

ORIGINAL CONTRIBUTION

Interpersonal Influence as Psycho Social Stressor, Stress, and Impulsive Buying: An Empirical Study in the Perspective of Islamic Guidelines on Consumption

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Abstract. Stressors are a real concern for the literature relevant to marketing in view of the implications they have for individual consumers. This study explores the effect of psychosocial stressor 'interpersonal influence' on impulsive buying behavior with moderating role of consumers' emotional intelligence and mediating role of stress. The study also looks into the Islamic perspective of consumption as prescribed by Qur'ān and Sunnah. The results are discussed while comparing the practice by Muslim consumers in Pakistan with the relevant tenets provided by Islamic Sharī'ah. Data were collected through survey questionnaires from 202 consumers living in the Capital city of Pakistan. PROCESS (Hayes, 2012) was used to check the main effects and moderated mediation for the study variables. The study results reveal that people who faced high interpersonal influence depicted more impulsive buying due to the stress generated by the psychosocial stressor, but consumers with high emotional intelligence were less prone to stress which, in turn, led to low impulsive buying. Findings of the study have great implications for psychologist, marketing researchers and practitioners who could help stressful consumers, push them to develop alternative mechanisms to handle the problem or engage them into coping mechanisms relevant to impulsive buying.

KAUJIE Classification: H22, H25, N2

JEL Classification: D1, D11, D12, E21

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INTRODUCTION

Despite many years of research in marketing and consumer behavior, researchers seem to be ignorant of how stressors affect buying behaviors of individuals. Impulsive buying behaviour of individuals is defined as a distinctive type of behaviour (Rook, 1987) in terms of

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which purchases are spontaneous, un-reflective, immediate, and with shopping lists open to receive un expected buying ideas (Rook & Fisher, 1995). Researchers have studied impulsive buying originating from situational variables of availability of time and money along with the shopping enjoyment factor which might force the customer to go for spontaneous buying (Beatty & Ferrell, 1998).

Some literature relevant to predictors and contexts is available in the body of knowledge. But, based on the argumentation by Rook and Fisher (1995), the normative and social impact-based research, with consideration of chronic social stressors, is still in the developing stage. Literature relevant to social stressors in connection to impulsive buying includes variables like interpersonal influence, social comparisons, and interdependent self-construal (Chen, Konstan, & Li, 2010; Dameyasani & Abraham, 2013; Silvera, Lavack, & Kropp, 2008; Zhang, Winterich, & Mittal, 2010).

When individual differences were examined with the impulsive buying behavior, the differences like emotional intelligence among adults played an important role for impulsive buyers while the users with higher emotional intelligence exhibited less impulsive buying tendencies in comparison to those with less emotional intelligence. Materialistic people tend to acquire more and are prone towards impulsive buying behavior (Chien-Huang & Chuang, 2005).

Emotional intelligence through its evolutions was tested in the organizational contexts like leadership, feelings, work attitudes, organizational politics, personality, and behavioral outcomes (Carmeli, 2003; Cavazotte, Moreno, & Hickmann, 2012; Melita Prati, Douglas, Ferris, Ammeter, & Buckley, 2003; Poon, 2003; Rosete & Ciarrochi, 2005; Wong & Law, 2002). Consumer's emotional intelligence is of high importance in the marketing exchanges as a representative of control on urge of purchase. Kidwell, Hardesty, and Childers (2008) developed a consumers' emotional intelligence scale and construct in relevance to marketing and consumer-based research. Kidwell, Hardesty, Murtha, and Sheng (2011) provided the probable applications of consumers' emotional intelligence in the field of marketing exchanges, which included the moderating role of consumers' emotional intelligence with relevance to buying behaviors.

Individual consumers face problems in having stability for their behavior due to stress (Burroughs & Rindfleisch, 2003; Mattson & Dubinsky, 1987). The consumer has a very powerful influence of previous mental condition which he or she might be holding before entering the market for shopping (Belk, 1975). According to medical and clinical researchers, impulsive buying has been recognized as a disorder (Dell'Osso, Altamura, Allen, Marazziti, & Hollander, 2006). One of the reasons for this disorder has been identified as stress (Association, 2000). In addition to this, stress has been found predicting consumer's impulsive buying as an undesirable behavior or disorder (Rindfleisch, Burroughs, & Denton, 1997). Based on this argument, it can be clearly understood that stress causes consumers to go for impulsive buying.

Research Gap/Problem Statement

The context of consumer stressors, being used in this study, has been evidently neglected by

the marketing researchers. In addition to this, emotional intelligence has been generically based on the constructs evolved from the management literature. As per Moschis (2007) marketing literature is lacking stress-related research on the consumer and that there is a need for research on the confronted and avoidance consumption strategies due to stress. Additionally, there has been a significant question remaining unanswered that how emotions control and how other controllable factors can affect the customers' coping strategies like impulsive buying behavior (Pavia & Mason, 2004). This study will try to answer these questions by examining relationship between interpersonal influence and impulsive buying behavior via stress.

Significance of the Study

This study will be providing better understanding of social chronic stressors in a causal study towards impulsive buying behavior under the coping mechanism support tool of emotional intelligence. The causal evidence will provide grounds for future research and interlinkage of psychology in the domain of marketing.

Objectives of the Study

This study examines the effect of interpersonal influence as a stressor on impulsive buying behavior with the mediating role of stress and moderating role of consumers' emotional intelligence. Further, the study aims to elaborate and explain the relationship between interpersonal influence, stress, and impulsive buying behavior from Islamic perspective.

Islam asks its believers to be moderate in their expenditures. Allah (SWT) says in Qur'ān, "They (believers) are those who, when they spend, do so not excessively or sparingly but rather are moderate in between them" (25:6). Contentment is a key aspect of right consumption behaviour in Islam. An individual should not be overly influenced by others and inspired by others, or compare him/her-self to others. Holy Prophet Muhammad (PBUH) has been reported to have said that: "He succeeded who embraces Islam, whose provision is sufficient, and who is content with what Allah has given him" (*Ṣaḥīḥ* Muslim, 1054).

Thus, it is believed that in Islamic society, impulsive buying won't be practiced and the relationship between interpersonal influence, stressors, and impulsive buying behavior would not hold in the Muslim society. This study elaborates the guidelines by Islam regarding consumption and its results show the picture of a Muslim society. Discussion relating to findings includes elaboration from Islamic perspective.

LITERATURE REVIEW

Impulsive Buying Behavior

Impulsive buying behavior consists of four facets which include urgency, lack of premeditation, lack of preserverence and sensation-seeking (Billieux, Rochat, Rebetz, & Van der Linden, 2008). Urgency is probability to face strong reactions, often in the context which is negative in nature (Whiteside & Lynam, 2001). Basically, a person is unable to deliberately suppress automated urge from the individual (Bechara & Van der Linden, 2005). Urge occurs due to negative or positive effect on an individual (Beatty & Ferrell, 1998).

Lack of preserverence is the lack of ability to think about positive or negative consequences which occur due to a decision (Bechara & Van der Linden, 2005). Lack of premeditation also explains a phenomenon in which a person overlooks and avoids long-term consequences of a decision (Damasio & Sutherland, 1994). It implies that this impulsive facet may result in frequent impulsive purchases. Sensation-seeking is the psychological exaggeration of rewards and under-estimation of punishments or bad consequences (Zuckerman, 1994).

According to Beatty and Ferrell (1998), "Impulse buying is a sudden and immediate purchase with no pre-shopping intentions either to buy the specific product category or to fulfill a specific buying task. The behavior occurs after experiencing an urge to buy and it tends to be spontaneous and without a lot of reflection (i.e., it is 'impulsive'). It does not include the purchase of a simple reminder item, which is an item that is simply out-of-stock at home".

This is another dimension towards impulsive buying that impulsivity in buying is based on no pre-shopping intention for purchasing something specific (Gerbing, Ahadi, & Patton, 1987). The urge causes a person to buy impulsively, and this urge may be an outcome of some negative or positive affectivity (Bellenger & Korgaonkar, 1980; Miltenberger et al., 2003).

This highlights that impulsive buying is basically related to some disorder which is due to decision-making impairments and may result in financial suffering (Bechara & Van der Linden, 2005). According to neuro-psychology, acting quick without intention to act reflects a weakness in the mechanism (Burgess & Shallice, 1996). This weakness reveals deficit in impulse control and people exhibiting impulsive buying tend to have this deficit (Bechara, 2004).

Growing tensions result in repetitive, irresistible, and overpowering urges to buy things which might not be useful for the buyer, but may reduce tension of the buyer (Christenson et al., 1994). This indicates that such psychological disorder has its roots in the stress and tension, and people fall for impulsive buying to get relief from the tension and stress. The negative affectivity is reduced due to shopping which is unplanned (Miltenberger et al., 2003).

Impulsivity in buying is related to some psychological process (Rook, 1987), which has been categorized as a mental disorder caused by some psychological imbalance (Wheaton, 1990). Most of the human behaviors are a consequence of bio-chemical or psychological trigger; the psychological stimulation motivates a person to perform a certain action (Rook, 1987). In a professional elaboration of impulsive buying, it can be concluded that people tend to discount the future acting foolishly (Strotz, 1955). The impulsiveness may be a consequence of instrumental orientation formed in the childhood, which may be based on the bad analysis or perception of future time (Davids, 1969).

People with a high sense of achievement, or a personality type which is looking forward to achieve something, can cope up with the impulse of immediate gratification, "the hidden reward of Impulsive buying" (Wigfield, 1994). This means that people with higher self-control may tend to act less impulsively to a buying impulse (Mayer, Salovey, & Caruso, 2004). According to Freud (1958), human development is based on the controls towards

impulses which require reality-based rational approach rather than going with the flow of impulses and looking for immediate gratification. Due to the pleasurable experiences, impulses are often uncontrollable, but it is short-term and lacks long-term orientation. In fact, in the consumers' perspective, they tend to act wrongly and often compete and compromise on their practical necessities to have a sense of immediate gratification (Rook, 1987).

Impulsive buying is gaining its practice in the consumer markets along with the growth in innovations and post-industrial world (Sun & Wu, 2011). Despite of the growth in inclination towards impulsive buying, consumers sometimes act to hide their impulsiveness (Rook & Fisher, 1995) as they consider it a non-compliant behavior within their own self. The ability to act on the impulsiveness may differ among individuals due to their personality traits and other differences (Sun & Wu, 2011). In addition to this, some people take impulsive buying as a coping mechanism to deal with stress, by acting impulsively to get out of the negative state of emotions caused due to stress (Youn & Faber, 2000). The psychological inability to control and regulate one's self to avoid impulsive buying may also be influenced by depletion of resources due to confusion in the goals and task orientation (Faber & Vohs, 2004). Tensions of the everyday life and uncontrollable needs due to social influences result in psychological control depletion, and the probable outcome would be impulsive buying which gives a relief from the stress of society (Billieux et al., 2008).

The uncontrollable desires are facilitated by the facilitators like credit cards, massive advertisement and societal push to get involved into pleasure through buying (Christenson et al., 1994). Promotion of cues which highlight positive mood states like Aroma, colors and music also play a role in reducing the mind working (Beatty & Ferrell, 1998), by overcoming frustration, loneliness, and sadness in the individuals (Miltenberger et al., 2003).

Clinical psychology has categorized impulsive buying as a psychological mental disorder (McElroy, Keck, Pope, Smith, & Strakows, 1994). It has highlighted that impulsive buying is not a normal buying process; instead, it is a problem buying situation. Some patients who were psychologically disturbed and depressed due to social stress were more prone towards impulsive buying due to stress (Lejoyeux, Tassain, & Ades, 1997). The sensation-seeking related to impulse control disorder is the major factor pushing consumers towards purchasing impulsively to get out of stress (Whiteside & Lynam, 2001). The self-gifting mechanism is now very common among consumers who are focused on reducing their negative state of mind by doing shopping (Mick & DeMoss, 1990).

The strong influences of stress on individuals have also been found to end up in lacking impulse regulations and control diminishing (Van Der Kolk, Roth, Pelcovitz, Sunday, & Spinazzola, 2005). This means that people who are under stress are more prone towards exhibiting impulsive buying as they would not be able to control their self from resisting impulses in the shopping environment.

The ever shifting war between desire and will power is leading consumers to build impulsive buying nature (Hoch & Loewenstein, 1991), but this would probably result in an unhappy and unsatisfied customer (Baumeister, 2002).

The social push is always there which moves people towards impulsive buying. Based on the argumentation by Rook and Fisher (1995), the normative and social impact-based

research, with reference to social stressors which are chronic in nature, is having an impact on impulsive buying. Literature relevant to social stressors in connection to impulsive buying includes variables like interpersonal influence, social comparisons, interdependent self-construal, and bullying. These variables impact impulsive buying behavior (Chen et al., 2010; Dameyasani & Abraham, 2013; Silvera et al., 2008; Zhang, Winterich, & Mittal, 2010).

Interpersonal Influence and Impulsive Buying Behavior

Normally, the control over one's own urge is possible, but research has proven that when interpersonal influence creates an urge, the self-control goes down and the result is impulsive buying behavior (Sharma, Sivakumaran, & Marshall, 2010b). Interpersonal influence points towards conformance with others, through acquisition and showing that you have the belongings to be conformant to those from whom you are influenced (Bearden, Netemeyer, & Teel, 1989). The conformance stress has its role in pushing the consumers towards purchases which are not even significant for them in a utilitarian or hedonic perspective (Chang, Eckman, & Yan, 2011). To cope up with the interpersonal influence stress due to fear of negative or degraded evaluation, consumers have a tendency to depict impulsive buying behavior (Lin & Chen, 2012). The companion in the shopping or the ones who are influencing the customer for his or her shopping decisions not only have influence due to their relationship; it can be their gender or sense of attraction which both for with each other, if the relationship is strong or the perception of greatness for the person influencing is high. Hence, the most probable outcome in shopping behavior can be impulsive buying (Cheng, Chuang, Wang, & Kuo, 2013). The power distance belief in itself has an interpersonal influence, built into it, for reduction of perceived distance just psychologically influenced consumers, the one's with high power would be depicting impulsive buying behavior (Zhang et al., 2010).

The society with high power distance is likely to have interpersonal influences (Huang, 2016). As the power distance is a belief of less powerful feeling that if power is distributed unequally, a stress is generated. As a coping mechanism to this stress, consumers would like to perceive their power through shopping just like the powerful are doing. This leads to spur-of-the-moment buying for fun, joy, and excitement, in other words impulsive buying behavior (Claes et al., 2010). In the online perspective of marketing, social media have an important role to play in consumer's impulsive buying behavior (Thoumrungroje, 2014). The influence of others who are friends, family or close ones, their preference, their opinions, and their openly shown concerns have an impact on the influenced one for impulsive buying (Sun & Wu, 2011). A similar argument was established by research that interpersonal influence has a significant relationship with impulsive buying behavior (Badgaiyan & Verma, 2015).

Interpersonal influence is a socio-psychological process or stress, which triggers shopping behavior in private, which may be highly impulsive, and in public, it may be shown as more variety-seeking based on the perception of Chang et al. (2011) and Sharma, Sivakumaran, & Marshall, (2010a). This all shows that interpersonal influence enhances impulsive buying behavior as a coping mechanism to stress. It leads to our hypothesis:

H1: Interpersonal influence is positively related to impulsive buying behavior.

Interpersonal Influence and Stress

Interpersonal influence based on the research in clinical and applied psychology has been found to result in stress (Eberhart & Hammen, 2010). Interpersonal influence has been recognized as a stressor which leads to stress, anxiety, and most probable behavioral outcomes (Nolte, Guiney, Fonagy, Mayes, & Luyten, 2011). The adults who have been facing interpersonal stressors from their childhood may develop stress up to that level that it may be inherited by their next generations (Hammen, 2009).

The social appropriation in reaction to interpersonal influence pushes consumers to go with the norms, which makes the consumer stressed (Rook & Fisher, 1995). The importance caused by others while purchasing something can lead to stress due to appropriation of one's self with others (Sharma et al., 2010b). Interpersonal Influence has been identified as a conforming mechanism to others relevant to purchase decisions, as this conformance leads to stressed mind-set (Bearden et al., 1989). The conformance stress may lead customers to go for some purchase behavior which may otherwise be avoiding hedonic or even utilitarian motives (Chang et al., 2011). This chronic stress is created due to the reason of negative or degraded evaluations by others (Lin & Chen, 2012). The materialistic approach, which is causing consumers to buy impulsively, is basically due to stress caused by the interpersonal influences on consumers (Zhang, Howell, & Howell, 2016). Thus, our second hypothesis is:

H2: Interpersonal Influence is positively related to stress.

Mediating Role of Stress

Stress in consumers is pushing them towards a retail therapy (impulsive buying) to overcome the stresses (Hausman, 2000). Consumers have a probability to deal with stress with an escape mechanism like impulsive buying (Desarbo & Edwards, 1996). Impulsive buying is a stress reaction to keep internal state relaxed (Youn & Faber, 2000). An example to this context is impulsive buying in the fashion-related purchases in which a consumer tends to reduce its social stress through impulsive buying behavior (Park, Young Kim, & Forney, 2006).

Stress causes depletion of self-control, which has most probable outcome as impulse control disorder resulting in impulsive buying (Baumeister, 2002). The mental health is disturbed due to stress, and people with social chronic stress have a tendency to exhibit impulsive buying that is a self-pleasure activity providing relaxation to the individual doing it (Verplanken, Herabadi, Perry, & Silvera, 2005).

The studies of clinical and applied psychology have clearly indicated that social chronic stress has an outcome called as impulse control disorder and people with such disorder are the ones who are exhibiting impulsive buying behavior. To purchase impulsively, the strong motivation for consumers is Stress (Nwankwo, Hamelin, & Khaled, 2014). To escape from anxiety and stress, impulsivity is used as a coping mechanism (Darrat, Darrat, & Amyx, 2016). Thus it can be hypothesized that:

H3: Stress is positively related to impulsive buying behavior.

H4: Stress mediates the relationship between Interpersonal Influence and Impulsive buying behavior in such a way that people with high interpersonal influence will have high stress and the stress, in turn, will result in more impulsive buying.

Moderating Role of Consumers' Emotional Intelligence

Consumers' emotional intelligence is a characteristic that may vary from individual to individual. Emotional intelligence has been checked with regard to the relationship of stress and behavioral actions (Jordan, Ashkanasy, & Hartel, 2002). The personal and organizational stress situations are moderated by emotional intelligence (Douglas, Frink, & Ferris, 2004). Stress has a built-in mechanism of emotional intelligence depletion or enhancement and emotional intelligence can strengthen or weaken the relationships between predictors of stress and stress (Görgens-Ekermans & Brand, 2012).

Stressors and stress are moderated by individual's capacity to handle stress through their emotional intelligence (Davis & Humphrey, 2012). Psychological health is better in individuals who are emotionally intelligent as they are better in stress handling trait (Slaski & Cartwright, 2003). Emotional intelligence can play moderating role in relations where stressors and stress are in main effect interaction (Matthews et al., 2006).

The behavioral reactions to stress and other influencers have been found to have a significant moderating effect on emotional intelligence (Petrides & Furnham, 2006). It is important that moderation by emotional intelligence is examined for relationship between stressors and behavioral outcomes, and for coping up with psychological issues. It is because consumers' emotional intelligence can affect various relationships due to its capability of perceiving, facilitating, understanding, and managing the stressors and behaviors. Thus, we hypothesize that:

H5: Consumers' Emotional Intelligence moderates the mediated relationship through stress between interpersonal influence and impulsive buying behavior in such a way that people with high emotional intelligence would weaken the mediated relationship with impulsive buying behavior.

METHODOLOGY

Abbreviations

Interpersonal Influence (IPI), Consumers' Emotional Intelligence (CEI), Impulsive Buying Behavior (IBB)

Sample and Procedure

Data were collected through on-site administrated survey in Federal and Provincial Capitals of Pakistan. Individual consumer was the target of the study as study is measuring consumer behaviors. Using convenience sampling technique, 400 questionnaires were distributed among respondents, out of which 202 responses were accurate and complete; so, the valid response rate was 50.5%. It has been tried that respondents are contacted in the shopping environment, the natural environment in which they will be going through the model

explained. Respondents' anonymity and confidentiality were ensured. Table 1 summarizes the demographics of respondents:

TABLE 1
Descriptive analysis

Gender	Frequency	Percent
Male	154	76
Female	48	24
Age Bracket		
Below 25	12	6
26-35	125	62
Above 35	65	32
Educational Level		
Phd.	8	4
M.Phil/M.S.	87	43
Masters	82	41
Bachelors	25	12

Measures

The survey was conducted using a 53-item questionnaire, and response was taken through 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5).

Interpersonal Influence

IP has been measured through instrument developed by Bearden et al. (1989) of 12 items. One sample item includes "When buying products, I generally purchase those brands that I think others will approve of" with a reliability of (0.76).

Perceived stress: A 14-item scale of Cohen, Kamarck, and Mermelstein (1983) was used to measure perceived stress. One sample item includes "how often have you felt that you were unable to control the important things in your life?" with a reliability of (0.70).

Impulsive buying behavior: IBB has been measured through instrument developed by Rook and Fisher (1995) of 09 items. One sample item includes "I often buy things spontaneously" with a reliability of (0.74).

Consumers' emotional intelligence: CEI has been measured through instrument developed by Kidwell et al., (2008) comprising 18 items. One sample item includes "How useful might it be to feel tension when interacting with an aggressive/pushy salesperson when making a purchase?" with a reliability of (0.71). The anchors for this scale were ranging in two directions; firstly, not at all present (1) to fully present (5) and secondly, useless (1) to quite useful (5).

RESULTS AND ANALYSES

For analysis of results, different analyses was used. Hayes' (2012) method of moderated mediation was used for analyzing the data. Correlation and regression analysis are reported next.

Table 2 represents the results of correlation and reliability of measures. Results show that our independent variable interpersonal influence is significantly and positively correlated with the dependent variable IBB, ($r = .505^{**}$, $p \leq 0.01$). This provides relationship basis of the variables, in turn, leading to regression result which is "IPI is positively related to IB". IPI has a significant relationship to mediator Stress with ($r = .429^{**}$, $p \leq 0.01$).

Similarly, mediating variable stress is also significantly correlated with the dependent variable IBB, ($r = -0.410^{**}$, $p \leq 0.01$). It provides initial support to the third hypothesis, which is "Stress (IB) is significantly correlated with IBB".

CEI has been found to be significantly correlated with the dependent variable (IBB) and mediating variable (stress) with the values of -0.445^{**} ($p \leq 0.01$) with stress and -0.410^{**} ($p \leq 0.01$) with IBB. It shows that nature of the relationship among the moderating variable of CEI with stress and IBB is negative.

TABLE 2
Correlation analysis & reliability of measures

	IPI	CEIS	Stress	IBB
IPI	(.76)			
CEIS	.423**	(.71)		
Stress	.429**	-.445**	(.70)	
IBB	.505**	-.410**	.968**	(.74)

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

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

$n = 202$, reliability in parenthesis.

Regression Analysis

TABLE 3
Model summary when stress is outcome

<i>R</i>	<i>R-Sq</i>	<i>F</i>	<i>df1</i>	<i>df2</i>	<i>p</i>	
9642	.9296	871.6086	3.0000	198.0000	.0000	
Model						
	Coeff.	<i>SE</i>	<i>t</i>	<i>p</i>	LLCI	ULCI
Constant	-4.7734	.3291	-14.5044	0.0000	-5.4223	-4.1244
IPI	3.2497	.0920	35.3069	0.0000	3.0682	3.4312
CEIS	1.3801	.0903	15.2851	0.0000	1.2021	1.5582
int_1	-.6525	.0238	-27.3859	0.0000	-.6995	-.6055

Interactions: int_1 IPI X CEIS

TABLE 4
Model summary when outcome is IBB

<i>R</i>	<i>R-Sq</i>	<i>F</i>	<i>df1</i>	<i>df2</i>	<i>p</i>	
.9735	.9477	1803.8793	2.0000	199	0.0000	0.0000
Model						
	Coeff.	<i>SE</i>	<i>t</i>	<i>p</i>	LLCI	ULCI
Constant	-.1106	.0621	-1.7798	.0766	-.2331	.0119
Stress	.8423	.0164	51.3420	.0000	.8099	.8746
IPI	.1069	.0175	6.1021	.0000*	.0723	.1414

Direct and Indirect Effects

TABLE 5
Direct effect of X on Y

Effect	<i>SE</i>	<i>t</i>	<i>p</i>	LLCI	ULCI
.1069	.0175	6.1021	.0000	.0723	.1414

TABLE 6
Conditional indirect effect(s) of X on Y at values of the moderator(s)

Mediator	CEIS	Effect	BootSE	BootLLCI	BootULCI
Stress	2.8209	1.1868	.0235	1.1473	1.2393
Stress	3.6914	.7084	.0135	.6856	.7390
Stress	4.5619	.2300	.0135	.2009	.2543

Values for quantitative moderators are the mean and plus/minus one SD from mean. Values for dichotomous moderators are the two values of the moderator.

TABLE 7
Index of moderated mediation

Mediator	Index	<i>SE</i> (Boot)	Boot LLCI	Boot ULCI
Stress	-.5496	.0156	-.5849	.5257

Number of bootstrap samples for bias-corrected bootstrap confidence intervals: 1000

Level of confidence for all confidence intervals in output: 95.00

Both IPI (Coefficient = 3.2497 with *p*-value 0.0000 < 0.05) and CEIS (Coefficient = 1.3801 with *p*-value 0.0000 < 0.05) are significantly and positively influencing the mediator stress. The interaction term indicates that CEIS significantly moderates the relationship between IPI and the mediator stress (Coefficient = -0.6525 with *p*-value 0.0000 < 0.05). This significant effect of the moderator CEIS satisfies the condition for moderated mediation.

The dependent variable IBB is significantly and positively influenced by both the mediator stress (Coefficient = 0.8423 with *p*-value 0.0000 < 0.05) and the independent variable IPI (Coefficient = 0.1069 with *p*-value 0.0000 < 0.05). The conditional indirect effect of IPI on IBB through different levels of moderator stress is different from one another (1.1868,

0.7084, and 0.2300 are different) and different from the direct effect (0.1069) indicating that there is moderated mediation.

The index of moderated mediation indicates that the lower limit -0.5849 and upper limit -0.5257 do not include the zero value and hence, moderated mediation hypothesis is supported.

DISCUSSION AND FINDINGS

The results of the study are in line with the hypothesis made based on the literature. The people having higher score on IP were having more stress in their life and were exhibiting more IBB, but the consumers who were emotionally strong were less prone to stress, despite of high IP and, in turn, exhibited less inclination towards IBB.

As per suggestions by Sharma et al. (2010a), the people with high IP have more tendency to go in stress and loose self-control, and have a probability to act impulsively during shopping situations. In addition, previously, it was shown that emotional intelligence level of a person can influence one's capability to develop resistance against stress and go towards a better coping mechanism (Mavroveli, Petrides, Rieffe, & Bakker, 2007). The findings of this research conducted in a Muslim society are completely endorsing this fact and supporting the existing body of knowledge which has been used in this research.

From Islamic perspective, results of the study are not in line with the way a Muslim society should ideally behave. Islam, as stated earlier, asks its followers to be moderate in consumption. Islam warns its believers to stay away from the attractions of world and places great emphasis on intentions. According to Islam, a person should not be comparing oneself to others but rather make his intent a good one, that is, to take care of others and spend in the righteous way possible in case one has resources over and above the genuine needs. Islam teaches contentment as the Prophet (PBUH) said, "Verily, this wealth is green and sweet, so whoever receives it with a cheerful heart will be blessed in it and whoever receives it with a greedy heart will not be blessed in it, for he would be like one who eats without being satisfied. The upper hand that gives is better than the lower hand that takes" (*Ṣaḥīḥ Bukhārī*, 1403).

It is the stress of comparisons and social impulsion which pushes individuals to go for purchases which are not intended to be done. The accumulation behaviour could result in hell fire. So, Islam prohibits the buying of unwanted as indicated in the *ḥadīth*, "Whoever begs for the wealth of people in order to accumulate more riches, then verily he is only asking for a live coal from the Hellfire, so let him ask for a little or a lot" (*Ṣaḥīḥ Muslim*, 1041).

Results are, thus, contradictory to what an Islamic society should look like. This raises serious questions regarding practicing of Islamic teachings and directives in a Muslim society. So, there is a clear difference among guidelines provided by Islam and what is being done in the society. It is all due to stress, the stressors, and the capitalistic school of thought as in vogue in the whole world. It highlights the need for socio-cultural orientation of the society in the light of Islamic principles. The State institutions, the media, and the think tanks need to play their role in this regard.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

While the stressors with regard to consumption behaviour are a global phenomenon, this study has been done in the context of Pakistan, which is primarily a Muslim society. The cross-sectional analysis is considered to be a limitation in the current research times. This study can be undertaken with longitudinal or time series method if the sample is controllable and stable. For overcoming this deficiency of this research in the future, this theoretical framework can be checked along other cultures and environments.

There are a lot of other psychosocial stressors which can be considered for research in the future. Such stressors include interdependent self, information overload, and such other dimensions. The understanding of stressors is the need of the moment for marketers and psychologists to address the concerns of consumers who are living in the stress and their behavior is being affected by it.

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