

THE INFLUENCE OF CREDIT CARD USAGE ON IMPULSIVE BUYING

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ABSTRACT

Consumers can easily make a purchase with credit cards due to lack of financial problems during shopping and provision of payment opportunity in the future. The individual makes an impulsive buying by falling under the influence of the product due to the credit card's provision of payment opportunity in the future. Because, in line with the opportunities credit cards provide, the individual get the possession of the economic force he/she otherwise does not have. The aim of this study is to determine the influence of the credit usage of Turkish consumers on impulsive buying. The questionnaire prepared for the study was implemented on 590 people and the remaining 551 questionnaires were subjected to analyses after having been edited. Frequency distribution, reliability analysis, factor analysis, t-test and regression analysis were conducted. As a result of the research analysis, it was concluded that credit card usage has an influence on impulsive buying.

Keywords: Impulsive buying, credit card, age, income, marital status, gender

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INTRODUCTION

The basic conclusion which has been obtained as a result of studies in which the decision-making process of the consumer was analyzed intensely is that consumer preferences can be explained rationally, which means that consumers can arrive at a decision after analyzing very different alternatives. However in some cases, consumers may violate this rationality principle. In these cases, decisions can be made by not analyzing available alternatives and not having sufficient information on the product which is within one's interest or even without a means of purchase. Impulsive buying habit can be given as an example to this situation. If the urge of the consumer is strong, consumer can satisfy his/her needs with the first product he/she sees without passing to the information seeking process which is in the purchasing process (Tek, 1999:213). Moreover, impulsive buying can also be defined as purchasing the product quickly and as if by snatching it (Rook, 1987:189).

Many researchers have made various conceptual definitions on impulsive buying habit. For instance, Stern (1962:59-62) stated that impulsive buying behaviour is synonymous with unplanned purchase behaviour and defined it as "any purchase activity shopper makes without planning beforehand". Rook (1987:189) defined this habit as unplanned shopping which occurs as a result of positive influence which emerges when a consumer is exposed to any stimulus. According to Beatty et. al (1998:71), impulsive buying is a sudden and quick behaviour which occurs without the consumer's prior intent of purchasing from a specific product category or without the intent of fulfilling a certain purchase task. In their research on the influence of the consumer's emotional and cognitive components on impulsive buying Weinberg et. al (1992:43-57) measured the reaction of consumers towards a new product. In the end, impulsive buyer were understood to be influenced by their emotions, instead of various alternatives or cognition, by their more excited facial expressions when they saw the product.

Credit cards mean money and status for people and help develop the position of the individual in social environments. Credit cards, named "plastic money", as a modern instrument of payment have spread in short span of time and been adopted easily due to their virtues such as elimination of the obligation to have money in an account, advantage of late payment, establishment of reputation, easy usage of credits along with the biggest advantage checks provide which is not carrying money (Çiçek et. al, 2010:4). These cards are given by banks to their customers. Consumers may do shopping with these cards at shopping centers which have

agreements with the banks and these cards can be used as cash credit instruments (Torlak, 2002:1). The credit card market in Turkey is growing rapidly. According to the statement of Interbank Card Center (BKM), the number of credit cards, which reached its highest level with 57,3 million in May 2014, was 57 million between August and the end of January 2015 (http://www.bkm.com.tr/istatistik/pos_atm_kart_sayisi.asp, 01.03.2015). The reason of the increase in the number of credit cards is attributed to the increase in people's income levels. When 2014 credit card expenses of Turkey is analyzed; expenses made for shopping is 420.974,98 TL and cash advance amount is 44.020,08 TL (http://www.bkm.com.tr/istatistik/kredikarti_yurtici_issuer_islemleri.asp, 01.03.2015). Proliferation of credit usage instead of cash is changing the people's spending patterns, preferences and attitudes towards money. Some practices which encourage and facilitate the usage of credit cards (quick and few conditioned application process, cash withdrawal, comfortable increase in spending limits, issuing of additional cards, installment, point and gift offerings etc.) are effective in the proliferation of credit card usage as well. However this proliferation brings about significant increases in the rate of insensible credit card usage and causes the emergence of non-negligible financial problems with its sociological and psychological dimensions (Girginer et. al, 2008:194). By beginning to use credit cards, Turkish consumers have transformed into a community who spends their wages in coming months with planned or impulsive buying as well. In addition, credit card owners have been found out to be more inclined to impulsive buying (Bauemeister, 2002:670-676). The fact that credit cards affect impulsive buying behaviour has been demonstrated in many studies (Beatty et. al, 1998; Stern, 1962). The main purpose of this study is to determine the influence of credit card usage on impulsive buying.

LITERATURE REVIEW

Impulsive Buying

First studies on impulsive behaviour were made by psychologists in the 1920s. Impulsive behaviours are the ones which a person finds difficult to resist. From the perspective of sociologists and psychologists, Impulsive behaviour is the sort of behaviour which is perceived

negatively and similar to criminal tendency. Impulsive buying and compulsive buying are concepts which are confused with one another by psychologists. The biggest difference of impulsive behaviour to compulsive buying is the fact that it is carried out with more consideration (Edwards,1993:67-85). Piron (1991:512) defines impulsive buying as a type of which emerges when exposed to a stimulus, is made a decision on impulsively and is not planned. After the purchase is actualized, consumer may react emotionally and/or cognitively. Rook (1987:189-199) affiliates impulsive buying behaviour to the psychologic and emotional reactions of the consumer. Consumer, feeling a sudden and strong desire, wants to have the product he/she does not necessarily need impulsively. Rook actually lays out specific characteristics of impulsive buying behaviour:

- Consumer is allured by the product at first sight,
- Wants to possess the product impulsively,
- Does not consider the negative results which may occur upon purchase behaviour,
- Feels excited,
- Experiences conflict between control and being spoilt,

These definitions indicates that impulsive buying is an emotional phenomenon. Beatty et. al (1998:71) expanded Rook's definition and defined impulsive buying as "Sudden and instantaneous purchase which occurs without considering purchase from a specific product category or of a specific product beforehand". "Behaviour materializes with a forceful purchase impulse and is spontaneous. It does not include the purchase of a product which you are out of at home by remembering it suddenly". According to the definitions of Beatty et. al, planning to purchase a gift for someone and deciding on what to buy in the shop is not usually included in impulsive buying behaviour because impulsive buying behaviour is unplanned and impulsive, its results are not really considered. If we combine all these definitions, impulsive buying behaviour with its characteristics can be explained as such:

- It is unplanned,
- Occurs with the impulse which emerges after exposure to a stimulus,
- Purchase is decided on impulsively at the shop or the place where one is exposed to stimulus,
- It is affected by the cognitive or emotional characteristics of the consumer.

During impulsive buying behaviour, the long-term results it will bring about are not taken into consideration, rather its impulse and pleasant advantages are shown regard to. When viewed from this perspective, impulsive buying can be labelled as a wasteful, irresponsible behaviour. The results of impulsive buying behaviour are related to financial problems, disappointment, feeling of guilt and the society's approval of this behaviour (Rook et. al, 1995:305). In Rook's study, normative effects which push the individual to impulsive buying are mentioned. If the consumer feels the impulsive buying activity to be acceptable by the society, he/she can buy without consideration. Conversely, if the consumer does not deem the impulsive buying behaviour to be suitable to societal norms, he/she suppresses the need with the help of norms and, hence, force of the consumer's desire to buy is lightened.

Although Stern (1962:59-62) considered the impulsive buying behaviour to be equal to unplanned purchase behaviour, he nevertheless contributed significantly to the classification of this behaviour. It has four classifications: In *totally unplanned (impulse) buying* behaviour, consumer act outside the limits of normal purchase, desires a product which he/she saw momentarily without considering it in terms of need or being economical. *impulsive buying by reminders* is the type of purchase which is carried out when the consumer is reminded of a product he/she originally forgot to put it the shopping list upon seeing at a store. In reminding purchase, the consumer knows the properties of the product and has used it before. In *impulsive buying performed upon suggestion*, the consumer imagines to be needing the product he/she saw for the first time. The consumer has no prior knowledge about the product. Even though the consumer does not use the product immediately upon buying, he/she is satisfied due to the purchase made. Stern stated that there can be *planned impulsive buying*. While in a shop the consumer who is exposed to stimuli such as sales promotion, special product campaigns pans to buy these products in the shop considering their economic advantages.

Demographic Characteristics of Consumers who Make Impulsive Buying

In studies carried out on the subject, it has been observed that impulsive buying behaviour varies according gender (Wood, 1998:312-314; Verplanken, 2001:71-83). Women are stated to be more inclined to impulsive buying activity. The fact that women go home shopping more often, are more knowledgeable about shops and products and, according to old traditional

roles, follow the goods which the house has run out of can be the reasons for the more frequent occurrence of this behaviour (Shoham et. al, 2003:129). Dittmar also states products which are purchased impulsively vary according to gender. While women shop for their social needs, social interaction, men make impulsive buying for their individual, independent use. While women want to possess a product due to more emotional reasons, men impulsively purchase products due to their usefulness and instrumental nature (Dittmar, 1995:491-511).

In a study which touches upon the correlation between the level of education and impulsive buying, impulsive buying correlation is higher in individuals with low education levels than others. In the same study, the fact that impulsive buying behaviour varies according to age has also been observed. While the impulsive buying behaviour increases between the ages of 18 to 39, this behaviour is stated to decrease in advanced age (Wood, 1998:314).

The marital status of consumers affect the purchase behaviour as well. When consumers are asked whether they buy a product even though they do not need or not, it has been established that single consumers are more likely to purchase while the ones who are married or widowed do not purchase a product they do not need even though it catches their eyes (Çabuk et. al, 2000:9). Income level has a positive effect on making impulsive buying. As the disposable income of an individual increases, does his/her probability to make impulsive buying (Beatty et. al, 1998:172). In a study carried out on Taiwanese consumer, it has been established that there is a direct correlation between personal disposable income and impulsive buying of consumers (Lin et. al, 2005:215-223).

Individualist or collectivist nature of societies and interdependency and independency of individuals have an influence on impulsive buying behaviour. While in collectivist societies individuals shape their emotions in line with the well-being of the society, in individualist societies individuals learn to have self-importance. For the actualization of impulsive buying behaviour, consumer has to disregard the consequences of purchase activity. In individualist cultures, impulsive buying behaviour is encountered more frequently than in collectivist cultures. Because in individualist cultures people thoughtlessly disregard the consequences of their unplanned shopping and focus on positive sides, emotion and purposes of this behaviour (Kacen and Lee, 2002:163-176).

H1: Demographic factors affect impulsive buying behaviour.**Credit Card Usage and Impulsive Buying**

Freedom of purchase which started in our country in the 1980s and has taken effect in the 1990s, has led consumers to over-spending in time. In these years when the type consumption reflected the identity of the consumer, with the entry of credit cards into everyday life Turkish consumers who could only spend what they had in their pockets has transformed into a community who spends their future wages with impulsive buying decisions (Çabuk et. al, 2005:24). In a study carried out on the subject, it has been established that credit card owners have a higher tendency to make impulsive buying (Bauemeister, 2002:670-676). Even though the consumer does not have the financial power to purchase a product he/she likes, he/she makes more impulsive buying with the comfort of credit cards.

If the consumer thinks that there will be no financial problems in the aftermath of the purchase and does not have to establish a specific time and budget for shopping, he/she decides on purchases more easily. Credit cards cause impulsive buying due to the product which will be possessed now and the payment which will occur in the future (Beatty et. al, 1998:108). The individual can make impulsive buying by possessing the financial force he/she does not currently have in line with the opportunities credit cards present.

Beatty et. al (1998:175) stated that the budget individual reserves when going for shopping has an influence on impulsive buying. The consumer's having enough or more money during shopping is a factor which triggers impulsive buying for him/her. Even the fact that the consumer has a usable credit card but no money can increase the impulsive buying of the consumer.

H2: The attitude towards credit cards and credit card usage affect impulsive buying behaviour.

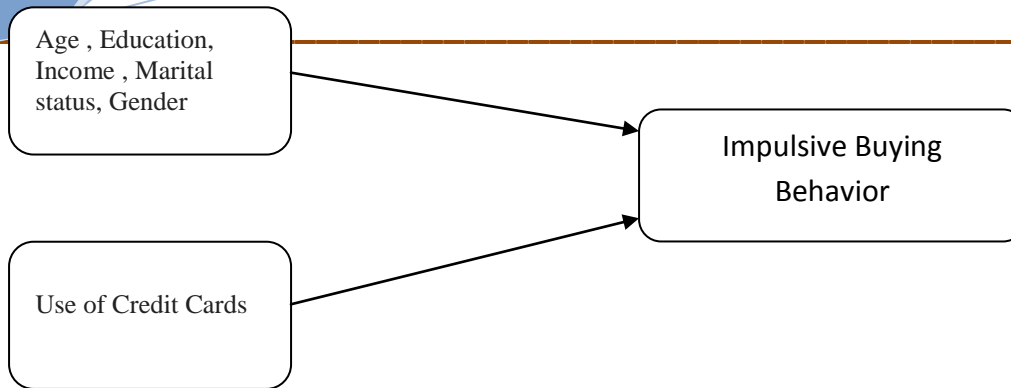


Figure 1. Research Model

RESEARCH METHODOLOGY

The purpose of this study is to analyze the effect of credit card behaviour of Turkish consumers on impulsive buying. As whether the credit card usages of consumers who participated in this questionnaire have an influence on impulsive buying was researched in this study by taking the demographic components of the consumers, the research type is descriptive research.

The universe of the research comprises of consumers who live in Turkey and use credit cards. The sampling of the research is convenience sampling, one of the non-random sampling methods. Convenience sampling involves including only accessible individuals, out of the ones to be selected to sample, to the scope of sampling. Time and budget restrictions especially lead the researcher to convenience sampling (Gegez, 2010:217).

Primary data necessary for the research were collected by implementing the questionnaire method. Face to face and via mail questionnaire methods were used in the collection of data. Questionnaires were carried out between 01.01.2015 and 14.02.2015.

Questionnaire form comprises of four sections. In the first sections, there are components directed towards the usage of credit cards. In the second section, 5 point impulsive buying scale, which was developed by Weun and was proven to be valid in the study conducted by Torlak et al in 2010, was implemented. 11 point scale questions, which were developed by Worthington et al (2007) and measure the attitude towards credit cards, appear in the third section. In the last section, six demographic questions about the gender, age, marital status, education and income status of participants are included.

Created questionnaire form was implemented on 590 people. After editing, questionnaires were evaluated out of 551 people. In the scales on attitude towards credit card usages and impulsive buying, 5 point likert scale was used.

Data Analysis

Used Methods

Data which were collected with research were analyzed by using SPSS 18.0 for Windows computer software. In the study, t-test and variance analyses directed towards researching the differences between impulsive buying behaviours according to demographic characteristics such as age, gender, etc. were included as well as descriptive statistics such as frequency, average. Moreover, regression analyses were used to measure the influence of credit card usage on impulsive buying. To measure the reliability of scales, Cronbach’s Alpha values were calculated.

Findings

Table 1 Analysis of Demographic Factors

Values	Frequency	Percentage	Values	Frequency	Percentage
Gender			Education		
Female	230	41,7	Primary School	4	0,7
Male	321	58,3	High School	113	20,5
Total	551	100	College	56	10,2
			University	270	49,0
			Master	92	16,7
			Doctorate	16	2,9
			Total	551	100
Age			Income		
18-25	148	26,9	1000 TL and under		
26-35	99	18,0	1001-1500 TL	16	2,9
36-45	204	37,0	1501-2000 TL	76	13,8
46-55	58	10,5	2001-2500 TL	24	4,4
56-65	18	3,3	2501-5000 TL	194	35,2
66 and over	24	4,3	5001 TL and over	139	25,2
Total	551	100	Total	102	18,5
				551	100
Marital Status					
Married	371	67,3			
Single	180	32,7			
Total	551	100			

Table 2 Analysis Directed Towards Credit Card Usage Habits

Values	Frequency	Percentage
Credit Card Usage Status		
I regularly use credit card	385	69,9
I sometimes use credit card	106	19,2
I rarely use credit card	60	10,9
Total	551	100
The credit card type is used		
Visa	224	40,7
Mastercard	182	33,0
American Express	3	0,6
Visa ve Mastercard	142	25,7
Total	551	100
Payment Method		
Credit card	397	72,0
Debit card	102	18,5
Cash	52	9,5
Total	551	100

FACTOR ANALYSIS AND RELIABILITY ANALYSIS

The KMO value (0,942) which tests the suitability of the data set directed towards credit card usage to factor analysis, and the KMO value (0,971) which tests the suitability of the data set directed towards impulsive buying behaviour to factor analysis are both suitable and excellent values for the execution of the factor analysis. As the Bartlett test, which serves the same purpose, Significance = 0,000 (for both data sets) and fulfills the condition of $p < 0.05$, it was concluded that data were suitable for factor analysis.

Explanatoriness rate obtained from impulsive buying scale is 70,985%. The factor load of all points in the scale is above 5. In the same vein, explanatoriness rate obtained from credit card usage scale is 74,775%. The factor load of all points in the scale is above 5. Cronbach Alpha Values of points in both scales were observed to be above ,5 and total Cronbach Alpha Value is ,913. All points in credit card usage scale are related to urgency, acceptance of the credit card, purchase of products and costs.

Table 3 Factor Loads and Reliability Analysis on Impulsive Buying Scale Points

IMPULSIVE BUYING SCALE	FACTOR LOADINGS	CRONBACH'S ALFA: ,971
When I go shopping, I buy things that I had not intended to purchase.	,731	,923
I am a person who makes unplanned purchase.	,625	,851
When I see something that really interests me, I buy it without considering the consequences.	,641	,942
It is fun to buy spontaneously.	,802	,919
I avoid buying things that are not on my shopping list.	,915	,925

Table 4 Factor Loads and Reliability Analysis of Components on Credit Card Usage

SUB DIMENSIONS of SCALE	ITEMS	LOAD VALUES	CRONBACH'S ALFA ,942
Attitudes Towards Credit Card	It is easier to control my expenditure when I use cash	,712	,918
	There are more advantages with credit card payments, than with cash	,699	,865
	It is necessary to have a credit card with you when you travel overseas	,579	,921
	It is safer to use credit cards payment compared to cash payment	,692	,952
	The usage of a credit card would encourage people to buy things beyond their budget	,785	,851
Social Acceptance	The reason why most people adopt the credit card is that it makes them feel cool and fashionable	,875	,901
	Paying by credit card makes people feel important and wealthy	,771	,914
Convenience	Using a credit card means that you do not have to worry about taking too much cash with you	,695	,854
	It is more convenient to use credit card payment, rather than cash	,623	,878

	People come across difficulties frequently when they use credit cards	,664	,981
Image	It is too complicated to use a credit card	,661	,942

Test of Hypotheses

H1: Demographic factors affect impulsive buying behaviour

Independent groups t-test was carried out to measure whether there is any difference in impulsive buying behaviour according to gender and marital status. Variance analysis was carried out to measure whether there is any difference in impulsive buying behaviour according to age, education and income status.

Table 5 t-Test Results Directed Towards Impulsive Buying According to Gender and Marital Status

	N	Mean	Std. Deviation	Std. Error Mean	T	Sig.
Female	230	,6993	,69917	03878	,756	,001
Male	321	,5253	,74672	05088		
Married	371	,6556	1,09805	07073	2,152	,021
Single	180	,9103	1,07524	05226		

Table 6 Variance Analysis Directed Towards Impulsive Buying According to Age, Education and Income Status

Age	Sum of Squares	df	Mean Square	F	Sig.	Income	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4,305		,805	,780	,584	Between Groups	14,864		,2,973	,845	,021
Within Groups	135,017	45	,512			Within Groups	615,551	29	1,184		
Total	139,322	50				Total	630,415	34			
Education	Sum of Squares	df	Mean Square	F	Sig.						
Between Groups	2,927		,380	,504	,074						
Within Groups	431,762	46	,186								
Total	434,689	50									

As the value obtained as a result of t-tests carried out according to gender is $p=,001 < 0,05$, there is a significant difference between women and men in terms of impulsive buying. As the value obtained as a result of t-tests carried out according to marital status is $p=,021 < 0,05$, there is a significant difference between married people and single people in terms of impulsive buying.

As the values obtained as a result of variance analyses carried out to measure whether there is any difference in impulsive buying behaviour according to age and education status are $p=0,584 > 0,05$ (age) and $p=0,074 > 0,05$ (education), no disparity could be established according to age and education status in terms of impulsive buying behaviours. As the value obtained as a result of analyses carried out according to income level is $p=0,021 < 0,05$, there is a significant difference according to income level in terms of impulsive buying behaviours. H1 hypothesis was accepted.

H2: Attitude towards credit cards and credit card usage affect impulsive buying behaviour.

Regression analysis, directed towards testing whether credit card usage has an influence on the impulsive buying behaviours of consumers, was carried out. In the regression analysis, impulsive buying as dependent variable and credit card scale components as independent variable were included in the analysis.

Table 7 Regression Analysis Results on the Influence of Credit Card Usage on the Impulsive Buying Behaviour of Consumers

	R2	R2 (Corrected)	F	Sig. F (p)	Beta	SEB	t	Sig.t(p)
Model 2	,042	,024	9,254	,000				
(Constant)					,602	,094	9842	,000
Convenience					,182	,035	3,957	,000
Image					,097	,021	3,628	,000
Model 1	,027	,013	3,496	,001				
(Constant)					,692	,151	15,214	,000
Attitudes Towards Credit Card					,201	,053	,348	,177
Social Acceptance					,099	,097	1,402	,345
Convenience					,526	,071	,137	,002
Image					,107	,016	,842	,006

F test, intended to measure that established regression model is a statistically valid i.e. significant model, was conducted and according to the test result (F=3,496 , p=0.001<0,05) it was established that model was significant. As the established model is significant, it could subject other inferences of the regression analysis to evaluation.

t-test was carried out for each coefficient, aimed to test whether regression coefficients were non-zero. As a result of conducted t-tests, it was established that from the factors on credit card usage “convenience” and “image” factors have an influence on impulsive buying. H2 hypothesis was accepted.

CONCLUSION AND SUGGESTIONS

As the credit card is an instrument of payment which can be used in lieu of money and provides facility of payment, it affects purchasing behaviours. Consumer make more impulsive buying with credit even when they do not have cash money as the credit card provides the opportunity of future payment. In this study, two important findings were discovered. Firstly, consumers in Turkey exhibit similar behaviour to that of consumers in the west in terms of impulsive buying behaviour. When analysis results are considered, credit card usage affects impulsive buying. Secondly, out of demographic factors, income level is influential on impulsive buying.

With the introduction of credit cards, Turkish consumers have transformed into a community who spends their future wages with planned or impulsive buying. In addition, it has been discovered that credit card owners have a higher tendency of making impulsive buying (Bauemeister, 2002:670-676). Ownership of credit cards encourages impulsive buying. Even though the consumer does not have the financial power to purchase a product he/she likes, he/she makes more impulsive buying with the comfort of credit cards.

The reason why credit card usage affects impulsive buying behaviour is that it causes high spending tendencies in spite of low income, it is perceived as power and status indicator and it creates a sense of security in shopping. Young consumers constitute a major part of the market. Therefore, it will be beneficial to understand the attitudes of these consumers for target marketing studies.

There are many factors which affect impulsive buying. In this study, however, only credit card and demographic factors were considered and analyzed out of these factors. impulsive buying behaviour can be related to many variables such as price, promotion, distribution, available money, time etc. as stated in the literature. Therefore, a more comprehensive model can be established by dealing with other factors affecting impulsive buying in the future studies.

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