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# Stressors, Stress and Impulsive Buying Behavior: Moderating Role of Emotional Intelligence

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**Abstract:** Workplace stressors and stress play a pivotal role in shaping an individual's consumption behavior, but its implication, particularly in consumer psychology, remains nascent. This study, grounding on the theory of social conformity and compliance and the theory of reasoned action, addresses the impact of chronic workplace stressors on impulsive buying behavior through the mechanism of stress in the presence of emotional intelligence. For this purpose, a total of 230 respondents were engaged using a questionnaire. Based on a Structural equation modeling study found that Emotional intelligence plays a major part in shaping consumers' buying behavior and develops theoretical linkages of a previously neglected area. Both WB and WD have a positive impact on the stress and are significant at 0.001. To reduce stress, workplace stressors control the emotions of people and compel them for impulsive buying disorders. From discussed practical implications, managers can better use the results by designing their products to make them more appealing to customers' impulses.

Keywords: Workplace stressors, Stress, Impulsive buying behavior, Emotional intelligence

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#### INTRODUCTION

Though the literature of psychology and other behavioral sciences considers stress an important topic, the management and marketing literature is currently in a neglected mode for stressors (Moschis, 2007). The research related to stressful customers is of high importance to the body of knowledge of consumer behavior. Stress can alter people's behavior (Belk, 1974; Mattson & Dubinsky, 1987). It is recommended that consumer-related research should focus on how consumers face stress and how they develop a coping mechanism for this (Duhachek, 2005; Viswanathan, Rosa, & Harris, 2005). The consumers are facing acute and chronic stressors which are existing in the environment where they are living or as part of their personal history. Acute Stressors are the ones that are short-term (Dhabhar, 2018) and diminish over time; in comparison to acute stressors, chronic stressors are long-term and last long (Russell & Lightman, 2019), and the result may be anxiety over a considerable time. These stressors are sometimes generated from the workplace environment and fall into workplace stressors (Dickerson & Kemeny, 2004). Stressors like Workplace Bullying (WB) and discrimination have been recognized as workplace stressors in the domain of behavioral sciences and social sciences.

Stress causes instability in an individual's behavior (Burroughs & Rindfleisch, 2002; Mattson & Dubinsky, 1987). Individuals' mental condition influences the behaviors which they carry with them when they enter a shopping place (Belk, 1975). Medical and clinical researchers have recognized and categorized Impulsive Buying Behavior (IBB) as a mental disorder (Dell'Osso, Altamura, Allen, Marazziti, & Hollander, 2006; Oetomo, 2017) and stress is one of the causes of this disorder (Association, 1980). The consumers facing chronic workplace stressors feel severely stressed from the dominations of the workplace stressors (Albeck et al., 1997). Chronic stressors can lead to impulse control disorders, addictions, and negative reactions (Adam & Epel, 2007). The

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impulsivity of people is strongly dependent on these stressors, as they lead to addictions and loss of control (Rhoades, 1983). The context of workplace stressors has been found very less discussed to predict IBB (Roberts & Roberts, 2012). Stress alters the behaviors of people (Mumtaz, Khan, Zubair, & Dehpour, 2018). Still, it can also directly change people's behavior for developing a coping response to stress regardless of the nature of the stress, i.e., chronic or acute (Moschis, 2007). The two types of responses people exhibit as a coping mechanism to stress are either doing the purchase un-cognitively to avoid stress (Duhachek, 2005) or escaping any purchase decision or making efforts to not think before purchasing and do so cognitively (Mick & Fournier, 1998). Whenever IBB is done under stress, the stressfulness and coping mechanism relationship strength are increased or decreased with personal characteristics of the individual in question; one of these unique characteristics includes Emotional Intelligence (EI) which is controllability. People have a set of emotional controls, namely known as "EI" (Kidwell, Hardesty, & Childers, 2008), for overcoming unwanted marketing stimuli, which can lead them to avoid unplanned or impulsive purchases. The normative influences affect consumers' impulsiveness; additionally, an IBB as a purchase is spontaneous, unreflective, immediate, and with a shopping, list openness to receive unexpected buying ideas. The symbolic meaning of purchases also acts as an influence on IBB (Burroughs, 1996).

IBB has been found to have roots in cultural differences that are Individualism and collectivism (Kacen & Lee, 2002). Other antecedents of IBB include time availability, money, individual differences including, materialism, need for arousal, and need for power (Beatty & Ferrell, 1998). In addition to this, IBB has been influenced by environmental factors like store environment, light, the behavior of employees, design of the store, variety (Floh & Madlberger, 2013; Graa & Dani, 2012; Liu, Li, & Hu, 2013; Mohan, Sivakumaran, & Sharma, 2013). When studied based on cultural differences, IBB was found to have more satisfaction in Individualistic societies than collectivist societies when someone was present at the time of purchase. This means that an interpersonal influence adds to the impulsivity of the consumer based on the attribution theory, as explained. Individualistic cultures have tendencies to exhibit more IBB in comparison to collectivist societies. Based on cultural differences, individual differences like the need for arousal and the need for power also play an important role in IBB. People who require arousal are more likely to target an impulsive purchase. Gender differences also have variable effects on IBB tendencies, as females are more prone to IBB than males (Kacen & Lee, 2002).

Environmental factors like in-store environment, which includes lighting, ambiance, music, size of the store, behavior of the employees, the easiness for a customer to find things, display settings, and variety push consumers to act impulsively and make sudden purchase decisions despite their cognitive efforts which they had put in before going for purchase (Mohan et al., 2013). Though the extent of literature available in relevance to predictors and contexts exists in the body of knowledge. But based on the argumentation by the normative and social impact-based research, concerning social stressors which are chronic in nature is still in the developing stage. Several studies have identified work-family conflict as an important predictor of stress (Smith, DeJoy, Dyal, & Huang, 2019) and psychological burnout. Streamlining the organizations has increased the pressure to be productive but has reduced resources to develop good social relations and deal with negative side-effects such as WB. Bullying at the workplace is another social stressor, which has the potential to affect IBB has been discussed mainly in psychology and found to result in impulse control disorder (Joinson, Woodley, & Reips, 2007). This can be inferred as bullying may lead to IBB as it results from impulse control disorder.

EI is a characteristic of an individual and may vary from individual to individual. EI was identified as one's ability to connect thoughts with emotions, based on their previous research (Salovey & Mayer, 1990). Building on to the context, it evolved as explained its working and importance. EI, through its evolutions, was tested in organizational contexts like leadership, feelings, work attitudes, organizational politics, personality, and behavioral outcomes(Carmeli, 2003; Cavazotte, Moreno, & Hickmann, 2012; Prati, Douglas, Ferris, Ammeter, & Buckley, 2003; Poon, 2003; Rosete & Ciarrochi, 2005; Wong & Law, 2002). However, the relationship between chronic workplaces stressors and IBB based on stress mechanism and EI, specifically in two major twin cities (Rawalpindi and Islamabad), Pakistan, is still in infancy. Therefore, there is a need to deeply investigate the relation between chronic workplace stressors and IBB by considering both stress and EI individually.

#### **Objectives**

The present study aims to determine the relationship between chronic workplace stressors and IBB, mainly focusing on the mechanism of stress in the marketplaces of twin cities. Moreover, it focuses on identifying the role

of EI between chronic social stressors and IBB. This study answers the following questions:

- i) What is the relationship between chronic workplace stressors and IBB through the mechanism of stress?
- ii) And, what is the role of EI in the relationship between chronic social stressors and IBB through the mechanism of stress?

This study will contribute to the body of knowledge by considering stressors and outcome behaviors with coping mechanisms. The cyclic nature of the relationship between stress and IBB is an important aspect of purchasing. It will provide a better understanding of chronic workplace stressors in a causal study towards IBB under EI's coping mechanism support tool. Moreover, this study will result in findings for a psychologist to help decision making regarding purchases more cognitive and controlled to avoid afterward coming stress of dissonance, which is not part of this study. People facing stressors at the workplace would be able to identify the coping mechanism for stress.

#### LITERATURE REVIEW

## **Impulsive Buying Behavior**

IBB is a psychological phenomenon (Rook, 1987); this psychological phenomenon leads to IBB being caused due to some psychological imbalance (Li, Yang, Cui, & Guo, 2019) and is regarded as a mental disorder (Wheaton, 1990). Psychological triggers cause individuals' behaviors to do something; they get motivated through psychological stimulations (Rook, 1987). That certain action might be an intentional or unconscious response to a motivation. A very high urge which becomes uncontrollable for the person to resist will force that person to act impulsively (Stults-Kolehmainen et al., 2020). Acting impulsively is acting un-consciously due to some psychological disorder that dilutes your self-control.

People act unwisely by not considering the future consequences while buying impulsively (Strotz, 1955). Those with a sense of high achievement can cope with impulsivity for "The hidden reward of IBB" (Wigfield, 1994). Impulses are sometimes uncontrollable because of the gratifying experiences, but it doesn't last for very long. Especially consumers act rashly and compromise and sacrifice their fundamental needs to have an immediate sense of gratification. "Impulse buying occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately (Yi & Jai, 2020). The impulse to buy is hedonically complex and may stimulate emotional conflict. Also, impulse buying is prone to occur with diminished regard for its consequences."

The theory of social conformity and compliance explains that people who conform and comply with the social norms and values are easily accepted into society. In contrast, those who do not conform and abide by the social values and norms do not get acceptance in society. Thus, they have a hard time navigating through their social lives, which affects their personal lives. This theory explains the relationship between organizational constructs WB and Workplace Discrimination (WD) and stress (S). People who do not conform to the norms or are different from other people in organizations fall victim to WB and WD. WB and discrimination thus threaten the wellbeing of individual workers and cause stress.

The theory of reasoned action states that individuals' behaviors are guided by their intention, which is a function of their attitude towards that behavior. This theory explains the relationship between stress and IBB as well as the moderating role of EI. In the latter half of the framework, there is a deprivation of an internal resource (psychological wellbeing), and the individual buys impulsively to fulfill that sense of deprivation. But in such cases where an individual has high EI, his attitude towards impulsivity is negative, making him less likely to exhibit IBB.

## Workplace Bullying and Stress

Bullying creates stress in the environment. Due to bullying, an individual may feel poor physical condition, increased stress, and aggressive attitude development (Brewer & Whiteside, 2012). Stress is high in bullied people, and it has severe implications when it is the main cause of stress (Bond, Tuckey, & Dollard, 2010). Bullying has also been found to increase the stress state of an individual by creating a hyperarousal state (Balducci, Fraccaroli, & Schaufeli, 2011; Weiss, Tull, Viana, Anestis, & Gratz, 2012). Individuals bullied at the workplace face stress when they cannot respond to bullying conditions, so they start losing control of themselves due to hyperarousal in their psychological framework (Leppink et al., 2014).

Bullying creates chronic social stress, with implications relevant to behavioral outcomes (Tehrani, 2004). It not only has implications on physical health, but its existence also causes people to develop chronic social stress (Sandberg et al., 2000). Being bullied or witnessing bullying may lead individuals to develop anxiety and stress,

which is chronic in nature (Hansen et al., 2006). WB is a chronic social stressor and makes individuals prey to stress (Hamilton, Newman, Delville, & Delville, 2008). It makes individuals develop a negative frame of mind and degraded self, making them stressed and losing control whenever they feel free or outside the bullying environment. Psychologists and psychiatrists have developed a formulation that bullying is a chronic stress-creating agent. This can damage not only the victim's physical health but might result in frequent behavioral outcomes that are not in control of the victim due to the stress of bullying (Menesini, Modena, & Tani, 2009). Thus:

**H1:** WB is positively related to stress.

#### **Workplace Discrimination and Stress**

WD is caused by prejudices and stereotypes (Birkelund, Johannessen, Rasmussen, & Rogstad, 2020). Differences with supervisors in terms of values can lead to discrimination at the workplace, and it can also happen based on gender, religion, ethnicity, etc. Discrimination at the workplace has serious consequences on an individual's wellbeing, e.g., stress. The physical health and psychological wellbeing of individuals is a product of stress caused due to discrimination (Botha & Frost, 2020). Research shows that WD relates to interpersonal relationships among coworkers. Discrimination at the workplace is directly associated with stress and lower job satisfaction.

**H2:** WD is positively related to stress.

## **Mediating Role of Stress**

Individuals adopt various coping mechanisms to mitigate the effects of stress, and one of those coping mechanisms is IBB (retail therapy) (Hausman, 2000). IBB is a reaction to stressful situations to preserve the wellbeing of the individual (Youn & Faber, 2000). This can be seen in fashion-related purchases, where individuals make purchases to mitigate the stress caused by social interactions (Park, Kim, & Forney, 2006). Stress makes people lose control, and this loss of control over oneself leads to impulse control disorder and thus to IBB (Baumeister, 2002). Applied and clinical psychology have predicted that stress causes hyperarousal and impulsivity in individuals experiencing stress (Balducci et al., 2011; Dell'Osso et al., 2006; Weiss et al., 2012).

**H3:** Stress is positively related to IBB.

**H4:** Stress mediates the relationship between WB and IBB.

H5: Stress mediates the relationship between WD and IBB.

#### The Moderating Role of EI

EI is an individual characteristic, and it varies from person to person. The impact of EI has been observed on the relationship between stress and the behavior individuals exhibit. The moderating effect of EI has been checked for personal stress and organizational level stress. Stress plays an important role in predicting behavioral outcomes, and EI has been found to play a crucial role as a moderator in this relationship (Görgens-Ekermans & Brand, 2012). In the case of organizational studies, many of the studies have been undertaken relevant to stress and behavioral outcomes with the moderating role of EI (Abraham, 1999).

In the case of stressor and psychological disorders, EI has been found to have a significant role as a moderator (Davis & Humphrey, 2012). Being healthy psychologically under stress requires emotionally intelligent persons; if it is not the case, the disorders will act at their peak (Slaski & Cartwright, 2003). The selection of coping mechanisms is highly dependent on EI as a moderator on the relation of stress and outcome behavior. Even in marketing, when coping strategies are an outcome, the use of EI as a moderator has been observed (Gabbott, Tsarenko, & Mok, 2011). In behavioral sciences, when stressors and behavioral outcomes are examined, the moderating effect of EI has been found significant (Carmeli, 2003). Whenever there are problematic behaviors as an outcome, the EI moderation has been found significant but negative (Liau, Liau, Teoh, & Liau, 2003). Based on the literature, it is important that EI moderation should be examined whenever there are relationships among stressors and behavioral outcomes or coping up with psychological issues is concerned.

**H6:** EI moderates the relationship between stress and IBB.

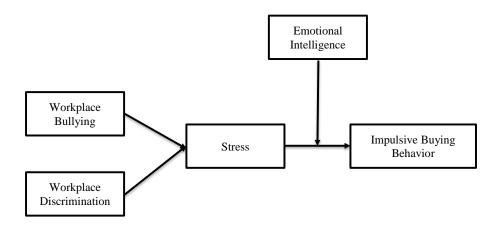


Figure 1: Conceptual framework

#### METHODOLOGY

A sample size of 230 was surveyed using a questionnaire. Convenience sampling, a type of nonprobability sampling, was used. The study used 9 item scale of measure WB and 9 item scale of Costa, which was used to measure WD. Stress was measured using items from (Cohen, Kamarck, & Mermelstein, 1983) with 14 items. EI was measured using the WLEIS developed by (Wong & Law, 2002). The study used 9 item scale of (Rook & Fisher, 1995) to measure IBB.

Confirmatory factor analysis was applied to check the validity of scales. Cronbach alpha was used as a measure of reliability. The study employed SEM for data analysis since it is a better technique in the case of the sequential model with multiple IVs and DVs. The point of concern in SEM is the better fit of the model and direct and indirect effects. Different criteria are used for goodness fit, including goodness fit index, adjusted goodness fit index, RMSEA, and chi sq/d. For all of these criteria, it is the value of the factor on which these criteria depend on whether the model is a good fit or a poor fit. In the case of direct and indirect effect (i.e., regression), points of concern are an estimate and its p-value. The hypothesis is accepted if the p-value is less than 0.05.

# RESULTS Results of Normality Tests

Table 1: Descriptive Statistics					
	N	Min	Max	Mean	Std. Deviation
WB	230	1.00	5.00	3.6193	1.22376
WD	230	1.00	5.00	3.8724	1.11701
S*	230	1.00	5.00	3.7653	1.23521
EI	230	1.00	5.00	3.8607	1.17410
IBB	230	1.00	5.00	3.6746	1.00799

#### **Correlations and Reliabilities**

Table 2: Correlations					
	I	II	III	IV	V
WB	1				
WD	.526	1			
S	.497	.719	1		
EI	.580	.410	.461	1	
IBB	.508	.510	.554	.574	1
	WD S EI	I   WB	I     II       WB     1       WD     .526     1       S     .497     .719       EI     .580     .410	I     II     III       WB     1     .526     1       S     .497     .719     1       EI     .580     .410     .461	I     II     III     IV       WB     1     .526     .719

<sup>\*\*</sup>Correlation is significant at the 0.01 level (2-tailed).

Results of the correlation analysis show that the variables are significantly related to each other. And there is no issue of multi-co-linearity. Cronbach alpha values ranged from 0.712 to 0.922 (Table 3).

Table 3: Cronbach Alpha values

No	Variables	No of items	Reliabilities
1	WB	9	0.798
2	WD	9	0.712
3	S	14	0.922
4	EI	16	0.768
5	IBB	9	0.799

# **Results of Hypothesis Tests**

The impact of WB on Stress is positive and significant at 0.001, while an increase in WB by 1 unit causes an increase in Stress by 0.897 units. The stress is positively impacted by the WD and significant at 0.001, while an increase in WD by 1 unit causes an increase in Stress by 0.869 units. The impact of Stress on IBB is positive and significant at 0.001, while an increase in Stress by 1 unit causes an increase in IBB by 0.954 units (shown in Table 4).

Table 4: Regression Weights of mediation

_	_	
Predictor	Outcome	Std Beta
WB	S	.897 ***
WD	S	.869 ***
S	IBB	.954 ***

<sup>\*\*\*</sup> p < 0.001.

The impact of Stress on IBB is positive (Table 5) and significant at 0.001, while an increase in Stress by 1 unit causes an increase in IBB by 0.468 units. The impact of EI on IBB is positive and significant at 0.001, while an increase in EI by 1 unit causes an increase in IBB by 0.757 units. EI moderates the relation between Stress and IBB, while an increase of 1 unit in EI will cause IBB to decrease by 0.901 units.

Table 5: Regression Weights of moderation

Predictor	Outcome	Std Beta
S	IBB	.468 ***
EI	IBB	.757 ***
SxEI	IBB	901 ***

<sup>\*\*\*</sup> *p* < 0.001.

#### DISCUSSION AND CONCLUSION

The results of this study show that WB is positively related to stress. So those people who are bullied at the workplace are more prone to stress. Stress is also caused by WD, as the results demonstrate. Discrimination at the workplace has serious consequences on an individual's wellbeing e.g., stress. The physical health and psychological wellbeing of individuals is a product of stress caused due to discrimination. Research shows that WD relates to interpersonal relationships among coworkers. The stress experienced due to workplace stressors causes people to lose control, and they end up exhibiting IBB as a mechanism to reduce stress. IBB is a reaction to stressful situations to preserve the wellbeing of the individual (Youn & Faber, 2000). Applied and clinical psychology have predicted that stress causes hyperarousal and impulsivity in individuals experiencing stress (Balducci et al., 2011; Dell'Osso et al., 2006; Weiss et al., 2012). This loss of control is less for people with higher EI as compared to people with lower EI. In the case of stressor and psychological disorders, EI has been found to have a significant role as a moderator (Davis & Humphrey, 2012). Being healthy psychologically under stress requires emotionally intelligent persons; if it is not the case, the disorders will act at their peak. The selection of coping mechanisms is highly dependent on EI (Matthews et al., 2006).

This study contributes to the body of knowledge by filling the gap identified by (Carpena, Cole, Shapiro, & Zia, 2019) as he suggests the need to study the relationship of workplace stressors with impulsive buying through the mechanism of stress. Most importantly, workplace stressors are identified, which lead to impulsive buying disorder. Prior research on the stressors and impulsive buying behavior has not accommodated stress as a mechanism variable in their studies. This study considers the mechanism variable through which workplace stressors are impacting impulsive buying behavior.

#### LIMITATIONS AND FUTURE DIRECTIONS

The interpretation of the findings of this study should be considered with several limitations. First, in terms of demographics, the results may moderately represent but not be generalized to the whole population, considering that the sample is also younger individuals who were continuing their studies. Also, the data was taken from within the twin cities of Pakistan, which is a very competitive market for jobs, and the effect of workplace stressors may be heightened in such conditions. More studies can be conducted in the future with a diverse sample to ensure the generalization of results. Future studies can also include other chronic workplace stressors. Future studies can also explore buying IBB into the cyclic nature of stress and IBB as IBB, in addition to being a coping mechanism, is a stressor.

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