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THE IMPACT OF SALE PROMOTION ON IMPULSE BUYING BEHAVIOUR AMONG MUSLIM CREDIT CARD HOLDERS IN MALAYSIA

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Abstract:

Studies pertaining to impulse buying have been substantially conducted in developing countries. Nevertheless, such studies are in scarcity amidst Asian countries, particularly Malaysia. Besides, studies that have looked into the variables of sale promotion is also rather sparsely carried out in the light of impulse buying behaviour. As such, this study examined the correlations between sale promotion on impulse buying behaviour among Muslim credit cardholders in Malaysia. In terms of instrument development, this study instrument adopted and adapted from prior studies. Questionnaires were distributed to 1,000 Muslim credit cardholders in Malaysia via purposive and snowball sampling techniques, wherein only 635 were usable for final data analysis. The analysis was performed via Partial Least Square (PLS-SEM) analysis. The outcomes revealed that sale promotion displayed significant positive correlations with impulse buying behaviour.

Keywords:

Impulse Buying Behaviour, Sale Promotion, Credit Card, Partial Least Square

Introduction

Buying activities is a part of the essential things in consumer life and in business management. Consumer perceived buying activities as part of life routine which are required to do, and the retailer perceives anything related to consumerism as essential for business development. Performing buying activities make consumer feel contented as they are able to fulfill their need and demand. While, knowing everything related to consumer behaviour facilitates the retailer in making their strategic marketing plans effectively and efficiently. Great marketing strategies capture the attention of potential consumers, which results to the intention to purchase or purchase impulsively. This situation can be seen every day, consumers do their purchasing

activities as they are attracted to the ways retailers display and promote their goods and services. There are three forms of buying activities which are frequently conducted by consumers, namely; “Traditional Brick and Mortar” which are shopping activities in physical stores, “Internet Visual Shopping” where buyers make transactions via wireless communication such as online shopping, and the third form of shopping is done through “Virtual Connection” but the goods are picked at the physical store. Basically, consumer tend to practice impulse buying behaviour during offline shopping rather than online shopping (Aragoncillo and Orus, 2017) but other study found the presence of online shopping also stimulated consumers to practice impulse online shopping frequently as this method of shopping is very easy (Akram et al., 2017; Akram et al., 2018). This is demonstrated the different type of shopping channel does not bring any differences towards impulsive buyer. When they want something, they will pay for it although through online or offline channel.

In terms of factors that stimulate and trigger impulse buying behaviours, an overwhelming majority of previous researchers had already explored and investigated regarding it, such as (Chang, Yan, and Eckman, 2014; Kacen, Hess, and Walker, 2012; Zhuang et al. 2006; Tendai and Crispen, 2009; Mohan, Sivakumaran, and Sharma, 2013; Sharma, Sivakumaran, and Marshall, 2010b; Rook and Fisher, 1995; Huang, 2016). This impulsive buying is triggered by several internal and external factors such as time, location, economy, personality and the ease of purchase which is the main factor that creates impulsive buying among consumers. Ease of purchase is the feeling of pleasure from having enough money and time and the fact that the purchase process requires less physical and mental effort to make. When the consumer has sufficient money and time, experience less physical activity heading to a place of purchase and has a great schedule of flexibility for shopping at any store, thus, there is a higher likelihood that the consumer will practice impulsive buying (Stern, 1962). As reported by The Nielsen Global Survey of E-commerce (2014), the number of consumers in Malaysia making online shopping grew in the past two years and more than half of worldwide consumers shopped groceries online (The Nielsen Global Retail Format Preferences Survey, 2015). This demonstrates that the ease of shopping, price promotion, attractive advertisement encourages consumers to practice their shopping activities frequently and it is possible to claim that this situation stimulates the consumer to engage in impulsive buying (Liu et al., 2013).

As reported by Jabatan Insolvensi Malaysia (2017), credit card debt as one of the factors contribute towards financial problem among Malaysian and 55.31% was Muslim group. This statistic demonstrated that, there are some of Muslim who still unable to manage their financial effectively particularly during sale promotion period. This is proven by previous study finding on impulse buying behaviour by Akram et al., (2018) which is found sale promotion as one of vital factor to enhance impulsive buying as consumer tend to make a spontaneous purchase during promotion period. They are also found the factor of credit card as one of the main key that stimulate consumer to practice impulsive buying Therefore, the vital problem that the researcher of this study wants to explore is pertaining to the impulse buying behaviour among Muslim credit card holder in Malaysia by examine whether sale promotion variable have a significant positive relationship with impulse buying behaviour in the context of Muslim credit card holders.

Previous studies were inclined to conduct their studies among university and college students (Beatty and Elizabeth Ferrell, 1998; Rook and Fisher, 1995; Youn and Faber, 2000; Luo, 2005; Sultan, Duarte, Raposo, and Ferraz, 2013; Burgess, Yaoyuneyong, and Gibbs, 2014; Thompson and Prendergast, 2015; Chuang, Tian, and Lin, 2015; Lucas and Koff, 2017; Seinauskiene, Mascinskiene, & Jucaityte, 2015; Sofi & Nika, 2017) and non-specific consumers (Ek Styven,

Foster, & Wallstrom, 2017; Badgaiyan, Verma, & Dixit, 2016; Badgaiyan, Dixit, & Verma, 2017; Bahrainzad & Rajabi, 2018; Turkyilmaz, Erdem, & Uslu, 2015; Akram et al., 2018; Wu and Lee, 2015; Ozer and Gultekin, 2015; Badgaiyan and Verma, 2015; Hulten and Vanyushyn, 2011; Chang, Yan, and Eckman, 2014). However, limited attention has been focused towards impulse buying behaviour among specific groups of consumers such as credit card holders and Muslim group. As Muslims form a sizeable proportion of consumers globally, examining and exploring how Muslim consumers react with impulse buying behaviour will contribute towards the body of knowledge in this field. To date, there has been scarce previous study focus on the impact of sale promotion factor in practice of impulsive buying particularly in Malaysia context. Clearly, the requirement for more study effort is justified.

Proposed Hypotheses and Model

Chronology and Definition of Impulse Buying Behaviour

The definition of impulsive buying behaviour by researchers and academics varies, especially within the marketing sector where the term and meaning invariably changes. Research into impulse buying began in the early 1950s resulting from the advent of the retail industry. During this period, Du Pont conducted a series of studies on impulse buying behaviour, notably, Consumer Buying Habits Studies (1948-1965) sponsored by the Point of Advertising Institute. The studies concluded that impulse buying behaviour is defined as unplanned buying and these studies further created an impulse buying behaviour model that was used for much of the earlier research (Rook, 1987). Subsequently, numerous studies examined the influence and regularity of customer impulse buying behaviour in various forms including; sales patterns (Clover, 1950), food and cosmetics (West, 1951), as well as the consumer types and buying patterns (Applebaum, 1951). Further, extensive studies were undertaken by researchers such as (Stern, 1962) on impulse buying behaviour to understand further the different types of buying and the different range of products that could be classified into two distinct categories which are impulse and non-impulse products. Usually, within the context of marketing, impulse buying does not explicitly refer to any specific type of product and service, except for buying decisions related to food (Kollat and Willett, 1969).

Many previous studies were mainly conducted in western countries, for instance, the USA (Lucas and Koff, 2017; Lins et al. 2015; Bossuyt et al. 2017; Cengiz 2017), and Sweden (Hulten and Vanyushyn, 2014; Hulten and Vanyushyn, 2011). Also in the United Kingdom (Floh and Madlberger, 2013), South Africa (Tendai and Crispen, 2009), France (Muratore, 2016), Ireland (Dhaundiyal and Coughlan, 2016), the Netherlands (Verhagen and Van Dolen, 2011), Turkey (Ozen and Engizek, 2014; Ozer and Gultekin, 2015). Also in Asian countries such as India (Prashar, Parsad, and Vijay, 2016; Badgaiyan and Verma, 2015; Atulkar & Kesari, 2018), China (Chuang, Tian, and Lin, 2015; Chen and Wang, 2015), Thailand (Burgess, Yaoyuneyong, and Gibbs, 2014), Indonesia (Tjiptodjojo and Setyawan, 2016), Singapore (Pornpitakpan, Yuan, and Han, 2016), and Malaysia (Khan et al. 2015; Falahat et al. 2017; Mokhlis, 2009b; Leong, Jaafar, & Sulaiman, 2017).

In the Malaysian context, the previous studies by Falahat et al. (2017) and Khan et al. (2015) discussed impulse buying behaviour in the apparel and footwear context among the Generation Y and female shoppers. In a study by Mokhlis (2009b), he explained more on buying behaviour and not wholly on impulse buying behaviour. Prior studies on impulse buying behaviour in Malaysia tended to investigate the subject in a more general context, i.e. within the scope of conventional consumerism. It is also difficult to locate studies that examine and discuss impulse buying behaviour from the perspective of religion. Previous researchers have tended

to explain impulse buying behaviour regarding both consumerism and psychology, which are typically related to human actions, feelings, and the situation. Therefore, significant gaps need to be filled or closed through undertaking future studies. In this regard, this study attempts to fill this gap through exploring impulse buying behaviour among Muslim credit card holders in Malaysia by investigating the relationship between sale promotion and impulse buying behaviour which will undoubtedly extend the body of knowledge in this area.

Sale Promotion

In the marketing domain, promotion in any shape or form is seen as a strategic and vital tool to facilitate the marketer in supporting the business to achieve its goals (Alvarez and Casielles, 2005). In consumer retailing, marketers will aim to attract consumers using a variety of sales tactics and promotions such as by offering coupons, membership cards, member card days, personalised shopping, an attractive and friendly store environment, and providing charming and persuasive shop assistants (Tendai and Crispen, 2009). Promotions in most cases, if performed correctly, will increase the propensity to purchase among consumers (Cotton and Babb, 1978). Importantly, promotions are essential in retailing operations to sustain the business, attract new customers while retaining existing customers and to gain a competitive advantage over other retail companies. For operational definition of this sale promotion variable, this study defines sales promotion as offering incentives to consumers to pay for products and services which usually fall within the scope of the marketing and communications function and plan of an organisation. This variable is measured according to the nature of the promotion; price discount, extra products, free gifts, and membership discount days, and so forth (Stone and Desmond, 2007).

Previous studies in buying behaviour have explored the function of sales promotion upon buying behaviour pattern and in the retailing industry by suggesting that promotional activities will often result in positive effects, such as offering free samples which may lead to an immediate purchase (Lammers, 1991). Frequently, a sales promotions will help the consumer towards deciding which brand to purchase (Alvarez and Casielles, 2005). Sales promotions typically form part of the marketing communication plan within a business that offers customer incentives to purchase products and services (Alvarez and Casielles, 2005; Peattie and Peattie, 1995). Furthermore, the retailer will develop sales promotion campaigns, often to realise immediate profits through discounting prices, offering extra products, free gifts, as well as promoting membership discount days, which inevitably captures the consumers desire to spend money (Stone and Desmond, 2007).

On the other hand, regarding sales promotion preferences, Weng and Run (2013) and Pelet et al (2018) indicated that the techniques associated with sales promotion will influence consumer buying behaviours, such as price promotion having a much higher influence on consumer buying behaviour than other promotional methods (Alvarez and Casielles, 2005) and percentage price presentation being utilised when substantial discounts are offered. For small promotions, bonus packs are typically offered as part of the promotion campaign (Hardesty and Bearden, 2003). Also, regarding price discounts, presentation, and consumer attraction to the structure of the promotions, consumers reported that price discount more attracted rather than gift giving (Gong, Hou, Zhang, & Tian, 2018) and price discount presentations in dollar terms influence and stimulate them to purchase expensive products rather than price discount presentations displayed in percentage terms (Chen, Monroe, and Lou, 1998).

Consumers further tend to practice high impulse buying when an inexpensive product has a price discount, and an expensive product promotion offers a bonus pack (Xu and Huang, 2014).

Therefore, it can be concluded that a sales promotion has a positive relationship with impulse buying behaviour. Evidently, it has also been proven how consumers perceive the element of price during sales promotion activities. For example, low price consumers will perceive price as the amount of money that must be sacrificed, and a higher price will result in an adverse effect on purchases. High price consumers use price cues as indicators in evaluating product quality, and higher prices will positively influence purchase probabilities (Lichtenstein, Ridgway, and Netemeyer, 1993). According to this statement, there is a distinct possibility that consumers will frequently practice impulse buying behaviour when they experience a sales price promotion situation or moment. This finding is also in parallel with the conclusion by Liao, Shen, and Chu (2009) stating that strong reminder impulse buying consumers tend to be influenced by instant reward promotions rather than delayed rewards. Further, they will also purchase both utilitarian and hedonic goods during sales promotion periods and prefer to be attracted by price promotional sales rather than another type of sales promotion. The category of goods whether utilitarian or hedonic is frequently ignored during sales promotion periods as consumers tend to make purchases without prior consideration to obtain the advantage of sales promotions (Martinez and Montaner, 2006). This evidence demonstrates that there is possibility that consumers will practice impulse buying behaviour to capture the opportunity during a sales promotion.

The correlation between sales promotion and impulse buying behaviour from previous studies suggested that sales promotions have a significant positive relationship with impulse buying behaviour (Akram et al., 2018; Badgaiyan and Verma, 2015; Kacen, Hess, and Walker, 2012; Chen and Wang, 2015). For instance, concerning a product category sales promotion, a study by Xu and Huang (2014) revealed that price discounts on hedonic products influence a greater impulse buying intention as compared to bonus gift packs. Instead, gift packs are useful for utilitarian products, where price reduction profoundly influences impulsive buying rather than price discounts (Chen and Wang, 2015). Also, for product pricing, consumers tend to practice impulsive buying when bonus pack promotions are offered for expensive products, and price discounts are offered for less expensive products. This statement is in parallel with the prior study by Tinne (2011), that was conducted in Bangladesh. The study indicates that a pricing strategy is more likely to influence consumers to practice impulse buying, and a high-low pricing strategy will effectively influence consumer impulse buying behaviour in product and retail buying (Kacen, Hess, and Walker, 2012).

Also, a recent study suggested that sales promotion is the primary factor influencing online Internet impulse buying (Akram et al., 2018; Lo, Lin, and Hsu, 2016). Akram et al., (2018) through their study state that website sale promotion strategy influence credit card holders to buy impulsively via online shopping. Meanwhile, in terms of scope, many of the previous studies examined the correlation between sales promotion and impulse buying behaviour conducted among consumers and college students in western countries such as the United State (Kacen, Hess, and Walker, 2012), and Asian countries such as India (Badgaiyan and Verma, 2015) and Taiwan (Chen and Wang, 2015; Lo, Lin, and Hsu, 2016). In Malaysia, there have been only a few studies undertaken on sales promotion and impulse buying behaviour. Therefore, this study attempts to close this gap by exploring and examining the correlation between sales promotion and impulse buying behaviour in a different scope of the study, which is among Muslim credit card holders in Malaysia. This exploration involves a different location and a group of respondents which will contribute additional knowledge in the study of impulse buying behaviour. Thus, this study believes that sales promotion has positive effects that stimulate consumers to practice impulsive buying. Accordingly, this study proposes the

following hypothesis:**H1**: There is a significant positive relationship between sales promotion and impulse buying behaviour.

Research Methodology

Participants and Procedure

Data for this study were collected among Muslim credit card holders in Malaysia. As the data in this study is regarded as nonprobability sampling, the data collection activities were undertaken via purposive sampling and by snowball sampling using two techniques; the contact network and through self-assessment (Bryman and Bell, 2007; Rowley, 2014). The contact network method included family, friends, work colleagues, relatives and acquaintances. Following the distribution of the 1,000 questionnaires used to survey Muslim credit card holders in Malaysia, 710 were ultimately returned. After reviewing the returned questionnaires, 635 were determined to be usable for the data analysis in the study.

Development and Instrument

In this study's questionnaire, there are two main sections that need to be answered by the potential respondents. Section A covers impulse buying behaviour, sales promotion and section B contains some information about the respondent's background. There are nine items of questions in this section A that evaluate impulse buying behaviour among credit card holders. The questions are about the elements of spontaneity and urge to purchase, which reflect impulsive buying behaviour. Next, the independent which are related to the situational variable, namely; sales promotion were adopted and adapted from (Karbasivar and Yarahmadi, 2011). All of these questions used the Likert scale as the measurement scale.

Statistical Technique

This study employed the Structural Equation Model (SEM) analysis technique via Partial Least Squares (PLS) in order to meet the objective of this study. In addition, exploratory factor analysis for testing the selected items of the questionnaire and descriptive analysis for the general angle of respondents were also applied in this study. For statistical tools, this study was analysed and run through Partial Least Squares (PLS) technique. This method functions to increase the variance of the dependent variable demonstrated by the independent variable instead of recreating the empirical covariance matrix. The principal idea of PLS is quite uncomplicated, which involves estimation of the weight relations, calculation of case values of unobservable variables, and using the case values in a set of regression equation to ascertain the parameter for the structural relations. One of the outstanding benefits of PLS-SEM is that this method is able to control and handle non-normal data and complex models with a large number of constructs (Hair et al. 2017).

Data Analysis

Two models are measured in the PLS-SEM analysis; the measurement model and the structural model. The assessment of measurement model includes two analyses namely; convergent validity and discriminant validity. While, in the structural model, the estimation comprises the coefficient of determination (R^2), predictive relevance (Q^2), size and significance of path coefficients, f^2 effect size, and q^2 effect size. Result below demonstrated the descriptive analysis, measurement model, and structure model analysis.

Descriptive Analysis

The descriptive analysis, Table 1 illustrate the profile of the 635 Muslim credit card holders in this study applying five categories; gender, age, income, education and type of credit card. Of

all the respondents, females represented 60.8 percent (n = 386) of the sample population, while males represented 39.2 percent (n = 249), while 47.1% (n=299) of the respondents age at 31-41years old, followed by 27.2% (n=173) at age 42-50 years old and the rest 15.4% (n=98) at 22-30 years old and 10.2% (n=65) 51-65 years old respectively. Meanwhile, the income of Muslim credit card holders demonstrated that most earn an income ranging between RM3,001 to RM6,000, representing 46.9 percent (n = 295). While, 29.0 percent (n = 184) reported earning income ranging between RM 6,001 to RM 9,000, followed by 15.0 percent (n = 95) with income between RM 2,000 to RM 3,000, and finally, 9.1 percent (n = 58) earning income of RM 9,000 or higher. In terms of the respondents' educational background, the most are Master holders at 40.9 percent (n = 260), followed by 26.5 percent (n = 168) and 16.5 percent (105) of those who hold a Degree or are a Doctor of Philosophy holder, respectively. Next, 11.8 percent (n = 75) were represented as graduates with a diploma/certificate level of study, and lastly, secondary school holders representing the minority group at 4.3 percent (n = 27). Finally, in terms of type of credit card possessed by the respondents, the most of respondents used an Islamic credit card at 52.0 percent (n = 330). The remaining used a conventional credit card, and an Islamic credit card either individually or had both, demonstrated a slight difference at 29.3 percent (n = 186) to those who used a conventional credit card and 18.7 percent (n = 119) using both an Islamic credit card as well as a conventional credit card.

Table 1: Respondents Demographic Characteristic

Construct	Frequency	Percentage
Gender		
Male	249	39.2%
Female	386	60.8%
Age		
22 to 30	98	15.4%
31 to 41	299	47.1%
42 to 50	173	27.2%
51 to 65	65	10.2%
Income		
RM 2,000-RM 3,000	95	15.0%
RM 3,001-RM 6,000	298	46.9%
RM 6,001-RM 9,000	184	29.0%
RM 9,001 and above	58	9.1%
Education		
Secondary School	27	4.3%
Diploma/Certificate	75	11.8%
Degree	168	26.5%
Master	260	40.9%
Doctor of Philosophy	105	16.5%
Type of credit card		
Islamic Credit Card	330	52.0%
Conventional Credit Card	186	29.3%
Islamic and Conventional Credit Card	119	18.7%

Measurement Model

The measurement model (PLS Algorithm) includes two analyses; convergent validity and discriminant validity. Convergent validity incorporates three additional analyses namely; Outer Loading Analysis, Average Variance Extracted (AVE) and Composite Reliability (CR) function to measure the extent to which a measured item correlates with other items in the same construct (Hair, Hult, Ringle, & Sarstedt, 2017). The discriminant validity assessment also performs three analyses, namely; Fornell-Larcker Criterion, Cross Loading, and Heterotrait-Monotrait Ratio (HTMT).

Construct validity is assessed by estimating the cross loading and outer loading. Further, the outer loading is conducted to identify the items that have high and low loading. Accordingly, the low loading needs to remove, and the high outer loading determines how much the indicator has in common. A standard rule of thumb for standardising outer loading should be 0.708 or higher (Chin, Gopal, Salisbury, & David, 1997; Hair et al., 2017). However, in social science studies, researchers frequently obtain a weaker outer loading lower than 0.70 mainly when related to newly developed scales (Hulland, 1999). Table 2 demonstrated the remaining items loading from the model assessment and the values of average variance extracted (AVE), composite reliability, and Cronbach’s alpha.

Table 2: Average Variance Extracted (Ave), Composite Reliability, And Cronbach’s Alpha Assessment

Construct	Items	Loading	Average Variance Extracted (AVE)	Composite Reliability	Cronbach’s Alpha
Impulse Buying Behaviour	IBBQ1	0.792	0.569	0.887	0.847
	IBBQ2	0.839			
	IBBQ3	0.708			
	IBBQ4	0.764			
	IBBQ5	0.710			
	IBBQ6	0.704			
Sale Promotion	SPQ1	0.738	0.648	0.902	0.863
	SPQ2	0.788			
	SPQ3	0.765			
	SPQ4	0.863			
	SPQ5	0.863			

Sources: Developed for This Study

The purpose of **discriminant validity** is to identify the extent to which a given construct is distinct from other constructs. To establish discriminant validity on the Fornell-Larcker criterion, the square root of each construct’s AVE should be higher than its correlation with other constructs (Hair et al., 2017). According to Table 3 the result of using Fornell-Larcker criterion demonstrated that the discriminant validity had been established in this study by obtaining higher values of square roots of each construct AVE namely, impulse buying behaviour (0.754) and sale promotion (0.805).

	Impulse Buying Behaviour	Sale Promotion
Impulse Buying Behavior	0.754	
Sale Promotion	0.542	0.805

Table 3: Fornell-Larcker Criterion Assessment

Sources: Developed for This Study

Finally, as a further alternative in assessing discriminant validity issues in this study, the Heterotrait-Monotrait Ratio (HTMT) was applied as suggested by (Henseler, Ringle, and Sarstedt 2015). By using 0.85 (Henseler, Ringle, and Sarstedt, 2015) and 0.90 (Henseler, Ringle, and Sarstedt, 2015) as the threshold value for HTMT, this analysis indicated that all HTMT values are obviously lower than the threshold values of HTMT, namely; 0.85 and 0.90. This suggested, therefore that adequate discriminant validity of this study was established.

Table 4: Heterotrait- Monotrait Ration (Htmt) Assessment

	Impulse Buying Behaviour	Sale Promotion
IBB		
SP	0.632	

Sources: Developed for This Study

Structural Model

The structural model functions to demonstrate the causal relationship between the constructs in the model. This includes the estimates of the path coefficient, which indicated the relationship between the exogenous variables, endogenous variable, and the R² value, which demonstrated the numbers of variance explained by the exogenous variables, the effect size (f²) and the predictive relevance (Q²) assessment.

Table 5: Hypotheses Test (Direct Relationship)

Hypothesis & Path	Beta Values	Standard Error	T Values	P Values	Significance Level
H1: SP→IBB	0.227	0.044	5.159***	0.000	Significant

Sources: Developed for This Study

Table 5 displays the results of the structural model analysis of a direct relationship between the independent variables of sale promotion and the dependent variable of impulse buying behaviour in this study. Following the structural model analysis procedure, collinearity issues were checked by examining the VIF values of all sets of predictor constructs. The results demonstrated that all VIF values are clearly below the threshold of 5 which indicated that collinearity among the predictor constructs is not a critical issue in a structural model (Hair, Ringle, & Sarstedt, 2011). Following the collinearity procedure, the researcher carried out a bootstrapping analysis to test the significant relationship between the exogenous variables and the endogenous variable. According to Table 5, the bootstrapping one-tailed analysis using 5000 samples was undertaken with the result indicating that all the independent variables sale

promotion have a significant relationship with the dependent variable, impulse buying behaviour. To identify the significant level of the one-tailed tests, the t values are required to be higher than the three levels of critical values; 1.28 (significant level = 10 %), 1.65 (significant level = 5 %), and 2.33 (significant level = 1 %) (Hair et al., 2017). The results, therefore, indicated the following:

H1: There is a significant positive relationship between sale promotion and impulse buying behaviour. For this hypothesis, the result found that there is a significant positive relationship between sale promotion and impulse buying behaviour ($\beta = 0.227$, $t = 5.159$, $p < 0.01$) and therefore, this hypothesis is supported.

Table 6: Assessment of Coefficient of Determination (R²), The Effect Size (F²) And The Predictive Relevance (Q²) Of Direct Relationship.

Construct	F Square	R Square	Q Square
SP→IBB	0.051		
IBB		0.427	0.225

Sources: Developed for This Study

As depicted in Table 6, R² of this analysis is considered moderate with a coefficient value at 0.427. Meanwhile, referring to (Cohen et al. 2003), in the guideline to assess the effect size of R², there are three levels of effect sizes which are measured by large (0.26), medium (0.13), and small (0.02) effect size. Therefore, according to the result above, the f square (f²) result shows that all the independent variables have an impact on the dependent variable but with notable small effect size, and with values ranging from 0.003 to 0.093. While, for the predictive relevance (Q²), the results show the path model has the predictive relevance of the dependent variable by Q² value at 0.225 which is higher than zero.

Discussion

The PLS-SEM analysis result indicated significant evidence towards the relationship between the independent variable, sale promotion and the dependent variable, impulse buying behaviour. Sale promotion found to be positive and significantly related to impulse buying behaviour.

The results of this study provide further evidence that the factor of sales promotion has a significant relationship with impulse buying behaviour among Muslim credit card holders in Malaysia. This result is in parallel with previous studies (Badgaiyan and Verma, 2015; Hulten and Vanyushyn, 2014), who also suggest that the sales promotion factor is one of the signals that trigger consumers to practice impulse buying. Previous research has also confirmed this fact. For example, in a study by Neslin, Henderson, and Quelch (1985), one of the potential consequences of sales promotion is accelerated buying resulting from sales promotion techniques such as price discounts, coupons, free samples, and extra product promotion, which stimulate and create a positive response from consumers to make a purchase and feel satisfied with their buying decision (Osman, Fah, and Foon, 2011; Weng and Run, 2013). Importantly, this particular situation is related to this study's finding that sales promotion has a significant correlation in buying behaviour particularly in impulse buying among Muslim credit card holders in Malaysia. Moreover, this study result is reliable according to (Badgaiyan and Verma, 2015), as sale promotion is one of the factors that influence consumers to engage in impulsive buying, which as mentioned previously can often result in financial difficulties such as debt and regret related to the purchase. Also, it is demonstrated that sales promotional activities

conducted by retailers will undoubtedly influence the consumer in Malaysia to buy impulsively, thereby contributing towards household debt and financial difficulties.

Conclusion

As mentioned by previous scholars, not all unplanned buying is impulsively decided, for example, a scenario where consumers buy the items that are listed in their shopping list, although, the brand of that product is decided impulsively (Rook, 1987). Furthermore, it has been demonstrated that the meaning of impulse buying behaviour is broad and vague. However, this study's concern is on impulse buying behaviour that results in adverse effects such as bankruptcy and credit card debt.

The general objective of this study is to examine the relationship between sale promotion and impulse buying behaviour. Based on the results of this study, it is reasonable to conclude that the factors sale promotion drives the consumer to engage in impulse buying behaviour. This demonstrated that Muslims currently tend to ignore religious teachings and values when engaging in matters of desire, such as impulse buying behaviour. It can be concluded that the ability and capacity to control desire is the central point of this issue. If Muslims strive to fight and avoid their unnecessary and inappropriate desires and being moderate in every aspect of their lives, then they will be able to avoid extravagance and lavish spending during promotion period which inevitably results in financial difficulties and a miserable life by experiencing debt, bankruptcy, social relationship problems, health and mental illness. Moreover, Muslim consumers should be concerned with the teachings of Islam regarding consumerism as stated by the theory of maqasid syariah which five preserving elements need to concern namely; preserving of faith, soul, wealth, mind, as well as offspring. Being moderate is the primary key in a Muslim's life. Accordingly, the main objective of this study was answered appropriately. The findings and work performed in this study will undoubtedly contribute extending the present knowledge on the study of impulse buying behaviour.

Practical Implication

From the results obtained in this study, the researcher concludes that the influence of situational variable namely, sales promotion, should be given greater attention towards educating the community from practising no beneficial consumption activities. Therefore, the relevant authorities should consider these matters as their primary concern and develop programs to educate the public to control their buying desires, particularly during sales promotion periods. Performing proper, if not appropriate campaigns or advertisements regarding the advantages and disadvantages of financial planning is crucial as poor financial management will cause detrimental effects toward the country's economy. The stability of the economy partially depends on how well the public manages their financials and liabilities.

Limitation and Future Research

The limitations of this study are beyond the researcher's ability to resolve and hence, future research is required. As this study's independent variables were rarely examined in previous studies, there was not a sufficient nor appropriate scale to measure the variables. For instance, the measurement scale for the variables of sales promotion contain out-dated or obsolete questions of measurement. This study, therefore, needed to utilise this scale measurement due to the limitation of time and the inability to design a new scale measurement. However, this study made some adjustments to the scale so that it corresponded to this study's content.

To overcome the limitation of this study, future research should test and examine a new measurement scale for sales promotion in impulse buying behaviour studies. This study

believes that the variable of sale promotion requires new measurement scale items that can measure the correlations of sale promotion with impulse buying behaviour. Prior studies tended to employ and refer to measurement scale items from (Karbasivar and Yarahmadi, 2011; Badgaiyan and Verma, 2015; Youn and Faber, 2000) for sales promotion measurement items. These measurement scale items were established to represent general items to measure buying behaviour only, that is, they were not specific for impulse buying behaviour measurement.

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