

**IMPULSE BUYING BEHAVIOR AND MANAGEMENT OF PERSONAL FINANCES
:A CASE STUDY OF UGANDA CHRISTIAN UNIVERSITY STUDENTS**

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**UGANDA CHRISTIAN
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Declaration


I, Adoch Sheila, hereby declare that the contents of this research proposal are my creation, except duly acknowledged references and citations. This is my original work, and has not been submitted to any other institution for the award of a degree or any other academic qualification. I have upheld the ethical guidelines and standards necessary for the execution and presentation of this research.

Adoch Sheila

Sign.......... Date..........

Approval

I hereby certify that the research report titled “Impulse Buying Behavior and management of personal finances of University Students” by Adoch Sheila Reg. No S23B33/091 has been done under my close supervision and is now ready for submission.

Sign.......... date.....15/04/2026.....

Mr. Vincent Kisenyi

University Supervisor

Dedication

This research is dedicated to my father, Ojok Robert Kizito, and my mother Apoto Lucy. I also extend my dedication to my aunt, Ajok Grace, friends, mentors and advisors, for the continued support (financial, parental care, words of wisdom and encouragement). Thanks for the support you have given me throughout my academic journey. May the almighty God bless you so much.

Acknowledgement

I would like to take this opportunity to appreciate the contributions made by a number of individuals/fellow students who have been very compliant in responding to all my questions, therefore making this research a success. My acknowledgement also goes to my university supervisor Mr. Vincent Kisenyi, for his guidance and openness to listen whenever I needed. Thank you for always responding to my inquiries and dedicated time to direct me. Your wealth of wisdom and vast experience have provided support and guidance throughout this academic pursuit.

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LIST OF ABBREVIATIONS

Abbreviation	Full meaning
UCU	Uganda Christian University
IB	Impulse Buying
FM	Financial Management
SPSS	Statistical Package for Social Sciences

ABSTRACT

The research investigated how students at Uganda Christian University exhibit impulse buying behavior and their ability to handle financial matters according to their self-reported financial practices. The study was guided by four objectives; To examine the influence of emotional triggers on management of personal finances, to assess the impact of peer influence on management of personal finances, to establish the effect of advertising on management of personal finances, to determine the impact of social media on management of personal finances. The research employed a quantitative research method through its implementation of a descriptive research design.

Primary data were collected through a structured questionnaire which were administered to 67 students who represented different students of the BBA class. The researcher used descriptive statistics which included frequencies, percentages, means and standard deviations to analyze the data.

The researcher also used correlation and regression analysis as the inferential statistical method for examining how impulse buying behavior relates with management of personal finances. The research provides more knowledge on the purchasing behavior of students at the university while putting emphasis on the need to increase financial awareness among young adults.

The findings of this research can guide academic institutions, policy makers, and educators in introducing financial literacy programs that improve the financial management skills of students and bring about more responsible spending practices

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents the study, giving an overview of key elements that shape the research. It includes the background of the study together with the statement of the problem and the purpose/main objectives of the research, the research questions, the scope, justification, and significance of the study. The chapter also shows the conceptual framework which guides the research and concludes with a summary of the contents in the chapter.

1.1 Background of the study

Financial management is a very important skill for personal wellbeing, especially among the young adults in higher education. It deals with one's capability to plan, organize, control and monitor personal financial resources to achieve stability and independence (Lusardi & Mitchell, 2020). University students come across several financial challenges because of limited income, newfound independence, and pressure from the societies in which they live. For financial management to be effective, it should include practices like budgeting, saving, and prioritizing needs over wants.

However, impulsive buying totally compromises effective financial management. Impulse buying involves unplanned and random purchases driven by emotions, peer influence, advertisements, or social media exposure (Xiao & Kim, 2019). The increasing growth of digital platforms and online marketing has increased students' purchasing patterns, shifting funds from things like tuition, books, and living expenses which are more essential.

According to research, university students' poor management of finances can result into debt, stress, and poor money habits which could become long-term (Kaur & Singh, 2021). In Uganda, often times, students depend on their parents or guardians for financial assistance which most times happens to be limited. When they possess an impulse buying behavior, it can result into misuse of limited resources, endangering their academic and personal lives (Nabukeera, 2022). This stresses the need to study how impulse buying influences management of personal finances of third year BBA students, with Uganda Christian University as a case study.

1.2 Statement of the problem

University students are generally expected to responsibly manage their personal finances, through budgeting, saving, and prioritizing needs above wants. This is to nurture discipline and prepare students for responsibilities that come with adulthood. However, various students at the university grapple with financial mismanagement, frequently making unplanned purchases on non-essential items like new clothes, food deliveries, gadgets, and social events. This unplanned expenditure affects their capability to access essential needs adding to financial stress (Sama & Lwanga, 2021).

Emotional triggers, peer pressure, advertising, and social media strongly affect students' buying behavior (Rook, 2020; Nair & Das, 2019). Impulse buying has been linked to students' poor saving habits and financial instability all over the world. However various efforts have been put in place to improve students' financial behavior, for example, financial literacy and mentorship programs, workshops, among others. Uganda Christian University provides financial literacy programs, though they do not clearly touch the direct problem of impulsive buying.

Although the impact of financial illiteracy on financial management has been broadly studied, there is limited information on how impulse buying specifically impacts management of personal finances, hence leaving a gap in studies that focus on the link between impulse buying and management of personal finances.

1.3 Purpose of the study

The purpose of this study is to examine how impulse buying behavior affects management of personal finances among Uganda Christian University students

1.4 Specific objectives

- I. To examine the influence of emotional triggers on management of personal finances.
- II. To assess the impact of peer influence on management of personal finances.
- III. To establish the effect of advertising on management of personal finances.
- IV. To determine the impact of social media on management of personal finances.

1.5 Research Questions/Hypotheses

The study is guided by the following Research Questions

Research Questions

- I. How do emotional triggers affect students' personal financial management?
- II. What impact does peer influence have on students' personal financial management?
- III. To what extent does advertising affect students' personal financial management?
- IV. How does social media influence students' personal financial management?

1.6 Scope of the Study

The study scope is addressed based on three domains, that is, geographical scope, time scope, and content/subject scope.

1.6.1 Geographical scope

The research was carried out at Uganda Christian University (UCU), Mukono campus. The location was chosen as it is one of the dominant private universities in Uganda, with a huge and heterogeneous student body engaged in social and consumer activities, making it the most suitable setting for the study of impulse buying behavior.

1.6.2 Time Scope

The scope of time focused on was between 2019 to 2025, which is a time frame of the post-COVID era as it affected students' consumption behavior and led to a rise of reliance on online platforms. Data collection was done during the academic year 2026.

1.6.3 Content /Subject scope

This research studied how impulse buying behavior (independent variable) and management of personal finances (dependent variable) relate. The unit of analysis was Uganda Christian University, while the unit of inquiry was the third year students of BBA, who acted as respondents to the study questionnaires.

1.7 Justification of the Study

This study was justified on the basis of an understanding of impulse buying behavior and its impact on management personal finances among Uganda Christian University Students. The study would provide knowledge into how young adults can be guided toward managing their finances.

responsibly. It would also tackle impulse buying which is crucial in directly impacting students' financial stability and success.

1.8 Significance of the Study

1.8.1 Policy Makers: The study is expected to inform higher education, policy makers and financial institutions of the need to introduce programs that promote financial discipline and address impulsive buying.

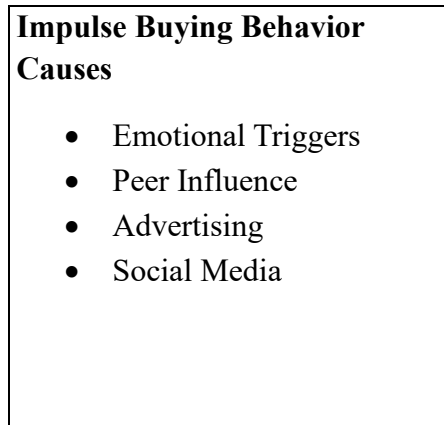
1.8.2 Practitioners (students & administrators): It is hoped that the findings will benefit UCU students through raising awareness of the risks associated with impulse buying and coming up with ways to improve management of personal finances. The administration of the universities can also design targeted interventions.

1.8.3 Scholars: This study is expected to act as empirical evidence and a reference material for future researchers whose interest is on financial behavior, impulse buying, and student welfare.

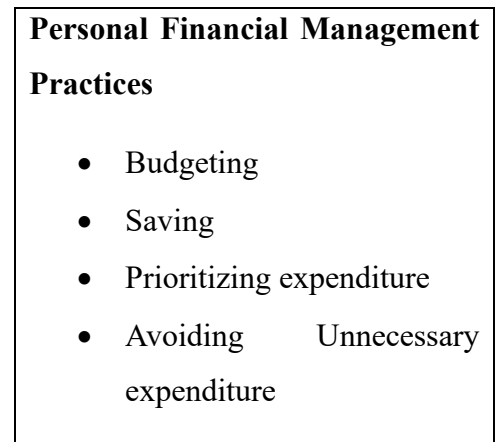
1.9 Conceptual framework

The conceptual framework is designed to illustrate the direct effects of each independent variable on the dependent variable. The framework is as below.

INDEPENDENT VARIABLE



DEPENDENT VARIABLE



Source: Primary Data (2026)

1.10 Conclusion

This chapter introduced the study by presenting its background, problem statement, purpose, objectives, research questions and hypotheses, scope, justification, significance, and conceptual framework

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter explores academic materials about how impulse buying behavior interacts with financial management. Study variables connect through fundamental concepts and theories that researchers have both defined and analyzed in empirical work. Following a systematic evaluation of literature, this chapter divides into three parts: theoretical review, conceptual review and empirical review. Accomplished in the end, this chapter points out space for further research by showing where current literature falls short.

2.1 Theoretical review

Scholars use multiple economic and behavioral models to interpret impulse buying behavior when paired with financial management. The following theories are relevant to this study;

2.1.1 The Theory of Planned Behavior (Ajzen, 2019-2023)

The Theory of Planned Behavior (TPB) is still a really popular way to look at what people buy these days. Recent studies like one by Koay et al. (2021) and another in *Frontiers in Psychology* (2022), say that we think, what our friends think, and how much we feel in control all play a part in what we decide to buy. For this study, TPB means a student's feelings about spending, what their friends do, and how well they feel they can handle their cash all decide if they're going to buy stuff without thinking.

2.1.2 Self-Control Theory

Self-Control Theory describes peoples' ability to best control themselves when faced with random thoughts and desires to purchase a product immediately, but rather chose to get it another time. Wang et al. *Frontiers in Psychology* (2022) o s that students that are terrible at holding back, have a higher chance of buying things on impulse. Therefore, for this specific study, it means students that have good self-control, plan their expenditure better and do not buy things unnecessarily, thus helping them manage their funds in a better way.

2.1.3 Social Influence Theory

Social Influence Theory focuses on how people make decisions following society norms and people's expectations (Ali et al. 2023) & (Koay et al. 2021). Most times students copy friends or what's cool online, which results into buying things before thinking, therefore messing up with their financial situation. This research goes deeper to find out how peer relationships and social media purchases make UCU students buy things impulsively.

2.2 Conceptual review

2.2.1 Impulse Buying Behavior

Impulse buying refers to spontaneous purchase of products without planning. This occurs because emotional triggers, social influence, or the surrounding. According to (Koay et al., 2021) social media and ads play on people's feelings and get them to buy quickly without really thinking about it.

Similarly, research published in *Frontiers in Psychology* (2022) show that emotional states like happiness, stress, or boredom, can increase the likelihood of impulse buying, especially among young people. For university students, online products and peer influence may what make them purchase without planning.

2.2.2 Management of Personal Finances

Financial management refers to one's ability to plan, monitor and control the use of financial resources in order to maintain financial stability. According to (Hussein Shida, 2024), effective financial management involves budgeting, saving, and making responsible financial decisions.

A study by Mugisha and Paul Aine in 2023 found that students who regularly plan their expenditure and saving habits are way better at controlling over unnecessary spending. Therefore, financial management is a skill but also a behavioral practice influenced by financial knowledge, self-discipline and dealing with outside factors.

2.2.3 Relationship Between Impulse Buying and Management of Personal Finances

Financial management research studies reveal that impulse buying leads to financial problems. (Ali et al. 2023) discovered that when students who experience emotional distress or want to impress others, face difficulties in following their spending plans. Shida (2024) observed that

Ugandan students who lack financial knowledge don't know how to manage funds therefore end up spending without making any budget or plan. So, if we find out the key reasons as to why people buy on impulse, we can help young adults manage their funds in a better way.

2.3 Empirical Review

Studies have been conducted to find out which factors affect young consumers' impulse buying behavior. Koay et al. (2021) investigated how social media affects people's buying decisions and discovered emotional product attachment together with peer influence leads to higher rates of impulse purchasing. Wang Xinyu et al. (2022) found that Chinese university students who used social media a lot together with their weak self-control abilities showed high impulse buying tendencies. Additionally, Muhammad Ali et al. (2023) studied the consumers of generation z and concluded that the love for social approval on social media often motivates impulse buying behavior.

In the Ugandan view, Hussein Shida (2024) studied financial literacy and saving habits among Uganda Christian University students and discovered that there were inadequate financial management skills that were linked to higher levels of unplanned expenditure. According to the journal of progressive Accounting and Business Innovation Studies (2025) online advertising plus students' attitudes toward money contribute a big role in determining their spending patterns.

2.4 Summary of the literature and Research Gap

The reviewed studies suggest that impulse buying behavior is influenced by emotional factors, psychological conditions, and social influences, while financial management is largely determined by financial knowledge, self-discipline, and responsible financial practices.

However, limited research has specifically examined the relationship between impulse buying behavior and financial management among university students in Uganda. In particular, there is lack of empirical evidence focusing on students at Uganda Christian University. This study therefore seeks to address this gap by examining the relationship between impulse buying behavior and financial management practices among students at the university.

2.5 Conceptual framework

This study examines the relationship between impulse buying behavior and financial management among university students.

Independent Variable (IV): Impulse Buying Behavior

- Emotional triggers
- Peer influence
- Social media marketing
- Low self-control

Dependent Variable (DV): Management of Personal Finances

- Budget practices
- Saving culture
- Expenditure prioritization
- Responsible spending

The conceptual framework assumes that higher levels of impulse buying behavior negatively influences student's ability to manage financial resources effectively.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter outlines the selected methodology used to investigate the relationship between impulse buying behavior and management of personal finances among third year BBA students at Uganda Christian University. It talks about the research design, study population, procedure of sampling, and methods of data collection. The methodology gives a structured approach in collecting and interpreting data so as to address the objectives of the study.

3.1 Research Design

The study used a cross-sectional survey design, which enabled the researcher to obtain data at a single point in time, assess the relationship between impulse buying behavior and management of personal finances among third year BBA students at the university. The researcher also used a quantitative research technique which involved the use of statistical data captured in tables and charts. This research design was viewed as appropriate as it allows data collection from various respondents within a short time period.

3.2 The Study Population

The target study population comprised of BBA third year students studying at Uganda Christian University, Mukono Campus, who are specializing in Finance, Accounting, Management, and Marketing. This specific population was targeted because of their basic knowledge of financial management and are most likely to make independent financial decisions, making suitable for examining impulse buying behavior and management of personal finances. It involved students from all four specializations to allow for comparison across different fields of study.

3.3 Sample Size

The sample size was determined using the formula developed by Taro Yamane's (1967) which ensures that the selected sample adequately represents the population while maintaining accuracy and reliability.

The formula is expressed as:

$$n = N / [1 + N (e^2)]$$

where:

N represents the total population

e represents the margin of error (0.05)

n represents the required sample size

The study population consisted of 80 third year BBA students from different specializations at Uganda Christian University who were available during the data collection period and were involved in personal financial decision making.

$$n = 80 / [1 + 80(0.05^2)]$$

$$n = 80 / 1 + 0.20$$

$$n = 80 / 1.20$$

$$n = 66.7$$

$$n = 67$$

Therefore, the calculated sample size for the study was 67 respondents. However, the researcher targeted 80 respondents to account for possible non-responses and incomplete questionnaires. The research randomly selected from different specializations in order to obtain diverse perspectives on impulse buying behavior and management of personal finances.

3.4 Sampling Technique

To ensure representativeness of the study population, the research adopted a stratified random sampling technique. The student population at Uganda Christian University was divided into different strata based on faculties, after which respondents were randomly selected from each stratum

This sampling technique was chosen because it improves the accuracy of the sample and reduces the risk of selection bias.

3.5 The Data Sources

The study used primary and secondary sources of data. Primary data were obtained from the students direct through structured questionnaires and interviews, which gave firsthand information concerning students' impulse buying behavior and management of personal finance practices

Secondary data were acquired from literature that was already in existence, for example academic journals, textbooks, reports, and previous studies that relate to impulse buying behavior and financial management. The use of both primary and secondary data sources helped in strengthening the validity and reliability of the research results.

3.6 Data Collection Methods

Questionnaires and interviews were used to obtain data.

Questionnaires:

Structured questionnaires were issued to randomly selected students to obtain information regarding their impulse buying behavior and management of personal finances. The questionnaire comprised of closed questions which provided numerical data and open-ended questions which allowed respondents to share their personal opinions.

3.8 Data Collection Procedures

The data collection process was carried out in a manner that follows organization and ethics. The questionnaires were issued to students electronically, who submitted their results in about five minutes. After receiving their responses, they were coded, and prepared for analysis.

To ensure confidentiality and motivate respondents to give honest responses, the interviews were carried out in a quiet and private place.

3.9 Validity and Reliability

3.9.1 Validity

To make sure the research instruments are valid, the academic supervisor reviewed the questionnaire. A pilot test was carried out with a small group to spot and correct questions that were not clear or confusing.

This was also done by calculating The Content Validity Index (CVI) using the formula,

$$C.V.I = \text{Number of items rated valid} / \text{Total number of items}$$

When the C.V.I value is 0.7 or higher, it indicates that the research instrument was valid and suitable for collecting data.

3.9.2 Reliability

Reliability of the research instruments was ensured through a test-retest method. The exact questionnaire was given to a number of students twice, with an interval of one-week amidst the two tests.

The researcher used the IBM SPSS Statistics software package to calculate the reliability coefficient. A Cronbach's Alpha Coefficient which is equal to 0.7 or higher showed that the instrument could be relied on for the research.

3.9.3 Data Analysis and Presentation

Data analysis and presentation are required in interpreting and communicating research results.

The quantitative data gathered from questionnaires were analyzed with the use of statistical methods. Additionally, descriptive statistics were used to outline the data and spot patterns in respondents' characters. For example, means, standard deviations and frequencies. (Andy Field 2018).

Furthermore, inferential statistical techniques, specifically regression analysis, were applied to assess the relationship between impulse buying behavior and management of personal finances among third year BBA students at Uganda Christian University.

A thematic analysis was used to analyze the quantitative data collected from interviews. This helped in identification and interpretation of patterns and themes linked to the experiences and perceptions of participants (Virginia Braun & Victoria Clarke, 2006)

The analysis results were illustrated using tables, and descriptive analyses. This provided a clear summary of the results making it easier to gain insight into the study's conclusions and repercussions.

3.1.0 Ethical Considerations

Ethical considerations are important in ensuring the credibility and integrity of research. In this study, a number of ethical principles were applied during the research process.

Firstly, all participants consent was obtained to ensure that respondents understood the purpose of the study, the procedures involved, and their free will to withdraw anytime without consequences (John W Creswell & J David Creswell, 2018).

Confidentiality was also highly kept, through hiding participants' identities, anonymizing the data collected and storing the results securely to avoid unauthorized access (Rose Wiles et al. 2008).

In addition, during the study, the researcher did not use any deceptive practices, participants' dignity, privacy, and autonomy were highly regarded throughout the research process, therefore ensuring that the acceptable academic standards of the research are met.

3.1.1 Study Limitation and Delimitation

The study had a number of limitations that could affect the broad relevance of the results. One key limitation is that the research put focus on only third year BBA students at Uganda Christian University, Mukono campus. Therefore, they may not fully stand for the experiences of students in other courses or other faculties (Robert K Yin, 2018).

The study also depended on self-reported data that was obtained through questionnaires and interviews. However respondents may at times provide responses that are inaccurate, which end up influencing the reliability of the findings (Alan Bryman, 2016).

Even with these limitations, the study purposely concentrated on impulse buying behavior and management of personal finances among third year BBA students focusing on a specific context. The delimitation gave way for the study to provide a broader understanding of the financial behaviors of third year BBA students within UCU.

CHAPTER FOUR

ANALYSIS PRESENTATION AND INTERPRETATION OF FINDINGS

4.0 Introduction

This chapter analyses, presents and interprets the findings concerning the relationship between impulse buying behavior and management of personal finances of third year BBA students focusing on Uganda Christian University.

Data were collected using structured questionnaires tailored to handle the research objectives. The analysis is focused on responses attained from students across the different specializations from the BBA class. The findings are displayed using tables, percentages, and descriptive explanations to facilitate better understanding of the results.

4.1 General Characteristics of Respondents

This section reports the general characteristics of respondents who took part in the study. The demographic information collected comprise of gender, age, academic year, and faculty or program of study, to help give a background profile of the respondents and help in the interpretation of the study findings.

Table 1 Response Rate of Questionnaire

Category	Frequency	Percentage
Questionnaires issued	67	100%
Questionnaires received	67	100%

Source: Primary Data (2026)

This table shows that all the 67 questionnaires issued were completed and returned, bringing about a response rate of 100% which is seen as excellent and adequate for analyzing data. High response rates indicate that data obtained is reliable for representation of the target sample, thereby bettering the credibility of the study results.

(Mugenda and Mugenda,2003), says that a response rate of 50% or higher is generally considered acceptable for analysis of data, making the response rate in this study highly reliable.

4.2 Demographic Characteristics of Respondents

This section lays out the demographic characteristics of the respondents i.e. age, gender, area of specialization, which is presented tables for better clarity and understanding. These demographic details provide useful understanding into the composition of participants and support the interpretation of findings.

Table 2 Age Distribution of Respondents

Age Bracket	Frequency	Percentage
18-20 years	12	17.9%
21-23 years	41	61.2%
24-26 years	9	13.4%
Above 26 years	5	7.5%
Total	67	100%

Source: Primary Data (2026)

The findings show that the most respondents (61.2%) were between 21 and 23 years of age, therefore were in the early stages of adulthood. At this stage, various students start experiencing more independence from parents regarding financial support and take on more responsibility for personal financial management.

They are often affected by social trends, peer pressure, online marketing, and lifestyle expectations which increase the chances of engaging in impulse buying behavior.

Therefore, the age distribution of respondents is relevant as it involves individuals that are more likely to face challenges related to the topic of study.

Table 3 Gender of Respondents

Gender	Frequency	Percentage
Male	29	43.3%
Female	38	56.7%
Total	67	100%

Source: Primary Data (2026)

The table shows that 56.7% of respondents were female, whereas 43.3% were male. This indicates that both genders were catered for in the study, even if female respondents were dominant.

The findings reflect diverse ideas regarding impulse buying and management of personal finances as there is a relatively balanced representation of both genders, which improves reliability of the results and lower the chances of gender bias in the study.

Table 4 Distribution by specialization

Specialization	Frequency	Percentage
Finance	17	25.4%
Accounting	18	2.69%
Management	15	22.4%
Marketing	17	25.4%
Total	67	100%

Source: Primary Data (2026)

The results presents that most of the respondents were fairly distributed across all the four specializations. Accounting students had the largest group, while management had slightly lower numbers, all fields were fairly presented.

Table 5 Financial Support

Response	Frequency(f)	Percentage (%)
Yes	50	74.6%
No	17	25.4%
Total	67	100%

4.3 To Examine the Influence of Emotional Triggers on Management of Personal Finances.

Table 6 Emotional Triggers Influence Impulse Buying Behavior

Statement	SA F	A F	NF	D F	SD F	Mean	SDV
I buy things when I feel stressed or overwhelmed	7	11	11	19	19	2.52	1.34
I buy items to improve my mood	12	17	8	18	12	2.99	1.41
My emotions influence my spending decisions	19	21	7	10	10	3.43	1.43
I sometimes regret purchases made impulsively	27	16	10	8	6	3.75	1.34

Source: Primary Data (2026)

The results in table 5 indicate that emotional triggers play an important role in shaping impulse buying behavior among third year BBA students at Uganda Christian University. The statement “My emotions influence my spending decisions” received a high mean score of 3.43 which shows that students believe their emotional condition affects their buying habits. The statement I sometimes regret purchases made impulsively received the highest mean score of 3.75 which indicates that many students frequently feel regret after making spontaneous purchases. Students show regret because they made purchases which create negative effects that interrupt their ability to manage money.

The statement I buy things when I feel stressed or overwhelmed received a mean score of 2.52 which shows that some students use impulse buying as a response to emotional stress while it does not apply to all students who took the survey.

The results demonstrate that emotional elements present at educational institutions make students more likely to engage in impulse buying behavior.

4.4 To Assess the Impact of Peer Influence on Management of Personal Finances

Table 7 Peer Influence on Impulse Buying Behavior

Statement	SAF	AF	NF	DF	SDF	Mean	SDV
My friends influence my buying decisions	6	18	12	16	15	2.76	1.32
I overspend due to peer influence	6	8	10	17	26	2.27	1.33
I feel pressured to spend when I am with friends	8	16	10	19	14	2.78	1.35
I buy items to fit in with peers	6	11	11	15	24	2.40	1.36

Source: Primary data (2026)

The research results presented in table 6 demonstrate that peer pressure affects third year BBA students' impulse purchasing behavior at a moderate level. The mean values for the statements related to peer influence range between 2.27 and 2.78, suggesting that peer pressure influences some students but not all. The statement "I feel pressured to spend when I am with friends" recorded the highest mean score of 2.78, indicating that social situations can sometimes influence students to spend money impulsively. This suggests that the presence of friends may create an environment that encourages unplanned spending.

In contrast, the statement "I overspend due to peer influence" recorded a lower mean score, suggesting that most respondents did not strongly associate their impulse buying behavior with direct peer pressure.

Overall, the research findings show that peer pressure exists but it does not act as the primary factor that drives respondents to make impulse purchases.

4.5 To Establish the Effect of Advertising on Management of Personal Finances

Table 8 Advertising Influence on Impulse Buying behavior

Statement	SAF	AF	NF	DF	SDF	Mean	SDV
Advertisements influence my buying decisions	15	28	8	6	10	3.48	1.34
Discounts and promotions tempt me to buy unnecessarily	20	19	11	11	6	3.54	1.32
I buy products after seeing online advertisements	10	16	16	14	11	3.00	1.31

Source: Primary Data (2026)

The research results which table 7 presents show that advertising creates a strong effect on tentative purchasing patterns of students third year BBA class. The statement “Discounts and promotions tempt me to buy unnecessarily” recorded the highest mean score of 3.61, indicating that promotional strategies such as discounts, price reductions, and special offers strongly encourage students to make spontaneous purchasing decisions. Students tend to make unplanned purchases when they see ads because advertisements increase their likelihood of making such purchases. The research findings show that advertising creates product awareness which leads university students to make purchases without planning.

4.6 To determine the impact of social media on management of Personal Finances

Table 9 social media on Impulse Buying Behavior

Statements	SAF	AF	NF	DF	SDF	Mean	SDV
Social media influences my buying behavior	11	21	11	15	9	3.15	1.32
Influencers affect my purchase decisions	2	12	19	23	11	2.57	1.06
I buy trending products on social media	5	9	19	24	10	2.63	1.13

Source: Primary Data (2026)

The results of table 8 demonstrate that social media platforms have a significant impact on students' impulse purchasing behavior. The statement "Social media influences my buying behavior" recorded the highest mean score of 3.15 because students' purchasing choices depend on their contact with social media platform content. The statement "Influencers affect my purchase decisions" achieved a 2.57 mean score which demonstrates that social media influencers recommendations and promotions have the power to influence student purchasing behavior. The research shows that students will likely buy products which their online influencers promoted to them.

The statement "I buy trending products on social media" achieved a mean score of 2.63 which shows that students who use social media to discover trends will not purchase all trending items. People learn about product through social media but different individuals will react differently when they make their actual purchasing decisions.

The research findings show that social media platforms drive students to make impulse purchases because they offer product exposure and determine customer preferences while also promoting unplanned shopping behavior.

4.7 Personal Financial Management Practices of third year BBA Students

Table 10 Personal Financial Management Behavior

Statement	SAF	AF	NF	DF	SDF	Mean	SDV
I prepare a budget for my expenses	17	27	4	6	13	3.43	1.46
I follow my budget strictly	10	16	12	12	17	2.85	1.43
I save part of my income or allowance	11	33	6	8	9	3.43	1.28
Impulse affects my saving habits	21	23	10	8	5	3.70	1.24
I prioritize essential needs over wants	26	24	6	4	7	3.87	1.29

I avoid unnecessary spending	13	25	14	7	8	3.42	1.26
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Source: Primary Data (2026)

The table 9 results show the personal financial management activities which third year BBA students at Uganda Christian University use. The results show that most students understand the basic principles which guide personal financial management practices.

The statement “I prioritize essential needs over want” recorded the highest mean score of 3.87 which shows that most students understand the value of essential expense requirements for their financial management. The findings show that students need to spend their money on required items before they make any nonessential purchases.

The statement “Impulse affects my saving habits” received a mean score of 3.70 which shows that students who practice impulse buying tend to lose their ability to save money. The finding shows that students want to manage their money well but their spending habits make it difficult for them to develop regular saving patterns.

The statement “I prepare a budget for my expenses” received a mean score of 3.43 which shows that students use budgeting as a tool to control their spending. The statement “I save part of my allowance” received a mean score of 3.43 which shows that some students dedicated their financial resources to future savings. The statement “I follow my budget strictly” received the lowest mean score of 2.85 which shows that students face problems with their budget when they create one. The students show a disconnect between their financial planning activities and their actual spending patterns.

The results show that students know proper financial management practices yet their impulse buying behaviors create ongoing challenges to their financial management work.

4.4.1 Suggestions given by students for better management of their personal finances

The survey allowed qualitative input through the provision of open- ended questions where students offered suggestions on how they could improve their financial management skills. These responses were analyzed qualitatively and categorized by analyzing similarities of thought into various themes.

The most prominent theme present was developing personal budgets and planning future expenses as students reported that budgeting provides a means of tracking both income and spending which deters students from spending unnecessarily and promotes establishment of good financial discipline.

The second core theme related to students making impulse purchases; students should learn to recognize the distinction between needs and wants, especially in terms of emotions, peer influence

and social media. Learning to resist making impulse purchases is recognized as the first step to improving student's ability to maintain savings and manage overall financial stability.

Respondents also mentioned the necessity of acquiring financial management and education; students suggested the introduction of financial management workshops, seminars, or short courses to provide students with practical skills in finance such as saving, investing and responsible spending.

Lastly respondents recognized the necessity of saving money regularly, even in small amounts. They noted that cultivating a saving culture while still at university prepares students for future financial responsibilities. They went ahead to suggest the use of mobile budgeting and finance applications as tools for controlling and monitoring expenditure.

Overall, the suggestions that the respondents provided indicate awareness of the need to improve their financial management practices. These views further support the study findings that impulse buying behavior affects financial management and that deliberate strategies are required to address the problem.

4.5 Correlation Analysis

Correlation analysis was conducted to examine the relationship between impulse buying behavior and financial management practices among students.

Table 11 Correlation Between Impulse Buying Behavior and Management of personal finances

Variable	Impulse buying behavior	Management of personal finances
Impulse buying behavior	1	
Management of personal finances	-0.065	1
Sig. (2-tailed)	0.600	
N	67	67

Source: Primary Data (2026)

The results displayed in table 10 show that the Pearson correlation coefficient between impulse buying and management of personal finances has a value of $r = -0.065$.

The two variables show a very weak relationship according to this result. The financial management practices of people decrease when impulse buying behavior patterning increases because the two patterns show an extremely small connection.

The p-value (0.600) is greater than the commonly accepted significance level of 0.05 which shows that the relationship does not have a statistical significance. The study lacks enough statistical proof to establish that impulse buying behavior has a strong connection with management of personal finances among students.

The results demonstrate that impulse buying creates a small negative effect on financial discipline which leads to an insignificant impact on students' financial management practices during research.

4.6 Regression Analysis

Regression analysis was conducted to determine the effect of impulse buying behavior on management of personal finances.

Table 12 Regression Results of Impulse Buying Behavior on Management of Personal Finances

Variable	Coefficient(β)	Std. Error	t-value	Sig. (p-value)
Constant	3.443	0.443	7.776	0.000
Impulse buying behavior	-0.077	0.146	-0.527	0.600

Model Summary

Statistic	value
R	0.065
R ²	0.004
Adjusted R ²	-0.011
F-statistic	0.278
Sig.	0.600
N	67

Source: Primary Data (2026)

The regression results show that students' impulse buying behavior produces a negative effect on their financial management skills. The impulse buying behavior of students shows a regression coefficient of $\beta = -0.077$ which indicates that their financial management activities will decrease through every impulse buying instance they experience. The p-value of 0.600 demonstrates that the study results cannot establish any statistically significant effect because it exceeds 0.05 threshold. The R² value of 0.004 shows that students' impulse buying behavior only accounts for 0.4 percent of the changes which occur in their financial management activities. The results show that financial management activities are determined by factors which the model fails to include. The F-statistic at 0.278 shows that the regression model lacks statistical significance because its significance level reaches 0.600. The findings show that impulse buying behavior does not serve as a significant predator of financial management practices for students who participated in this research study.

CHAPTER FIVE

DISCUSSION, SUMMARY, CONCLUSION AND RECOMMENDATION OF THE FINDINGS

5.0 Introduction

This chapter summarizes, presents conclusive remarks based on the research objectives, and provides recommendations aimed at improving financial management among UCU students. The chapter also highlights areas for further research

5.1 Summary of Findings

The purpose of this study was to examine the effect of impulse buying behavior on management of personal finances among the students of Uganda Christian University. The study focused on emotional triggers, peer influence, advertising, and social media as key factors in impulse buying behavior.

The findings showed that emotional triggers greatly influence spending behavior of students. Many students present that emotions like excitement, stress, or mood changes greatly influence their purchasing decisions, bringing about unplanned expenditure and regret after purchases are made. This negatively affects students' budgeting and saving practices.

The study also discovered that peers affect impulse buying behavior, although there are variations in its impact among students. Some said that they can resist peer pressure, while others admitted that they cannot control expenditure while with friends. This shows that one's society may encourage one to spend impulsively.

Furthermore, it was found that advertising and promotional strategies have a great influence on the purchasing decision of students. They are often persuaded to buy unnecessarily due to discounts, promotional offers, and advertisements, therefore diverting funds away from core needs and savings.

Additionally, the study exposed that social media plays a big role in molding students' buying behavior. Social media platforms, trends, and influencers can affect the purchasing decisions of students, thereby increasing the chances of impulse buying.

Overall, the study discovered that impulse buying behavior affects management of personal finances among students negatively by lowering their ability to plan, budget, and save effectively.

5.2 conclusions

Based on the study findings, the researcher concluded that impulse buying behavior has a remarkable effect on student's personal financial management at UCU.

The study discovered that factors like emotional triggers, peer influence, advertising, and social media exposure act as contribution to unplanned expenditure among students. These behaviors often undermine effective budgeting and saving practices.

Therefore, students who often engage in impulse buying face more challenges in managing their finances and having regrets after such purchases. The findings outline the benefit of promoting financial discipline, budgeting skills, and responsible spending patterns among students at the university.

5.3 Recommendations

Based on the study findings and conclusions, the researcher proposed the following recommendations.

5.3.1 Recommendation to students

Students should formulate and follow their budgets to guide their expenditure. This is to help students in monitoring their income and expenses, allowing better allocation of funds to essential needs other than non-essential items.

In addition, students are encouraged to avoid making purchasing decisions based on emotions, peer pressure, or social media influence. Developing self-discipline in spending can help reduce impulse buying behavior. Students should also cultivate a saving culture, even if they are only able to save small amounts regularly.

5.3.2 Recommendations to Uganda Christian University

Uganda Christian University should reflect on the idea introducing financial literacy programs, workshops, or seminars to equip students with practical skills of financial management and help understand budgeting, saving, and responsible spending patterns.

Furthermore, the university could incorporate personal finance education into student orientation programs or student development initiatives to enable new students develop good financial management practices early days of their university journey.

5.3.3 Recommendations to policy makers and financial institutions

Policy makers and financial institutions should come up with youth-friendly financial education programs that particularly target young adults, in order to improve on their financial awareness, budgeting skills, and saving habits.

Financial institutions could also come up with simple and accessible tools for financial management like budgeting applications, students savings accounts and financial planning resources focusing on the needs of young people in order to help them manage their finances responsibly.

5.4 Areas for further research

Future research could focus on students in other courses, faculties and universities to evaluate the relationship between impulse buying behavior and management of personal finances in order to allow for broader comparisons. Carrying out more of these studies or similar ones across various

institutions may give broader understanding of the financial behavior of students in different contexts.

Further studies could also discover other factors that influence impulse buying behavior among students, for example income levels, part-time employment, and parental financial support. Studying these variables could give more comprehensive knowledge into the students' financial management practices.

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QUESTIONNAIRE

Impulse Buying Behavior and Management of Personal Finances Among UCU Students

This questionnaire is presented to gather information on the way impulse buying behavior influences management of personal finances among Uganda Christian University students. The information gathered will be used entirely for academic purposes and will be kept confidential.

* Indicates required question

SECTION A: DEMOGRAPHIC INFORMATION

1. Age

* Mark only one circle

- 18-20
- 21-23
- 24-26
- Above 26

2. Gender

* Mark only one circle.

- Male
- Female
- Prefer not to say

2. Academic Year

Mark only one circle.

- Year 1
- Year 2
- Year 3
- Year 4

4. Faculty/Program

* Mark only one circle.

- Business
- Law
- Education
- Social sciences
- Agricultural sciences
- Nursing

- Other

5. Do you receive financial support regularly?

* Mark only one circle.

- Yes, from parents/guardians
- Yes, from part-time work
- No

SECTION B: IMPULSE BUYING BEHAVIOR

Please chose your level of agreement with the statements below by picking the option that portrays your opinion best. Use the scale below.

1 = Strongly Disagree, 2 = Disagree, 3 = Not Sure, 4 = Agree, 5 = Strongly Agree

B1: Emotional Triggers

S. No	Statements	5	4	3	2	1
1	I buy things when I feel stressed or overwhelmed					
2	I buy items to improve my mood					
3	My emotions influence my spending decisions					
4	I sometimes regret purchases made impulsively					

B2: Peer Influence

S. No	statements	5	4	3	2	1
1	My friends influence my buying decisions					
2	I overspend due to peer influence					
3	I feel pressured to spend when I am with friends					
4	I buy items to fit in with peers					

B3: Advertising

S. No	statements	5	4	3	2	1
1	Advertisements influence my buying decisions					
2	Discounts and promotions tempt me to buy unnecessarily					
3	I buy products after seeing online advertisements					

B4: Social Media

S. No	statements	5	4	3	2	1
1	Social media influences my buying behavior					
2	Influencers affect my purchase decisions					
3	I buy trending products on social media					

SECTION C: MANAGEMENT OF PERSONAL FINANCES

C1: Budgeting

S. No	statements	5	4	3	2	1
1	I prepare a budget for my expenses					
2	I follow my budget strictly					

C2: Saving

S. No	statements	5	4	3	2	1
1	I save part of my income or allowance					
2	Impulse affects my saving habits					

C3: Spending Control

S.no	statements	5	4	3	2	1
1	I prioritize essential needs over wants					
2	I avoid unnecessary spending					

SECTION D: GENERAL QUESTIONS

Do you believe that students’ management of personal finances is affected by impulse buying behavior?

- Yes
- No
- Not sure

Which of the factors below influences your impulse buying behavior the most?

- Emotions
- Peer influence
- Advertising
- Social media

Any suggestions to help students manage finances better?

.....

Adoch Sheila

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