



The Impact of Financial Resources on the Impulsive Buying Behavior of Bachelor of Science in Business Administration (BSBA) Students in Gordon College

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ABSTRACT

This study examined the impact of financial resources on the impulsive buying behavior of Bachelor of Science in Business Administration (BSBA) students at Gordon College during the Academic Year 2025–2026. Using a quantitative-descriptive correlational design, data were gathered from 150 BSBA students through a structured survey questionnaire. The study assessed financial resources in terms of spending capacity, material dependency, and psychological impact, as well as impulsive buying behavior in terms of spontaneous buying, emotional buying urge, lack of purchase planning, and immediate gratification. Statistical tools such as frequency, percentage, mean, and multiple linear regression analysis with bootstrapping were utilized. Findings revealed that students demonstrated high to very high levels of financial resources and impulsive buying behavior, with immediate gratification receiving the highest rating. Material dependency and psychological impact significantly influenced impulsive buying behavior. The study concluded that financial resources strongly affect students' purchasing decisions and highlighted the importance of financial literacy and responsible spending habits.

INTRODUCTION

Impulsive buying behavior has become increasingly evident among college students due to the growing accessibility of financial resources, online shopping platforms, and digital payment systems. Students are frequently exposed to advertisements, promotional discounts, and social media marketing strategies that encourage unplanned purchasing decisions. As young consumers, many students experience difficulty balancing their financial resources with their spending habits, which may result in unnecessary expenses and poor financial management. According to Jabar and Delayco (2021), financial literacy plays a significant role in reducing impulsive buying by encouraging informed and disciplined decision-making. However, limited financial knowledge and increased exposure to consumer-oriented marketing continue to influence students' purchasing behaviors.

The problem addressed in this study focuses on the impact of financial resources on the impulsive buying behavior of Bachelor of Science in Business Administration (BSBA) students at Gordon College. Financial resources such as allowances, scholarships, part-time jobs, and income from small businesses provide students with spending capacity that may influence their tendency to engage in spontaneous and emotionally driven purchases. Previous studies revealed that greater access to financial resources often increases impulsive spending, particularly among younger consumers who are highly exposed to online shopping and social media advertisements (Mandolfo & Lamberti, 2021). Similarly, Chaudhuri et al. (2021) emphasized that younger individuals are more likely to make impulsive purchases due to emotional and situational influences.

The problem was identified through observations of students' spending behaviors and supported by existing literature discussing the relationship between financial capability and consumer decision-making. Research conducted by Azul et al. (2023) found that impulsive buying tendencies among young Filipinos are associated with lifestyle preferences and financial well-being. Additionally, BSP's 2021 Financial Inclusion Survey reported that many Filipino youth demonstrate low levels of financial literacy, making them more vulnerable to poor spending decisions. These findings suggest that impulsive buying behavior remains a relevant concern among college students, particularly those who are beginning to manage their own finances independently.

There is a pressing need to conduct this study because impulsive buying behavior may negatively affect students' financial stability, budgeting practices, and overall financial discipline. As BSBA students are exposed to concepts related to marketing, consumer behavior, and financial management, understanding how financial resources influence their purchasing behavior is essential. The findings of this study may contribute to the promotion of financial literacy, responsible consumption, and effective money management among students.

Furthermore, the study supports Sustainable Development Goal (SDG) 12, which promotes responsible consumption and production by encouraging individuals to practice mindful and sustainable spending behaviors. Asio (2026)

mentioned that in terms of SDGs, students were moderately aware, hence, a certain degree of orienting them in the classroom is essential

LITERATURE REVIEW

Recent studies have shown that impulsive buying behavior is influenced by financial literacy, self-control, emotional factors, and demographic characteristics. International studies revealed that individuals with lower self-control are more likely to engage in impulsive purchases, while higher financial literacy helps reduce impulsive spending by promoting responsible financial decision-making (Al-Masri, 2020; Siddiqui et al., 2024). Furthermore, marketing strategies, online shopping platforms, social media advertisements, and situational factors such as limited-time offers and perceived scarcity significantly encourage unplanned purchases among consumers (Mandolfo & Lamberti, 2021; Vera-Martínez et al., 2025).

Studies among younger generations consistently indicate that financial literacy serves as a protective factor against impulsive buying. Research conducted in Indonesia found that consumers with stronger financial knowledge demonstrated more deliberate spending behaviors, while materialistic values and emotional marketing strategies increased impulsive purchases (Anisa et al., 2020; Mardhiana, 2024). Similarly, consumer behavior studies emphasized that demographic and socioeconomic factors such as income, age, and lifestyle also influence purchasing tendencies (Ali & Zubairi, 2020).

In the Philippine context, studies have highlighted the relationship between financial literacy and spending behavior among students and young professionals. Students with stronger budgeting and money management skills generally exhibited lower levels of impulsive buying, while peer influence, social media exposure, and the use of digital payment systems contributed to unplanned spending (Azul et al., 2023; Dawa & Castro, 2024; Sarmiento, 2024). These findings suggest that both financial resources and behavioral factors influence consumer spending patterns. Hence, this study examines how financial resources affect the impulsive buying behavior of BSBA students at Gordon College, providing insights that may support financial literacy initiatives and responsible consumption practices.

Statement of the Problem

The Statement of the Problem presents the main focus of the study, which is to examine how financial resources influence the impulsive buying behavior of BSBA students in Gordon College. It identifies key variables such as allowances, savings, and part-time income, and how these relate to students' spending habits.

1. What is the demographic profile of the respondents in terms of:
 - 1.1 academic program; and
 - 1.2 source of income?
2. How may the financial resources of BSBA students be described in terms of:
 - 2.1 spending capacity;

- 2.2 material dependency; and
- 2.3 psychological impact?
- 3. How may the impulsive buying behavior of the students be described in terms of:
 - 3.1 spontaneous buying;
 - 3.2 emotional buying urge;
 - 3.3 lack of purchase planning; and
 - 3.4 immediate gratification?
- 4. Do financial resources significantly impact the impulsive buying behavior of the students?
- 5. Is there a significant difference in the students' impulsive buying behavior when grouped according to their profile variables?
- 6. What are the implications of the results of the study?

METHODOLOGY

This study employed a quantitative descriptive-correlational research design to examine the relationship between financial resources and impulsive buying behavior among Bachelor of Science in Business Administration (BSBA) students at Gordon College. The descriptive aspect was used to describe students' financial conditions and buying behaviors, while the correlational aspect determined the relationship between the two variables. This design was appropriate because it focused on observing existing conditions without manipulating any factors (Asio, 2021).

The study population consisted of all BSBA students under the College of Business and Accountancy (CBA), including those enrolled in Human Resource Management (HRM), Financial Management (FM), and Marketing Management (MM). A total of 150 respondents were selected from the population of 1,360 students using non-proportionate stratified random sampling to ensure representation from each program.

Data were gathered through a structured survey questionnaire distributed via digital forms. The instrument consisted of three parts: respondents' demographic profile, financial resources, and impulsive buying behavior. Responses were measured using a four-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (4). Prior to data collection, the questionnaire underwent expert validation and pilot testing to ensure its validity and reliability.

The collected data were organized and analyzed using descriptive and inferential statistics. Frequency and percentage distribution, weighted mean, and descriptive ratings were used to summarize the responses. The Shapiro-Wilk Test assessed data normality, while Multiple Linear Regression Analysis with Bootstrapping examined the relationship between financial resources and impulsive buying behavior. The Kruskal-Wallis H Test and Dunn's Test with Bonferroni Adjustment were also employed to determine significant differences among groups when necessary.

RESEARCH RESULTS AND DISCUSSION

This section presents and interprets the findings of the study in a clear and organized manner. The results are presented using tables for better understanding and readability.

Table 1. Demographic Profile of the Respondents According to Academic Program

Category	Frequency	Percent
BSBA-MKTG	50	33.3
BSBA-FM	50	33.3
BSBA-HRM	50	33.3
Total	150	100.0

Legend: Bachelor of Science in Business Administration (BSBA): MKTG = Marketing Management, FM = Financial Management, HRM = Human Resource Management

Table 1 shows that the 150 respondents were equally distributed among the three BSBA specializations, with 50 students (33.3%) each from Marketing Management, Financial Management, and Human Resource Management. This balanced representation ensures fair comparison among groups and strengthens the reliability of the study's findings on financial resources and impulsive buying behavior.

Table 2. Demographic Profile of the Respondents According to Source of Income

Category	Frequency	Percent
Allowances from Parents/Guardians	109	72.7
Scholarship/ Financial Aid	7	4.7
Part-time Job	26	17.3
Business/Online Selling	8	5.3
Total	150	100.0

Table 2 shows that the majority of respondents (72.7%) rely on allowances from parents or guardians as their primary source of income, while smaller percentages earn through part-time jobs (17.3%), business or online selling (5.3%), and scholarships or financial aid (4.7%). This indicates that most students remain financially dependent on their families, which may influence their spending habits and purchasing decisions. Differences in income sources may also affect students' spending capacity and impulsive buying behavior.

Table 3. Financial Resources of BSBA Students in Terms of Spending Capacity

Indicators	Mean	Descriptive Interpretation
1. I tend to spend more when I have extra money available.	3.35	Very High
2. The amount of money I have influences how often I buy non-essential things.	3.31	Very High

3.	When my financial resources increase, I am more likely to make purchases.	3.39	Very High
Composite Mean		3.35	Very High

Legend: 3.25 - 4.00 = *Very High*, 2.50 - 3.24 = *High*, 1.75 - 2.49 = *Low*, 1.00 - 1.74 = *Very low*.

Table 3 shows that BSBA students have a Very High level of spending capacity, with a composite mean of 3.35. The highest-rated statement, “*When my financial resources increase, I am more likely to make purchases*” (M = 3.39), indicates that students tend to spend more when they have additional money. Likewise, the availability of extra funds influences their purchases of non-essential items. These findings support Xiao and Xiao (2020), Bhatia (2021), and the Bangko Sentral ng Pilipinas (2022), which found that greater financial resources are associated with increased spending and impulsive buying behavior among students.

Table 4. Financial Resources of BSBA Students in Terms of Material Dependency

	Indicators	Mean	Descriptive Interpretation
1.	Owning branded or expensive items makes me feel satisfied.	3.12	High
2.	I value material possessions as an important part of my lifestyle.	3.09	High
3.	I feel happy when I can buy items that I have been wanting for a long time.	3.22	High
4.	I believe that material possessions can reflect a person's success.	3.13	High
5.	I feel more confident when I own trendy or branded products.	3.14	High
Composite Mean		3.14	High

Legend: 3.25 - 4.00 = *Very High*, 2.50 - 3.24 = *High*, 1.75 - 2.49 = *Low*, 1.00 - 1.74 = *Very low*.

Table 4 shows that BSBA students have a “*High*” level of material dependency, with a composite mean of 3.14. The highest-rated statement was “*I feel happy when I can buy items that I have been wanting for a long time*” (M = 3.22), indicating that purchasing desired items brings satisfaction and happiness. Meanwhile, the lowest-rated statement was “*I value material possessions as an important part of my lifestyle*” (M = 3.09), suggesting that although students appreciate material goods, they do not consider them central to their lives. Overall, the findings indicate a moderate attachment to material possessions, balancing personal satisfaction with practical priorities.

Table 5. Financial Resources of BSBA Students in Terms of Psychological Impact

	Indicators	Mean	Descriptive Interpretation
1.	My financial situation affects how I feel about making purchases.	3.36	Very High
2.	I feel more confident buying things when I have enough money.	3.27	Very High
3.	I sometimes feel stressed when I cannot afford the things I want.	3.15	High
4.	Having sufficient financial resources makes me feel secure about spending.	3.32	Very High
5.	My emotions influence how I use my financial resources.	3.21	High
Composite Mean		3.26	Very High

Legend: 3.25 - 4.00 = *Very High*, 2.50 - 3.24 = *High*, 1.75 - 2.49 = *Low*, 1.00 - 1.74 = *Very low*.

The composite mean ($M = 3.26$) indicates a “*Very High*” level of psychological impact among BSBA students. This suggests that financial resources strongly affect students’ emotions, confidence, and purchasing decisions. The lowest-rated statement, “*I sometimes feel stressed when I cannot afford the things I want*” ($M = 3.15$), was still rated “*High*,” indicating that students experience financial stress but are able to manage it through coping strategies or financial support. These findings support Azizah and Amin (2023), who emphasized that psychological factors significantly influence consumer behavior and purchase intentions.

Table 6. Impulsive Buying Behavior in Terms of Spontaneous Buying

	Indicators	Mean	Descriptive Interpretation
1.	I often buy things suddenly without planning to do so.	3.20	High
2.	I sometimes purchase items the moment I see them.	3.11	High
3.	I make purchases without thinking too much about them.	3.18	High
4.	I tend to buy things immediately when something catches my attention.	3.17	High
5.	I often make unplanned purchases while shopping.	3.15	High
Composite Mean		3.16	High

Legend: 3.25 - 4.00 = *Very High*, 2.50 - 3.24 = *High*, 1.75 - 2.49 = *Low*, 1.00 - 1.74 = *Very low*.

Table 6 shows a “*High*” level of impulsive buying behavior in terms of spontaneous buying among students, with a composite mean of 3.16. The highest-rated statement, “*I often buy things suddenly without planning to do so*” (M

= 3.20), indicates that students frequently make unplanned purchases. Meanwhile, the lowest-rated statement, *"I sometimes purchase items the moment I see them"* (M = 3.11), was still rated *"High,"* suggesting that while students engage in immediate purchases, they may still consider factors such as need, interest, and financial condition. Overall, the findings suggest that spontaneous buying is common among students but is moderated by personal control and financial awareness, supporting the studies of Sharma et al. (2020) and Pradhan et al. (2022).

Table 7. Impulsive Buying Behavior in Terms of Emotional Buying Urge

	Indicators	Mean	Descriptive Interpretation
1.	I feel a strong urge to buy things when I see attractive products.	3.19	High
2.	My emotions sometimes lead me to make purchases.	3.21	High
3.	I buy items to make myself feel better.	3.25	Very High
4.	I feel excited when buying things spontaneously.	3.21	High
5.	I sometimes purchase items because they make me feel happy.	3.27	Very High
Composite Mean		3.23	High

Legend: 3.25 - 4.00 = *Very High*, 2.50 - 3.24 = *High*, 1.75 - 2.49 = *Low*, 1.00 - 1.74 = *Very low*.

Table 7 shows a *"High"* level of impulsive buying behavior in terms of emotional buying urge among students, with a composite mean of 3.23. The highest-rated statement, *"I sometimes purchase items because they make me feel happy"* (M = 3.27), indicates that positive emotions strongly influence students' purchasing decisions. Meanwhile, the lowest-rated statement, *"I feel a strong urge to buy things when I see attractive products"* (M = 3.19), was still rated *"High,"* suggesting that emotional factors have a greater influence on impulsive buying than product attractiveness alone. Overall, the findings indicate that students are likely to make unplanned purchases when experiencing positive emotions, supporting the studies of Khawaja et al. (2023) and Hermawan and Rofiq (2024).

Table 8. Impulsive Buying Behavior in Terms of Lack of Purchase Planning

	Indicators	Mean	Descriptive Interpretation
1.	I often buy items without planning to buy them beforehand.	3.23	High
2.	I sometimes forget to consider my budget when purchasing items.	3.17	High
3.	I do not always make a shopping list before buying things.	3.22	High

4.	I occasionally buy things even if they were not part of my plan.	3.19	High
5.	I sometimes regret purchases that I made without planning.	3.28	Very High
Composite Mean		3.22	High

Legend: 3.25 - 4.00 = *Very High*, 2.50 - 3.24 = *High*, 1.75 - 2.49 = *Low*, 1.00 - 1.74 = *Very low*.

Table 8 shows a “*High*” level of impulsive buying behavior in terms of lack of purchase planning, with a composite mean of 3.22. The highest-rated statement, “*I sometimes regret purchases that I made without planning*” (M = 3.28), indicates that students often experience regret after making unplanned purchases. Meanwhile, the lowest-rated statement, “*I sometimes forget to consider my budget when purchasing items*” (M = 3.17), was still rated “*High*,” suggesting that students maintain some level of financial awareness despite engaging in impulsive buying. Overall, the findings indicate that lack of planning contributes to impulsive buying behavior, although factors such as self-control and financial constraints may help moderate spending decisions, supporting the studies of Iyer et al. (2020) and Pradhan et al. (2022).

Table 9. *Impulsive Buying Behavior in Terms of Immediate Gratification*

	Indicators	Mean	Descriptive Interpretation
1.	I enjoy the feeling of buying something right away.	3.33	Very High
2.	I prefer to buy items immediately rather than waiting.	3.26	Very High
3.	I feel satisfied when I can quickly purchase something I want.	3.29	Very High
4.	I find it hard to resist buying something that I like.	3.27	Very High
5.	I feel happy when I instantly get the thing I want	3.45	Very High
Composite Mean		3.32	Very High

Legend: 3.25 - 4.00 = *Very High*, 2.50 - 3.24 = *High*, 1.75 - 2.49 = *Low*, 1.00 - 1.74 = *Very low*.

Table 9 shows a “*Very High*” level of impulsive buying behavior in terms of immediate gratification, with a composite mean of 3.32. The highest-rated statement, “*I feel happy when I instantly get the thing I want*” (M = 3.45), indicates that students strongly associate immediate purchases with happiness and satisfaction. Meanwhile, the lowest-rated statement, “*I prefer to buy items immediately rather than waiting*” (M = 3.26), was still rated “*Very High*,” suggesting that students generally favor immediate purchasing over delayed decisions. Overall, the findings indicate that immediate gratification is a major factor

influencing impulsive buying behavior among students, as they tend to prioritize instant satisfaction and emotional rewards when making purchases. This finding supports the studies of Lochab et al. (2025), Chen and Yao (2021), and Black (2022), which emphasized that the desire for immediate rewards can strengthen impulsive buying tendencies.

Table 10. *Influence of Financial Resources on the Impulsive Buying Behavior of BSBA Students in Terms of Spontaneous Buying*

Variable	B Coefficients	SE	Sig.	95% Confidence Interval		Conclusion
				Lower	Upper	
(Constant)	.437	.324	.177	-.154	1.113	Not Significant
Spending Capacity	.036	.095	.684	-.161	.222	Not Significant
Material Dependency	.454	.109	<.001	.239	.661	Significant
Psychologic al Impact	.361	.109	.002	.154	.582	Significant

Note: Adjusted $R^2 = .405$ ($n = 150$, $df = 3$, $F = 34.737$, $p = < .001$); 5000 sample bootstrapped.

Table 10 shows that the regression model was statistically significant (Adjusted $R^2 = 0.405$, $F = 34.737$, $p < .001$), indicating that 40.5% of the variance in spontaneous buying behavior can be explained by spending capacity, material dependency, and psychological impact. Among the three predictors, material dependency ($B = 0.454$, $p < .001$) emerged as the strongest predictor, followed by psychological impact ($B = 0.361$, $p = .002$). These findings suggest that students who highly value material possessions and whose emotions are influenced by their financial condition are more likely to engage in spontaneous buying. In contrast, spending capacity ($B = 0.036$, $p = .684$) was not a significant predictor, indicating that having financial resources alone does not necessarily lead to impulsive purchases. Overall, the results imply that internal values and emotional factors play a more important role in spontaneous buying behavior than financial capability itself.

Table 11. *Influence of Financial Resources on the Impulsive Buying Behavior of BSBA Students in Terms of Emotional Buying Urge*

Variable	B Coefficients	SE	Sig.	95% Confidence Interval		Conclusion
				Lower	Upper	
(Constant)	.995	.332	.003	.351	1.641	Significant
Spending Capacity	.075	.136	.588	-.173	.365	Not Significant
Material Dependency	.379	.088	<.001	.203	.549	Significant
Psychological Impact	.241	.125	.054	-.006	.482	Not Significant

Note. Adjusted $R^2 = .307$ ($n = 150$, $df = 3$, $F = 23.020$, $p = <.001$); 5000 sample bootstrapped.

Table 11 shows that the regression model was statistically significant (Adjusted $R^2 = 0.307$, $F = 23.020$, $p < .001$), indicating that 30.7% of the variance in emotional buying urge can be explained by spending capacity, material dependency, and psychological impact. Among the predictors, material dependency ($B = 0.379$, $p < .001$) emerged as the only significant predictor, suggesting that students who place a higher value on material possessions are more likely to experience strong emotional urges to buy. In contrast, psychological impact ($B = 0.241$, $p = .054$) and spending capacity ($B = 0.075$, $p = .588$) were not significant predictors. Overall, the findings indicate that emotional buying urge is driven more by materialistic values and the desire for emotional gratification than by financial capability or psychological responses to money.

Table 12. *Influence of Financial Resources on the Impulsive Buying Behavior of BSBA Students in Terms of Lack of Purchase Planning*

Variable	B Coefficients	SE	Sig.	95% Confidence Interval		Conclusion
				Lower	Upper	
(Constant)	1.190	.395	.004	.464	2.040	Significant
Spending Capacity	-.026	.108	.813	-.232	.196	Not Significant
Material Dependency	.332	.096	.002	.148	.524	Significant
Psychological Impact	.329	.101	.003	.125	.519	Significant

Note. Adjusted $R^2 = .275$ ($n = 150$, $df = 3$, $F = 19.822$, $p = <.001$); 5000 sample bootstrapped.

Table 12 shows that the regression model was statistically significant (Adjusted $R^2 = 0.275$, $F = 19.822$, $p < .001$), indicating that 27.5% of the variance in lack of purchase planning can be explained by spending capacity, material dependency, and psychological impact. Material dependency ($B = 0.332$, $p = .002$) emerged as the strongest predictor, followed by psychological impact ($B = 0.329$, $p = .003$). These findings suggest that students who highly value material possessions and whose emotions are influenced by their financial situation are more likely to make unplanned purchases. In contrast, spending capacity ($B = -0.026$, $p = .813$) was not a significant predictor, indicating that the amount of financial resources available does not necessarily affect purchase planning. Overall, the results imply that personal values and emotional factors play a greater role in unplanned buying behavior than financial capability.

Table 13. *Influence of Financial Resources on the Impulsive Buying Behavior of BSBA Students in Terms of Immediate Gratification*

Variable	B Coefficients	SE	Sig.	95% Confidence Interval		Conclusion
				Lower	Upper	
(Constant)	1.558	.315	< .001	.894	2.138	Significant
Spending Capacity	.091	.083	.268	-.081	.250	Not Significant
Material Dependency	.298	.086	< .001	.126	.467	Significant
Psychological Impact	.160	.111	.154	-.036	.400	Not Significant

Note. Adjusted $R^2 = .227$ ($n = 150$, $df = 3$, $F = 15.580$, $p = <.001$); 5000 sample bootstrapped.

Table 13 shows that the regression model was statistically significant (Adjusted $R^2 = 0.227$, $F = 15.580$, $p < .001$), indicating that 22.7% of the variance in immediate gratification can be explained by spending capacity, material dependency, and psychological impact. Among the predictors, material dependency ($B = 0.298$, $p < .001$) emerged as the only significant predictor, suggesting that students who highly value material possessions are more likely to seek instant satisfaction through purchasing. In contrast, psychological impact ($B = 0.160$, $p = .154$) and spending capacity ($B = 0.091$, $p = .268$) were not significant predictors. Overall, the findings indicate that immediate gratification is driven primarily by materialistic values rather than financial capability or psychological responses to financial resources.

Table 14. Difference in Students' Impulsive Buying Behavior According to Academic Program

Variable	Category	n	Md	H	Asymp. Sig	Conclusion
Spontaneous Buying	BSBA-MKT G	50	3.40	4.250	.119	Not Significant
	BSBA-FM	50	3.40			
	BSBA-HRM	50	3.00			
Emotional Buying Urge	BSBA-MKT G	50	3.40	1.156	.561	Not Significant
	BSBA-FM	50	3.40			
	BSBA-HRM	50	3.20			
Lack of Purchase Planning	BSBA-MKT G	50	3.20	.786	.675	Not Significant
	BSBA-FM	50	3.40			
	BSBA-HRM	50	3.30			
Immediate Gratification	BSBA-MKT G	50	3.40	1.959	.375	Not Significant
	BSBA-FM	50	3.40			
	BSBA-HRM	50	3.20			

Note. *df* = 2; Md = Median; Bachelor of Science in Business Administration (BSBA): MKTG = Marketing Management, FM = Financial Management, HRM = Human Resource Management.

According to Lim and Tan (2025), a shared university micro-culture and homogeneityTable 14 shows no significant differences in impulsive buying behavior according to the academic program. The results indicate that spontaneous buying ($p = .119$), emotional buying urge ($p = .561$), lack of purchase planning ($p = .675$), and immediate gratification ($p = .375$) did not significantly differ among BSBA students enrolled in Marketing Management, Financial Management, and Human Resource Management. These findings suggest that students' impulsive buying tendencies are relatively similar regardless of their academic specialization. Shared university experiences, peer influences, and exposure to similar marketing environments may contribute to these comparable behaviors across programs.

Table 15. *Difference in Students' Impulsive Buying Behavior According to Source of Income*

Variable	Category	n	Md	H	A s y n p - S i g	Conclusion
Spontaneous Buying	APG	109	3.20	3.222	.359	Not Significant
	SFA	7	3.40			
	PJ	26	3.40			
	BOS	8	2.90			
Emotional Buying Urge	APG	109	3.20	1.548	.671	Not Significant
	SFA	7	3.40			
	PJ	26	3.40			
	BOS	8	3.50			
Lack of Purchase Planning	APG	109	3.20	8.311	.040	Significant
	SFA	7	3.20			
	PJ	26	3.70			
	BOS	8	3.30			
Immediate Gratification	APG	109	3.40	.282	.963	Not Significant
	SFA	7	3.20			
	PJ	26	3.40			
	BOS	8	3.50			

Note. $df = 3$; Md = Median; Categories (APG = Allowances from parents/guardians, SFA = Scholarship/financial aid, PJ = Part-time Job, BOS = Business/Online Selling).

Table 15 reveals a significant difference in impulsive buying behavior according to source of income only in terms of lack of purchase planning [$H(3) = 8.311$, $p = .040$]. Post hoc analysis showed that students with part-time jobs exhibited a higher tendency toward unplanned purchasing than those receiving allowances from parents or guardians. This suggests that income source may influence purchase planning behavior. However, no significant differences were found for spontaneous buying ($p = .359$), emotional buying urge ($p = .671$), and immediate gratification ($p = .963$), indicating that these aspects of impulsive buying are relatively consistent across income groups. Overall, the findings suggest that while income source may affect planning behavior, students share similar emotional and psychological tendencies toward impulsive buying.

CONCLUSION

In conclusion, having available spending capacity does not automatically trigger impulsive buying. Instead, a student's internal values, specifically how

much they depend on material things to feel good are the real drivers behind spontaneous and unplanned purchases. Students frequently use shopping as a coping mechanism to manage stress or boost their mood. However, because these emotionally driven purchases are made without proper budgeting, they almost always lead to high levels of post-purchase regret.

Added to this, academic background and financial training offer little protection against these habits. Even Financial Management students are just as likely to buy impulsively as Marketing or HR students, showing that campus culture and peer influence easily overpower academic training. This disconnect is also affected by how students get their money, working students actually plan their purchases less than those who just receive allowances, likely because they feel they deserve to reward themselves with their hard-earned wages. Ultimately, despite being business students, they still struggle to apply basic financial literacy in their personal lives. Constant exposure to digital marketing and the ease of online shopping make them highly vulnerable to sudden buying urges, regardless of how limited their resources are.

RECOMMENDATIONS

For the students, especially those who earn their own income through part-time jobs, it is highly recommended to practice the "delayed gratification" rule to minimize post-purchase regret. For instance, students can try waiting 24 to 48 hours before checking out a non-essential item from their online carts to evaluate if they truly need it. Furthermore, they should try to be more mindful of their emotions before they go shopping. Finding free or inexpensive ways to handle academic stress such as spending time with friends, exercising, or participating in campus organizations can significantly help prevent emotionally driven spending.

For parents and guardians, the researchers recommend that they do more than just provide daily or weekly allowances. It is important that they actively talk to their children about proper budgeting and encourage them to track their daily expenses. Guiding students on how to manage their money at home helps them build strong financial discipline and accountability while they are still completing their college education.

For the College of Business and Accountancy at Gordon College, the faculty could consider including more discussions or lessons on behavioral finance and consumer psychology within their major subjects. Teaching business students exactly how companies use marketing strategies and algorithms to target consumer emotions can help them become much more critical of their personal spending. Additionally, the college or student councils could host financial literacy seminars specifically designed for working students to help them balance their part-time income with proper saving techniques.

For future researchers, it is recommended to conduct a similar study focusing deeply on specific digital triggers in the modern market. Investigating the direct impact of using e-wallets (like GCash or Maya), as well as the influence of live-selling platforms (like TikTok Shop), can help explain exactly how modern

technology makes it easier for young adults to buy impulsively despite having limited financial resources.

ADVANCED RESEARCH

Future researchers are also encouraged to expand the demographic scope of this study by including students from other departments, such as the College of Education or the College of Allied Health. Conducting a comparative study would determine if these impulsive buying behaviors are heavily influenced by a specific college culture or if they are a shared experience across the entire Gordon College student population.

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