# **Impact of Peer Influence and Personality Traits on Impulsive Buying Behaviour among Malaysian University Students**

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## ABSTRACT

**Purpose:** The purpose of this study is to investigate the effects of personality traits and peer influence on impulsive buying behaviour among Malaysian university students. Methodology: This is to be observed by measuring the characteristics of students and the people with whom they interact, which may or may not influence their purchasing behaviour. A quantitative research methodology has been used in this study, along with descriptive analysis research approach. Findings: The sample size for this study was 184 students gathered from all full-time diploma, foundation, and undergraduate students from Malaysian universities and was collected using a snowball sampling method. Implications: According to the data collected from the target audience, Peer Influence, Extraversion, and Openness to Experience, all have a significant role in encouraging an individual to buy impulsively. Originality: However, this study's findings failed to identify any significant relationships between Agreeableness and Impulsive Buying Behaviour.

Keywords: Peer influence, Impulsive buying behavior, Personality Traits, Sterns Impulsive Buying Theory, Big 5 Personality.

# **INTRODUCTION:**

In today's world, buying and shopping are frequent actions. However, it might turn into an unwanted and hazardous behaviour when such behaviour results in impulsive buying. E-commerce has altered consumer buying patterns and raised the number of impulsive purchases. People who struggle with money management are more likely to engage in impulsive shopping—buying without planning or prior thought which they later regret. Although, it does helps businesses gain profit, however, some individuals may find it challenging to control the time and money they spend to shop. Malaysia's internet spending surged by 38% in the first half of 2016, which increase in the credit card usage (Vijaindren, 2017). Young people, in particular, participate in high-cost borrowing and spend money at a higher rate than other age groups. Malaysia is believed to have a high indulgence culture, so individuals may face more financial troubles as a result of impulsive purchases, and according to the Malaysia Department of Insolvency (2022), bankruptcy owing to credit card debt accounted for 8.01% of the total 49,133 people. (Bankruptcy, 2022) Credit card use appears to have surged recently in Malaysia as people resume their pre-pandemic routines. Credit card outstanding balances increased for the third consecutive month in July 2022, reaching RM35.89 billion, the highest level since February 2020, when the total was RM38.05 billion. However, senior economist of UOB Global Economics at Market Research, Julia Goh, warns that there is a risk of excessive build- up of consumer debt, especially for individuals with inadequate financial management skills and unstable incomes.

Brands are increasingly exploiting consumers' tendency for impulsive purchases to increase profits, adopting techniques that put financially vulnerable or low-income people at risk of exceeding their budgets and creating unsustainable debt. According to Thakur et al. (2020), young people borrow and spend more money than other age groups. According to Widener (2017), this is because some of them are financially illiterate and need help managing their money correctly. Furthermore, firms' marketing strategy can make matters worse for them by offering discounts and offers that appeal to these young people's eyes. Based on a second quartile online survey of more than 20,000 people which was produced by Global Web Index (GWI), 23% of Gen Z between the ages of 16 to 25, said that they mostly bought things on impulse making them 17% more likely than the norm to do so. This happens because these young people do not have a fix income and are still depending on their parents (Schneider, 2000). Shajehan and Qureshi (2019) suggested that this impulsive buying behaviour is because of one's personality traits. On top of that, one's impulsive buying behaviour can also be triggered by those whom they surround themselves with (Khan, Kamal, & Saleem, 2016). According to the literature reviews, there are not many research studies of personality traits and peer influence impacting impulsive buying behaviour among younger generations, or Gen Z as we call it nowadays, particularly in the Malaysian setting.

The purpose of this research study is to investigate the effects of personality traits and peer influence on impulsive buying behaviour among Malaysian university students. This is to be observed by measuring the characteristics of students and the people with whom they interact, which may or may not influence their purchasing behaviour. The research questions were (1). Is there any significant relationship between peer influence and impulsive buying behaviour among university students in Malaysia? (2) Is there any significant relationship between personality traits: extraversion and impulsive buying behaviour among university students in Malaysia? (3) Is there any significant relationship between personality traits: agreeableness and impulsive buying behaviour among university students in Malaysia? and (4) Is there any significant relationship between personality traits: openness to experience and impulsive buying behaviour among university students in Malaysia? among university students in Malaysia?

This study adds to the current body of knowledge by giving a deeper understanding of the factors influencing impulsive buying behaviour, particularly among Malaysian university students. It also contributes to the academic discussion on consumer behaviour, personality traits, and peer influence. Furthermore, because consumer behaviour varies among cultures and places, this research is adapted to the Malaysian environment. It provides insights specific to this population, assisting in the formulation of localised plans and initiatives. Furthermore, the research study adds empirical data to support the links between personality traits, peer influence, and impulsive buying behaviour, thus strengthening the theoretical basis of consumer behaviour studies. Finally, the study provides concrete evidence of the significance of these factors, providing useful guidance to stakeholders.

#### LITERATURE REVIEW:

Sterns impulsive buying theory was named after its creator, Hawkins Stern, who suggested it in 1962. Stern called for such a position, stating that buyers make spontaneous purchases as a result of external circumstances. Marketers, according to the idea, can persuade customers to buy more than they meant (Dutta and Mandal, 2018). Stern's notion categorizes spontaneous purchases. The notion suggests four different forms of impulse buying.

#### Pure Impulse Buying:

This includes buying on impulse, which usually leads to consumers acquiring items that are not on their shopping list. It is also known as 'escape purchase'. It deviates from the typical purchasing pattern. In pure impulse purchases, visuals are significant (Dutta and Mandal, 2018). It greatly appeals to the emotions of customers of novelty products. Products that are fresh to the buyer and visually enticing to them are characteristic of such purchases. Customers end up overspending, but marketers' profit more.

#### Reminder Impulse Buying:

When a consumer has prior knowledge or acquaintance with a product but has no intention of purchasing it, this form of impulsive buying happens (Piron, 1991). It is quite enticing to fashion buyers.

## Suggested Impulse Buying:

Suggested impulse buying occurs when a buyer first sees a product and develops an impulse to acquire it (Stern, 1962; Dutta and Mandal, 2018).

#### **Planned Impulse Buying:**

When a customer has a need for a product but is unclear of its specifications, he or she makes an impulse purchase. Cheaper prices or other sorts of sales marketing methods, in general, lead to planned impulse purchases (Stern, 1962).

Big 5 Personality Theory includes five fundamental personality qualities, according to psychologists (Power & Pluess, 2015). Psychology has been gathering evidence in support of this idea for many years, starting with D. W. Fiske's (1949) research and continuing with work by Smith & Norman (1967), Goldberg (1981), and McCrae & Costa (1987). It's crucial to remember that each of the five basic personality characteristics is somewhere between two extremes. For instance, extraversion might range from excessive extraversion to extreme introversion. Most people fall somewhere in the middle of the spectrum. Although these core personality qualities are well supported by research, there may be some disagreement among experts over the exact names of each dimension. However, the following definitions of these five attributes are frequently used.

#### **Openness:**

The personality trait that accentuates imagination and insight the most is openness, also known as openness to experience (Power & Pluess, 2015). People that are open to new experiences have a diverse range of passions. They are curious in the world around them and other people, and they are eager to discover and try new things. A high amount of this personality trait also makes a person more courageous and creative. Low scorers on this personality feature tend to be more traditional and may have trouble conceptualising things.

#### Conscientiousness:

According to Power and Pluess (2015), the personality trait of conscientiousness is typified by a high level of thinking, good impulse control, and purposeful activities. Extremely conscientious individuals are organised and detail oriented. They think things through beforehand, take other people's feelings into account, and meet deadlines. A person who scores lower on this critical personality attribute is less organised and in order. To do their tasks, they might put things off, sometimes even missing deadlines entirely.

#### Extraversion:

According to Power and Pluess (2015), extraversion (sometimes referred to as extroversion) is a personality trait characterised by excitability, friendliness, talkativeness, assertiveness, and a high level of emotional expressiveness. Extraverts are outgoing and do well in social situations. When they are with other people, they get energised and joyful. More reserved behaviour is exhibited by introverts or those with low levels of this personality trait. They are less able to exert themselves in demanding social situations. Oftentimes, introverts require solitude and quiet to "recharge."

#### Agreeableness:

This personality trait encompasses prosocial behaviours like friendship, trust, compassion, and affection. High agreeableness makes people more cooperative, whereas low agreeableness makes people more competitive and occasionally highly manipulative (Power & Pluess, 2015).

#### Neuroticism:

According to Power and Pluess (2015), neuroticism is distinguished by melancholy, moodiness, and emotional instability. Mood swings, anxiety, impatience, and melancholy are all associated with neuroticism. People with low levels of this personality trait are more resilient and emotionally stable.

For impulse buying, Beatty and Farrell (1998) define impulse buying as "unplanned purchases made to buy a specific product category or to meet a specific need." They described how buyers engage in impulse purchases, which occur fast and without much consideration. An out-of-stock item purchase that prompts a reminder when the item is encountered is not considered an impulse purchase. The term was expanded from Rook (1987), who suggested that when a buyer buys on impulse, they have an instantaneous,

powerful, and persistent desire. He characterised impulse buying as a non-reflective, unintentional reaction that occurs soon after being exposed to retail stimuli.

The classification of a purchase as planned or impulse was developed by Stern's 1962 study, which provided the fundamental framework for comprehending impulse buying by describing a buyer's behaviour as planned, unplanned, or impulse. Unplanned purchases are all decisions made when buying without prior planning, whereas planned purchases need substantial research and careful decision-making. Impulsive buying is distinct from unplanned buying when it comes to snap judgements. An uncontrollable, intense drive to buy is also present while making an impulsive, unplanned purchase. Stern (1962) asserts that a variety of personality, economic, locational, temporal, and even cultural elements might have an impact on impulse buying. These vary not only between buyers who are considering the same item, but also between buyers who are making the same purchase but in various circumstances.

A recent study of impulse buying behaviour during the Covid-19 Pandemic in an internet context was conducted in the year 2020. According to the findings, younger individuals are more prone to buy on impulse and tend to buy more items online when luxury goods are on sale. They would also buy something right away if it was in short supply. People aged 18 to 24 make impulsive purchases, according to Thakur, Diwekar, Jagadeshwar, and Gajjala (2020). Because of increasing online time, more teenagers are now able to spend more money online during the panic. Based on research investigated by Muhammad Danish Habib and Abdul Oayyum (2018), they suggested that both cognitive and emotional aspects of people play a role in impulse buying. They found that the cognitive aspects (ease of use, informativeness, perceived risk and perceived trust) impacted positively towards impulsive buying during online purchasing. Aside from that, they also found that emotional aspects (pleasantness and arousal) give an impact towards their buying habits. Positive consumer emotional responses lead to increased web browsing time, which contributes to increased online impulse purchases. It was concluded that customers who felt happy spent more time online browsing and were more likely to engage in online impulse purchases. Another research conducted by Kim and Kim (2016), found that higher levels of self-image stress among students were associated with an increased propensity for impulse purchases while students who had more money on hand tended to be more impulsive shoppers.

#### FACTORS INFLUENCING IMPULSE BUYING:

Peers have a huge influence on one's attitudes, beliefs, and actions because university students spend the majority of their time with their peers (Makgosa & Mohube, 2017). In today's society, peer pressure is a social phenomenon. Because their minds are still maturing and not fully developed, teenagers and adolescents are especially vulnerable to peer pressure. In the 2020 study, Kusmaharani and Rizal Halim looked into how social impact affected online impulse purchases of Indonesian independent cosmetic products. According to research by Kushmaharani and Halim (2020), customers' browsing behaviours are positively influenced by social media's peer ties and peer group identification, which further supports the desire to buy impulsively and promotes the actual impulse buying behaviour of Indonesian independent cosmetic products. Khan, Kamal, and Saleem (2016) claim that young adults in Pakistan are still profoundly influenced by their peers despite existing differences in culture, values, and the effects of strong religious aspects, as well as geographical dispersion from other regions where this factor has been identified as a significant marketing construct in previous studies. However, according to Zhu, Wang, Wang, and Wan (2016), a study of user's peer influence behaviour in social media on purchase intention, peerinfluence purchases are more likely to be influenced by the number of previous adoptions (predecessors) in the user's social neighbourhood than by the influence of higher degree users. This indicates that people are more likely to be influenced by those near to them (family and friends) who have purchased before them, and less likely to be influenced by the majority norms. Furthermore, before making a purchase, young teenagers will seek information or opinions from their peers. Finally, previous research has found a beneficial relationship between students' purchasing decisions and peer influences. As a result, the goal of this study is to determine the relationship between peer influence and impulsive buying behaviour among Malaysian university students. The proposed hypothesis is as follows:

**H1:** There is a significant relationship between peer influence and impulsive buying behaviour among Malaysian university students.

D. W. Fiske developed the Big Five Personality Traits theory in 1949. The five key personality traits identified by the theory are openness to experience, conscientiousness, extraversion (also known as extroversion), agreeableness and neuroticism. Personality traits, according to Mullanattom (1993), are the repeating patterns and qualities of an individual's thought, emotion, and action. There are four assumptions that can be made about the personality traits that had been pointed out. First, each person has different personality traits, such as whether they are sociable or antisocial. Second, personality traits are generally consistent and stable over time. Third, circumstances and other factors can alter personality traits. Finally, a person's behaviour may be influenced by their personality traits. Studies on consumer behaviour have shown that brand preference and product choice can be predicted by an individual's personality (Malhotra, 1988 and Muntinga, 2011).

Extraverted individuals are described as being firm and constantly action-oriented, excited, and interested in evoking feelings, and enjoying social interaction. Extroverts have a positive outlook on life and are less anxious when something goes wrong (Kude et al., 2017). In research of comparing between productspecific and general impulse buying tendency by Parsad, Prashar and Vijay (2019) found that, regardless of the product category, extraversion is a significant personality trait that is associated with the tendency to act impulsively. These consumers, known as incentive salience purchasers, have a tendency for compulsive buying and an increased impulsive buying inclination. Furthermore, Mudassir et al. (2016) proposed that extroverts view online social networking platforms as a supplement to communication rather than a replacement. People who scored high on extraversion, for example, were found to be members of a lot more social media groups. Given that extroverts are more likely to participate in social activities, it stands to reason that they will maintain ties to their communities and share opinions on goods and services that will affect their purchase patterns. Finally, the following theory is developed.

H2: There is a significant relationship between extraversion and impulsive buying behaviour among Malaysian university students.

The term "agreeableness" refers to a person's concern for cooperation and social harmony; traits of this behaviour include showing friendliness towards others and being willing to act in others' best interests (Kude, Hoehle & Sykes, 2017). According to Ratnawat and Borgave (2019) there is a significant correlation between agreeableness and impulsive buying behaviour when online interaction between agreeable people increases, it would further strongly moderate the relationship of electronic word of mouth with online impulsive buying behaviour (Mudassir, Imran, Tasneem & Waheed, 2016). In contrast, a study on how shopper personality affects behaviour in fully immersive Virtual Reality store environments found that there were no effects of shopper personality on behavioural observations, which is opposite to the results of previous research studies (Scnack, Wright & Elms, 2021). Thus, the hypothesis for agreeableness personality trait and impulsive buying is constructed.

#### H3: There is a significant relationship between agreeableness and impulsive buying behaviour among Malaysian university students.

Openness to new experiences, awareness patterns, and imaginative creativity characterise openness to experience. According to Mudassir et al. (2016), openness comprises attributes such as insight and imagination, and persons who exhibit these features to a great degree have a varied variety of interests, and it is also positively connected with impulsive buying behaviour. They discovered that people who exhibit the trait of openness to experience are more likely to have a wide range of interests and to be willing to pursue those interests through unusual means, such as impulsive purchasing, in their research on the impact of electronic word of mouth on online impulsive buying while big 5 personality traits act as the moderating variable. People who are more creative, clever, open-minded, and artistically sensitive, according to Asad, Jaweria, Faheem, and Kaleem (2012), are more prone to engage in impulsive buying. However, Ratnawat and Borgave (2019) claimed that openness to experience was unrelated to impulsive buying behaviour. As a result, the following hypothesis is formed.

H4: There is a significant relationship between openness to experience and impulsive buying behaviour among Malaysian university students.

# **CONCEPTUAL FRAMEWORK:**



Figure 1. 1 Framework of the study

## **RESULT & DISCUSSION:**

#### **Demographics:**

Table 4. 1	Responde	ents Demographi	cs
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		Frequency	Percent	Cumulative Percent
Gender	Male	64	34.8	34.8
	Female	120	65.2	100.0
Education	Diploma	10	5.4	5.4
	Foundation	55	29.9	35.3
	Degree	119	64.7	100.0
Allowance	RM500 below	43	23.4	23.4
	RM500 above	141	76.6	100.0

Table 4.1 displays the demographic information of the respondents. Most of the respondents are females which consists of 120 people i.e., 65.2 percent. The rest of the respondents, 64 people, are males i.e., 34.8 percent. The data was collected from students from various universities around Malaysia. Most of the students were doing their degrees i.e., 64.7 percent. About 29.9 percent of the students were doing their foundation and about 5.4 percent were doing their diploma. Most of the students said that they receive allowances of more than RM500 a month i.e., 76.6 percent, whereas the rest 23.4 percent stated that they received allowances of less than RM500 a month.

#### **DESCRIPTIVE STATISTICS:**

	Ν	Min	Max	Mean	Std.	Skew	ness	Kur	tosis
					Deviation				
IM	184	1.75	5.00	3.8438	.72314	659	.179	337	.356
PI	184	1.00	5.00	3.5500	1.00692	451	.179	915	.356
EPT	184	1.25	5.00	2.7772	.95095	.450	.179	554	.356
APT	184	2.50	5.00	3.8193	.49134	035	.179	.562	.356
OPT	184	2.50	5.00	4.1739	.49964	669	.179	.204	.356

**Table 4. 1 Descriptive Statistics** 

The descriptive statistics for the data gathered are shown in Table 4.2. The dependent variable is impulsive buying behaviour (IM). Whereas the independent variables are Peer Influence (PI), Extraversion (EPT), Agreeableness (APT) and Openness to Experience (OPT). The mean values range from 3.8438 to 4.1739. Subsequently, the max value is 5.00. The skewness and kurtosis results were in required range.

## **CORRELATION ANALYSIS:**

		IM	PI	EPT	APT	OPT
IM	Pearson	1				
	Correlation					
	Sig. (2-tailed)					
	N	184				
PI	Pearson	.745**	1			
	Correlation					
	Sig. (2-tailed)	.000				
	N	184	184			
EPT	Pearson	.472**	.529**	1		
	Correlation					
	Sig. (2-tailed)	.000	.000			
	N	184	184	184		
APT	Pearson	.153*	.184*	.160*	1	
	Correlation					
	Sig. (2-tailed)	.038	.013	.030		
	N	184	184	184	184	
OPT	Pearson	.418**	.426**	198**	.173*	İ
	Correlation					
	Sig. (2-tailed)	.000	.000	.007	.019	
	N	184	184	184	184	184

**Table 4.2: Correlation Analysis** 

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

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

The findings of the correlation study between the variables are shown in Table 4.3. The table demonstrates that, except for EPT, all the independent variables have a positive correlation with the dependent variable. The presence of PI exhibits a substantial positive correlation with impulsive buying behaviour (r = 0.745, P < 0.001). EPT has a positive correlation with impulsive buying behaviour (r = 0.472, P < 0.001). APT also shows a statistically positive correlation with impulsive buying behaviour (r = 0.153, P < 0.05). OPT is positively correlated with impulsive buying behaviour (r = 0.418, P < 0.001).

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#### **HYPOTHESES TESTING:**

The goal of the study was to answer the research questions that had been created prior to data collection. The research questions were statistically evaluated within the framework of the research hypothesis.

#### Relationship between independent variables and the dependent variable.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760ª	.578	.569	.47496

Model	Sum of	<mark>₫</mark> €	Mean	F	Sig.
	Squares		Square		
1 Regression	55.315	4	13.829	61.302	.000 <sup>b</sup>
Residual	40.380	179	.226		
Total	95.695	183			

a. Dependent Variable: IM

b. Predictors: (Constant), OPT, APT, EPT, PI

Model		Unstandardized Coefficients		t	Sig.
	В	Std. Error	Beta		
1 (Constant)	1.576	.393		4.008	.000
PI	.445	.046	.620	9.638	.000
EPT	.095	.046	.125	2.080	.039
APT	.055	.077	.038	.721	.472
OPT	.177	.078	.122	2.269	.024

a. Dependent Variable: IM

Table 4.4 shows the result of multiple regression model. The model's R square shows that 57.8 percent of the sample variation in impulsive buying behaviour among university students around Malaysia can be explained. The model does not explain 42.2 percent of the sample variation. Hence, there might be other variables could better explain impulsive buying behaviour. However, when it comes to human behaviours, it is unpredictable because people are harder to predict than things like physical processes (Frost, 2020). From the table, we can also identify that peer influence (PI), extraversion (EPT), and openness to experience (OPT) has a significant relationship with impulsive buying behaviour.

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#### **HYPOTHESES RESULT:**

Hypotheses	Estimate	S.E.	р	Result
H1: There is a significant relationship between peer influence and impulsive buying behaviour among Malaysian university students.	.445	.046	.000	Supported
H2: There is a significant relationship between extraversion and impulsive buying behaviour among Malaysian university students.	.095	.046	.039	Supported
H3: There is a significant relationship between agreeableness and impulsive buying behaviour among Malaysian university students.	.055	.077	.472	Not Supported
H4: There is a significant relationship between openness to experience and impulsive buying behaviour among Malaysian university students.	.177	.078	.024	Supported

 Table 4. 4 Summary of Hypotheses Results

\*\*\*Significant relationship with impulsive buying behaviour.

Note: The table shows S.E. (standard error) and P (probability value).

The first hypothesis sought to investigate the connection between peer influence and impulsive buying behaviour. It has a highly significant relationship with a p-value of 0.000. This extremely low p-value suggests that there is strong evidence to accept the hypothesis, implying that peer influence has a significant impact on impulsive buying behaviour among Malaysian university students. This can be supported by Khan et al. (2016), Makgosa & Mohube (2017), and Kusmaharani & Rizal Halim (2020), where they found that peer influence can significantly affect impulsive buying behaviour. The significant relationship between peer influence and impulsive buying behaviour suggests that students' purchasing decisions can be heavily influenced by their friends and social circles. Peer pressure, group dynamics, and a desire to conform to social norms can all influence students to make impulsive and unplanned purchases.

The second hypothesis investigated the relationship between extraversion and impulsive buying behaviour. The results revealed a statistically significant relationship between extraversion and impulsive buying behaviour, with a significance level of 0.039. The findings of extraversion can be verified with Parsad et al. (2019), where they stated that extraverted people are susceptible towards impulsive buying behaviour. This significant relationship suggests that people who score higher on extraversion traits are more likely to buy on impulse. Extraverted people are often known for their outgoing and sociable personalities, and they may seek novelty and excitement through spontaneous purchases. Furthermore, they may be more vulnerable to marketing strategies that play on their desire for social recognition and stimulation.

The third hypothesis sought to investigate the relationship between agreeableness and impulsive buying behaviour. The results, however, revealed a non-significant relationship with a significance level of 0.472 which can be backed up from previous studies where they discovered there is no significant relationship between agreeableness and impulsive buying behaviour (Shahjehan, Qureshi, Zeb & Saifullah, 2012; Farid & Ali, 2018). As a result, this hypothesis is invalid and must be rejected. The lack of a significant relationship between agreeableness and impulsive buying behaviour suggests that there is no strong link between agreeableness and making impulsive purchasing decisions. Other

factors may be more influential in shaping the purchasing behaviour of people with high agreeableness traits.

The fourth hypothesis investigated the connection between openness to experience and impulsive buying behaviour. The findings revealed a significant relationship with a level of significance of 0.024, hence the hypothesis can be accepted. Research from Asad et al. (2012) and Mudassir et al. (2016) also found that openness to experience has a strong relationship with impulsive buying behaviour. The significant relationship between openness to experience and impulsive buying behaviour suggests that people with higher openness traits are more likely to make impulsive purchases. Openness to experience is frequently associated with a desire for new products and experiences, which leads to impulsive purchasing decisions. These people may also be more open to try new brands or products, making them prone to impulsive purchases.

## **CONCLUSION & FUTURE RESEARCH:**

The primary goal of this research project was to evaluate the effect of Peer Influence and personality traits namely Extraversion, Agreeableness, and Openness to Experience in stimulating an individual's impulsive buying behaviour. This study aims to fulfill the following four research objectives (1) To examine the relationship between peer influence and impulsive buying behaviour among university students in Malaysia. (2) To examine the relationship between personality traits: extraversion and impulsive buying behaviour among university students in Malaysia. (3) To examine the relationship between personality traits: agreeableness and impulsive buying behaviour among university students in Malaysia, and (4) To examine the relationship between personality traits: openness to experience and impulsive buying behaviour among university students in Malaysia. A structured questionnaire was used to collect the data from university students around Malaysia. The questionnaire was distributed to 184 students and all of them responded to the questionnaire. The collected data was analyzed using statistical package for social science (SPSS). According to the data gathered from the target audience, Peer Influence, Extraversion, and Openness to Experience, all have a significant role in encouraging an individual to buy impulsively. According to the literature, extraversion, agreeableness, and openness to experience all have significant associations with impulsive buying behaviour (Mudassir et al., 2016). However, this study's findings failed to identify any significant relationships between agreeableness and impulsive buying behaviour. It may reveal Malaysian students' distinct behaviour when compared to pupils from other developing countries. Impulsive buying behaviour among youths is a problem that must be tackled, especially during the

post pandemic when people are allowed to go out and explore the shopping malls again. The increase of impulse purchasing decisions among youths coupled with marketers' tactics on attracting them is an important issue that needs to be addressed by policymakers and researchers. With youths' improper purchasing decisions, it could lead to all sorts of financial problems for them soon. Because of the complexities of impulse purchasing, academics studying it have found it difficult to comprehend the phenomenon. According to Hausman (2000), impulse purchasing is a complex, vast, and multidimensional concept.

#### **PRACTICAL IMPLICATION:**

The practical implication for this study lies in its potential to provide actionable insights and benefits to various stakeholders. Firstly, this study can help universities and colleges obtain a better understanding of their students' impulsive buying behaviour. This information will assist them in developing targeted financial literacy and consumer education programmes. Subsequently, the study's findings may be useful to policymakers in developing national financial education initiatives. It could help shape policies that encourage financial awareness and consumer protection among young individuals, resulting in a financially healthy population. Aside from that, the findings can be used by counselling and student support units to identify students at risk of acquiring impulsive buying habits. They can then provide tailored guidance and resources to assist students in managing their spending habits and financial well-being. Lastly, retailers and marketers can use the research findings to understand better the impact of peer groups on impulsive purchasing decisions among university students. This insight can be used to develop more effective marketing initiatives that appeal to the intended student audience while encouraging responsible purchasing.

# **RECOMMENDATIONS:**

This study can be utilized for establishing the foundation for future research on impulsive buying behaviour and consumer decision-making. Researchers might use these findings to investigate other factors that may influence impulsive buying in different populations and cultural backgrounds. There are some recommendations for the study to be more reliable. Future researchers could examine how technology, such as mobile apps, digital payment methods, and online shopping platforms, affects impulsive buying behaviour among university students. Other than that, researchers could investigate the psychological mechanisms that connect peer influence and personality factors to impulsive buying behaviour. For example, looking into how self-control, impulsivity, or social identity influence consumer decisions. Additionally, for future efforts in this area, researchers could conduct a cross-cultural comparison by extending the research to include students from different cultures. This comparison can help discover cultural factors that influence impulsive buying behaviour, as well as how these factors interact with personality traits and peer influence. May also suggest replicating this study on different age groups or working adults.

In conclusion, this study highlights the important influence of peer groups and personality traits on impulsive buying behaviours among Malaysian university students. The findings reported above provide useful information on the factors influencing consumer decisions in this demography. Moving forward, it is critical for researchers to investigate the long-term impacts of these influences through longitudinal studies and cross-cultural comparisons in order to comprehend the broader implications. Furthermore, greater research into the possible impact of technology and other psychological mechanisms in reducing impulsive buying habits is recommended. Researchers may build more targeted ways to encourage responsible consumer behaviour and contribute to the improvement of consumer psychology and financial education by delving deeper into these research areas.

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# **CONFLICTS OF INTEREST:**

This research work has no conflicts of interest.

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## APPENDICES

# I. Impulse Buying

Constructs	No.	Items	Source
	1	I go shopping to change my mood.	
Include	2	I feel a sense of excitement when I make an impulse purchase.	d'Astous, A. Maltais,
Impulse Buying	3	I feel easy to control the urge to buy when I see a good offer.	J., & Roberge, C. (1990)
	4	When I see a good deal, I tend to buy more than that I intended to buy.	

# **II. Peer Influence**

Constructs	No.	Items	Source		
	1	My friends could push me in doing just about anything.			
	2	I give into peer pressure easily.			
Peer Influenced	3	I've bought things because they were the "in" things to have.	Bearden, W. O., Netemeyer, R. G., &		
	4	I've felt pressured to buy things at the shopping mall.	Teel, J. E. (1989)		
	5	At times, I've felt pressured to buy things because others have urged me to.			

# **III.** Personality Traits

#### I see myself as someone who...

Constructs	No.	Items	Source
	1	Is outgoing and sociable.	
Extraversion	2	Is talkative.	
Extraversion	3	Is full of energy.	
	4	Has an assertive personality.	
	5	Likes to cooperate with others.	
Agreeableness	6	Is generally trusting.	John, O. P., Donahue, E. M., &
Agreeablelless	7	Is considerate and kind to almost everyone.	Kentle, R. L. (1991)
	8	Has a forgiving nature.	101110, 10. 2. (1991)
	9	Is curious about many different things.	
Openness	10	Value artistic, aesthetic experience.	
	11	Has assertive imagination.	
	12	Likes to reflect and play with ideas.	

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