

# Impulse Buying Behavior in Fast Fashion Physical Stores

Subjects: Behavioral Sciences | Business, Finance | Environmental Sciences

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The health crisis caused by COVID-19 has affected consumption and payment patterns worldwide. Consumers have had to change their habits and deal with new sanitation guidelines and have often struggled with lengthy infrastructure closures. These factors significantly influenced both the choice of payment methods and purchase decisions made by consumers. Still, consumption patterns during the pandemic as a new social situation have not yet been thoroughly investigated.

Keywords: credit cards ; fast fashion ; hedonic motivations ; impulsive buying

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## 1. Contactless Payment and Credit Card Use

Today, consumers have at their disposal a myriad of technological solutions that enable cashless payments through physical credit cards or digital credit cards on smartphones or smartwatches <sup>[1]</sup>. At the same time, a plethora of factors affect what payment method will be chosen by consumers to fulfil transactions <sup>[2]</sup>, among them the speed of transaction <sup>[3]</sup> and perceived characteristics of the payment method in terms of, for example, ease of use or safety <sup>[4]</sup>.

A study performed in 2019 on payment behavior in the European area realized by European Central Bank <sup>[5]</sup> shows that Spain is a country with generally substantial cash usage. About 83% of the number of transactions and 66% in terms of value were performed using cash. It should be noted, however, that during 2020 (during the COVID-19 pandemic), 50.2% of Spaniards adopted more cashless behavior <sup>[6]</sup>. However, the increase in cashless payment use has not been uniform across all industries. For instance, the overall credit card use in both physical stores and online fast fashion stores during the restriction period in Spain fell by 27% <sup>[7]</sup>. This may be related to the fact that many people lost their jobs or had a reduced income during the pandemic. Therefore, it can be assumed that consumption expenditure may have encountered budgetary constraints.

## 2. Impulse Buying

Impulsive buying is unplanned, thoughtless, spontaneous, and hedonically complex buying behavior <sup>[8]</sup>. Impulsivity reveals the consumer's willingness to make purchases unintentionally, unreflectively, immediately, and based on internal and/or external stimuli <sup>[9][10]</sup>. Among these stimuli, internal motivations classified into hedonic and utilitarian <sup>[11]</sup> influence the purchase decision process <sup>[12]</sup>. In addition, the relationship between fast fashion and consumers' hedonic motivations to purchase the latest trends has a tremendous negative impact on sustainability, causing environmental damage <sup>[13]</sup>. The issue of impulsive buying is the subject of research by many researchers around the world <sup>[8][14][15][16][17][18][19]</sup>. As part of some research conducted by many researchers, it has been found so far that the most important factors influencing impulsive buying are credit card use <sup>[14][20][21][22][23]</sup>, gratification shopping <sup>[14][15][24]</sup> and novelty-seeking shopping <sup>[13][14][25][26][27]</sup>. Therefore, it can be assumed that some of those factors might also apply in the COVID-19 pandemic, leading to unsustainable decisions among consumers. Limited budgets, prolonged quarantines, and lockdowns could translate into the need for social or gratification impulsive shopping (need of social interaction), and usage of credit cards (relaxing budgetary constraints). Still, there are not many papers that directly address the situation related to the COVID-19 pandemic. Chauhan, Banerjee and Dagar <sup>[14]</sup> have attempted to explain changes in behavior of conducting fashion purchases online. The lack of available research on changes in purchases at physical stores was one of the factors influencing the authors' decision to undertake this research.

### 3. Hedonic Shopping Motivations

Hedonic motivations are internal factors that seek to satisfy needs for pleasure, enjoyment, searching for experiences, entertainment, excitement, and socialization during the shopping process <sup>[15]</sup>. Additionally, some claim that hedonic motivations are positively related to impulsive buying behavior <sup>[16]</sup>.

Arnold and Reynolds <sup>[24]</sup> proposed an inventory of six types of hedonic buying motivations:

1. Gratification shopping relieves stress, improves mood, and provides emotional gratification <sup>[28][29]</sup>.
2. Idea or novelty shopping satisfies the need to keep up with fashion trends and triggers impulsive buying <sup>[17][25]</sup>.
3. Adventure-seeking shopping is related to the excitement and stimulation produced by the act of shopping and may be a trigger for impulsive buying <sup>[26][27][30]</sup>.
4. Value shopping refers to getting more value at a lower price <sup>[23]</sup> and relates positively to impulsive buying behavior <sup>[9]</sup>.
5. Social shopping refers to motivations based on the need for social interactions and can trigger impulsive buying, according to several authors <sup>[18][19]</sup>.
6. Role shopping is motivated by the mere enjoyment of shopping for others.

### Fashion Consumption and Sustainability

As behavioral economists point out, the act of shopping for fashion provides consumers with satisfaction and personal fulfilment <sup>[31]</sup>; the latter is strongly rooted in hedonic motivations such as the search for emotional satisfaction, aesthetic criteria, amusement, symbolic meaning, sensory stimulation, socialization, or expression of social status <sup>[26]</sup>.

Therefore, shopping for fashion, or fast fashion in particular, is related to hedonic motivations and to the hedonic value and pleasure experienced when shopping <sup>[32]</sup>. Clothing, footwear, and jewelry are products with high symbolic value, as they express and define shoppers' identity, personality, appearance, and mood <sup>[33]</sup>.

Four aspects of sustainability relate to fashion industry: (i) sustainable production, (ii) green marketing, (iii) green information sharing, and (iv) green attitude and education. The interest focus on the last one, inherent to customer behavior <sup>[34][35][36][37][38]</sup>.

Sustainability within the fast fashion sector was a challenge even before the COVID-19 pandemic <sup>[39]</sup>. The idea of fast fashion and sustainability is quite paradoxical as the fast fashion accelerated business model relies on a globalized supply chain, low prices and speed in production and distribution, features that do not apply to sustainable practices and are contrary to the fast fashion business model itself. Consequently, fast fashion brands replenish stocks and introduce new trendy items on a weekly basis, making fashion consumers keep coming back <sup>[40]</sup>. Some researchers point out that consumers feel concerned about sustainability and do believe that their behavior has a positive impact, but this knowledge does not influence their buying decision <sup>[41]</sup>. This so called "intention-behavior gap" is particularly conspicuous in fast fashion and within consumer attitudes to sustainability.

### 5. Fast Fashion and Impulsive Buying Behavior

The fast fashion business model provides luxury fashion imitations at a low price and with a short shelf life <sup>[42][43]</sup>. The sense of urgency when purchasing fast fashion relies on recurrent consumption and impulse buying. As a consequence, fast fashion consumption enhances the consumer behavioral pattern of buying more but using items less frequently, which leads to question its social and environmental impacts <sup>[44]</sup>. Moreover, the behavioral pattern of fast fashion consumers has a detrimental impact on the environment, where the waste of outdated or unwanted outfits accounts for some 17 million tons, according to the figures from the Environmental Protection Agency. Therefore, fast fashion is one of the most polluting industries as it requires an important quantity of raw materials, generates water pollution and accounts for 10% of global CO<sub>2</sub> emissions through both its "just-in-time" production model and its supply chain <sup>[45]</sup>.

The Spanish brand Zara is recognized as the fast fashion company par excellence, followed by two other brands, the Swedish brand H&M and the Dutch brand C&A <sup>[46][47][48]</sup>. Retailers such as Zara and H&M can offer up to 24 collections per year, encouraging so called "throwaway fashion" and over-consumption <sup>[49]</sup>.

Fast fashion products, due to their high degree of symbolism, are considered as hedonic and can trigger impulsive buying behavior, as pointed out by several authors <sup>[32][50]</sup>.

Internal variables involved in the impulsive buying of fast fashion include emotions produced by the mere act of shopping for fashion <sup>[32]</sup>, emotional gratification <sup>[51]</sup>, generation of positive mood states <sup>[23]</sup>, and fashion involvement <sup>[52]</sup>. Therefore,

## 6. Mediating Role of Credit Card Use in Impulsive Buying

Credit card availability and use are positively related to consumer spending and stimulate impulsive buying behavior [54][55][56]. Several investigations point out that credit card use accelerates the decision-making process and increases consumer satisfaction [57] in fast fashion impulsive buying [21][22]. Therefore, credit card use in fast fashion is a trigger for impulse buying behavior and has a detrimental impact on sustainability and on responsible consumption.

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