

Influence of time pressure on the purchase decision making process in apparel shopping

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Abstract

Studies show that time pressure affects the purchase decision-making process of consumers. However, in the case of apparel shopping, few studies have looked into the influence of time pressure on the purchase decision-making process. This study aims to determine how perceived time pressure in apparel shopping, time pressure situations, and product type and the interactions between these variables influence the clothing purchase process. An empirical study was conducted among males and females in their 20s and 30s. Perceived time pressure in apparel shopping was measured using four items. Time pressure situations and product types were given in the form of scenarios. A 2×2×2 experimental design was used, and perceived time pressure in apparel shopping, time pressure situations, and product type were used to create eight different situations. The dependent variables included decision-making speed, anticipated regret, and anticipated purchase satisfaction. Data from 512 subjects were collected through an online data collection. Results showed that the high perceived time pressure group and the shopping situation with time pressure involved a significantly high level of decision-making time, anticipated regret, and anticipated purchase satisfaction. Marketers must understand the real-time pressure situations of consumers.

Keywords: perceived time pressure, decision making speed, anticipated regrets, anticipated purchase satisfaction

1. Introduction

In contemporary society, consumers are bombarded with huge amounts of information within short time periods. Thus, the political, economic, social, and environmental aspects of the society as well as individual consumer aspects are becoming more complex and diverse. Rapid technological developments and robust economic growth continue to change, personalize, and diversify the needs of today's consumers. In the past, individuals were more concerned about family

and work, but today's society has become more complex and diverse. Greater importance is placed on external activities such as hobbies and leisure time. Consumers are occupying more living space than ever before. Thus, the efficient use of time has become increasingly important.

In today's society, people are required to play multiple roles and allocate enough time and effort for work, family, and other important aspects of their lives. Time is an important element to help satisfy consumer needs during the purchase of goods. Therefore, consumers have begun to understand the impor-

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tance and value of time more than ever before. Moreover, in contemporary society, time is available equally to everyone and is perceived to have labor and monetary value. As a result, the perceived value of time has become more important.

Time pressure is a subjective feeling that is perceived by consumers when they feel that they do not have enough time to accomplish the things they need to do (Lee, 1996), and it is a state of insufficient time to perform actions required in purchase and consumption (Kim, 1984). Previous studies show that time pressure affects the purchase decision-making process of consumers (Won & Park, 1994). However, in the case of apparel shopping, only some studies have looked into the influence of time pressure on the purchase decision-making process. Therefore, the influence of time pressure perceived by consumers on their decision-making process of purchasing clothes must be analyzed.

When consumers engage in purchase or consumption behaviors, they are affected by not only characteristics unique to individual consumers but also external stimuli such as their personal situations and consumption environment. Previous studies addressed consumer characteristics with regard to time pressure or mainly focused on time pressure situations while excluding consumer characteristics (Kim, 2006). Studies that have examined consumer characteristics with regard to time pressure as well as different types of time pressure situations are still scarce.

Thus, more studies need to analyze the influence of time pressure on the decision-making process in apparel shopping. This study aims to examine the influence of perceived time pressure in apparel shopping, time pressure shopping situations, and product type on a consumer's decision-making process.

II. Theoretical Background

1. Perceived time pressure in apparel shopping

Consumers consider their time as an important

resource and tool to satisfy their diverse desires and to perform the roles assigned to them by the rapidly changing social environment. Today's consumers value time and money equally. In particular, modern consumers who need to balance work, study, home management, and recreational activities with limited time may feel a shortage of time and higher psychological pressure from a heavy workload.

In a study on the conflict of time among employed housewives, Han (1991) stated that more than 75% of employed housewives felt a shortage of time and greater time pressure when working hours and domestic labor hours increased and leisure time and personal time decreased. As such, studies were conducted under the assumption that working women feel time pressure. However, regardless of employment, full-time housewives also feel time pressure in a similar manner (Strober & Weinberg, 1980). According to a study by Joung and Kim (2002), housewives who feel time constraints are more likely to think they do not have time for shopping. Therefore, the study stated that it is important to trust a store and select many products at a single establishment to reduce the time taken to compare products across stores and choose a product.

Unmesh et al. (1989) argued that consumers who are sensitive to time tend to purchase products in bulk to shorten the time spent at a store and reduce the number of shopping trips. In a study on consumer behaviors toward fashion products, Kim and Lee (2006) stated that consumers who feel time pressure strongly consider visual information (fashion catalogues, TV commercials, fashion/general magazines, displays at stores, etc.). Consumers who do not feel time pressure tend to search for internal and external information through word of mouth (advice by sales agents, suggestions from the surrounding people, purchase experience, etc.) or direct experience.

Roxburgh (2002) showed that most people today feel a shortage of time regardless of the amount of time they allocate to each area of their lives. That is,

time perceived by consumers may be regarded as a consumer characteristic. This study seeks to consider time pressure that is usually felt by consumers during apparel shopping as a key consumer variable. Consumers who usually feel a lot of time pressure may respond differently when actually exposed to a time pressure situation.

2. Time pressure situations

Variables that affect consumer purchases can be divided into products, consumers, and situations. These variables are important factors that have a great impact on everything from external searching behavior to product expectations. While the above-mentioned perceived time pressure in apparel shopping is a variable related to consumption behavior, situational time pressure may be a variable associated with an actual situation. Cote (1986) suggested that extra time, available information, and social risks of a situation may be considered as situational variables.

Rastegar and Landy (1993) concluded that the individual characteristics of people affect their behavior in a time pressure situation. They stated that some people try to resolve their problems or tasks quickly in a time pressure situation, while others tend to avoid such situations all together. People showing solution-oriented behaviors are likely to be time-sensitive.

Saad (1998) stated that in a time pressure situation, consumers minimize the time for internal searches and spend time on analyzing information that is newly obtained through external searches. According to Jensen and Drozdenko (2008), under time pressure situations, brand loyal consumers may be willing to pay a higher price premium. They researched various products (including shirts and blouses) and found that consumers were willing to pay the highest price premium. Lin and Wu (2005) reported that under low-level and high-level time pressure, consumers tend to not make any choice, whereas under medium-level time pressure, they are likely to make decisions.

Therefore, situational time pressure affects consumer behaviors in variety of ways (Dhar & Nowlis, 1999). This study will set similar time-pressured situations as an essential situational variable in purchasing. The situation will be explored as a variable that is different from the perceived time pressure in apparel shopping, which is a consumer characteristic. Even under the same time-pressured situations, consumers who typically feel a lot of time pressure when purchasing clothing will respond differently.

3. Involvement and product types

As mentioned earlier, among the important factors that affect consumer purchases, consumer and situation variables are quite important. Various product types exist even within a product family of clothing. Products may be defined and categorized by a number of characteristics, but this study categorizes and reviews clothing based on the degree of involvement.

Involvement is an important characteristic that affects purchase behaviors. It is the level of importance or interest perceived by individuals because of a certain stimulus (Kang & Park, 2003). Bloch and Richins (1983) stated that the level and type of engagement are based on the level of importance placed by consumers on a certain product family. Antil (1984) also argued that consumer involvement varies according to the available information on a product type. From a behavioral perspective, the degree of time and effort required to take an action will vary depending on product involvement. In the case of a product with a high degree of involvement, consumers will invest much more effort and time in the decision-making process. However, a product with a low degree of involvement will require less effort and time. Therefore, with regard to time pressure, the degree of involvement of a product will have an important influence on the decision-making process. The degree of involvement will affect the effort exerted by consumers, the purchase decision-making process, and the post decision-making process (Choi,

1991; Clarke & Belk, 1979).

4. Variables influenced by time pressure

1) Decision-making speed

A limited purchase decision-making process usually solves a problem with relatively less time and effort owing to a lack of time to collect information and the need to make a quick decision in a time pressure situation. Time pressure affects the information processing of consumers (Park et al., 1989) and, eventually, reduces the time used by them to process information (Zur & Breznitz, 1981). Time pressure makes consumers rely on past experiences and inside knowledge through internal search rather than external search and use easily accessible source information. That is, consumers under time pressure mostly perform internal searches and reduce external search (Oh, 2000).

Time pressure puts emotional pressure on consumers during decision making. Consumers are highly stressed under such condition, and as a result, tend to make hurried decisions without considering all the available options (Janis, 1982). To reduce time pressure, consumers need to shorten the time required for decision making. As such, the number of attributes that are considered important in making a choice may be reduced. When time pressure increases, information processing and response speed up (Zakay & Wooley, 1984), and the decision-maker engages in consumption behavior with relatively minimal effort (Bettman et al., 1998).

2) Anticipated purchase satisfaction

Lim et al. (1997) argued that when consumers have greater confidence in a purchase decision that makes them feel that they can purchase more products (or in short, when they have greater purchasing power), their satisfaction on the purchase tends to increase. They also concluded that when post-purchase satisfaction is higher, consumers tend to be satisfied with their lives and have a more favorable attitude

towards their purchase decision-making process.

In a study on the relationship between time pressure and satisfaction, Freedman and Edwards (1988) reported that because time pressure sometimes makes decision-makers feel more challenged and excited, it might ultimately increase their satisfaction in the decision-making process. In a study that examined the influence of time pressure on purchase decisions of apparel shoppers, Oh (2000) pointed out that time pressure is an important factor having a significant influence on purchase satisfaction after the point of purchase.

3) Anticipated regret

Anticipated regret is regret experienced in the purchase decision-making process. Unlike experience regret, which is felt after the point of purchase, anticipated regret is felt at a different time in the decision-making process. Anticipated regret is felt when the outcome of the purchase is uncertain at the time the decision is made; it is the anticipation of the dissatisfaction that may be experienced after the purchase (Inman, 2007; Pieters & Zeelenberg, 2007). Since consumers anticipate regret in advance in the decision-making process, they make efforts to avoid this regret. This may lead to the avoidance of decision making. Cooke et al. (2001) argued that consumers postpone a purchase decision because they want to minimize regret that may be experienced after the point of purchase.

Consumers in high time pressure situations tend to undergo quick and selective information processing. They strongly perceive negative information on attributes that are usually considered important (Svenson & Edland, 1987) and feel greater uncertainty regarding their purchases (Herrington & Capella, 1995). This, in the end, may lead to anticipated regret. By using an experimental design, Yoon (2009) conducted a study on time pressure and anticipated regret of consumers who purchase products at online shopping malls. According to this study, when the degree of

time pressure perceived by consumers at the point of purchase is higher, they experience anticipated regret more during the purchase decision-making process. The study also concluded that time pressure is an important factor in the purchase decision-making process for consumers, and anticipated regret is also higher when time pressure is higher.

III. Methods

1. Research purpose

This study aims to determine how perceived time pressure in apparel shopping, time pressure situations, and product type (characteristic variables of consumer, situation, and product, respectively) and their interactions influence the clothing purchase process. The consequences include decision-making speed, anticipated regret, and anticipated purchase satisfaction. The conceptual model is shown in (Fig. 1).

The perceived time pressure in apparel shopping is a “consumer” characteristic variable and represents the time shortage felt by consumers. This study viewed perceived time pressure in apparel shopping as an enduring consumer characteristic, which is not related with a particular purchase situation. Time pressure is viewed as the degree of time shortage typically perceived by consumers during apparel shopping. Time pressure is a “situation” variable in the decision-making process. This study divides situations into those with time pressure and those without time pressure. Product type is a “product” variable. Based

into high-involvement products and low-involvement products.

2. Manipulation of dependent variables

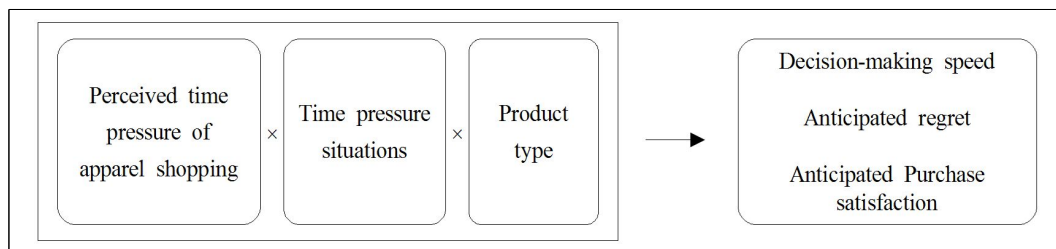
1) Perceived time pressure in apparel shopping

The questions used in Herrington and Capella’s (1995) study were revised, and four statements on perceived time pressure in apparel shopping were created as follows: (1) “I tend to finish shopping hurriedly when I have to buy clothes in a given amount of time.” (2) “I feel pressured to shop quickly when I buy clothes.” (3) “When I go apparel shopping, I am always short of time.” (4) “I tend to hurry up in order to finish apparel shopping in time.” These statements were measured using a 7-point Likert scale, with 1 indicating “strongly disagree” and 7 indicating “strongly agree.”

2) Time pressure situations

Mattson and Dubinsky’s (1987) study method was applied to examine shopping situations in this study. Time pressure situations were divided into shopping situations with time pressure and those without time pressure, depending on whether there is enough time for apparel shopping or not. Subjects were given a scenario of either, “You need to buy this, and you have enough time to shop” or “You need to buy this, and you don’t have enough time to shop.”

3) Product type



<Fig. 1> Research model

on the level of involvement, product types are divided

Products were divided into high-involvement products and low-involvement products. Relatively high-priced clothes with high symbolic influence were categorized as high-involvement products, while low-priced clothes were categorized as low-involvement products (Lim et al., 2001). Based on the clothing classification method of Kim (1987), suits were selected as a high-involvement product and t-shirts were selected as a low-involvement product.

3. Measures of dependent variables

Decision-making speed was analyzed by asking subjects about their subjective thoughts on how quickly they would finalize, postpone, or give up the purchasing process. A 7-point Likert scale was used to measure their responses, with 1 indicating “very slow” and 7 indicating “very fast.”

Anticipated regret is the advance anticipation of experiencing dissatisfaction after purchasing a product (Inman, 2007; Pieters & Zeelenberg, 2007). This study assumed that regret that might be displayed after purchasing is anticipated in advance. This was measured using a Likert scale, with 1 indicating “strongly disagree” and 7 indicating “strongly agree.” By modifying the statements used by Seo (2004), Yoon (2009), and Simonson (1992), we introduced two statements: “If I buy this product now, I may regret later that I should have checked it thoroughly” and “If I buy this product now, I may regret later that I should have bought something else.” These were measured using a 7-point Likert scale.

Anticipated Purchase satisfaction was measured assessing subjects’ understanding the degree of satisfaction of the subjects when they buy clothing in given situations. This was measured using a 7-point Likert scale, with 1 indicating “strongly disagree” and 7 indicating “strongly agree.”

4. Data collection and respondents

An online data collection was conducted among males and females in their 20s and 30s. According

to the Statistics Korea (2009), more than 70% of the individuals in their 20s and 30s answered that they normally felt a shortage of time. Lim (2006) suggested that some apparel purchase behaviors might vary depending on residential areas. Accordingly, samples were collected only from Seoul and Gyeonggi-do regions. IP addresses and cookies were used during the data collection to prevent participants from filling out the questionnaire more than once. A total of 512 people participated in the empirical study. There were 256 participants aged 20 - 29 years and 256 participants aged 30 - 39 years. The number of males and females was also equal.

5. Experiment setting

Perceived time pressure in apparel shopping was measured on a 7-point Likert scale using four statements. Using a baseline average of 3.94, subjects with higher points were categorized in the high perceived time pressure group and those with points lower than the average were categorized in the low perceived time pressure group. The average of the high perceived time pressure group was 4.78, while that of the low perceived time pressure group was

<Table 1> Experiments setting and subjects distribution
(*n*=512)

Experiments setting			Number of subjects (<i>n</i>)	Percentage (%)
Consumer	Situation	Product		
Perceived time pressure of apparel shopping	Time pressure shopping	T-shirts	69	13.5
		Suit	65	12.7
	Non-pressured	T-shirts	68	13.3
		Suit	60	11.7
High	Pressured	T-shirts	59	11.5
		Suit	63	12.3
	Non-pressured	T-shirts	60	11.7
		Suit	68	13.3
Low	Pressured	T-shirts	59	11.5
		Suit	63	12.3
	Non-pressured	T-shirts	60	11.7
		Suit	68	13.3

3.06, showing a significant difference. Time pressure situations and product types were given in the form of scenarios. A 2×2×2 experimental design was used, and perceived time pressure in apparel shopping (high perceived time pressure group/low perceived time pressure group), time pressure situations (shopping situation with time pressure/shopping situation without time pressure), and product type (t-shirts/suits) were used to create eight different situations. The number and percentage of subjects for each of the eight situations are shown in <Table 1>.

To examine the main effect and interaction effect of the 2×2×2 experimental design structure, a three-way ANOVA was used. To understand the average difference between significant variables, a *t*-test and ANOVA were used.

IV. Results and Discussion

To understand the influence of perceived time pressure in apparel shopping, type of time pressure situation, and product type on decision-making speed, a three-way ANOVA was conducted for each dependent

variable (refer to Table 2).

1. Influence of perceived time pressure in apparel shopping, time pressure situation, and product type on decision-making speed

The results of the three-way ANOVA indicated several significant main and interaction effects (refer to Table 2). Perceived time pressure in apparel shopping ($F=4.37, p<.05$) and type of time pressure situation ($F=25.01, p<.001$) had a significant effect on decision-making speed. Meanwhile, the interaction effects of perceived time pressure in apparel shopping and type of time pressure situation on decision-making speed were significant ($F=5.92, p<.05$).

A *t*-test was conducted to understand the difference in the decision-making speed depending on the degree of perceived time pressure in apparel shopping. As shown in <Table 3>, the mean score of the high perceived time pressure group was higher than that of the low perceived time pressure group ($t=2.22, p<.05$). This implies that the high perceived time pressure group had a faster decision-making speed than did the low perceived time pressure group. The

<Table 2> Influence of perceived time pressure of apparel shopping, time pressure situation, and product type on dependent variables

Dependent variables	Decision making speed			Anticipated purchase satisfaction			Anticipated regret			Degree of freedom
	Sum of squares	Squares of average	<i>F</i>	Sum of square	Squares of average	<i>F</i>	Sum of square	Squares of average	<i>F</i>	
Model	52.99	7.57	5.52***	174.89	24.98	20.19***	81.46	11.64	8.95***	7
Perceived time pressure of apparel shopping (A)	5.99	5.99	4.37*	1.52	1.52	1.23	16.42	16.42	12.62***	1
Time-pressure situation (B)	34.28	34.28	25.01***	159.61	159.61	128.97***	58.22	58.22	44.75***	1
Product type (C)	3.34	3.34	2.44	.36	.36	.29	.58	.58	.44	1
A × B	8.12	8.12	5.92*	12.35	12.35	9.98**	3.45	3.45	2.65	1
A × C	.17	.17	.13	1.63	1.63	1.32	.43	.43	.33	1
B × C	.23	.23	.17	.66	.66	.53	1.77	1.77	1.36	1
A × B × C	.10	.10	.08	1.52	1.52	1.23	.02	.02	.01	1

* $p<.05$, ** $p<.01$, *** $p<.001$

<Table 3> Influence of perceived time pressure on decision-making speed: *t*-test

High perceived time pressure group (<i>n</i> =262)	Low perceived time pressure group (<i>n</i> =250)	<i>t</i>
4.83	4.60	2.22*

**p*<.05

results support the argument of Unmesh et al. (1989) that consumers who are sensitive to time try to reduce the time spent at a store.

A *t*-test was also conducted to understand the difference in the decision-making speed depending on the time pressure of a situation. As shown in <Table 4>, the mean score of the shopping situation with time pressure was higher than that of the shopping situation without time pressure (*t*=4.98, *p*<.001). This indicates that consumers tend to spend less time on decision making when they are in a time pressure situation. This supports the arguments of many prior studies that state that under time pressure situations, consumers shorten their information search time, make relatively minimal efforts, and

<Table 4> Influence of time pressure situation on decision-making speed: *t*-test

Shopping situation with time pressure (<i>n</i> =256)	Shopping situation without time pressure (<i>n</i> =256)	<i>t</i>
4.98	4.46	4.98***

****p*<.001

<Table 5> Influence of perceived time pressure in apparel shopping and time pressure situation on decision-making speed: ANOVA

High perceived time pressure group		Low perceived time pressure group		<i>F</i>
Shopping situation with time pressure (<i>n</i> =134)	Shopping situation without time pressure (<i>n</i> =128)	Shopping situation with time pressure (<i>n</i> =122)	Shopping situation without time pressure (<i>n</i> =128)	
4.96 A ^b	4.70 A	4.99 A	4.22 B	11.98***

****p*<.001

^b Results from Duncan test are indicated as A, B and C. Means with significant difference are indicated as different letters.

make faster decisions (Zur & Breznitz, 1981; Bettman et al., 1998; Oh, 2000).

To verify the difference in interaction effects between variables, ANOVA was conducted (refer to Table 5). The results indicated that consumers that perceived high time pressure make speedier decisions regardless of the situational conditions of time pressure. Moreover, consumers under time pressure made faster decisions; they made slower decisions under a “no time pressure” situation. These results indicated that the arguments in previous studies about decision-making speed under time pressure situations have to be carefully understood because consumers who always perceive time pressure make speedier decisions regardless of the situational conditions.

2. Influence of perceived time pressure in apparel shopping, time pressure situation, and product type on anticipated purchase satisfaction

A three-way ANOVA was conducted to understand the influence of perceived time pressure in apparel shopping, type of time pressure situation, and product type on anticipated purchase satisfaction (refer to Table 2). The main effects of each variable show that anticipated purchase satisfaction varies depending on the time pressure of a situation (*F*=128.97, *p*<.001). However, perceived time pressure in apparel shopping and product type did not affect anticipated purchase satisfaction. Moreover, only the interaction effects of perceived time pressure in apparel shopping and type

of time pressure situation on anticipated purchase satisfaction showed a significant difference ($F=9.98$, $p<.01$).

As for the main effects of the time pressure of a situation, a t -test was used to compare the mean scores. The mean score of anticipated purchase satisfaction was higher in the shopping situation without time pressure than in the shopping situation with time pressure (refer to Table 6). This indicates that consumers feel greater satisfaction when they purchase in a situation with no time pressure than in a situation with time pressure ($t=-11.15$, $p<.001$). This supports the results of previous studies (Lim et al., 1997), which argue that consumers who lack confidence in decision making are not likely to be satisfied with their decisions. However, Freeman and Edward (1988) states that time pressure may be positively related to satisfaction, which is inconsistent with the result in our study.

To understand the difference in anticipated purchase satisfaction depending on perceived time pressure in apparel shopping and time pressure of a situation, an ANOVA was conducted (refer to Table 7). The Duncan test showed that the large difference in interaction

<Table 6> Influence of time pressure situation on anticipated purchase satisfaction

Shopping situation with time pressure ($n=256$)	Shopping situation without time pressure ($n=256$)	t
4.24	5.34	-11.15***

*** $p<.001$

<Table 7> Influence of perceived time pressure in apparel shopping and time pressure situation on anticipated purchase satisfaction

High perceived time pressure group		Low perceived time pressure group		F
Shopping situation with time pressure ($n=134$)	Shopping situation without time pressure ($n=128$)	Shopping situation with time pressure ($n=122$)	Shopping situation without time pressure ($n=128$)	
4.44 B ^b	5.24 A	4.02 C	5.45 A	45.98***

*** $p<.001$

^b Results from Duncan test are indicated as A, B and C. Means with significant difference are indicated as different letters.

effects was a result of the low perceived time pressure group under a time pressure situation (mean =4.02). In a time pressure situation, consumers who normally do not feel time pressure are not likely to have confidence in their shopping decisions and are likely to have the lowest level of confidence.

3. Influence of perceived time pressure in apparel shopping, time pressure situation, and product type on anticipated regret

To understand the influence of perceived time pressure in apparel shopping, type of time pressure situation, and product type on anticipated regret, a three-way ANOVA was conducted (refer to Table 2). The results showed that product type did not have a significant main effect on anticipated regret. On the other hand, perceived time pressure in apparel shopping ($F=12.62$, $p<.001$) and type of time pressure situation ($F=44.75$, $p<.001$) had a significant main effect on anticipated regret. The interaction effects on anticipated regret were not significant.

The difference in perceived time pressure in apparel shopping and anticipated regret was analyzed through a t -test. The mean score, as shown in <Table 8>,

<Table 8> Influence of perceived time pressure in apparel shopping on anticipated regret

High perceived time pressure group ($n=262$)	Low perceived time pressure group ($n=250$)	t
4.67	4.30	3.51***

*** $p<.001$

〈Table 9〉 Influence of time pressure situation on anticipated regret

Shopping situation with time pressure (n=256)	Shopping situation without time pressure (n=256)	t
4.83 ^a	4.15	6.69***

*** $p < .001$

^a Mean score of 7-point Likert type scale

indicates that as compared to the low perceived time pressure group, the high perceived time pressure group had higher anticipated regret ($t=3.51, p<.001$).

To understand the difference in the type of time pressure situation and anticipated regret, a *t*-test was conducted. As shown in 〈Table 9〉, the mean scores indicate that anticipated regret is higher when a product is purchased in a shopping situation with time pressure than in a shopping situation without time pressure ($t=6.69, p<.001$). The results coincide with that of previous studies, which indicate that the uncertainty of time pressure situations leads to a higher level of anticipated regret among consumers (Yoon, 2009).

V. Conclusions and Implications

This study aims to understand the differences in the decision-making speed, anticipated purchase satisfaction, and anticipated regret of consumers based on perceived time pressure in apparel shopping, type of time pressure situation, and product type.

Previous studies suggest that time pressure affects consumers' purchase decision-making process. This study reviewed the literature on time pressure that dealt with two slightly correlated but different aspects—time pressure as a consumer characteristic variable and situational time pressure. Time pressure as a consumer characteristic variable is probably related to a more enduring (ongoing) and perceptual concept, whereas situational time pressure is related to the situational (temporary) and objective aspects of time pressure in shopping behavior. Apparel shopping involves a slightly

complex decision-making process, and when time is constrained, consumer behavior might change.

Results indicated that when time pressure exists, whether it is ongoing (consumer level) or temporary (situational level), decision making is likely to be faster, anticipated regret is likely to increase, and satisfaction is likely to be lower. The interaction effects of the two time pressure variables are interesting. Consumers who always perceive high time pressure will make faster decisions regardless of the existence of situational time pressure. On the other hand, consumers who do not feel time pressure might dislike the uncertainty of situational time pressure and are unlikely to have satisfaction.

As described in many studies, contemporary consumers feel time pressure regardless of the actual available time. Marketers have to consider this an important consumer characteristic variable that affects satisfaction and regret. For consumers who feel time pressure, retailers employ strategies to reduce their level of perceived time pressure. For consumers who do not feel time pressure, marketers avoid adding situational time pressure, because this may increase uncertainty and stress, resulting in a lower level of satisfaction.

The product type differentiated by consumers' involvement level did not have any significant main effect and interaction effect on any dependent variable included in the study. This may be the indication of the insignificance of the variable. However, this may be due to the mismatch between the choices of products. The experimental setting (suits for high-involvement products and t-shirts for low-involvement products) may not be perceived as intended by consumers in their 20s and 30s. For young consumers, T-shirts may be a high-involvement product. This study's limitation is the lack of a manipulation check of the involvement level. Future studies should consider such aspects and carefully examine their effects.

The aspect of intentional time pressure added by marketers needs to be further investigated. Sometimes

limited time offerings can increase excitement and lead to a higher level of satisfaction (Freedman & Edwards, 1998). Many retail chains of luxury products and some online retailers use such strategies in the fashion business. Most fast fashion brands in some way use such strategies because the product may not be available after 2 - 3 weeks at the store. The role of the level of consumers' perceived time pressure in their decision-making process should be further investigated.

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