual merchandising window



display, in-store form/mannequin display, floor merchandising and promotional signage are studied and its impact on impulse buying behaviour is discovered. The results reveal that certain dimensions of visual merchandising do affect impulse purchase. Hence, visual merchandising is important for strategic marketing decisions to increase the sales of the stores (N. Mehta & P. K. Chugan, 2013).

Saraswat and Prakash (2013) reviewed literature to highlight factors affecting of impulse buying behaviour of consumers. This research based on different conceptual definitions of the variables and mainly focuses on primarily on in store retailing. There are many researchers who have contributed in impulse purchasing and for that reason it is a very essential segment of the young consumer group as well as college students. The results indicate that from this research the researcher give their best to review of the literature factor affecting of impulse buying behaviour of consumers.

Bashir, Zeeshan, Sabbar, Hussain, and Sarki (2013) investigated the impact of cultural values and life style on impulse buying behaviour a case study of Pakistan. The methodology is used in this study is convenience sampling for data collection and empirical method is used to analyse the data. The statically software SPSS 16 is used for data analysis and the T-test and correlation used to know the relationship of the variables. Sample size comprise on 400 Pakistani respondents 18 and 30 year of 2 different universities. The results indicate the significantly positive association between the entire constructs of cultural values as well as life style. Moreover, the finding also show that impulse buying is projected by the security, life satisfaction, gender role, economical satisfaction in cluster communication and life style variables of cultural values and lifestyles of Pakistani customers.

Bhatti and Latif (2014) explained the impact of visual merchandising on consumer impulse buying behaviour. The data was collected from supermarts and big retails stores of Rawalpindi. The sample size was 344 respondents and this research was based on five point Likert scale survey questionnaire. The variables used in this study window display, forum display, floor merchandising, shop brand name and consumer impulse buying behaviour. The statistical technique is used regression analysis to test the relationship of dependent and independent variables on SPSS. The results show the all independent variables like window display, floor merchandising, and shop brand name positively significant correlated with dependent variable impulse buying behaviour. Consequently, forum display is negatively associated with consumer impulse buying behaviour. Powerfully, this research describes value of visual merchandising in thoughtful impulse buying.

## Research Method

On the connotation of research methodology, the study has used quantitative explanatory design to understand the influence of store environment, visual communication, merchandise, promotion, personality congruence and brand-user imagery congruence on compulsive buying behaviour of apparel consumers. The study has used five-point Likert scale measurement comprising strongly disagrees, disagree, neutral, agree and strongly agree. The measures were adapted from Edwards (1993); N. P. Mehta and P. K. Chugan (2013); G. Mohan et al. (2013); Shukla and Banerjee (2014); Tinne (2011). The study has gathered 153 sample data using convenience sampling technique. The sample size was estimated using Cohen (1992) criteria and anticipated 0.10 effect size and 80% statistical power. However, Partial Least Square (PLS) SEM has been used as data analysis technique using Smart PLS to estimate confirmatory factor analysis and path analysis.

## Results and Findings

In regards to the results and findings of the study, it is important to show respondents' profile that has participated in the study. Following table 1 provide descriptive statistics of respondents' profile.

**Table 1:** Descriptive Statistics (N = 153)

		Frequency	Percent (%)
<b>Gender</b>	Male	100	65.36
	Female	53	34.64
<b>Age Group</b>	18-27 Years	73	47.71
	28-37 Years	49	32.03
	38-45 Years	23	15.03
	Above 45 Years	8	5.23
<b>Marital Status</b>	Single	79	51.63
	Married	74	48.37
<b>Occupation</b>	Student	21	13.73
	Employee	110	71.90
	Business	12	7.84
	Housewife	9	5.88
	Retired	1	0.65
<b>Monthly Income (PKR)</b>	Less than 10000	12	7.84
	10000 – 50000	99	64.71
	51000 – 100000	31	20.26
	Greater than 100000	11	7.19

Henceforth, the study has estimated confirmatory factor analysis using three types of validity analysis namely construct validity, convergent validity and discriminant validity. The

construct validity basically aims to confirm that all the measures of particular construct have appropriate contribution to that construct (Joe F Hair, Sarstedt, Ringle, and Mena (2012)). It has been suggested by numerous authors that factor loadings greater than 0.60 and statistically significant at 5% are two major criteria for acceptable construct validity (Fornell and Larcker (1981); Joseph F Hair (2010); Joe F Hair et al. (2012); Tabachnick, Fidell, and Osterlind (2001)). Following table 2 provides results of construct validity.

**Table 2: Construct Validity**

<b>Constructs</b>	<b>Measures</b>	<b>Loadings</b>	<b>P-Value</b>
<b>Brand-User Imagery Congruence</b>	<b>BUIC1</b>	0.824	0.000
	<b>BUIC2</b>	0.949	0.000
	<b>BUIC3</b>	0.943	0.000
	<b>BUIC4</b>	0.756	0.000
<b>Compulsive Buying Behaviour</b>	<b>CBB1</b>	0.821	0.000
	<b>CBB2</b>	0.848	0.000
	<b>CBB3</b>	0.816	0.000
	<b>CBB4</b>	0.834	0.000
	<b>CBB5</b>	0.814	0.000
	<b>CBB6</b>	0.811	0.000
	<b>CBB7</b>	0.746	0.000
<b>Merchandising</b>	<b>Mer1</b>	0.852	0.000
	<b>Mer2</b>	0.852	0.000
	<b>Mer3</b>	0.901	0.000
	<b>Mer4</b>	0.881	0.000
	<b>Mer5</b>	0.762	0.000
<b>Personality Congruence</b>	<b>PC1</b>	0.891	0.000
	<b>PC2</b>	0.870	0.000
	<b>PC3</b>	0.734	0.000
	<b>PC4</b>	0.852	0.000
	<b>PC5</b>	0.856	0.000
<b>Promotion</b>	<b>Pro1</b>	0.868	0.000
	<b>Pro2</b>	0.897	0.000
	<b>Pro3</b>	0.884	0.000
	<b>Pro4</b>	0.862	0.000
	<b>Pro5</b>	0.835	0.000
	<b>Pro6</b>	0.852	0.000
<b>Visual Communication</b>	<b>VC1</b>	0.819	0.000
	<b>VC2</b>	0.841	0.000
	<b>VC3</b>	0.780	0.000
	<b>VC4</b>	0.837	0.000
	<b>VC5</b>	0.830	0.000
	<b>VC6</b>	0.785	0.000
	<b>VC7</b>	0.771	0.000

It has been shown in the above table that suggested a criterion for construct validity has been achieved and thus, the study has appropriate constructs for further analysis. Hereafter, the study assessed convergent validity that posits to estimate convergence or inter-relationship among the measures of particular construct. It helps to understand either measures adequately represents their particular construct or are weak. The assessment criteria for convergent validity based upon three parameters i.e. Average Variance Extracted (AVE), Composite Validity (CR) and Cronbach's Alpha reliability. For achieving convergent validity, it has been suggested that AVE should be greater than 0.50, composite reliability should be at least 0.70 or higher and Cronbach's Alpha would be 0.60 or higher (Fornell and Larcker (1981); Joseph F Hair (2010); Joe F Hair et al. (2012); Hair Jr, Hult, Ringle, and Sarstedt (2016); Henseler, Ringle, and Sarstedt (2015); Tabachnick et al. (2001)). Following table 3 provides results of convergent validity.

**Table 3:** Convergent Validity

Construct	AVE	Composite Reliability	Cronbach's Alpha
Brand-User Imagery Congruence	0.760	0.926	0.899
Compulsive Buying Behaviour	0.661	0.932	0.915
Merchandising	0.724	0.929	0.904
Personality Congruence	0.710	0.924	0.897
Promotion	0.751	0.948	0.933
Visual Communication	0.655	0.930	0.912

According to the suggested threshold values, the study has achieved convergent validity. Lastly, the study aims to measure individual and separate participation of each construct from all other variables. In this regards, discriminant validity has been employed using two basic methods known as Fornell and Larcker (1981) criterion and Heterotrait-Monotrait (HTMT) ratio. Following table 4 shows the result of Fornell and Larcker (1981) criterion and its proposed acceptance principle is that the square root of each construct should be greater than the coefficients of all other constructs.

**Table 4:** Fornell and Larcker (1981) Criterion

Constructs	BUIC	CBB	Merchandising	PC	Promotion	VC
<b>Brand-User Imagery Congruence</b>	<b>0.872</b>					
<b>Compulsive Buying Behaviour</b>	0.178	<b>0.813</b>				
<b>Merchandising</b>	0.002	0.701	<b>0.851</b>			
<b>Personality Congruence</b>	0.218	0.149	-0.078	<b>0.842</b>		
<b>Promotion</b>	0.071	0.699	0.769	0.006	<b>0.866</b>	
<b>Visual Communication</b>	0.059	0.715	0.837	-0.015	0.806	<b>0.809</b>

Furthermore, the following table 5 shows the estimations of Heterotrait-Monotrait (HTMT) ratio for assessing discriminant validity of all the constructs. The acceptance criterion for HTMT, as proposed by Henseler et al. (2015), all the values of any construct of the study should have coefficient value less than 1.

**Table 5:** Heterotrait-Monotrait (HTMT) Ratio

Constructs	BUIC	CBB	MER	PC	Promotion	VC
Brand-User Imagery Congruence						
Compulsive Buying Behaviour	0.172					
Merchandising	0.075	0.761				
Personality Congruence	0.240	0.161	0.097			
Promotion	0.085	0.747	0.834	0.045		
Visual Communication	0.087	0.774	0.915	0.061	0.872	

In the above table, the result of HTMT ratio has been shown that helps to understand discriminant validity among the constructs. HTMT ratio has certain essentiality in regards to Variance-Based SEM (VB-SEM) due to its lucrative statistical foundations. The above table shows that the study achieved discriminant validity using HTMT ratio. Furthermore, it has been established by the results that the study has cumulatively achieved confirmatory factor analysis. Therefore, the following table 6 provides result of path analysis for the empirical estimation of path model.

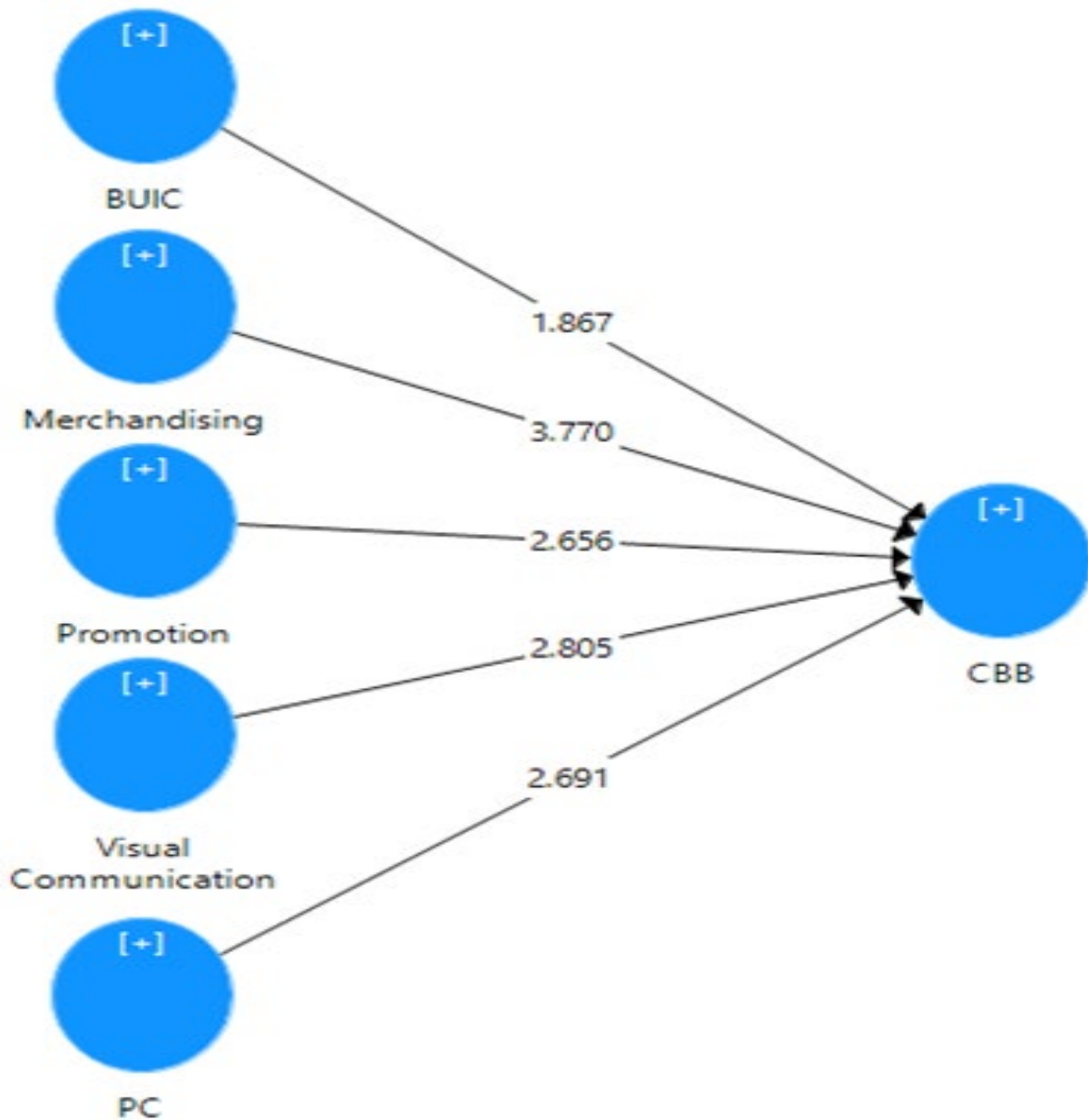
**Table 6:** Path Analysis

Path	Estimates	S.E.	T Stats	P Value
BUIC → Compulsive Buying Behaviour	0.113	0.055	2.045	0.041
Merchandising → Compulsive Buying Behaviour	0.313	0.095	3.307	0.001
PC → Compulsive Buying Behaviour	0.150	0.056	2.684	0.007
Promotion → Compulsive Buying Behaviour	0.252	0.094	2.685	0.007
VC → Compulsive Buying Behaviour	0.245	0.088	2.782	0.006

**R-Square: 0.613**

In the above table, it has been clearly shown that Brand-User Imagery Congruence (BUIC) has statistically significant at 5% and positive association with compulsive buying behaviour of apparel consumers in Pakistan. Similarly, merchandising also found positive and statistically significant at 95% confidence interval. Likewise, Personality Congruence (PC), promotion and Visual Communication (VC) also found positively and statistically significant at 5% significance level.

**Figure 1.** Path Analysis



Therefore, it has been concluded that these five factors play a significant role in developing compulsive buying behaviour in the apparel industry of Pakistan. However, the results also revealed that merchandising influences most on compulsive buying behaviour, whereas, brand-user imagery congruence plays a least important role for compulsive buying behaviour. Furthermore, R-Square was found 0.613% postulating that 61.3% of the total variance in compulsive buying behaviour can be explained by the combination of these five factors. Thus, the model was also found considerably composite to predict compulsive buying behaviour specific to the apparel industry of Pakistan.



## **Conclusion and Recommendations**

The study has aimed to identify and highlight contributing factors to compulsive buying behaviour of consumers toward apparel products in Pakistan. Using PLS-SEM method for data analysis, the study revealed that merchandising; promotion, visual communication and promotion was significant contributor to compulsive buying behaviour in regards to store environment and marketing strategy. Brand-user imagery congruence and personality congruence as part of brand management, plays a significant role towards compulsive buying behaviour of apparel consumers in Pakistan. Therefore, it has been recommended to apparel companies in Pakistan that it should focus upon these factors. In this regards, apparel companies should pay adequate importance to develop strong brand management strategies and operational tactics. Brand image should be made strong enough that can help consumers to understand and intact that brand image with their personality and imagery strength.

Further, consistent product and service quality also contribute to manage brand image for apparel companies in Pakistan. Henceforth, the study comprehensively contributes to the literature as well as practical implications for apparel companies and marketing personnel to understand their customers in better manner. It helps researchers and academics to deepen their knowledge and understanding about compulsive buying behaviour in apparel industry of Pakistan. In addition, the study also suggests to future researchers that extended framework of compulsive buying behaviour and determinants and antecedents of compulsive buying would also be taken into serious consideration. Larger sample size helps to achieve better generalisability of the results and findings and thus, enriches dynamics of compulsive buying behaviour and socio-economic changes. Therefore, socio-economic indicators and inter-organisational factors can also help to drive great attention of academics, researchers and practitioners in the real-time scenario.

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