



How do you get academics to buy on impulse? Challenging e-consumers under a magnifying glass

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Abstract: Online impulse buying is a complex behavior that is determined by many factors, not only external but also internal. Some consumers are less prone to irrational behavior than others. The aim of this study was to explore the impulse buying tendencies of challenging e-consumers. Due to the specificity of the profession, characteristics of highly educated people, and the generational mentality, academics of Generation X were assumed to be representatives of these e-consumers, unwilling to impulse buying. The data collected with an online survey confirmed this assumption. Respondents had not only a negative opinion of studied behavior but also a low tendency to it. Furthermore, this study was to indicate a group of stimuli that would induce unplanned purchases among challenging e-consumers. The results suggest that academics are more prone to impulse buying if it can be rationalized with, e.g., product utility or monetary savings, than in the case of purely emotional or hedonic reasons.

Keywords: online impulse buying, consumer behavior, academics, online impulse buying stimuli.

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1. Introduction

About 50% of all online purchases are made on impulse (Wu, Chiu, & Chen, 2020). As unplanned behavior, impulse buying can be treated as retailers' opportunity to gain additional profit. The challenge is to persuade consumers to spend more money than they plan. It can be achieved, for example, by manipulating the reception of offers and delivering consumers illusory justification for a purchase – the stimuli that will trigger an impulse buy. It may seem easy, however,

impulse buying is a complex process that depends on many factors (Chan, Cheung, & Lee, 2017; Li et al., 2021). There are many studies focused on different stimuli. Only in the Web of Science, there are more than 400 results of “buying stimuli”, of which 19 are review articles (in September 2022). The existence of the latter suggests that the area of interest is quite developed. However, a relatively small number of studies on impulse buying stimuli focus on the online environment. There are about 80 results from the Web of Science Core Collection for “online impulse buying stimuli” or “online impulse buying antecedents” of which 2 are reviews (in September 2022). Furthermore, even if the sample group is limited to nationality, age or profession, most of the studies are focused on representatives of average consumers. Therefore, based on them, retailers can design marketing activities that increase impulse buying among “standard” consumers. Unfortunately, there are not many studies that would inform what stimuli are the most effective for a group of challenging consumers – those that are less prone to impulse buying. This knowledge can be crucial for retailers wanting to expand the number of impulse consumers. Therefore, this study is an attempt to answer this question. It should be perceived as a reference point to further studies on so far unexplored individual characteristics that make these consumers “impulse-proof”.

The aim of this study was to explore the impulse buying tendencies of challenging e-consumers. The first research objective was to indicate an exemplary group of e-consumers that may be considered challenging. The specificity of the profession and generational mentality suggested that academics of Generation X could be their representatives. The second objective was to identify stimuli that may be the most effective in generating impulse purchases among challenging e-consumers. The previous studies suggest that consumers highly valuing rationality may be more prone to impulse buying if they can rationalize it with the practicality of such purchase than in the case of having purely emotional reasons. Thus, those research questions are raised:

1. Do academics of Generation X perceive impulse buying behavior negatively?
2. Do academics of Generation X have a low tendency to unsuccessful purchases?
3. Do academics of Generation X more often make impulse purchases that can be justified by the utility value of a product and monetary savings, or by emotional reasons?

2. Literature review

2.1. Online impulse buying

The purchasing decision-making process is traditionally presented as a rational series of the following steps: need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler & Armstrong, 2010). However, this pattern cannot be a description of an average consumer's decision-making. Spending a decent time and effort on gathering information and evaluating alternatives is common for rare kinds of purchases, especially those expensive ones. Much more often consumer choices are made automatically, with little conscious effort, or based on simple decision rules or heuristics (Kardes, Cronley, & Cline, 2014). A significant percentage of all purchases are unplanned and impulse buying is a particular example of them that has attracted considerable interest among retailers and researchers (Amos, Holmes, & Kenson, 2014).

Impulse buying can be defined as an unplanned, compelling, and hedonically complex purchasing behavior (Chan, Cheung, & Lee, 2017). More precisely, it is closely related to experiencing by a consumer: "(1) an intense or overwhelming feeling of having to buy the product immediately; (2) disregard for potentially negative purchase consequences; (3) feelings of euphoria and excitement; and (4) a conflict between control and indulgence" (Cheng et al., 2013, p. 228). The process of this behavior can be presented as a four-phase model: browsing (product awareness), desire creation, purchase decision, and post-purchase evaluation (Kim, 2003). In the beginning, consumers explore the retailer's offer having no intention to buy a particular product. Their shopping experience is determined by many situational factors like time or elements of settings. Some of them can stimulate consumers' buying urge. Thus, consumers may decide to purchase a particular thing and succumb to the impulse, without further thorough evaluation of alternatives or information searches, even though they have no such prior intention or even awareness of the particular product. And after a purchase, buyers can confront their expectations towards the use of these products with post-purchase experiences.

Analogically, Online Impulse Buying (OIB) refers to a situation when consumers succumb to buying impulse, but in the online environment – exploring e-retailers' offers. It can also be defined as impulse buying decisions made by e-consumers. However, in this definition, e-consumer should be understood as a natural person, who manifests and satisfies his/her consumption needs using products bought on the Internet (Jaciow et al., 2013). Thus, it is someone order-

ing products online. In general, the term ‘e-consumer’ refers to a person who satisfies his/her needs by purchasing and consuming goods, using electronic devices in the buying process (Jaciow et al., 2013, p. 10). However, as a shopping process also consists of information gathering, such definition includes consumers practicing webrooming (visiting online stores before purchasing at brick-and-mortar stores; more: Aw, 2019). Thus, in the context of this study, this understanding of e-consumer should not be applied.

2.2. Online impulse buying stimuli

Many researchers explain OIB with the stimulus-organism-response framework (Chan, Cheung, & Lee, 2017; Zhao et al., 2021). This theoretical foundation is derived from environmental psychology, and it assumes that stimulus induces individuals’ perception and then influences their response (Fang, 2014, following: Zheng et al., 2019). The model consists of three elements: stimulus – situation factors having a demonstrable and systematic effect on current behavior, organism – the internal state of an individual represented by affective and cognitive states, and response (Zheng et al., 2019). From this perspective, behavior is a consequence of a human’s reaction to environmental stimuli.

In general, stimuli can be internal – inherent factors of consumers and their characteristics that are related to their propensity to act impulsively or external (Chan, Cheung, & Lee, 2017) – stimuli from the environment that influence the customer’s decision-making. In an online environment, consumers can fully control their browsing behavior, thus, internal factors have more significant and strong effects on e-consumer buying behavior than in the case of traditional shopping (Chih, Wu, & Li, 2012). The existing studies showed that because of some individual characteristics consumers can be more prone towards impulse buying. This tendency may be though more prevalent among specific social or demographic cohorts (Chan, Cheung, & Lee, 2017; Iyer et al., 2020). A culture of a certain group of people as the collective programming of the mind which distinguishes the members of one category of people from another (Hofstede, 1994), affects what people do, see, feel, and believe (Bright et al., 2019). Therefore, some behavior tendencies of consumers may be expected to correspond with tendencies common to their culture. The existing studies on impulse buying showed common tendencies among consumers of the same age (e.g., Bright et al., 2019), gender (e.g., Dittmar, Beattie, & Friese, 1995; Iyer et al., 2020), or origin background (e.g., Khanna & Karandikar, 2013). Impulse buying is also influ-

enced by such characteristics of individuals as hedonic consumption needs (Chih, Wu, & Li, 2012), shopping motivation/purpose (Kim, Libaque-Saenz, & Park, 2019; Kimiagari & Malafe, 2021), impulse buying tendency (Dawson & Kim, 2009), normative judgments (Chih, Wu, & Li, 2012), trust propensity (Chen et al., 2015), or self-confidence (Hsu, Chang, & Chen, 2012). In general, customers' emotions and the potential hedonic value of shopping are recognized to be important factors of impulse buying behavior. Affective stimuli such as arousal, pleasure, and positive emotion proved to have a significant positive relationship with online impulse buying (Zhao et al., 2021).

In the case of external stimuli, the existing literature focused on situational stimuli like the variety of selection; website stimuli such as media format, payment feature, persuasive claims (scarcity claim, popularity claim), website feature (visual appeal, navigability, security display), website trigger (vividness, interactivity), customized view, ease of use, social presence, store content, telepresence, use of recommendation agent, or use of search mechanism, and marketing stimuli like different promotions and product attributes (e.g., availability, price) (Chan, Cheung, & Lee, 2017). These factors are explored in the context of not only website stores (e.g., Lamis, Handayani, & Fitriani, 2022), but also, for example, social media (Elisa, Fakhri, & Pradana, 2022), live-streaming shopping (Lin et al., 2022; Zhang, Cheng, & Huang, 2022; Li, Wang, & Cao, 2022; Zhang, Zhang, & Wang, 2022) or omnichannel retail (Pereira et al., 2022). The interest of researchers also focused on consumer decisions made during the recent COVID-19 pandemic. The studies showed that consumer behavior during such crises is affected by such environmental stimuli as economic downturn, partial lockdown regulations, restrictions on some services, and social media messages (Güngördü Belbağ, 2022).

In general, it can be noticed that some of the stimuli appeal to consumers' rationality, e.g., offering customers additional benefits like reduction of potential costs to customers (special offers, inexpensive prices), while other stimuli appeal to consumers' emotions (hedonic consumption needs, aesthetic impressions). Therefore, in this study impulse purchases were categorized according to a dimension of purchase justification as rational or emotional/hedonic. The former refers to a situation where the focus of purchase is on products' utility value for a consumer (utilitarian value), purchase utility for society (social value), or reducing potential costs (monetary savings); while the latter is associated with consumers' willingness to improve their emotional state (hedonic value), loss avoiding (scarcity) and propensity to social influence (social influence).

2.3. Challenging e-consumers

The focus of this study is on e-consumers that are challenging to influence in terms of impulse buying stimuli. Hence, the sample group consists of academics with a minimum doctoral degree and representatives of Generation X. The choice was dictated by several reasons.

A challenging e-consumer is a consumer that makes buying decisions carefully and rarely succumbs to purchase impulses. This type of consumer can be also described as a person whose buying behavior is relatively close to those represented by the homo oeconomicus model. In this classic concept of the individual, men are assumed to be rational beings, always striving to maximize their profits and make choices considering their economic values (more: Kirchgässner, 2008). From this perspective, challenging consumers should make decisions considering all information accessible to them. Thus, representatives of this group should be people whose digital abilities allow them efficiently to navigate online markets, search for the necessary information and efficiently analyze offers. In Poland consumers with tertiary education levels have the highest share of individuals making orders or purchases over the Internet for private use (GUS, 2021). Therefore, highly educated people can be expected to be mainly e-consumers, relatively more familiar with the internet market, more aware of certain mechanisms of their functioning and thus more challenging for e-retailers. Especially, those being representatives of Generation X (according to Kroenke's division, people between 1961-1983; Sadowa, 2019). They, as one of the most educated generations, can be characterized as technologically advanced, skeptical, and pragmatic (Sowa, 2017). Contrary to Generation Y and Generation Z (born, respectively, between 1983-1997, and after 1990; Sadowa, 2019), they can be expected to do less online impulse buying. The former, called also digital natives, grew up in a technology environment (Herrando, Jimenez-Martinez, & Martin-DeHoyos, 2019), are consumption-oriented, and see the Internet, among others, as a place of entertainment, relaxation, advice, and inspiration (Sowa, 2017). These consumers are well-informed and active, albeit disloyal buyers (Sowa, 2017). However, the most materialistic is Generation Z that desires instant results, and appreciates the communication of brands on social media (Djafarova & Bowes, 2021). Preceding Generation X is a cohort of so-called Baby Boomers. They are rather loyal consumers finding frequent purchases in one store easy and convenient (Parment, 2013). From this perspective, they could be considered – a good example of challenging consumers. However, they significantly less often use marketing channels compared to younger generations (Lipowski, 2017)

and are perceived to have difficulties in learning how to use the technology (Ramadhan & Syahputri, 2020). Thus, their lack of Internet proficiency suggests that they would not be as a good representation of challenging e-consumers as Generation X.

Furthermore, the challenging e-consumers, as those highly valuing rationality, can be assumed to favor making thoughtful purchases and perceive impulse behaviors rather negatively. In general, impulse buying can be characterized as an unplanned, unintended, rapid purchase decision/on the spot, hedonic, thoughtless purchase, unreflective, or a result of stimuli (Abdelsalam et al., 2020). It is an irrational process. Thus, in some social groups, where rationality is highly valued, it can be perceived negatively. Especially when associated with materialism, which can be regarded as selfish, unsatisfying, and shallow (Ger & Belk, 1999). Considering the above, representatives of challenging e-consumers should be found among highly educated employees of educational institutions. According to theories of vocational choice, “an individual will select a career or occupation that is similar to or that fits with that person’s self-concept” (Holland, 1985; Super, 1957; following: O’Reilly, Chatman, & Caldwell, 1991). Therefore, academics as employees of a knowledge-based organization may be expected to highly value rationality and, thus, negatively judge impulse buying. Therefore, Hypothesis 1 is suggested.

Hypothesis 1: Generation X of highly educated e-consumers share negative judgmental evaluations of OIB.

Another important aspect is a propensity to plan, which refers to a consumer’s tendency to plan for long-term goals that may result in rational, goal-setting behavior (Ameriks, Caplin, & Leahy, 2003) that is connected with financial literacy – people’s ability to process economic information and make informed personal financial decisions (Xiao & O’Neill, 2018). It was observed that higher education was associated with higher average propensity to plan (Xiao & O’Neill, 2018). It suggests that representatives of highly educated people should have a higher tendency to plan their spending and thus, have a low tendency to unsuccessful purchases, i.e., rarely buy unnecessary products, return them or experience post-purchase regret. This is examined by hypothesis 2. It should be also noticed that normative evaluations significantly and positively influence buying impulsiveness (Chih, Wu, & Li, 2012). Therefore, after confirmation of hypothesis 1, confirmation of hypothesis 2 can be particularly anticipated.

Hypothesis 2: Tendency to unsuccessful purchases of highly educated e-consumers of Generation X is low.

If Hypothesis 1 and 2 are confirmed, academics of Generation X can be considered challenging consumers, and thus, it is possible to indicate a group of stimuli that are the most effective in inducing their impulse purchases.

People highly valuing rationality and negatively perceiving impulse buying will be more likely to feel cognitive dissonance wanting to succumb to buying impulse. Rational behavior can be described as an action concerned with outcomes (Elster, 1989). Therefore, highly educated consumers, especially academics wanting to meet social expectations (towards them being rational decision-makers) may want to rationalize their impulse buying. In other words, they may focus on its outcomes and values that will justify it. Therefore, they may be expected to be more prone to impulse buying if they can easily rationalize it with some kind of value. Furthermore, impulse buying as an irrational purchase can be perceived as unethical or socially undesirable, especially among academics. It was observed that one of the justification strategies for purchases not corresponding to ethical purchase intentions is economic rationalization (Carrington, Neville, & Whitwell, 2010). Consumers may justify such behavior using rational arguments that focus on personal consumer utility. Therefore, academics of Generation X can be expected to be more prone to impulse buying if they can justify the purchase with the product's utilitarian value or monetary savings than if they have emotional reasons. This will be examined by Hypothesis 3.

Hypothesis 3: Academics of Generation X are more prone to – impulse buying if they can justify the purchase with the product's utilitarian value or monetary savings than in the case of emotional reasons.

3. Methodology

The aim of this study was an exploration of impulse buying tendencies among challenging e-consumers. To answer the questions on customers' subjective assessment of the studied behavior, the frequency of their unsuccessful purchases as well as the frequency of effective influence of stimuli on unplanned purchases, author conducted quantitative research with the survey method and descriptive design.

There were no such studies in which data could be used, so gathering the primary data was necessary. The population of all challenging consumers was

unknown. Therefore, this study focuses on an exemplary group – academics were selected as representatives of challenging e-consumers, and Poland as the research area. The author used the non-probability sampling method. Given the limitations of conducting research by one person, the sample was limited to employees of public universities of economics in Poland with minimum a doctoral title. Non-random selection made a collection of e-mail addresses to potential respondents obtainable as a homogeneous sample. The author succeeded to gather 2467 e-mail addresses available on the universities' public websites.

The online survey was conducted with the Google Forms platform. The questionnaire consisted of three parts. In the first one, respondents had to assess their frequency of online shopping. Based on this information, it was possible to screen out e-consumers and direct them to the appropriate section. Those who claimed never to buy on the Internet could complete metrics with the questions about demographics. Those who were qualified as e-consumers were directed to another section with statements to which they have to assign assessments within a five-point Likert scale.

To test the hypotheses, the author used 35 answers composed by herself: 30 about assessing the frequency of unplanned purchases under the influence of certain factors (hypothesis 3), 4 about respondents' frequency of unsuccessful purchases – frequency of returning products, being surprised by the expenses, purchasing products that are not used, regretting the purchases made (hypothesis 2), and 1 about respondents' assessment of impulse buying behavior in terms of its positivity (hypothesis 1).

The invitations for this study were sent to academics in June 2021. Participation in the survey was anonymous and voluntary. As a result, 203 responses were obtained. The response rate was 8,2% in total. However, two answers came from respondents with a master's degree (one of them claimed to be born in 1900). It was assumed that these answers do not come from the studied group or were fake, and thus they were rejected. Therefore, the final response rate was 8,1% in total (Cracow University of Economics – 6,2%, Poznań University of Economics and Business – 12,3%, SGH Warsaw School of Economics – 7,1%, the University of Economics in Katowice – 13,5%, and Wroclaw University of Economics and Business – 4,8%).

Because the responses were provided on a five-point Likert scale, it was possible to conduct quantitative analysis with the use of descriptive statistics. The database with answers was created with Google Forms technology and then processed with the SPSS program. Before the analysis, the author checked it for

missing and unreliably completed data. Due to the latter, two responses were rejected. Finally, the author filtered out also the answers of Generation Y and Baby Boomers'. This way 149 response sets were examined to test hypotheses.

4. Data analysis and results

The sample group consisted of 149 respondents from Generation X (those born between 1961 and 1983). There are more women than men – at a ratio of 61.74 to 38.26. The greatest number of responses was from academic employees with maximum a doctoral degree and the least from full professors. Respondents, on average, assess their financial condition as good. Furthermore, none of the respondents rated it below average (Table 1).

Table 1. Characteristics of the research sample (N = 149, in %)

Category	Female	Male	Overall
All	61,74	38,26	100,00
Highest professional/scientific title/degree held			
Doctor	52,17	45,61	49,66
Habilitated doctor	17,39	14,04	16,11
Associate professor	29,35	35,09	31,54
Full professor	1,09	5,26	2,68
Overall	100,00	100,00	100,00
Subjective assessment of the financial situation of the household			
Very Good	23,91	35,09	28,19
Good	60,87	52,63	57,72
Average	15,22	12,28	14,09
Overall	100,00	100,00	100,00

Source: Own studies.

Academic employees tend to make online purchases usually several times a month or less often (Figure 1). One respondent declares that she does not make purchases in this form at all. Therefore, 148 respondents are e-consumers, and statistics on stimuli influence are based on their answers.

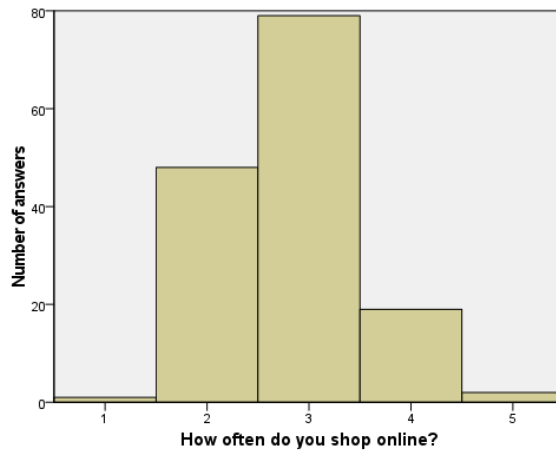


Figure 1. Frequency of online buying (where 1 – never, 3 – several times a month, 5 – everyday)

Source: Own studies.

Most of the respondents' assessments of impulse buying behavior do not cross 3 (Figure 2). Only 8,8% of respondents assessed the behavior positively (4 or 5), while 27% were neutral (3) and 64,2% negatively (1 or 2).

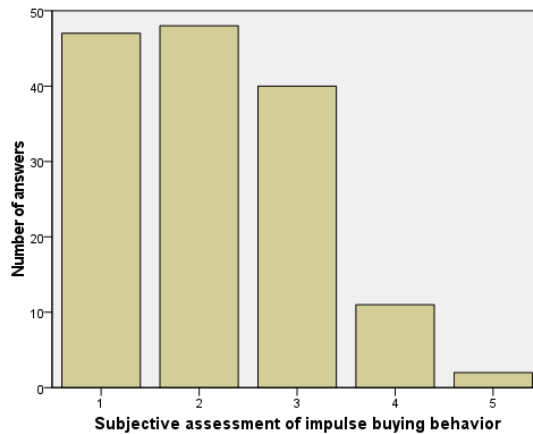


Figure 2. Subjective assessment of impulse buying behavior (where 1 – negative, 5 – positive)

Source: Own studies.

The overall mean is 2,14. Assessments that do not cross 3 are considered as negative, while those exceeding this value are considered positively. Thus, on average the subjective assessment of impulse buying in the group is negative.

Respondent's mean tendency to unsuccessful purchases among academics is usually below 3 and closes within the range of 1 to 3,57 (Figure 3).

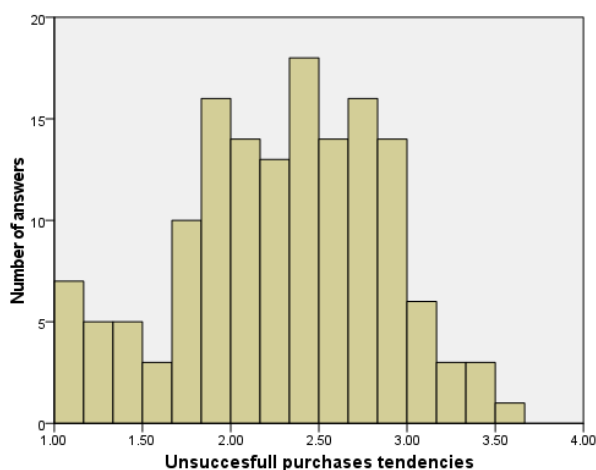


Figure 3. The mean of unsuccessful purchases frequency (where 1 – never, 3 – sometimes, and 5 – always)

Source: Own studies.

Its average value is 2,3 which can be assessed as low. It means that respondents on average make rarely unsuccessful purchases.

Statistics (Table 2) suggest that both hypotheses: Hypothesis 1, that Academics of Generation X will share negative judgmental evaluations of OIB, and Hypothesis 2, that academics' tendency to unsuccessful purchases is low, were supported.

Table 2. Statistics of subjective assessment of impulse buying behavior and unsuccessful purchases tendencies

Statistics	Subjective assessment of impulse buying behavior*	Unsuccessful purchases tendencies**
	1	3
N	148	148
Mean	2.14	2.2979
Std. Error Mean	.082	.04741
Std. Deviation	.997	.57676

Table 2 cont.

	1	2	3
One Sample Test (Test Value = 3)			
t		-10,474	-14,810
df		147	147
Sig (2-tailed)		0,000	0,000
Mean difference		-0,858	-0,70211
95% Confidence Interval of the Difference	Lower	-1,02	-0,7958
	Upper	-0,70	-0,6084

Mean is in scale:

* 1 – Negative and 5 – Positive.

** 1 – Never and 5 – Always.

Source: Own studies.

The results show that the respondents have a negative assessment of impulse buying behavior and rarely tend to make unsuccessful purchases. Their tendency of OIB is low, thus, they can be perceived as representatives of consumers that are rather difficult to influence in terms of marketing stimuli. Because of this, the author found it interesting to check what stimuli are the most effective in inducing irrational purchases. To answer this question, a ranking was created (Table 3), placing the situational circumstances in the descending order according to the mean frequencies of their effective influence on respondents' OIB.

Table 3. Overall ranking and mean values of frequency of effective influence of stimuli on unplanned purchases (N = 148, where scale 1 – Never, 5 – Always)

Rank	Overall mean	Description of stimuli	Outcome focus*	Dimension of justification of purchase**
1	2	3	4	5
1.	2,89	Consumer's perception of the product as being a good solution to the previously noticed problem	U	R
2.	2,67	Consumer's perception of the product as being useful for an upcoming event (some celebration, etc.)	U	R
3.	2,62	Consumer's perception of the product as being a good gift for a loved one	SV	R
4.	2,48	Consumer's willingness to support small/local business	SV	R
5.	2,46	The lower price of the product having normally too high price to the consumer	M	R
6.	2,45	The lower price of products purchased in a set	M	R
7.	2,34	Consumer's willingness to support a charity organization/campaign	SV	R
8.	2,28	Free shipping with no minimum order value	M	R

Table 3 cont.

<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>
9.	2,28	Consumer's willingness to reward himself/herself for success	H	E
10.	2,20	Low frequency of running promotion/sale by an e-shop	S	E
11.	2,15	Consumer's perception of the product as being a good solution to a previously NOT noticed problem	U	R
12.	2,14	The customer's imagination of looking good in/with a product	H	E
13.	2,10	Limited validity of the product price reduction	M	R
14.	2,05	Free shipping with a reduction of the minimum order value	M	R
15.	2,05	Customer's friend/close person recommendation of an offer	SI	E
16.	2,01	Customer's desire to improve his/her mood	H	E
17.	1,99	Customer's curiosity about the product/willingness to try something new	H	E
18.	1,95	The sentimental value of the product for the customer	H	E
19.	1,87	Customer' good mood	H	E
20.	1,86	Customer's willingness to support an artist	SV	R
21.	1,78	Unavailability of the product in other stores/places	S	E
22.	1,78	Customer's willingness to de-stress	H	E
23.	1,58	Customer's desire to his/her failure compensation	H	E
24.	1,53	Limited availability of the product/its collector's nature	S	E
25.	1,47	Ending quantity of the product	S	E
26.	1,36	Recommendation of a given offer from a famous person admired/liked by a customer	SI	E
27.	1,34	High rate of the offer on the website with bargains	M	R
28.	1,33	Customer's desire to spend money	H	E
29.	1,20	Noticed by customer's opportunity of a profitable resale of the product	M	R
30.	1,14	Customer's need for a thrill of emotion	H	E
–	1,98	All stimuli listed above	–	–

* U – utilitarian value, SV – social value, M – monetary savings, SI – social influence, H – hedonic value, S – scarcity.

** R – rational, E – emotional/hedonic.

Source: Own studies.

The top eight of the most effective stimuli are those that deliver a rational justification for the purchase. The utility value of the product seems to be the most conducive to OIB among academics. Respondents admit that sometimes they are willing to buy an unplanned product that seems to be a good solution to the previously noticed problem, useful for an upcoming event (departure, celebration, etc.), a good gift for the loved one, or an opportunity to support a small/local business. Potential cost reductions are also effective in this group, especially in the case of products that are normally at a too high price (according to the

respondent) or that can be bought cheaper in a set. Nevertheless, for academics, low prices do not always seem to be a good purchase justification. The offer should suit these e-consumers and be associated with appropriate benefits because the mere recognition of offer's profitability by other people does not affect them much. Neither the recommendation of a well-known person (they admire, like, or are fans of) nor a very high rank of a bargain on specific websites seem to matter for the respondents. These stimuli rank, respectively, at 26th and 27th place. The need for rationalization of purchase can be observed also in the case of free shipping. The respondents are more likely to do OIB if there is no minimum order value than in the case when it is lowered. The latter is associated with the necessity of spending a certain amount of money and may require ordering additional products. The academic employees seem to prefer having more control in this matter. Furthermore, they are usually not interested in collectible items (24th) or the profitable resale of products (29th). This also seems to confirm that the usability of items is an important aspect of their OIB. Similarly, the social utility of the purchasing itself is also a highly ranked stimulus. The academics declare that they are willing to make unplanned purchases if so they can give them to the loved one (3rd), support small/local businesses (4th) or charity organizations/campaigns (7th). Therefore, in the ranking, it can be seen as the manifestation of respondents' pragmatic approach to shopping. Although unplanned purchases are used as a reward for success (9th), they rarely serve the academics to regulate emotions. In the lowest ranks there are such stimuli as a customer's need for the thrill of emotion (30th), desire to spend money (28th), willingness to compensate for a failure (23rd), willingness to de-stress (22nd), or having a good mood (19th).

Therefore, it can be assumed that academics make unplanned purchases mostly under the influence of pragmatic beliefs. Typically emotional justifications seem to be not effective in influencing respondents' OIB.

Table 4. Statistics of mean values of emotional and rational impulse buying

Statistics	Rational	Emotional
	<i>1</i>	<i>2</i>
Mean	1,7444	2,0186
N	148	148
Std. Deviation	0,47845	0,50767
Std. Error Mean	0,03933	0,04173

Table 4 cont.

	1	2	3
Paired Test Table (emotional/hedonic dimension – rational dimension)			
Mean			-.55352
Std. Deviation			.42925
Std. Error Mean			.03528
T			-15.687
Df			147
95% Confidence Interval of the Difference	Lower		-.62325
	Upper		-.48379
Sig (2-tailed)			.000

Source: Own studies.

For each dimension of purchase justifications, the author also conducted statistical analyses. The mean value for the rational dimension of purchase justification is 1,74 while for the emotional dimension is lower – 2,01. The statistics in Table 4 show that the academics were more prone to do impulse buying if they could justify the purchase with the product's utility value or monetary savings than in the case of emotional reasons, thus Hypothesis 3 has been supported.

5. Discussion and conclusions

This study was conducted in response to noticed underdevelopment of the studies on challenging consumers' online impulse buying tendencies. First, it was investigated if the academics of Generation X may be an exemplary group of challenging e-consumers. The homo oeconomicus model was the point of reference for resolving this. It was assumed that challenging e-consumer behaviors are relatively close to this model – making purchases by considering all the relevant information while having full access to the information. Such thoughtful purchases should guarantee successfulness of the buying process – acquisition of the products tailored to consumers' needs and meeting the assumed requirements, and thus, low frequency of: returning products, being surprised by the expenses, purchasing products that are not used or regretting the purchases made. The results showed that the unsuccessful purchase tendency among academics of Generation X was relatively low (the average frequency of such purchases was 2,3 on a scale where: 1 – never, 3 – sometimes, and 5 – always). Furthermore, respondents' average subjective assessment of impulse buying was

definitely negative (2,14 on a scale where 1 – negative, 5 – positive) indicating their preference for thoughtful purchases and highly valuing rationality. Therefore, academics of Generation X may be an exemplary group of challenging e-consumers. These results are consistent with the studies on the propensity to plan, where it was observed that propensity to plan differs according to the level of education (Xiao & O’Neill, 2018). Respondents as the representatives of highly educated people presented a low propensity to unplanned purchases. Results are also consistent with the studies showing higher impulse buying tendency being associated with higher positive evaluations of the behavior (Chih, Wu, & Li, 2012). Consumers that relatively more often make impulse purchases may be assumed to rationalize more often and legitimate impulse purchases to reduce cognitive dissonance. In this study, the academics having a low tendency to unplanned purchases negatively perceive impulse buying.

The second purpose of this study was to identify the stimuli that may most effectively induce impulse purchases among challenging e-consumers. The ranking of the most effective stimuli showed that challenging e-consumers tend more often to succumb to buying impulses if they can justify the purchase with the product’s utility value or monetary savings than in the case of purely emotional or hedonic reasons. It suggests that retailers targeting their offer to this specific group should focus their marketing activities on enhancing the impression of product functionality or the utility of the purchase itself. This finding is consistent with the studies showing that one of the justification strategies for purchases not corresponding with ethical purchase intentions is economic rationalization (Carrington, Neville, & Whitwell, 2010). Academics to justify their undesirable behavior need an excuse of pragmatic character like monetary savings.

This study has two theoretical implications. First, it contributes to the studies on online impulse buying tendencies by providing the context of challenging e-consumers. The study findings imply that the important aspect of inducing impulse buying tendencies among “impulse-proof” consumers may be a suitable advertising framing that supports utilitarian justification of buying. Thus, this study contributes also to the literature on advertising framing and justification. The effects of self-benefit and other-benefit message framings have been studied mainly within the domains of donation behavior or eco-friendly behavior but barely in the context of impulse buying behavior – while the newest study focuses on socially responsible companies’ advertisements (Moes et al., 2022). This study has explored possible advertising framings from different perspective. One framing appeals to consumers’ rationality, while the another to their

emotions. The former does not have to provide moral or prosocial reasons, thus, may cover both self-benefit and other-benefit messages.

6. Limitations and future research

This study has two limitations. First, the sample includes only the academics of Generation X from a single country selected through a non-random sampling method. Thus, the results cannot be broadly generalized, a specially since employees of business universities participated in the study. The studied areas of economics and finances may determine a level of consumers' financial literacy that additionally distort the results on the challenging consumers' behavior. Therefore, there is a need for further studies on other groups of challenging e-consumers diversified in terms of profession, education or generation in different countries. It would ensure the results' generalizability.

The second limitation concerns the method of study. This research has been based on the data collected with an online survey where the list of stimuli was predefined. It would be beneficial to conduct qualitative studies to indicate academics' justifications of OIB, e.g. in the form of an interview. Such a study would allow not only to gather more examples of effective stimuli, but also to identify the common justification for negative assessments of the studied behavior. It also would be a first step in creating proper measurement scales to the study buying framing within two dimensions – appealing to consumers' rationality and appealing to their emotions. It should be also noticed that the results of this study provide a general perspective on OIB within the studied group, not concerning such aspects as respondents' sex, product type, or dependencies between those variables. Since the literature has recognized their importance, it would be recommended to conduct studies including these aspects. Such studies should not only complete some research gaps in the area of OIB, but also provide information that may be used by retailers to expand their impulse-buying customer lists with groups of resistant consumers.

Although studies on OIB may seem interesting and especially valuable from retailers' perspectives, it should be emphasized that irrational behaviors have serious consequences for both the customers and society. The author would like to call for careful consideration of encouraging such behaviors. For sure, impulse purchases may be associated with gaining some hedonic values or enhancing positive emotions. From this perspective, enhancing irrational behavior among consumers may be perceived positively. On the other hand, such market-

ing activities may be perceived as taking advantage of human vulnerabilities to promote overconsumption. Impulse purchases satisfy momentary whims. Thus, the potential benefits from them can be expected to be short-term. In the light of this, the main beneficent of the exchange seems to be a retailer rather than a consumer, especially concerning the financial consequences of unsuccessful purchases and the ecological aspect of excessive consumption. Therefore, the question arises whether encouragement of impulse buying can be considered ethical. A similar dilemma can be associated with academic studies. It should be noticed that the research on OIB delivers information that is used in designing such activities. The question is whether exposing customers' vulnerabilities to retailers is ethical or may be justified by the higher goal of the scientific pursuit of truth. By leaving these questions, the author would like to encourage further discussion and, almost like a warning from a cigarette pack, emphasize the dangers of this academic product. A study of this kind indeed is a double-edged sword.

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