

MUHAMMAD ZAFRAN
ISHTIAQ AHMAD BAJWA

To regret or not to regret: the influence of impulsive buying on consumer subjective well-being and moderating role of positive thinking

Abstract

Research background and purpose: The study aims to analyze the impact of impulsive buying dimensions on consumer subjective well-being with a mediating role of positive thinking.

Design/methodology/approach: Quantitative survey forms comprising of 300 sample size were used to collect data from consumers in apparel and fashion industry of Pakistan.

Findings: Using Cognitive Emotion Theory (CET), our research findings show cognitive facets of impulsive (CIB) buying is negatively associated with subjective well-being (SWB) while affective facets of impulsive (AIB) buying is positively associated with subjective well-being. Further, Positive thinking (PT) fully mediates the relationship between CIB and SWB, while partially mediation exists between AIB and SWB.

Value added and limitations: The study findings provide solution for marketers to capitalize on the relations between these psychological constructs. The scope of this study is only applicable in apparel and fashion industry in context of Pakistan.

Keywords: *impulse buying, subjective well-being, positive thinking, conspicuous buying, materialism.*

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1. Introduction

Consumer tendencies to make impulse buying have widely grabbed the attention of marketers and psychologists since the shopping became more sophisticated activity (Lord et al., 2023) and online shopping platform facilitated impulsive buying tendencies (Azad Moghddam et al., 2024; Pham et al., 2024). When customers make impulse buying, they feel happy about their purchase decision and shopping enjoyment is positively associated with impulse buying (Handayani et al., 2018). Impulsive buying creates recreation for consumers and makes their shopping experience enjoyable and effortless. Consumer's psychological state of mind and emotional regulations much depends on impulsive buying process and compulsive buying process (Cachón-Rodríguez et al., 2024). Literature clearly differentiates between both buying processes. Compulsive buying refers to addictive and uncontrollable buying situation, while impulsive buying corresponds to a spontaneous and unplanned buying impulse (Darrat et al., 2016). Impulsive buying behavior as a lifestyle is more associated with materialism, sensation seeking, recreation and hedonic pleasure. Compulsive buying is uncontrolled urge to buy and characterized hedonic motivations. Impulse buying is central to relive stress and feel happy in life with unplanned shopping. Impulse buying motivations are linked with feelings of irrationality (Amos et al., 2013).

In store experience and in store promotions drive impulse buying resulting into enjoyable experience. (Kshatriya & Shah, 2021), However, customers associate shopping value closely with impulsive and compulsive buying (Santini et al., 2018). Consequently, materialism does not evoke element of joy and excitement before and after purchase (Razmus et al., 2024).

In fact, personality traits play an important role in hedonistic shopping experiences and compulsive buying behavior (Tarka et al., 2022). Impulsive buying tendencies are also increasing as more consumers are losing their decision power due to fatigue and store atmospheric cues (Lord et al., 2023). During impulsive buying, consumers' deviate from rationality and rely on variety of heuristics to make decision. Positive outcome of impulsive buying includes fantasy, arousal, sensory stimulation, variety, novelty, surprise (Alba & Williams, 2013). Impulsive buying is a personality trait influenced by emotional and situational factors and demands consumer to take spontaneous decision. Literature reveals that hedonic motives characterize impulsive buying and high arousal of emotion (Chen et al., 2020). Following the continuous love affair of researchers investigating compulsive buying, the focus has been on cognitive aspects, characterized lack of planning and affective emotional response (Qureshi et al., 2025). With the plethora of literature available scholars are still searching for contingent factors (Thomas & Varghese, 2022). Compulsive buying behavior is sudden, non-cognitive, and atmospherically enticed decisions that do not define rational choices. Impulsive buying is spontaneous, and driven by emotions and marketing cues.

The considerable attention that compulsive buying behavior has received is due to the combination of internal and external factors (Iyer et al., 2020).

Impulse buying has been looked at from various angles such as post purchase cognitive dissonance (Chen et al., 2020), in-store sale promotion (Grigsby et al., 2021), self-control and persuasion in online environments (Nyrhinen et al., 2024). Factors driving impulse buying in live streaming (Huo et al., 2023), online antecedent for young consumers (Nyrhinen et al., 2024), hedonic motivation and self-control (Ahmadova & Nabiyeva, 2023). Current literature focusing impulse buying in relation to online shopping environment (Sun et al., 2023; Xu et al., 2020).

However, external factors such as the store environment (Nishanov & Akhunjonov, 2015), store layout, lights, music, and other sensory cues influence consumer's purchase decision (Khan et al., 2022).

Impulse buying and personality traits were subject area of many research studies in the past and associated with extraversion and emotional stability traits (Qureshi et al., 2025). Positive emotions in conjunction with extraversion can increase tendencies for impulse buying.

Apart from personality traits, culture has been considered a key component that plays a significant role in shaping different aspect of consumer behavior including impulse buying (Bashar et al., 2023). Consumer study has concentrated on how a society's cultural assessment affects impulsive purchasing behaviors on both an individual and collectivist level (Czarnecka et al., 2020). Customers are separated into two groups: those who prioritize promotions and those who prioritize prevention. It has been determined that those who prioritize promotions are more likely to engage in impulsive purchases (Mandolfo et al., 2022). Redine with his peers (2022) has conducted a thorough literature study, comparing the theories and factors associated with it and highlighting the necessity for consumer (Burton et al., 2018) research to expand its scope on impulsive purchasing.

Although people sometimes plan impulsive actions, cognitive factors also play a part in impulsive buying, even though emotional factors predominate. The intricate nature of episodes of impulsive buying is highlighted by the dynamic interaction between emotional and cognitive processes (Miao et al., 2020). Impulse buying is triggered as result of multiple factors including rationality, cognitive and emotional forces to buy with inability to evaluate the consequences. Further literature reveals that impulse buying occurs when there is strong emotional desire with low cognitive control (Burton et al., 2018). Emotional component of consumer can be triggered by several factors including store atmosphere, = life satisfaction and self-esteem, (Gogoi, 2020). Other scholars treat materialism one of the key predictors of impulsive buying (Li et al., 2019; Pupelis & Šeinauskienė, 2023).

Consumers' well-being has become important consequence of shopping experience in modern retailing. Moreover, the literature reveals that subjective well-being is

positively associated with spending on social and leisure activities (Dominko & Verbič, 2022).

Individual well-being is affected as a result of overconsumption and investigating the impact of impulse buying on subjective well-being of consumer remains under investigated area of research. It is unclear how consumptions and buying trends influence individual life satisfaction and well-being. The topic gained attention of researchers in the past to analyze the relationship between impulsive buying and subjective well-being (Olson et al., 2022; Shafiee & Es-Haghi, 2017). Despite extensive research on marketing and lifestyle factors, impulsive buying is not yet well understood due to various motives of impulse buying. In addition, the dimensionality of impulsive buying comprising of affective impulsive buying (AIB) and cognitive impulsive buying (CIB), were not explicitly explored by researchers in the past in relation to subjective well-being. It is believed that impulsive buying produces positive or negative impact on shopper well-being. It is unclear that impulsive buying triggers negative or positive thinking among consumers which in turn effects their subjective well-being. The positive implication of impulse buying on wellbeing has not been examined through mediating role of positive thinking before. This study assumes that positive implications of impulse buying on consumer's life satisfaction is possible via positive thinking. Consumer seeking pleasure, happy life and forgetting sorrows in life through impulse buying need to regulate their thinking as positive. Positive thinking is one of the personality traits that probably missing link between impulse buying and individual's well-being. The study contributes to literature about relationship between impulse buying and subjective well-being by adding positive thinking an interaction variable.

Moreover, subjective well-being is a diverse phenomenon and it could be influenced by a variety of factors such as personality traits, genetics, social influence, prosperity, health, physical properties, leisure, culture and positivity. It is unclear whether impulse buying tendencies (affective vs cognitive) positively or negatively influence consumer well-being and what role positive thinking plays as a mediator. Thus, this study takes positivity (positive thinking) as a mediator in the research framework.

Given the context, this study explores how impulsive buying dimensions affect consumer subjective well-being with mediating role of positive thinking. Hence the study examines to what extend impulse buying, along with positive thinking influence subjective well-being. We assume that positive thinking will mediate the relationship between impulse buying and subjective well-being of consumers. The study makes an important contribution to theory and literature by inclusion of impulse buying, positive and subjective well-being in an integrated model.

Positive thinking promotes happiness and well-being (Grass et al., 2023). Customers with positive orientation in life will look for brighter side in their impulsive buying behavior instead regretting the decision. Therefore, this study assumes that positive

thinking will promote greater subjective well-being of consumers when involved in impulse buying decision. Shopping tendencies demand us to identify the role of positive thinking in consumers' life satisfaction in relation to impulsive buying behavior. Therefore, this article aims to explore the influence of impulsive buying on consumer subjective well-being through mediated role of positive thinking among apparels and fashion industry of Pakistan.

2. Literature Review

Counterfeiting is at early stage and affecting the branded garment's market in Pakistan (Gul et al., 2020). Counterfeiting and fake replicas of original products is a real problem in apparel industry of Pakistan. Buying of counterfeits products in textile and apparel industry is driven by status consumption in Pakistan (Khan et al., 2019). Pakistan is 8th largest exporter of Textile products in Asia and employs 40% of industrial workforce (Halog & Abbas, 2021). Counterfeiting of textile product is thriving due to lack of regulatory and copy rights issues in Pakistan. Youth in Pakistan despite increasing habits for online purchase, have expressed need for regulation and strict measures to control the sale of counterfeits (Arshad et al., 2024). Fashion conscious consumers not only look for functionality but also for value in developing countries like Pakistan (Kiani, 2015).

2.1. Impulsive Buying

Impulsive decision-making is something unplanned, spontaneous, and unnecessary which comes under the consideration of emotions and feelings. Existing research on impulse buying shows positive relation with life satisfaction (Olsen et al., 2022), happiness and arousal (Li, 2015) and quality of life (Nghia et al., 2022). Impulse buying triggers more excitement, enthusiasm, pleasure, and delight (Beatty & Ferrell, 1998) and as a result, consumers are likely to spend more money in given purchase situations. The incapacity of a consumer to exercise self-control or resist buying temptation is a common reason for impulsive shopping (Baumeister, 2002) as well as low self-esteem contributes to buying impulsively (Sun et al., 2021). If a person is unable to regulate the emotions, they would have negative consequence and deteriorate the overall emotional condition of the individual (Maryati et al., 2020).

Impulsive purchasing is a result of socially expected behavior which is usually a result of normative and interpersonal triggers (Katakam et al., 2021). Apart from intrinsic motivations, a plethora of literature is available on extrinsic factors. There are many incentives in the outside world to persuade people to make extravagant purchases. Here, advertising, selling, and marketing are used both online and offline. Hedonic and utilitarian facts are some of the features that make people go to real

and virtual spaces and purchase (Chen & Wang, 2016). Sales promotions, buy one get one, free delivery, reward systems, and price reductions are a few strategies that can work as a stimulus for impulsive purchase decisions (Luo et al., 2021). Positive reviews of purchased products and pleasant experiences defined by other people can tempt consumers to make impulsive decisions to buy a product (Ampadu et al., 2022). Social media engagement is also a persuasive way to attract potential buyers for products that they do not really need. (Zhao et al., 2022). Store exterior illumination, website design, lighting, and other external aspects of a product can all influence customers to make rash purchases (Nghia et al., 2022). Nonetheless, marketers can intentionally use the elements that influence impulsive purchasing to promote positive consumer behaviors and reduce unfavorable ones. Therefore, creating successful marketing tactics and improving customer well-being requires a detailed investigation of impulsive buying behavior.

2.2. Subjective Well-Being

Subjective well-being (SWB) captures the notion of quality of life (Liang et al., 2020) and is the essence to maintain happiness and a healthy lifestyle in the society (Das et al., 2020). Literature equates subjective well-being with quality of life (Skevington & Böhnke, 2018) and it refers to the overall assessment of one's own life, including cognitive and affective evaluation. Subjective well-being is positive feelings resulting from comparison of one's actual vs desired life (Diener, 2000). It means subjective quality as well as desired state or goal to be perused in one's life. In other words, SWB is not entirely derived from the assessment of current situation but also from the comparison between actual vs ideals, past vs future and others (Liang et al., 2020). Diener conceptualized the component and antecedent of subjective well-being and it captures individual evaluations of life satisfaction (Diener, 1984). It has two important components including cognitive judgments and affective reaction that contribute in the emotional assessment of one's life. Cognitive judgment captures subjective evaluation of one's life satisfaction, whereas, affective reaction focuses on positive experience over negative. Cognitive judgment looks at what makes people happy and focusing on positivity in life. Life satisfaction depends on individuals' subjective perception of what means a good life.

Individual well-being consists of four components including (Diener, 2009):

1. positive affect (experiencing many pleasant emotions and moods),
2. negative affect (experiencing few unpleasant emotions and moods),
3. life satisfaction (global judgments of the one's life), and
4. domain satisfaction (e.g., work satisfaction).

It shows that frequency of positive or negative affects play vital role in assessing one's quality of life (Biswas-Diener et al., 2005). Well-being is a result of when positive affects

outweigh negatives affects. It also suggests that life satisfaction depends on individual's perception and standard about what is a good life. Despite close relationship between subjective well-being and life satisfaction (Deleire & Kalil, 2010; Medvedev & Landhuis, 2018), the literature differentiates well-being as an umbrella term used to evaluate lives (MacKerron, 2011). Life satisfaction is a component of subjective well-being and happiness is contextual emotion which is measured in terms of general positive moods and living a good life (Chen & Yao, 2018).

2.3 Affective Impulsive Buying (AIB) and Subjective Well-Being

Limited literature exists on how affective and cognitive components of impulsive buying influence subjective well-being. Subjective well-being is the combination of cognitive and emotional assessment of one's life. Affective component involves emotional response which can take place before or after purchase. Literature shows that consumers make impulse purchases when they anticipate a positive emotive reaction like pleasure or delight (Bellini et al., 2017). Consumers; low cognitive control and emotions trigger impulse buying. Subjective well-being is little investigated phenomena in marketing, especially with reference to impulse buying. Consumers engage in material consumption to gain satisfaction in life, but literature little supports positive correlation between materialism and life satisfaction. It is expected that impulsive buying (affective component) is positively associated with SWB.

Affective impulse buying takes place when consumers make spontaneous and unplanned decision based on mood, attitude and feelings (Ameer Hussain et al., 2024). In retail store environment, psychological pricing, offers, discounts and store features trigger impulse buying (Hasim et al., 2018). External factors like atmospheric, promotional and value perception effect consumer moods and attitude that are likely to stimulate consumers' impulse buying. Emotional response (excitement, happiness and joy) resulting from shopping environment influence individual buying decisions (Chan et al., 2017). In store experience, there can also be a critical factor responsible for affective behavior.

Therefore, we propose to examine the influence of affective buying on subjective well-being. Hence we posit:

H1: Affective Impulsive buying has a positive impact on consumer's well-being

2.4. Cognitive Impulsive Buying and Subjective Well-Being

Cognitive Emotion Theory has been associated with cognitive impulse buying. Cognitive impulsive buying refers to the reasoning or rationality of buying decisions somewhat making it sound more plausible to buy even if it is compulsive (Kimiagari & Malafe,

2021), whereas as per the Cognitive Emotion Theory, individual reactions to the situation may differ and thus may result in different consequences. One may think that they are making rational choices but in reality, they may have negative outcomes (Habib & Qayyum, 2018). Previous literature establishes link visual appeals (store design) and cognitive buying. Visual identity and aesthetic appeal of store influence brand attitude. Cognitive component involves consumer rationality and thus, quality of merchandize directly influences purchase decision. Visual elements and information influence perception and product choice.

Even if rational decisions are made, even then the consequences may be negative aspects of that decision. As AIB can be detrimental to mental health, it is important to note that something similar may happen in the case of the cognitive impulsive buying situation so subjective well-being is an essential element in both situations. To have a perfectly harmonious relationship between CIB and well-being, it has also been linked with addiction if the relationship is not in harmony with the two (Olsen et al., 2022). Referring to subjective well-being and the concept of consumption, such tendencies have been found to have the opposite effect of what well-being is about (Lee et al., 2016). We feel that even if the relationship is positive there is still room for scientific investigation into this phenomenon as previous studies have not focused on this aspect of CIB. During impulsive buying, consumers' decision making consists of a variety of heuristics and biases that deviate from ideal rationality. Thus, we hypothesize:

H2: Cognitive Impulsive Buying (CIB) positively impacts the consumer's well-being

2.5. Positive Thinking

Positive thinking is the tendency that focuses on positive side of situation than negative side. Positive thinking is positive appraisal of event or any given situation and individual with positive orientation drives positive attitude towards life. Positive thinking refers to an individual sense of alertness, activism, and enthusiastic (Chen & Yao, 2018). Over the years, researchers have developed various constructs which overlap with each other including quality of life, life satisfaction, positive affect, and subjective well-being (Dominko & Verbič, 2019). Positive thinking is also called positive life orientation (PLO) that captures one's approach to life satisfaction and optimism. Optimism entails anticipated positive evaluation of future events, whereas positive thinking is much broader concept and focuses on positive construction of reality in the present (Caprara & Steca, 2005). Impulsive buying is an event that customers currently experience and positive appraisal of such shopping events can lead to positive behavioral outcomes such as subjective well-being and life satisfaction. Consumers in good moods tend to have favorable evaluations of on products/services or events (Lavuri et al., 2023).

We consider positive thinking as a moderator in our research model. By examining the affective and cognitive aspects of impulsive behavior (Mandolfo & Lamberti, 2021), this article seeks to understand how impulsive buying affects consumer well-being. This study expands on current theories of impulse purchase behavior by adding positive thinking as a moderator, deepening our comprehension of the intricate relationships among impulsive inclinations, consumer pleasure, well-being, and cultural beliefs. As mentioned earlier, the previous literature has explored the gender cataloging (Lucas & Koff, 2014) personality traits (Leong et al., 2018), regulatory aspects (Vohs & Faber, 2007) and cultural dimensions (Bashar et al., 2023) concerning impulsive buying. This will ultimately improve company success and add to the body of knowledge on the dynamics of consumer behavior. This study seeks to fill this gap by inferring questions: (1) Is Affective Impulsive buying a threat to the well-being of consumers? (2) Is Cognitive Impulsive Buying less harmless than Affective one? (3) Can positive thinking regulate the relationship of Impulsive buying between Affective and Cognitive decision-making? We hypothesize:

H3: Positive thinking will influence the relationship between AIB and the well-being of the consumers

H4: Positive thinking impacts the relationship between CIB and the well-being of consumers

2.6. Theoretical Framework

The study uses Cognitive Emotion Theory (CET) and hierarchy of effect model to examine how cognitive thinking and emotions influence consumer behavior. The theory states individual's decisions are driven by rational and logical reasoning which is cognition part, while emotions and feelings are affective part followed by actions which is conative part. CET elaborates three stages of decision-making processes: cognition, emotion and behavior (Milaković & Ahmad, 2023). Previous researchers have used CET to study impulsive buying (Cachón-Rodríguez et al., 2024; Habib & Qayyum, 2018; Lee et al., 2023). Impulsive buying is unplanned and difficult to control because of emotional response of consumers that leads to increased sale. Cognitive emotive theory helps to understand consumer state of mind, emotions and cognitive control. The theory guides about individual reflection of stimulus in the environment and at the same time regulates cognitive reaction to stimulus (Sun et al., 2023). Positive thinking and emotions are more effective to maintain controlled cognitive behavior. People deviate from rational thinking and engage in impulsive buying to enhance their subjective well-being. During impulsive buying, positive thinking and emotions affect subjective well-being.

3. Method

A survey questionnaire was administered to 300 shoppers at major shopping centers housing clothing and fashion brands in Lahore. Incomplete survey forms were discarded (N=13) and data collection process continued to obtain 300 usable responses on survey forms which was more appropriate and reasonable sample size on impulse buying of apparels in Pakistan. Textile and apparel industry is one of the largest segments to analyze the impact of impulse buying on consumer well-being. Of the respondents, 65.3% (196) were surveyed at shopping malls (Emporium and Mall of Lahore) and 34.6 % (104) were surveyed at markets (Wapda Town, Liberty MM Alam road and Link Road Township). These are popular shopping centers housing all kind of apparel and fashion brands in Lahore and attract diverse audience from middle to higher income class. A simple random sampling technique was used to select the respondents. The sample median age was 28.5 years with men comprising 42.3 % and women constituting 58.7 %. Of the sample, 85% reported at least some college education and median disposal income above PKR 100,000. The background of respondents emerged as students (56=18.6%), professional (88=29.3%), house wives (104=34.6) and skilled workers (42=14 %) and others (10=3.3%).

3.1. Instrument

The survey questionnaire was distributed to respondents with instructions and survey administrator assisted the respondents when completing the survey. The survey items were measured on Likert 1-5-point scale. Affective and cognitive dimension of impulse buying were measured using scale items from (Verplanken & Herabadi, 2001). For example, cognitive subscale items include "I usually think carefully before I buy something". The affective subscale contains items related to urge to buy based on feelings and excitements (e.g., "I fall in love at first sight' with things I see in shops". Both variables cognitive ($\alpha = .787$) and affective ($\alpha = .768$) showed inter item reliability. Subjective well-being was measured using the 7-item Satisfaction with Life Scale (Diener et al., 1985). The scale measure ones' life satisfaction (e.g., "I am satisfied with my life"). All scale items included in the survey form were pre-checked and approved by senior researchers for scale equivalence and suitability in contextual setting of Pakistan. The scale showed good internal reliability ($\alpha = .911$). Positive thinking or positive effects scale was adopted from (Chen & Yao, 2018). For example, "I feel excited/happy as result of my impulse buying decision".

4. Results

Structural equation modeling was performed to determine the impact of underlying dimensions of impulse buying on subjective wellbeing with a mediating role of positive thinking. First explanatory factor analysis (EFA) was performed.

4.1. Factor Analysis

Using Varimax rotation, and principle component analysis extraction method, four factor solutions were derived explaining 63% variation based on Eigen value greater than 1. KMO measure of sampling adequacy was .820 and sig (.000). The resulting four factor solutions provided the support for input in our structural equation modeling.

In addition, SamrtPLS-4 software was used to obtained reliability and validity statistics of the model. Table 1 shows multiple measures for construct reliability and validity. In EFA, values of composite reliability and Cronbach alpha are greater than 0.70, which is in acceptable range and shows good reliability. The value of variable SWB is more than 0.90, which is undesirable but not above 0.95, which is extremely undesirable. AVE value exceed 0.50, so it is adequate for convergent validity.

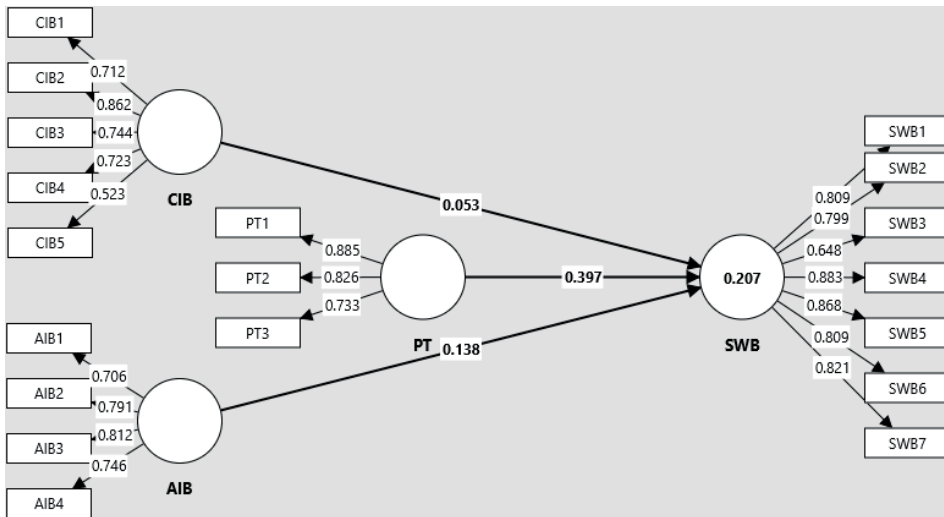


Figure 1. Measurement Model

Source: own study

Table 1. **Construct reliability and validity**

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (ave)
AIB	0.766	0.773	0.849	0.585
CIB	0.791	0.783	0.841	0.520
PT	0.757	0.817	0.857	0.668
SWB	0.912	0.936	0.929	0.653

Source: own study

Heterotrait-Monotrait (HTMT) is ratio used to assess discriminant validity, which determines if two latent constructs are distinct and unique from each other. Table 2 shows HTMT values below 0.90 which confirm discriminant validity is established.

Table 2. **Discriminant validity: HTMT**

	AIB	CIB	PT	SWB
AIB				
CIB	0.217			
PT	0.217	0.255		
SWB	0.234	0.137	0.464	

Source: own study

Fornell and Larcker criteria is one of techniques to check the discriminate validity. Table 3 shows top values are square roots of the average variance extracted by a construct and it should be greater than the correlational value below between the construct and any other construct.

Table 3. **Fornell and Larcker**

		AIB	CIB	PT	SWB
AIB		0.765			
CIB		0.109	0.721		
PT		0.166	0.190	0.817	
SWB		0.210	0.143	0.429	0.808

Source: own study

Unlike CB-SEM, the model fit is not perfectly applicable in smart PLS because algorithm for obtaining PLS-SEM is not based on minimizing divergent between observed and covariance matrix. However, the estimated model with two measures as SRMR and NFI is checked for Model fit. According to Hair et al., (2010), the SRMR should be less than .08 and NFI should be above .90. In this case the SRMR is .077 and NFI is .746.

4.2. Results of Structural Model

To test the causal hypotheses, we used PLS-SEM which can test multiple relationships of construct simultaneously. To perform mediation analysis, it is important to check first that independent variable directly has a significant impact on dependent variable, otherwise the research results will be misleading in determining the accurate role of mediator (Aguinis et al., 2017). Thus, direct path analysis was performed involving both the cognitive and affective orientation of impulse buying towards SWB. The results reveals that both direct paths are significant as the value of p was less than .05 and it provides the base to perform mediation analysis (Aytekin et al., 2016). In addition, both independent variables relationship with positive thinking were also significant as the p-values were less than .05. Figure 2 represents full structural equation model to test the causal hypotheses; standard path coefficients-values and R-square.

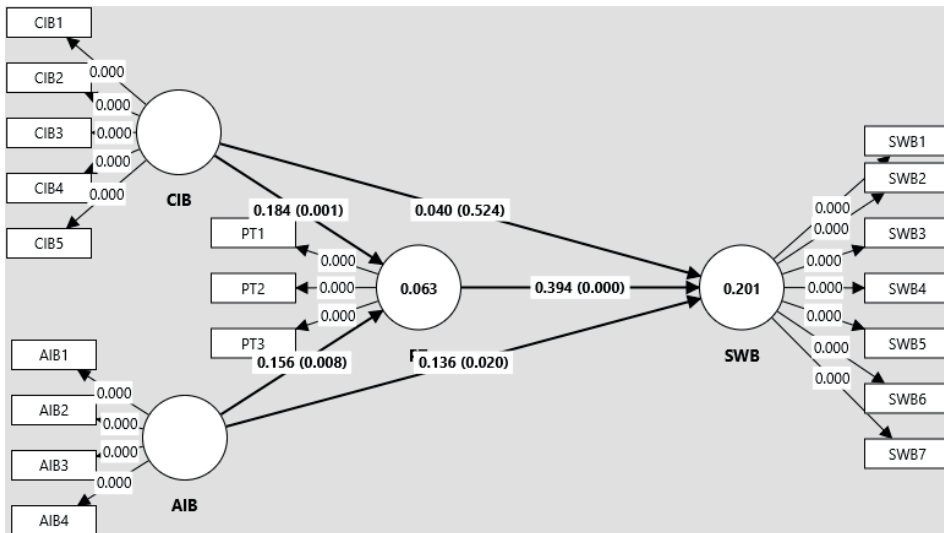


Figure 2. Causal Model

Source: own study

In mediation analysis, it was found that the beta coefficient value (estimate) for CIB ->SWB reduced from 0.115 to .040 and AIB-> SWB from 0.188 to 0.136. The decreased direct effect shows the existence of mediation effect. Figure 2 clearly shows that predictor variable CIB does not have a direct significant impact on dependent variable SWB but it has a significant impact on moderator PT, which also has a significant impact on dependent variable SWB. In conclusion, the influence of mediator (indirect path) CIB -> PT ($\beta = 0.184$, $p=.001$) and PT -> SWB ($\beta=0.394$, $p=.000$) are significant and this shows the case of full mediation. This provides support for our research hypothesis H3a: Positive thinking/effect will positively mediate the relationship between cognitive impulse buying and subjective well-being (SWB).

Table 4. **Summary of Causal Model Results**

Path	Standardized path coefficient	t-statistics	p- values
AIB -> PT	0.156	2.658	0.008**
AIB -> SWB	0.136	2.332	0.020**
CIB -> PT	0.184	3.350	0.001**
CIB -> SWB	0.040	0.637	0.524
PT -> SWB	0.394	5.667	0.000**

Source: own study

In second scenario, the partial mediation takes place because the predictor variable AIB has a direct significant impact on response variable SWB and it also has a significant impact on moderator PT, which has a significant impact on response variable SWB, this is the case of partial mediation which is expressed as AIB -> SWB ($\beta = 0.136$, $p=0.020$), AIB -> PT ($\beta=.156$, $p=.008$) and CIB -> PT ($\beta=0.184$, $p<.001$). Table 4 summaries the results of casual model. Specific indirect effects indicate indirect influence of an independent variable (CIB and AIB) on a dependent variable (SWB) through a specific mediator (PT). Table 5 shows specific indirect effect 5 from path from AIB to SWB through PT is significant ($t = 2.418$, $p = 0.016$), that means positive thinking mediates the relationship between AIB and SWB. Similarly, the path from CIB to SWB through PT is also significant ($t = 2.758$, $p = 0.006$).

Table 5. **Specific indirect effects**

Path	t	p
AIB -> PT -> SWB	2.418	0.016
CIB -> PT -> SWB	2.758	0.006

Source: own study

Coefficient of determination R^2 value is 0.20, which shows the overall model significance, is 20 percent. R^2 explains the variation caused by the predictor variables on response variable and it was appropriate with the chosen predictors variables in our research model. It is argued that variance .30 and above is considered huge effect in influencing the overall research result (Kline, 2011). R^2 is 20% which is not huge but shows considerable contribution of variables in the research model.

5. Discussions

Our research findings show cognitive facets of impulsive (CIB) buying is negatively associated with subjective well-being, while affective facets of impulsive (AIB) buying is positively associated with subjective well-being. Based on empirical findings of the study, we can accept $H1$, $H3$, $H4$, while reject $H2$. These results are consistent with previous literature (Silvera et al., 2008). Considering the Verplanken et al. model of impulse buying, our results match the notion of just feelings, no thinking in impulse buying (Verplanken & Herabadi, 2001). The explanation of results based on literature suggests that cognitive facet involves lack of planning and deliberation in purchase decisions that cause negative association with subjective well-being. While, affective facet of impulsive buying involves feelings of excitement, pleasure and lack of control that cause positive association with subjective well-being. However, both cognitive and affective facets of impulsive buying are considered non-rational and extraversion behavior.

In cognitive facets, customers assess the price details (Zhang et al., 2022) and then decide if impulse purchases are acceptable or not during limited-time (Mittal et al., 2015). According to cognition emotion theory, consumers first consider the price and then emotions or feeling towards impulse buying. Cognitive facet involves evaluation of price details which reflects rationality which is negatively associated with well-being in this study. Emotional arousal discounts any rationality and well connects with well-being. Literature reveals that actual impulse buying is result of emotional thought and urges for on spot action (Ahn et al., 2020).

Thus empirical findings and literature review reveal that urge to impulse buying is consequence of emotions and affective facet is positively associated with well-being. Stronger link between affective impulsive buying and well-being offers great insight for

marketers and psychologists involve in marketing and consumer research. It is quite clear that consumers making impulse buying are relying on intuition and good feelings rather than thought process. Impulse buying involves risk factors and individual with optimism and positive thinking will go for impulsive buying (Mittal et al., 2017). The higher level of positive thinking will increase consumer's satisfaction and positive evaluation of impulsive purchase. Consumers seek pleasure and excitement from impulse buying and positive affect is result of instant gratification (Liu et al., 2013). People with positive thinking will have instant gratification and hence lead to more inclination towards impulse purchase.

Previous literature shows significant relationships between positive thinking and impulsive buying. For example, limited time offers invoke positive affect/emotion in consumers (Chen & Yao, 2018) because they save money from price reductions that in turn can lead to positivity, satisfaction, and delight (Özer & Gültekin, 2014). Positive assessment of impulse buying is dependent on positive thinking and optimistic behavior. People with positive thinking are more enthusiastic, show less aggression and more receptive to promotions and offers. Positive thinking is one the main predictors of impulse buying.

Impulsive buying is like indulgence behavior that motivates individual to make sudden or unplanned purchase for immediate gratification, pleasure, excitement and joy. Sudden urge to buy might seems result of emotions but afterwards consumer might feel regret or unnecessary spent of money. Primary reasons for impulsive buying include mood uplift, excitement, seeking pleasure and relief from depression state. Impulse buying seemingly denotes unplanned or non-deliberated purchase but more important elements is the emotional response that drives such decision. It is noted that impulsive buying helps to reduce unpleasant psychological states such as low moods uplift the mood such as self-gift and reward for hard work, overcome low self-esteem and other negative effects (Verplanken et al., 2005). However, it is important to note that only moderate level of impulse buying leads to pleasant and gratifying experience and high form of impulsive buying is used for escape from negative states, depression, and low self-esteem. (Silvera et al., 2008). Literature shows strong positive relationships between impulsive buying and low self-esteem.

On other hand, impulsive buying is associated with materialism which has negative relationship with well-being (Seinauskiene et al., 2016). Impulsive buying may have negative consequences such as lower life satisfaction (Podoshen et al., 2014), and more prone to depression, anxiety, and behavioral disorders (Dittmar et al., 2014; Shrum et al., 2013). Impulsive buying is considered antisocial behavior which indicates consumer concerns for possession to make life better. Uncontrolled or excessive consumption are determinants of impulsive buying and may have negative consequences on subjective well-being. Impulsive buying denotes consumption

and possessions that play crucial role in one's life. Explanations of impulsive buying is based on mood change when people are faced with negative symptoms such as depression.

So given the context, positive thinking enables individual to focus on present and makes positive assessment of purchase events. Negative psychological force behind impulse buying ultimately influences subjective well-being of consumers and positive thinking plays a role in positive evaluation of purchase decision and reduces regrets of consumers. When consumers have positive thinking, the emotional response in impulse buying will have positive consequence on subjective well-being and life satisfaction.

Impulsive buying is becoming a norm driven by contextual factors and the role of positive thinking plays an important role to make customers feel good about purchase decision that in turn reduces regret and cognitive dissonance. Subjective well-being is a psychological need and consumes need to achieve this by eliminating frustration, anxiety, and other psychological disorder by positivity in life. Positive thinking is proven factor for increased happiness and life's satisfaction. The positive effect of positive thinking leads to positive emotions and feeling of happiness or pleasant state. Previous literature has shown significant mediating effect of emotional state (positive affect/thinking) on relationship between normative evaluation and impulse buying (Lee et al., 2023). Consumers with positive thinking will have positive evaluation of purchase decision which would increase their overall well-being.

As the consumer's happiness and life satisfaction much depend on the economic and social status of individual, personal and psychological traits such as positive effects and positive thinking also play a great role in this context. Positive thinking is not only personal or psychological trait but also part of sub-culture in society that affects their life satisfaction and well-being. Retail store managers can use emotions feelings as dominant strategy to increase the effectiveness of impulse buying. When consumer experience positive thinking out of impulse buying, they will view it as pleasant event and will have greater engagement in impulse buying (Deshpande et al., 2022). Impulse buying is a great tool for public to entertain themselves and avoid negative psychological symptoms.

It is concluded that marketers should use communication strategy that focuses on peripheral processing route to elicit consumer's emotional response. Cognitive elements such as pricing is important at the first stage but actual impulse decision rests on emotional response. Positive thinking plays an important role in customer satisfaction, delight and instant gratification from impulsive purchase. Positive thinking increases positive evaluation of purchase decision and thus leads to life satisfaction and well-being.

6. Limitations and future direction

The study is based in Pakistan, which is dominantly a Muslim country where indulgence and instant gratification behaviors are not encouraged. While in contrast, restrained behavior plays a key role in customer satisfaction. Impulsive buying and compulsive buying could have been studied together to see how both variables influence subjective well-being of consumers. The concept of well-being and life satisfaction is better understood by exploring the role self-esteem as intervening variable. However, the study provides preliminary evidence on influence of impulse buying on subjective well-being with mediating role positive thinking. Future studies on the topic can include psychological construct like self-control, self-discrepancy and emotional stability to better understand the topic problem. Impulsive buying and other psychological constructs like self-esteem, positive effect and mood in an integrated model would allow to understand impulsive buying tendencies and its relationship with subjective wellbeing. Strong desire for social status and materialism increases impulsive buying and consumers exhibit hedonic as well as utilitarian consideration in impulse buying. Impulse buying (affective component) was proved strongest predictor of subjective well-being, which seems to serve hedonic motives.

7. Conclusion

Affective component was strongly associated with subjective well-being which proves hedonic motives of impulsive buying, while utilitarian motive (cognitive component) of impulsive buying is not significantly associated with psychological well-being of consumers. Positive thinking and positive emotions fully moderate the relationship between impulsive buying and subjective well-being of consumer. Consumers with positive thinking will have positive evaluation of shopping experience that would result into feeling of pleasure and excitement. Hedonic motives drive the impulse buying for consumers in Pakistan and influence their subjective well-being with mediating role of positive thinking. Research findings fit well with cognitive emotion theory and help the fashion and apparel retailers to increase sale and profitability through hedonic motives of impulse buying.

Authors' contribution

M.Z.: article conception, theoretical content of the article, research methods applied, conducting the research, data collection, analysis and interpretation of results, draft manuscript preparation. **I.A.B.:** analysis and interpretation of results, draft manuscript preparation.

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