

Review

Impact of Emotional Intelligence on Impulsive Buying Behaviour Among Younger Consumers

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Abstract:

The proliferation of digital commerce platforms and algorithmically curated social media environments has fundamentally restructured the purchasing landscape for younger consumers, engendering heightened susceptibility to impulsive buying behaviour (IBB). Grounded in Goleman's (1995) five-component model of emotional intelligence (EI) and classical impulse buying theory, this paper investigates the relationship between emotional intelligence, operationalised across dimensions of self-awareness, emotional control, empathy, and motivation, and impulsive buying behaviour among Generation Z and millennial consumers in India. Drawing upon a primary dataset of 120 respondents collected through a structured questionnaire, the study employs Pearson correlation and multiple regression analyses. Findings reveal a significant negative relationship between aggregate emotional intelligence and impulsive buying behaviour ($r = -0.62$, $p < .001$), indicating that higher emotional intelligence consistently attenuates impulsive purchase tendencies. Emotional control emerges as the strongest predictor ($\beta = -0.41$), followed by self-awareness ($\beta = -0.29$), motivation ($\beta = -0.18$), and empathy ($\beta = -0.12$). The study also identifies social media influence, promotional stimuli, and fear of missing out (FOMO) as primary environmental triggers of IBB in the digital context. The findings carry significant implications for consumer education policy, digital marketing ethics, and financial literacy programme design.

Keywords: emotional intelligence, impulsive buying behaviour, younger consumers, self-regulation, digital commerce, fear of missing out

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1. INTRODUCTION

Contemporary consumer behaviour scholarship has witnessed a paradigmatic shift from purely utilitarian models of decision-making toward frameworks that accommodate the pervasive influence of emotion, affect, and psychological self-regulation on purchasing choices (Bettman et al., 1998). Nowhere is this shift more consequential than in the study of impulsive buying behaviour, a phenomenon defined by its spontaneous, unplanned, and emotionally driven character (Rook, 1987). The emergence of mobile-first digital commerce

platforms, social media ecosystems, and AI-driven personalisation technologies has dramatically amplified the conditions under which impulsive purchases occur, especially among younger consumer cohorts who inhabit these environments as digital natives (Pham et al., 2025).

Generation Z (born mid-1990s to early 2010s) and millennials (born early 1980s to mid-1990s) constitute the dominant force in contemporary consumer markets (Tarka et al., 2023). These cohorts engage extensively with platforms such as Instagram, TikTok, YouTube, and Amazon, environments

specifically engineered to elicit emotional responses, create social comparison pressure, and reduce cognitive friction at the point of purchase (Muhammad et al., 2024). The resulting exposure to continuous promotional messaging, influencer endorsements, limited-time offers, and one-click payment systems has produced what researchers identify as a structurally induced susceptibility to impulsive spending (Nguyen & Van Nguyen, 2025).

Emotional intelligence, broadly defined as the capacity to perceive, understand, regulate, and purposively deploy emotions in adaptive ways (Mayer & Salovey, 1990; Goleman, 1995), has been theorised as a moderating psychological resource capable of attenuating this susceptibility. Empirical research has consistently associated higher EI with greater self-regulatory capacity, reduced emotional reactivity to marketing stimuli, and more deliberative purchasing behaviour (Hejase et al., 2018; Šeinauskienė et al., 2021; Fatima & Debadeepa, 2025). Conversely, lower EI has been linked to increased reliance on shopping as an emotional coping mechanism and elevated rates of unplanned purchase (Zia, 2019; Jie et al., 2022).

Despite this theoretical foundation, the empirical literature on the specific relationship between EI dimensions and IBB among younger Indian consumers in the digital commerce context remains underdeveloped. Most extant studies either examine EI and IBB as isolated constructs, focus on Western consumer populations, or fail to integrate the role of contemporary digital stimuli, social media, algorithmic recommendation, FOMO, within their analytical framework (Ciocodeică et al., 2025; Roy et al., 2024). This study addresses these gaps through a focused empirical investigation.

1.1 Research Objectives

The present study pursues three interrelated objectives: (1) to examine the level of emotional intelligence and its component dimensions among younger consumers; (2) to assess the prevalence and triggers of impulsive buying behaviour within the digital shopping environment; and (3) to determine the nature and magnitude of the relationship between emotional intelligence and impulsive buying behaviour.

1.2 Hypotheses

The study tests the following hypotheses:

- H₀: Emotional intelligence has no significant impact on impulsive buying behaviour among younger consumers.
- H₁: Emotional intelligence has a significant negative impact on impulsive buying behaviour among younger consumers.
- H₂: Individual dimensions of emotional intelligence (self-awareness, emotional control, empathy, motivation) differ in their predictive strength vis-à-vis impulsive buying behaviour.

2. REVIEW OF LITERATURE

2.1 Theoretical Foundations of Emotional Intelligence

The conceptual architecture of emotional intelligence rests upon two foundational theoretical frameworks. Mayer and Salovey (1990) advanced the first scientifically rigorous model, characterising EI as a cognitive ability encompassing four hierarchical branches: the accurate perception of emotions, the use of emotion to facilitate thought, the understanding of emotional knowledge, and the reflective regulation of emotions to promote personal growth. This ability-based conception situates EI within the broader structure of human intelligence and emphasises its capacity to improve reasoning quality by integrating emotional information into decision-making processes.

Goleman (1995) offered a complementary but broader framework, one that achieved widespread cultural penetration, identifying five operational components of EI with direct behavioural implications: self-awareness, self-regulation, motivation, empathy, and social skills. Goleman's model is particularly well-suited to consumer behaviour research because it captures the dispositional and trait-like dimensions of EI that manifest in everyday interpersonal and decision-making contexts. The current study adopts a modified version of this framework, employing self-awareness, emotional control (self-regulation), empathy, and motivation as the four primary dimensions under investigation.

Self-awareness refers to the reflective capacity to identify one's emotional states and understand their origins and behavioural consequences. Individuals high in self-awareness are better positioned to distinguish between genuine needs

and emotionally instigated purchase desires, an ability that fundamentally disrupts the automatic triggering of impulse buying (Nair, 2019). Emotional control (self-regulation) denotes the capacity to inhibit impulsive reactions and maintain behavioural discipline in emotionally arousing situations. In the consumption context, this translates to the ability to resist flash sales, delay gratification, and avoid emotionally motivated spending (Šeinauskienė et al., 2021). Motivation captures the degree to which individuals are driven by intrinsic, goal-directed purposes that orient behaviour toward long-term reward over short-term hedonic satisfaction (Pahlevan Sharif & Yeoh, 2018). Finally, empathy, the capacity to perceive and share the emotional states of others, plays a complex and partially counterproductive role in consumer contexts, potentially amplifying susceptibility to influencer marketing and social comparison-driven purchases (Zia et al., 2018).

2.2 Impulsive Buying Behaviour: Concepts and Antecedents

Rook (1987) introduced the foundational conceptualisation of impulse buying as a sudden, compelling, and hedonically complex urge to purchase something immediately. Subsequent scholarship enriched this definition by identifying the multidimensional character of IBB: its spontaneous triggering, its emotional texture, its cognitive deficit characteristics, and its post-purchase affective profile that frequently includes regret and cognitive dissonance (Chetioui & El Bouzidi, 2023). Stern (1962) earlier provided a taxonomy of impulse buying, pure, reminder, suggestion, and planned impulse, that acknowledged the heterogeneous pathways through which unplanned purchases occur.

The psychological antecedents of IBB have been extensively documented. Emotional arousal, encompassing excitement, mood improvement motives, boredom relief, and stress reduction, consistently emerges as a proximal cause (Adriyanto et al., 2024). Personality traits, particularly neuroticism and extraversion, are positively associated with IBB, while conscientiousness exerts a suppressive effect (Sofi & Najar, 2018). Materialism amplifies IBB by instrumentalising consumption as a mechanism for emotional status regulation (Lučić et al., 2021). Situational and environmental factors, store atmospherics, promotional offers, time pressure, and

social presence, operate as powerful triggers (Barakat, 2019).

The digital transformation of retail has fundamentally reconfigured the environmental architecture within which IBB occurs. E-commerce platforms exploit psychological principles of scarcity, social proof, and personalisation to maximise purchase probability (Fadilah et al., 2025). AI-powered recommendation algorithms reduce cognitive load, increase perceived relevance, and create emotional resonance between the consumer and the product offer (Roy et al., 2024; Rafsanjani et al., 2025). Buy-now-pay-later (BNPL) services attenuate the psychological barrier of monetary expenditure, further facilitating impulsive decisions (Ajouz et al., 2024). Social commerce platforms integrate entertainment and shopping in ways that render the transition from browsing to purchasing imperceptible (Pham et al., 2025).

2.3 The EI-IBB Nexus: Empirical Evidence

The preponderance of empirical evidence supports a significant negative relationship between EI and IBB. Hejase et al. (2018) demonstrated that consumers with higher EI exhibit more rational purchasing patterns and reduced susceptibility to marketing cues, establishing EI as a psychological buffer against impulsive spending. Zia (2019) developed a moderated-mediation model confirming that EI mitigates the stress-IBB pathway, showing that emotionally intelligent consumers deploy adaptive coping strategies rather than retail therapy in response to emotional distress. Šeinauskienė et al. (2021) connected EI to reduced materialism and compulsive consumption, demonstrating that emotional competence fosters non-material coping mechanisms.

Jie et al. (2022) extended this evidence base to the digital context, finding that while internet exposure and social media marketing amplify IBB tendencies, EI counteracts this effect by enabling more critical evaluation of online stimuli. Park and Dhandra (2017) identified EI as a mediating mechanism through which mindfulness reduces impulse buying, suggesting that emotional awareness is the operative psychological process linking contemplative attentiveness to restrained consumption. Delfia (2021) confirmed generational moderation, finding that younger consumers showed greater IBB susceptibility partly due to lower emotional regulation, while Fatima

and Debadeepa (2025) replicated this pattern in an Indian student population, linking academic stress and lower emotional control to elevated impulse purchasing.

Critically, Zia et al. (2018) introduced important nuance by demonstrating that higher EI does not uniformly suppress IBB, empathy, in particular, may heighten susceptibility to influencer-mediated and peer-validated purchasing by increasing emotional identification with brand messaging. This finding underscores the necessity of disaggregating EI into its component dimensions rather than treating it as a unitary construct, as different facets may exert divergent effects on IBB.

2.4 Social Media, FOMO, and Digital Triggers of IBB

The integration of social media into everyday life has introduced a qualitatively distinct set of IBB triggers that operate through emotional and social-psychological mechanisms largely absent in physical retail environments. Nguyen and Van Nguyen (2025) identified fear of missing out (FOMO), the anxiety-inducing perception that one is being excluded from desirable experiences enjoyed by social peers, as a potent emotional driver of impulsive digital purchases. FOMO is structurally amplified by the architecture of social media platforms, which algorithmically prioritise content designed to generate social comparison, aspiration, and urgency (Gohar et al., 2023).

Influencer marketing represents a particularly powerful vector of emotionally driven IBB among younger consumers. Murthy et al. (2023) demonstrated that parasocial relationships with influencers, characterised by trust, relatability, and perceived authenticity, substantially reduce cognitive dissonance and increase purchase probability, especially in the absence of strong EI-mediated self-regulation. Muhammad et al. (2024) confirmed this pattern in a collectivist cultural context, finding that social belonging motives and peer validation substantially amplified the influence of Instagram-mediated product content on impulsive purchasing. Ciocodeică et al. (2025) extended these findings to the sustainable fashion domain, revealing a paradox in which emotionally engaging sustainability marketing may ironically stimulate overconsumption.

3. RESEARCH METHODOLOGY

3.1 Research Design and Approach

The study adopts a quantitative, cross-sectional research design consistent with positivist epistemological assumptions. This design is appropriate to the study's objectives of establishing the prevalence of EI and IBB levels and determining the statistical relationship between them (Creswell & Creswell, 2018). A structured questionnaire instrument served as the primary vehicle for data collection, enabling standardised measurement across respondents and facilitating parametric statistical analysis.

3.2 Sampling Design and Data Collection

The target population comprises younger consumers, specifically, individuals between 18 and 35 years of age belonging to the Generation Z and millennial cohorts, who engage in online shopping. A convenience sampling approach was employed, with data collected via a self-administered Google Form distributed through academic and social networks. The final analytical sample consists of 120 respondents, comprising 58 male participants (48.3%), 60 female participants (50.0%), and 2 preferring not to specify (1.7%). The demographic distribution reveals that 68.3% of respondents belong to the 18–24 age group, while 31.7% fall within the 25–35 bracket. Approximately 72% hold undergraduate degrees, with 25% postgraduate. The majority (81.7%) reported engaging in online shopping at least once per week.

3.3 Measurement Instrument

The questionnaire instrument comprises three sections. Section A captures demographic characteristics. Section B measures emotional intelligence using 18 items distributed across four sub-scales: self-awareness (4 items), emotional control (6 items), empathy (3 items), and motivation (5 items). Section C measures impulsive buying behaviour using 12 items spanning three sub-dimensions: sudden purchase tendency (4 items), emotional shopping (4 items), and online impulse buying (4 items). All items were scored on a five-point Likert scale anchored at 1 (Strongly Disagree) and 5 (Strongly Agree). Items negatively worded were reverse-coded prior to analysis. Representative items include: "I am aware when my emotions are influencing my shopping decisions" (self-awareness); "I can resist buying something even if I feel excited about it" (emotional

control); and "I often buy products suddenly without planning" (IBB).

3.4 Reliability and Validity

Cronbach's alpha reliability coefficients were computed for each sub-scale. The aggregate EI scale returned $\alpha = 0.82$, indicating good internal consistency. Individual sub-scale reliabilities were: self-awareness ($\alpha = 0.78$), emotional control ($\alpha = 0.81$), empathy ($\alpha = 0.74$), and motivation ($\alpha = 0.77$). The IBB scale returned $\alpha = 0.85$. All coefficients exceed the threshold of $\alpha \geq 0.70$ recommended by Nunnally (1978), confirming the internal consistency of the measurement instrument. Content validity was established through an expert panel review involving three faculty members with expertise in consumer psychology. Discriminant validity was assessed through inter-scale correlation analysis, confirming that EI sub-scales show higher internal correlations than cross-scale correlations.

3.5 Statistical Procedures

Descriptive statistics were computed to characterise sample demographics and variable distributions. Pearson's product-moment correlation coefficients were calculated to examine bivariate relationships between EI dimensions and IBB dimensions. Multiple linear regression analysis was conducted with aggregate IBB as the criterion variable and four EI dimensions as simultaneous predictors, yielding standardised regression coefficients (β), model fit statistics (R^2 , adjusted R^2 , F), and significance values. Hypothesis testing was performed at the conventional $\alpha = 0.05$ significance level. All analyses were executed in IBM SPSS Statistics 25.

4. DATA ANALYSIS AND FINDINGS

4.1 Descriptive Statistics

Descriptive analysis of the EI sub-scales reveals that the sample shows moderate to moderately high levels of emotional intelligence overall ($M = 3.41$, $SD = 0.62$). Among the sub-dimensions, motivation recorded the highest mean score ($M = 3.67$, $SD = 0.58$), followed by self-awareness ($M = 3.52$, $SD = 0.61$), empathy ($M = 3.34$, $SD = 0.67$), and emotional control ($M = 3.18$, $SD = 0.72$). The relatively lower score for emotional control is particularly noteworthy, as it suggests that while respondents exhibit reasonable self-awareness and motivational orientation, their capacity for moment-

to-moment emotional regulation during shopping situations remains comparatively underdeveloped.

Impulsive buying behaviour scores reveal a moderate to moderately high IBB tendency within the sample ($M = 3.28$, $SD = 0.71$). Among IBB sub-dimensions, online impulse buying returned the highest mean ($M = 3.52$, $SD = 0.74$), reflecting the pervasive influence of digital promotional environments on this consumer cohort. Emotional shopping scored moderately ($M = 3.31$, $SD = 0.68$), while sudden purchase tendency was slightly lower ($M = 3.01$, $SD = 0.73$). These patterns are consistent with the broader literature characterising younger Indian digital consumers as significantly susceptible to online impulsive purchasing (Rafsanjani et al., 2025; Yee & Zainal, 2025).

4.2 Correlation Analysis

Pearson correlation analysis reveals significant negative relationships between all EI dimensions and aggregate IBB. The full correlation matrix is presented in Table 1. The strongest bivariate association is observed between emotional control and IBB ($r = -0.58$, $p < .001$), followed by self-awareness ($r = -0.49$, $p < .001$), motivation ($r = -0.38$, $p < .001$), and empathy ($r = -0.27$, $p < .01$). Aggregate EI demonstrates a strong negative correlation with IBB ($r = -0.62$, $p < .001$). These findings are directionally consistent with previous research (Hejase et al., 2018; Šeinauskienė et al., 2021; Jie et al., 2022) and confirm the hypothesised inverse relationship between emotional competence and impulsive purchasing.

The comparatively weaker correlation between empathy and IBB ($r = -0.27$) is theoretically interpretable. As Zia et al. (2018) noted, empathy may play a bidirectional role: while emotional perspective-taking broadly supports reflective decision-making, heightened empathic engagement with influencer content and peer behaviour may simultaneously amplify social-comparison-driven impulse buying. This nuance underscores the need to examine EI dimensionally rather than as an aggregate.

4.3 Regression Analysis

Multiple regression analysis was conducted to determine the relative predictive contribution of each EI dimension to IBB. The full model explains 47.3% of the variance in IBB ($R^2 = 0.473$, adjusted $R^2 = 0.455$, $F(4, 115) = 25.81$, $p < .001$), indicating a substantial and statistically significant model fit.

Emotional control emerges as the strongest independent predictor ($\beta = -0.41$, $t = -5.92$, $p < .001$), confirming its primacy as the EI dimension most directly implicated in regulating impulsive spending. Self-awareness is the second most influential predictor ($\beta = -0.29$, $t = -4.11$, $p < .001$), underscoring the importance of recognising emotional triggers in shopping environments. Motivation contributes significantly but with lesser magnitude ($\beta = -0.18$, $t = -2.67$, $p < .01$), while empathy, though negatively directional, fails to attain conventional significance ($\beta = -0.12$, $t = -1.68$, $p = .096$), consistent with the nuanced interpretive position outlined above.

These findings collectively confirm H_1 , that emotional intelligence exerts a significant negative impact on impulsive buying behaviour among younger consumers, and provide support for H_2 by demonstrating that EI dimensions differ materially in their predictive magnitude. H_0 is rejected at the 0.001 significance level.

4.4 Analysis of Digital Triggers

Descriptive and frequency analyses of specific IBB trigger items reveal the centrality of digital environmental factors in this sample. The item "Online advertisements influence my purchases" recorded the highest mean agreement ($M = 3.74$, $SD = 0.69$), followed by "Flash sales encourage me to buy immediately" ($M = 3.68$, $SD = 0.71$) and "Social media influencers affect my buying decisions" ($M = 3.61$, $SD = 0.76$). The FOMO-related item "I feel anxious if I miss a limited-time online deal" received strong endorsement ($M = 3.55$, $SD = 0.74$), confirming the role of scarcity-framed promotional messaging as a significant emotional trigger (Nguyen & Van Nguyen, 2025). Emotional shopping items, particularly "Shopping improves my mood when I feel stressed" ($M = 3.48$, $SD = 0.77$), reveal that a substantial proportion of respondents engage in retail therapy as an affect-regulation strategy.

4.5 Demographic Moderation Effects

Independent samples t-tests and one-way ANOVA were employed to examine demographic moderation effects on the EI-IBB relationship. Female respondents scored marginally higher on aggregate EI ($M = 3.49$ vs. $M = 3.33$, $p < .05$) but also reported higher IBB, particularly on the emotional shopping sub-scale ($M = 3.44$ vs. $M = 3.18$, $p < .05$), consistent with Zia et al.'s (2018) finding that greater emotional

sensitivity may channel itself into heightened emotional expenditure among women. Younger respondents (18–24) exhibited lower emotional control ($M = 3.09$ vs. $M = 3.34$, $p < .05$) and higher IBB ($M = 3.41$ vs. $M = 3.02$, $p < .01$) than the 25–35 cohort, supporting developmental perspectives that attribute greater impulsivity in early adulthood to incomplete prefrontal maturation and lower accumulated self-regulatory experience (Delfia, 2021).

5. DISCUSSION

The present findings confirm and extend the established literature on the inverse relationship between emotional intelligence and impulsive buying behaviour in several important directions. First, the magnitude of the correlation ($r = -0.62$) and the explained variance in the regression model ($R^2 = 0.473$) position EI as a substantive, rather than merely marginal, predictor of IBB in the digital consumer context. This effect size is comparable to, and in several instances exceeds, those reported in earlier studies (Hejase et al., 2018; Jie et al., 2022), suggesting that the predictive salience of EI may be amplifying as the emotional stimulation density of digital commerce environments increases.

The primacy of emotional control as the most powerful EI predictor of IBB ($\beta = -0.41$) is theoretically coherent and practically significant. Impulse buying is, at its core, a self-regulation failure, a collapse of deliberative processing under emotional arousal pressure (Rook, 1987). Consumers who possess the capacity to recognise emotional excitement, resist the urgency framing of flash sales and countdown timers, and interpose cognitive evaluation between stimulus and response are structurally insulated against the environmental triggers that dominate contemporary digital retail. Emotional control thus functions as the proximal psychological mechanism through which EI suppresses IBB.

Self-awareness operates as a more distal but equally consequential influence. Self-aware consumers are capable of metacognitive identification of their emotional state prior to purchasing, recognising, for instance, that the impulse to buy is traceable to boredom, stress, or social comparison anxiety rather than genuine product need. This capacity for emotional attribution interrupts the

automatic triggering process that underlies much impulsive purchasing (Goleman, 1995; Nair, 2019). The relatively weaker but statistically significant contribution of motivation ($\beta = -0.18$) reinforces the perspective of Pahlevan Sharif and Yeoh (2018) that consumers oriented toward long-term financial goals exhibit sustained self-control even under promotional pressure.

The empathy finding ($\beta = -0.12$, $p = .096$) merits careful interpretation. The theoretical ambivalence of empathy in the consumer context, simultaneously supporting perspective-taking and amplifying emotional contagion from influencer and peer content, produces a statistical pattern of partial suppression that likely masks divergent sub-mechanisms (Zia et al., 2018). Future research employing mediation analysis might productively decompose the empathy effect into its affective identification component (which may amplify IBB) and its perspective-taking component (which may dampen it).

The centrality of digital stimuli, particularly social media advertising, influencer endorsements, flash sales, and FOMO-generating scarcity messages, as environmental triggers of IBB in this sample aligns comprehensively with recent scholarship (Muhammad et al., 2024; Pham et al., 2025; Ciocodeică et al., 2025). Importantly, the relationship between EI and IBB persists after accounting for these contextual factors, suggesting that EI exerts its protective effect not merely through reduced exposure to digital environments but through qualitatively different engagement with them. Emotionally intelligent consumers navigate the same algorithmically curated promotional environment as their less emotionally competent peers but process its stimuli through a more reflective cognitive and affective lens.

The demographic moderation findings contribute to an important developmental and gender-differentiated understanding of the EI-IBB relationship. The lower emotional control and higher IBB observed among 18–24-year-olds compared to 25–35-year-olds is consistent with the progressive development of prefrontal regulatory capacity through early adulthood (Delfia, 2021). The gender pattern, in which women score higher on both EI and emotional IBB, complicates simplistic EI-as-protective-resource narratives and suggests that emotional sensitivity,

while broadly adaptive, may heighten responsiveness to emotionally laden marketing appeals in ways that partially offset its self-regulatory benefits (Zia et al., 2018).

6. IMPLICATIONS

6.1 Theoretical Implications

This study makes several contributions to theoretical knowledge. First, by demonstrating that EI dimensions differ markedly in their predictive relationship with IBB, the findings support the dimensionalisation of EI in consumer psychology research and challenge undifferentiated aggregate-EI approaches. Second, by situating the EI-IBB relationship within the context of contemporary digital commerce triggers, the study enriches understanding of how emotional competence operates as a psychological buffer not merely against internal emotional states but against structurally designed environmental stimulation. Third, the empathy finding opens productive theoretical territory regarding the dual-process character of emotional intelligence in social commerce contexts, where empathy may simultaneously inhibit and facilitate impulsive purchasing through distinct mechanisms.

6.2 Practical Implications

For consumer educators and financial literacy practitioners, the findings identify emotional control as the highest-leverage EI competency for intervention. Programmes targeting the development of impulse-resistance skills, particularly in digital shopping contexts, should centre emotional regulation training, including techniques for pause-and-reflect decision protocols, recognition of artificially generated urgency cues, and mindfulness-based awareness of emotional states preceding purchase decisions. Given that 18–24-year-olds exhibit the greatest vulnerability, such programmes carry particular urgency as components of university-level financial literacy curricula.

For marketers, the findings constitute a call for ethical reflection. The structural reliance of digital retail on emotional arousal, FOMO induction, and algorithmic personalisation to drive impulse purchasing is documented and effective, but it disproportionately exploits consumers with lower emotional intelligence and self-regulatory capacity, a demographic that includes many younger adults, individuals under financial stress, and those with

limited digital literacy (Ajouz et al., 2024; Fadilah et al., 2025). Industry self-regulation or policy frameworks that require disclosure of manipulative design features, countdown timers, fabricated scarcity, social proof algorithms, and mandate opt-out mechanisms for personalised targeting may be warranted.

For policymakers, the findings support investment in emotional intelligence development as a component of broader consumer protection and financial resilience policy. India's rapidly scaling digital economy, combined with the documented vulnerability of its large younger consumer population to online IBB, creates structural conditions for widespread financial harm through impulsive overspending. Integration of EI training into secondary and tertiary educational frameworks, alongside digital literacy and financial education, represents a preventive policy response commensurate with this risk.

7. LIMITATIONS AND FUTURE DIRECTIONS

The present study is subject to several limitations that constrain the generalisability of its findings and suggest productive directions for future inquiry. The sample size of 120, while adequate for the analytical procedures employed, limits the statistical power available for complex moderation and mediation analyses and restricts generalisability across the full diversity of younger Indian consumers. Future research should aim for larger, more geographically and socioeconomically representative samples.

The cross-sectional design precludes causal inference. While the regression findings are consistent with EI exerting a suppressive effect on IBB, the reverse pathway, in which habitual impulsive purchasing erodes emotional self-regulatory competence over time, cannot be ruled out. Longitudinal designs or experimental studies manipulating EI training would provide stronger causal evidence. Similarly, the reliance on self-report measures introduces common-method variance risk and is subject to social desirability bias, particularly for items assessing impulse buying and emotional reactivity. Future research might productively combine self-report EI measures with behavioural observation or task-based assessments.

The study's geographical scope, primarily respondents with internet access in urban India, limits

its applicability to rural populations and those with restricted digital infrastructure access. The exclusive focus on online shopping behaviour also leaves open questions about EI's role in physical retail contexts. Cross-cultural comparative research would clarify the extent to which findings reflect universal psychological mechanisms versus India-specific socio-cultural dynamics, including collectivist peer influence patterns and family-mediated financial socialisation.

Future research would benefit from examining the mediating and moderating role of additional constructs, mindfulness, financial self-efficacy, digital literacy, and big-five personality traits, in the EI-IBB relationship. The emergence of AI-powered recommendation systems, BNPL platforms, and social commerce as dominant features of the digital retail landscape presents novel empirical territory that warrants systematic investigation with respect to EI-mediated consumer vulnerability.

8. CONCLUSION

The digital transformation of consumer markets has created an unprecedented environment for impulsive buying, characterised by continuous promotional exposure, algorithmic personalisation, FOMO-inducing social comparison, and friction-eliminating payment technologies. This study has demonstrated that emotional intelligence constitutes a significant psychological counterweight to these structural inducements, with higher EI, particularly in its emotional control and self-awareness dimensions, substantially reducing impulsive buying behaviour among younger Indian consumers. These findings affirm the theoretical position that emotion-competent individuals are better equipped to inhabit commercial environments engineered for emotional manipulation, and underscore the practical urgency of investing in emotional literacy as a consumer protection resource for the digital generation.

The primacy of emotional control in the regression model points toward a clear intervention target: developing the moment-to-moment capacity to recognise and regulate emotional arousal in shopping contexts is the single most impactful lever through which EI training can reduce impulsive spending. As digital commerce continues to deepen its penetration of younger consumers' daily lives, the capacity to pause, reflect, and choose deliberately, rather than

react automatically to emotional stimulation, emerges not merely as a psychological virtue but as a practical financial survival skill.

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