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FEATURES OF IMPULSE BUYING IN CROATIAN RETAIL

ABSTRACT

Impulse buying is an unplanned decision to buy a product or service, made instantaneously on the point of sale. Some of the internal factors that affect impulse purchasing are age, gender, mood, income or culture, and the external factors include the store's environment. Impulse purchases can be explained by the relationship between the affective and cognitive components in the brain of customers. The affective part refers to feelings, emotions, and moods, while the cognitive refers to thinking, understanding, and processing information. So, when the emotional part overwhelms the cognitive, it is more likely that an impulse purchase will occur. The main research hypothesis is that in the Croatian retail almost the same amount of purchases is planned and impulsive. From our primary online research conducted in 2017 among 115 Croatian consumers (N = 115), it follows that most of them (27%) buy consumer goods in the ratio 70% planned purchases: 30% unplanned purchases (19% women and 9% of men). This means that women in Croatia are buying more impulsively than men. From this it follows that our main research hypothesis was only partially confirmed. The results show that in consumer goods retail only 17% of Croatian citizens (12% of women and 5% of men) demonstrate an equal ratio (50% : 50%) of planned and impulse buying.

Keywords: Impulse buying, cognitive and affective factors, Croatian retail

1. Introduction

Every purchase behaviour is either planned or impulsive. When a buyer spends a lot of time exploring before buying something, then it is a planned purchase. Conversely, impulse purchases are not pre-planned, but the buyer has been given the impulse (a sudden need or desire) to buy the product at the point of sale. So, impulse buying is an unplanned decision to buy some product, made spontaneously and instantly, in a retail store. This phenomenon can be explained by the relationship between the affective and cognitive components in the brain of the

customer. When the emotional part overwhelms the cognitive, it is more likely that impulse purchasing will take place (Dawson, Kim, 2009).

Some of the inner features which affect impulse purchasing are age, gender, mood, income level or culture, whereas the external factors include the environment in which the goods are purchased. Women are more impulsive buyers than men, because they pay attention to promotion aimed at impulse buying. Also, there are emotional motivators, psychological and socio-demographic factors, decoration and different events in the store. Between 30% and

50% of all purchases can be classified as impulsive, and in consumer goods stores up to 70%.¹

The purpose of marketing effects at a subconscious customer level is to increase sales above the level of planned decisions. This is also the subject of this research, which is the impulse purchasing of retail consumer goods. The aim of this paper is to identify the key motivators of impulse purchases of Croatian citizens. The main research hypothesis is that in the Croatian retail almost the same amount of purchases is planned and impulsive.

This paper is structured in six major chapters. The first chapter briefly introduces the topic of research, the main hypothesis as well as the main goal, and presents the paper structure. The second chapter contains the literature review of the term and the relevant impulse buying concept. The third chapter analyses the role of emotions and feelings as well as external factors in impulse purchasing and is divided into two subheadings. Impulse items appeal to the emotional side of consumers. Some items bought on impulse are not considered as functional or necessary in the consumers' lives. The fourth chapter describes the research approach and design, sample and methods to test the hypothesis. The fifth chapter presents the research findings. The sixth chapter summarizes the key points of the paper.

2. Literature review

Every purchase behaviour belongs to one of two types of behaviour: planned or impulsive. If a buyer takes a lot of time exploring something before buying, such behaviour is called a planned purchase. In a decision-making process, the customer often includes family members and friends, researches reviews of the selected product on the Internet and various magazines or visits multiple locations to compare given options. Impulse buying is any unplanned purchase without a pre-formed attitude or the customer thinking about possible consequences on his budget. Consumerism encourages buyers to indulge in temptation and buy something without a far-reaching consideration of the consequences.

Impulse shopping is spontaneous, instantaneous, and done without much thinking. It is marked by a high level of emotional activity and weak control over cognitive abilities. The cognitive com-

ponent of the brain is usually related to reflection, planning, understanding and information processing. The affective component of the brain includes powerful feelings (excitement, enjoyment and satisfaction), mood and irresistible shopping needs, and purchasing determined by psychological states (Slišković et al., 2014). This component creates feelings related to products, events, people, and advertising. Impulsive customers are, therefore, more susceptible to emotions, which includes decision-making on the spot at the store. Events and promotions, the way articles are displayed on shelves, as well as carefully crafted shop arrangements affect customer feelings and the strong need to choose an item without prior review of the relationship between need, price and value.

Emotions and feelings play a decisive role in purchasing, triggered by seeing the product or upon exposure to a well-crafted promotional message. Impulse buying disrupts the normal decision-making models in consumers' brains. The logical sequence of consumers' actions is replaced with an irrational moment of self-gratification. Our unconscious mind is often driving our behaviour as a consumer: under the influence of basic evolutionary drives and the tactics of retailers, it's easy to feel compelled to buy something that later on we never even use.² Socio-demographic features such as age, gender, education level, and income level also play an important role in purchase decision-making and may lead to deviations from general patterns of customer decision-making (Vilčeková, Sabo, 2013). Kumar (2013) states that socio-demographic features include also marital status, family size, family life cycle, occupation, religion, race, generation, nationality, and social class.

3. Influence factors of impulse purchases

There are several internal and external factors that favour impulse purchases. Some of the internal ones are age, gender, mood, income and culture levels. External factors include the sales place environment (interior, lighting, music, shelf arrangement, packaging, and product presentation). If the decoration of the sales space is appealing to the buyers, it will be more likely for them to spend their money without pre-thinking about it.

Muruganatham and Bhakat (2013) state that the stores' environment affects the emotional state of

the buyers, which can lead to impulse purchases. Various intrusions within the store, such as lighting, layout, presentation of goods, colours, smells, clothing, and sales staff behaviour, directly or indirectly affect customers. For example, every Starbucks Coffee chain store is carefully designed to maximize the quality of everything the customer sees, touches, hears, smells or tastes.³ Underhill (2006) believes that buying, which includes planned designs, packaging, advertising and sales, and arranging furniture in stores, is usually intended for a female customer. Women are more prone to more relaxed shopping, shops and product comparison, interaction with staff, asking questions, trying things out, and finally purchasing. On the other hand, men move faster between the shelves, spend less time browsing the products, and it's difficult to convince them to look at something they have no intention of buying.

3.1 External factors of impulse purchasing

External factors relate to marketing stimulations or product features created by marketing experts to target purchasers to buy products. In this sense, the advertisement appeals are classified into two groups (Kraljević, Perkov, 2014):

- a) Consumer-oriented appeals (on attitude, on a group, on the lifestyle, on self-conscious motives and on the image; example of appeal: Nike - just do it).
- b) Product-oriented appeals (emotional and rational, positive, negative and comparative, one-sided and two-sided; appeal example: Labello – kisses the best).

Sirhindi (2010) divides them into two groups: *the factors associated with the sales environment and the factors associated with the product*. According to Saad and Metawie (2015), factors related to the sales environment are the arrangement of shops (interior, layout and range), music, lighting, social factors (presence and efficiency of sales staff) while Graa et al. (2014) emphasize the time pressure and complexity in the store.

Of all the external factors, the *store layout* may have the greatest impact on impulse shopping. This is confirmed by the results of our research; for as

many as 35% of the Croatian retail consumers, the most critical factor for impulse shopping is the layout of the store. This factor refers to the spaciousness, the design of interior decoration, the way of exposing the product, and the passage between the shelves. Buyers will be kept longer in larger stores because they need more time to roam around the store and often spend more money due to the variety of assortment and shopping baits for impulse shopping. The components of the store that together create the atmosphere are the exterior, interior (floors, walls and lighting), layout and display (Cox, Brittain, 2004). Event organization and promotional activities include stimulation for impulse shopping (discounts, gifts to customers, awards and bonuses for customer loyalty) (Pavlek, 2004).

Furthermore, by influencing the human senses (touch, smell and vision), the emotional state of the customer and his or her retail behaviour can be formed. The colours are carefully chosen to encourage purchase, which is why the red colour is mostly used, because it attracts attention and is effective when it comes to purchases. Lively colours are suitable for non-food ranges (Pavlek, 2004). Fragrances create such an ambience and experience for buyers that they stay in the store longer and feel better, which encourages them to buy more. For example, research has shown that adding coffee smells to gas stations selling *coffee to go* has increased coffee consumption by 300%.⁴

Music can create a stimulating environment and mood swings. A fast music tempo reduces the time spent in the store. In contrast, a slower tempo influences the buyer to stay longer in the store. Brighter *light* encourages buyers to examine the merchandise but if they look at it under proper blue light, they will make more unplanned purchases (Saad, Metawie, 2015). *The human factor* can have a significant impact on retail sales and customer relationships. Appearance and behaviour of the staff are critical variables in the retail environment (Saad, Metawie, 2015). More and more traders shift their focus from product quality to customer experience quality.⁵

Time pressure has a positive impact on impulse purchases because it is achieved in the first five minutes of the purchase. Probability for impulse buying is decreasing as the time passes. Furthermore, the

compactness of the store as a factor that influences impulse shopping can be divided into people compactness and compactness of the space in the store. Space compactness negatively affects customers' satisfaction, while compactness of people is in positive correlation with impulse purchasing (Graa et al., 2014).

We have also mentioned the factors associated with the *product*. Whether it is a need for socialization, the discovery of new products or the desire to prove oneself, most of the psychological characteristics of customers are influenced by the product presentation factors.⁶ A well-known strategy is the presentation of the most popular products (e.g. bread and milk) in the back of the store. The buyer must pass by many other products, which increases the likelihood of impulse purchases.⁷

According to Cruz, researchers at the University of British Columbia and the Cheung Kong Graduate School of Business found that impulse spending is a behaviour associated with disorganized environments. The study concluded that being surrounded by chaos impairs a consumer's ability to perform other tasks requiring "brain" power, which results in a threat to a consumer's sense of personal control.⁸

3.2 Internal factors of impulse purchasing

Internal factors include personality traits and emotional states of customers, as well as demographic characteristics (Dawson, Kim, 2009). Emotional condition, mood and feelings can be described as affective states. Customers who are more vulnerable to affective states will buy more impulsively and will be more intensely affected by marketing impulses such as advertisements, visual elements, promotional gifts, discounts, etc. (Dawson, Kim, 2009). However, Gardner and Rook (1988) argue that impulse purchasing and possession of a purchased product may be the result of an affective state, whilst the correlation between the affective states of the buyers and their impulse purchases remains largely unexplored. Although impulse purchasing involves a situation in which a customer cannot resist marketing incentives, according to Žnideršić et al. (2014), it does not mean that impulse purchases do not include cognitive behaviour of customers. Quite the contrary, the cognitive analysis of a cer-

tain offer, at the sales place, frequently triggers an impulse purchasing decision.

Apart from the above mentioned, there are several factors that affect impulse purchases such as emotional motivators, psychological and socio-demographic factors, and the influence of arrangements and events in the store. Impulse buying is associated with a buyer's mood or emotional state, a buyer's impulsive line, personal identity, and demographic factors like age and gender. According to Zimmerman (2012), impulse buying is related to anxiety and unhappiness, and controlling it could help improve our psychological well-being. To control something though, it's important to understand it first.

Women buy more impulsively than men. They are more aware of promotions within the store and more susceptible to emotions and mood changes when shopping, while men prefer to emphasize the functional component of buying (Mihčić, Kursan, 2010). Women are more prone to buy things that contribute to their social identity as well as those which are related to relationships with other people while men impulsively buy things related to free time and for personal reasons (Savić, 2014).

4. Research methodology and sample analysis

This chapter describes the research approach and design, the sample of respondents and the methods. The main research hypothesis is that, thanks to the large variety of marketing and sales methods in the Croatian retail, almost the same amount of consumer goods purchases is planned and impulsive (50% : 50%). This research was made to present and analyse the psychological and marketing factors that prompt buyers towards unplanned spending of money.

We used secondary and primary data sources. Secondary sources included domestic and foreign scientific and professional literature, as well as relevant online databases. The research of literature was conducted by the desk research method. Primary information sources have been obtained through empirical research of impulse buying behaviour in Croatia and impulse buying tendencies. Using an online survey, 115 individual respondents were included (Table 1).

Table 1 Sample analysis (N = 115)

Variable	Structure (in %)	Variable	Structure (in %)
Age		Gender	
18-25	36	Male	38
26-35	24	Female	62
36-45	17		
46-55	15		
56-65 and over	8		
Qualifications		Work status	
Bachelor or equivalent level	55	Employed	62
High school	26	Student	26
Master's or equivalent level	16	Occasionally employed	9
Ph.D. or equivalent level	3	Retired	2
		Unemployed	1
Marital status / number of children		Monthly income (in kunas)	
Unmarried	50	Up to 3,200	27
Married with 2 children	33	3,201- 5,700	21
Married without children	10	5,701 – 8,500	21
Divorced	6	8,501 – 10,500	8
Widowed	1	10,501-15,000	11
		15,001 and more	12

Source: Authors' research

Google Forms on Google Drive have been used for creating the questionnaire. Key methods used in the conducted research include logical methods, particularly the methods of analysis, synthesis, deduction and comparison, as well as mathematical and statistical methods, which were also applied in this paper. Independent research variables were included in the first six questions: gender, age of respondents, qualifications, working and marital status, and monthly incomes.

In Figure 1 it is apparent that 62% of women and 38% of men, mostly aged 18 to 25 (36%), were se-

lected in the required sample. The next larger group of 28 respondents (24%) was aged between 26 and 35 years. 20 respondents (17%) were between 36 and 45, and 17 (15%) between 46 and 55 years. The lowest number of respondents, i.e. (8%), was in the age group above 56 years.⁹

With regard to the structure of the respondents according to professional qualification, more than half, i.e. 63, have a higher (bacc. oec.) and high qualification (55%). 30 of them have a high school degree (26%), and 19 a master's degree (16%). According to their working status, 72 were permanently em-

ployed (62%) and 10 occasionally employed (9%). 30 of them were students (26%).

In relation to the marital status and the number of children, half of the respondents belong to the unmarried group, i.e. 57 respondents (50%). The group of married and married couples with two or more children has a total of 38 respondents (33%). These two groups accounted for the dominant share of 83% of respondents. According to monthly income, it is evident that 30 respondents (27%) have a monthly income of up to 3,200 kunas. The same number or 24 respondents (21%) have a monthly income of 3,200 kunas to 5,700 kunas, respectively 5,701 kuna to 8,500 kuna. 14 of them have a monthly income of 15,001 kunas and more (12%), while 13 have a monthly income of 10,501 kunas to 15,000 kunas (11%).

5. Findings

This chapter was designed to present the study results and evaluate findings in a way to test the stated hypothesis. Respondents answered 12 questions about personal data, the effects of social and environmental factors, the most common positions of impulse shopping at the store, emotions as motivators and the way of financing impulse purchasing. Most of the questions were closed – type. During April (2017) respondents received the questionnaire in Google Forms by e-mail. The results of survey of independent variables are shown in the following figures.

The structure of the answers to the following question is visible in Table 2: *Some research shows that for the most part the average purchase is impulsive and less planned in advance. What is the ratio (in %) most common to you personally when you are a customer?*

Table 2 Ratio structure of the planned and unplanned purchases (N = 115)

RATIO	Structure (in %)
70% planned: 30% impulsive	27
50% planned: 50% impulsive	17
80% planned: 20% impulsive	16
40% planned: 60% impulsive	10
30% planned: 70% impulsive	7
60% planned: 40% impulsive	7
Other ratios	16

Source: Authors' research

Most respondents, i.e. 31 (27%) chose the ratio 70% planned: 30% unplanned. 20 respondents (17%) chose a balanced ratio of 50% planned: 50% unplanned. For 18 respondents (16%) the ratio is 80% planned: 20% unplanned. Only 12 respondents (10%) chose the 40% planned: 60% unplanned option. The equal number of respondents, eight of them (i.e. 7%) selected the ratio 30% planned: 70% unplanned or 60% planned: 40% unplanned. Finally, 18 respondents selected other ratios (16%). From these results it follows that most Croatian citizens (27%) buy fast-moving consumer goods (FMCG) in the proportion of 70% planned: 30% unplanned (19% of women and 9% of men).

The structure of the following question is presented in Table 3: *Which social and environmental factors, in most cases, affect the intensity (amount) of your impulse purchases?* In the

questionnaire they were offered these eight answers:

- *Music* (positive, light, relaxing).
- *Lighting* (brightness level).
- *The layout of the store* (passing between the shelves, the size, assortment, the way of presenting the product on the shelf).
- *Interior of the store* (appearance, comfort, cleanliness).
- *Seller* (behaviour, appearance, kindness).
- *Availability of time* to purchase.
- *Marketing incentives at the sales place* (ads, signboards, promotions, tastings, etc.).
- *General atmosphere in the store* (decoration, events, good feeling).

Table 3 The structure of the impact of social and environmental factors (N = 115)

VARIABLE	Structure (in %)
<i>Store layout</i>	35
<i>Seller</i>	15
<i>Availability of the time to purchase</i>	12
<i>Interior</i>	11
<i>Music</i>	9
<i>General atmosphere</i>	4
<i>Other factors</i>	14

Source: Authors' research

More than a third of the respondents, 40 of them (35%) consider that the key for impulse shopping is *the layout of the store*. The layout, arrangement and size of the space on the shelves, the interspace between the products and shelves and the angles at which the products are placed on the shelves are very important for an unplanned customer decision. While, for example, the compactness of the space is not in a positive correlation with impulse purchasing, the compactness of people is.

For 17 respondents (15%), the seller is the most powerful socio-environmental factor of impulse purchases. It is essential for the sales staff to be friendly and serviceable, neat, unobtrusive and available to help the customer. For 14 respondents (12%), the key impulse factor is the availability of shopping time. Thirteen respondents are most affected by the interior (11%). Interior design has a big impact on impulse shopping, which depends on

the decoration attractiveness, the way of presenting products, pleasure, cleanliness and colour. 11 respondents (9%) were mostly influenced by music. Customers spend more time buying if the music playing in the background is light and slow. For the smallest number of respondents, i.e. 5 (4%), the primary motivator is the general atmosphere. Also, according to most marketing theorists, the atmosphere at the sales place is an important aspect of stimulating customer excitement over a purchase. Elements such as colour, smell, air temperature in the store, and general atmosphere, significantly affect buying or increasing financial transactions. Impulse shopping for 15 respondents (14%) is motivated by something else (marketing incentives at the sales place, lighting, etc.).

The structure of the respondents based on the place of impulse purchases is shown in Table 4. The question was: *Where do you buy most impulsively at?*

Table 4 Most frequent positions of impulse purchases at the store (N = 115)

VARIABLE	Structure (in %)
<i>Wherever there is a discount sale</i>	28
<i>No rules</i>	24
<i>Around and at the cash register</i>	23
<i>Where the products are in the line of eye sight</i>	14
<i>From the shelf on the right</i>	11

Source: Authors' research

It is evident that the largest number of respondents, i.e. 32 (28%), are buying most impulsively wherever there is a discount sale. For 28 respondents (24%), there are mostly no rules for impulse purchases. 27 respondents (23%) are making their purchases more impulsively near the cash register, while 16% (14%) buy most at eye level. The lowest number of respondents, 12 of them, is primarily buying products from the shelves on their right (11%).

The structure of the answers to the question: *In the case of impulse purchases, which emotion do I*

experience the most? is shown in Table 5. Nearly three fifths, i.e. 59 respondents (51%) responded that during the impulse shopping they mostly experience pleasure (good feeling, joy and happiness). Excitement (stimulation and vitality) as the primary emotion in impulse purchases is experienced by 19 respondents (17%). 15 respondents (13%) experience predominantly domination (freedom of action and self-determination), and 22 respondents (19%) feel something else when they shop impulsively.

Table 5 Emotions as a motive for impulse shopping (N = 115)

VARIABLE	Structure (in %)
<i>Pleasure</i>	51
<i>Excitement</i>	17
<i>Domination</i>	13
<i>Something else</i>	19

Source: Authors' research

Table 6 shows the structure of the answer to the question: *What encourages me the most when it comes to impulse shopping?* The following three groups of responses were offered:

- *Positive emotions* (curiosity, exploring a new, emotional relationship with the product, having fun, enjoying the new product).
- *Unpleasant emotions* (nervousness, stress, anxiety, anger).
- *Equally positive and negative.*

Table 6 Greatest impulse motivators (N = 115)

VARIABLE	Structure (in %)
<i>Positive emotions</i>	70
<i>Negative emotions</i>	26
<i>Positive and negative emotions</i>	4

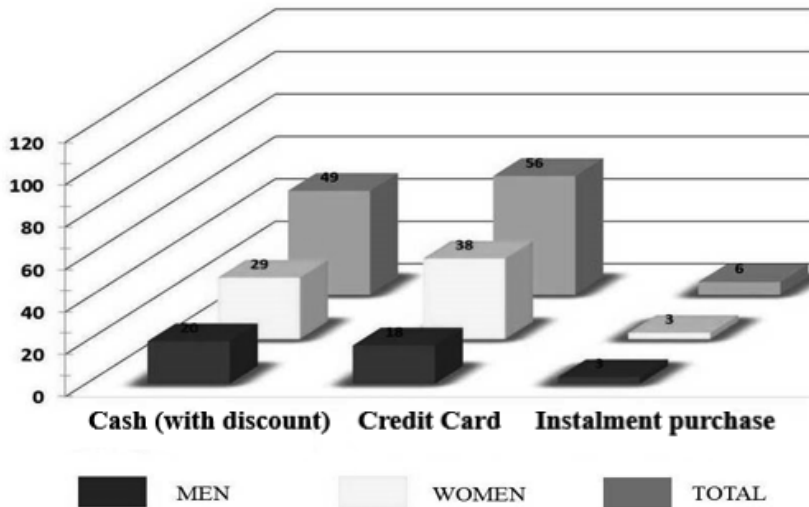
Source: Authors' research

The convincing majority, i.e. 81 respondents (70%) responded that they are stimulated by *positive emotions*. Buying is not just an act of satisfying needs, but also a customer's experience fulfilling his/her curiosity, having fun and expressing emotions to brands placed on the shelves. Equally positive and

negative emotions encourage 29 respondents (25%). Only 5 respondents (4%) are affected by negative emotions when buying impulsively.

The structure of the payment method for impulse purchases is shown in Graph 1 The question was: *How do you usually pay for impulse purchases?*

Graph 1 Structure of impulse purchase payment (N = 115)



Source: Authors' research

Almost half of the respondents, i.e. 56 of them (49%), mostly pay by credit card, that is 38 women (33%) and 18 men (16%). A little less, or more precisely, 49 respondents (43%) prefer cash payments when it comes to impulse shopping, that is 29 women (26%) and 20 men (17%). The rate is usually paid by six respondents (5%), i.e. three by women and three by men (by 2.5%). Payment by instalment was chosen by 5% of the respondents, by three women and three men (2.5% each gender). The smallest number of respondents, three men and one woman, chose "something else" as a method of payment.

6. Conclusion

Impulse buying is an unplanned decision to buy a product and is made instantly in the store. Our culture of consumption enables us to succumb to temptation and buy something without considering the consequences of the purchase. Impulse buyers are more susceptible to emotions, which also includes decision-making on the spot at the store. Therefore, it is relevant whether the store is adequately decorated with quality materials, the way the staff is dressed and how they behave, the way the products are presented on the shelves, how the front door is opened or what type of lighting is used.

The aim of this paper was to investigate factors affecting impulse purchases of Croatian citizens.

From our primary online research conducted in 2017 among 115 Croatian consumers (N = 115), it follows that most of them (27%) buy consumer goods in the ratio 70% planned purchases: 30% unplanned purchases (19% women and 9% of men). This means that women in Croatia are buying more impulsively than men because they are more aware of the promotions within the store and are therefore more likely to buy impulsively. It follows from the above mentioned that our main research hypothesis was only partially confirmed. The results indicate that in consumer goods retail only 17% of Croatian citizens (12% of women and 5% of men) demonstrate a balanced ratio (50% : 50%) of planned and impulse buying.

Also, we have found out that the most important characteristics of impulse buying in Croatia are as follows:

- *The layout of the store* most influences the intensity (amount) of impulse purchases in 40 respondents (34.78%). According to importance, these features of the sales point follow: the seller, availability of shopping time, interior, music and the general atmosphere.
- *Positive emotions* (curiosity, exploration of a new emotional relationship with the product, fun, satisfaction with the new product) prompt the majority of respondents (40%

female and 31% male) to impulse purchases. In terms of relevance, positive emotions are followed by the mix of positive and negative emotions, and then by negative emotions (nervousness, stress, anxiety and anger).

- *Satisfaction*, i.e. a good feeling, joy and happiness in impulse shopping is felt by half (51%) of Croatian citizens.
- More than one-third of women, or 38 (33%), most often use impulse credit card payments, and 20 men (17%) usually pay cash, using discounts.

Considering the limitations that derive from the inadequate number of respondents, the results of this research need to be taken with a grain of salt, i.e. they should not serve as the basis for making general conclusions about impulse buying in Croatian retail. However, the results are quite indicative and statistically reliable for a deeper understanding of the importance of impulse factors in modern retailing. In conclusion, this research might be worthy of an expansion with a larger sample in the future in order to make strong and general statements about this topic.

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ZNAČAJKE IMPULZIVNE KUPOVINE U HRVATSKOJ MALOPRODAJI

SAŽETAK

Impulzivna kupnja je neplanirana odluka o kupnji određenog proizvoda ili usluge neposredno na prodajnom mjestu. Neke od unutarnjih značajki koje utječu na impulzivnu kupnju su dob, spol, raspoloženje, visina dohotka ili kultura potrošača, a vanjski čimbenici uključuju okruženje u prodavaonici. Impulzivna kupnja može se objasniti odnosom između afektivne i kognitivne komponente u mozgu kupaca. Afektivni dio obuhvaća osjećaje, emocije i raspoloženja, dok se kognitivni odnosi na razmišljanje, razumijevanje i preradu informacija. Dakle, kada emocionalni dio nadjača kognitivni, veća je mogućnost da će se dogoditi impulzivna kupnja. Glavna istraživačka hipoteza je da se u hrvatskoj maloprodaji gotovo podjednako kupuje planirano i impulzivno. Iz našeg primarnog online istraživanja provedenog 2017. godine na uzorku od 115 hrvatskih potrošača (N = 115), proizlazi da najviše njih (27%) kupuje robu široke potrošnje (FMCG) u omjeru 70% planirano: 30% neplanirano (19% žena i 9% muškaraca). To znači da žene u Hrvatskoj kupuju impulzivnije od muškaraca. Iz toga proizlazi da je glavna istraživačka hipoteza rada samo djelomično potvrđena. Rezultati naime pokazuju da u maloprodaji robe široke potrošnje podjednako (50% : 50%) kupuje planirano i impulzivno samo 17% hrvatskih građana (12% žena i 5% muškaraca).

Ključne riječi: impulzivna kupnja, kognitivni i afektivni čimbenici, hrvatska maloprodaja