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Determinants Impacting Impulse Buying of Green Beauty Products

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Abstract

In Bangladesh growing environmental consciousness has caused a substantial shift in the green product market during the past few years. Today's consumers are "thinking green" and are prepared to pay more for ecologically friendly goods. Impulse buying is one of the many diverse purchasing habits that consumers have. An impulse purchase or buy is any unplanned purchase made by a consumer.

Index terms— impulse buying, green beauty products, green perceived value and green trust.

1 I. Introduction

samples, and existing products. A lot of factors are responsible for impulse buying. Today, the majority of decisions regarding purchases are produced at the time of sale (around 70%) (Heilman, Nakamoto, & Rao, 2002).

Bangladesh has been developing considerably quicker recently, with an average annual GDP growth of more than 6.0 percent (\$2,948 in 2013 in terms of PPPadjusted GDP per person). The country's consumer behavior pattern has changed because of increased urbanization, rising family income, rising employment of women, and foreign direct investment (FDI) inflow. Bangladeshi consumers are more inclined to be willing to make purchases (Munir, Muehlstein, & Nauhbar, 2015).

Products that are used to enhance and improve one's appearance are known as green cosmetics/beauty products. Due to their greater availability and lack of side effects, herbal substances are preferred over chemical ones (Kaur, Singh, Singh, & Kaur, 2021). Powders, creams, face packs, moisturizers, lotions, shampoo, hair oils, hair conditioners, nail paint, and other items fall under the category of beauty products. Green products routinely feature environmental attributes, which are beneficial to humanity and the planet (Usrey, Palihawadana, Saridakis, & Theotokis, 2020). These green beauty products captivate and arouse the curiosity of both male and female consumers.

The market for skin care products in Bangladesh is anticipated to improve from \$1.23 billion (in the year 2020) to \$2.12 billion in 2027, with an average yearly rate of 8.1 percent between 2021 and 2027. The market for skin care products will gain \$960 million in revenue between 2020 and 2027. "Meena Herbal" (a derivative of Bengal Herbal Garden Limited of Gemcon Group) was released in the market in 2007. In 2016, Neem Laboratories (Pvt.) introduced "Neem Original," which ACI acquired, and "Lever Ayush" by Unilever Bangladesh, which was launched in late 2018. The most recent release of "Aarong Earth" from Aarong, a brand owned by BRAC Bangladesh, with the motto "Come Back to Nature," confirms the sector's enormous potential.

In compliance with global sustainable development trends, an environmental movement is underway in the current consumer market. Conscious customers are choosing more ecologically friendly products. Bangladesh has experienced a significant change in the market for green products over the past few years because of growing environmental awareness. Both customers' attitudes about desire to buy organic cosmetics and their opinions of the natural goods are favorable (Nguyen, Nguyen, & Vo, 2019). Organic skin care products have grown in popularity in Bangladesh as customers have become more aware of the benefits of self-care. Today's consumers are "thinking green" and are prepared to pay more for ecologically friendly beauty products. Knowing how customers behave is one of the critical goals for every organizational success in today's challenging business market (Mubarak, 2020).

45 Impulse buying is a fundamental consumer trait to research. Any purchase done on the spur of the moment is
46 referred to as sudden and is unexpected and immediate (Chowdhury, 2020). Impulsive purchases might include
47 everything from new products (both conventional and organic) to items, a sign that the trend toward conscious
48 purchasing is growing. (Driessen, Hillebrand, Kok, & Verhallen, 2013) The objective of this study is to identify
49 and rank the determinants affecting customers' impulse purchases of green beauty products. In addition, this
50 paper also aims to discover the degree of influence of factors to impulse buying of green cosmetics in Dhaka City.

51 2 II. Literature Review

52 An impulse purchase is a rising idea that is crucial to boosting sales, particularly in supermarkets. In this
53 competitive era, businesses must comprehend consumer behavior (Akyuz, 2018). Impulse shopping is defined as
54 shopping for products or items without making a list before visiting a store (Talukdar & Lindsey, 2013). When
55 buyers have an unexpected, frequently strong need to buy something instantly, which is known as impulse
56 buying. To comprehend the elements affecting impulse purchases, academic researchers and professionals have
57 performed several studies (Lim & Yazdanifard, 2015). A variety of factors, including consumer characteristics,
58 shopping experience, environmental factors, and cultural factors, have positive impact on impulsive shoppers
59 ??Muruganantham & Consumers may prefer sustainable products because they perceive products with green
60 attributes to be more effective than conventional alternatives. Due to the importance of green characteristics
61 in evaluating the overall performance of products, there exist numerous studies exploring the role of such
62 characteristics in affecting consumer preferences as well as purchase intention (Luchs & Kumar, 2017). Consumers
63 have positive sentiments about environmentally friendly items and even report being willing to pay more for them
64 since moral behavior benefits everyone in society (Berger, 2019).

65 Humans have a tendency toward utilizing and purchasing products that are natural and organic, such as food,
66 clothing, and toiletries. Product attributes are associated with a consumer's propensity to make an unplanned
67 buy during grocery shopping and retail characteristics. Products with comprehensive label explanations and
68 nutritional value are more well-liked by impulsive consumers (Kozup, Creyer, & Burton, 2003). Customers
69 have positive attitude toward the desire to purchase organic cosmetics. Additionally, consumer awareness,
70 product knowledge, safety considerations, and environmental protection consciousness all play significant roles
71 in influencing consumers' favorable attitudes toward green cosmetics (Nguyen et al., 2019).

72 Due to their lack of toxins and ease of decomposition, green beauty products are viewed as environmentally
73 beneficial items (Wu, Zhou, & Chien, 2019). To develop organic consumption, environmental concern is therefore
74 seen as the first step. Green cosmetic goods are more likely to be bought immediately and repeatedly by consumers
75 whose attitudes are positively influenced by environmental concerns (Nguyen et al., 2019). A significant factor
76 influencing purchasing behavior is the consumer's level of trust in eco-brands (Sewwandi & Dinesha, 2022). A
77 vital indicator for the intention to buy green goods is the green trust (Tarabieh, 2021). Furthermore the packaging
78 has a significant influence on the consumer's choice to buy (Cahyorini & Rusfian, 2012).

79 Consumer purchasing behavior is also influenced by promotional tactics, including discounts, gifts, coupons,
80 different schemes, price promotions, loyalty programs, gift packages, competitions, and prize packs. Sales
81 promotion uses many incentive tactics, most of which are short-term, to encourage customers and, or retailers
82 to complete their purchases faster or to make more sales (Kotler & Armstrong, 2010). On the other sides, the
83 likelihood of purchase can also rise when several people are present (Luo, 2004). For instance, people tend to
84 make more purchases in a group. Peer influence is significant in explaining green behavior, according to research
85 on green purchasing (Khare, 2015).

86 Consumers' impulsiveness toward green beauty products is high not only in Bangladesh but also worldwide.
87 Green products are becoming more popular, and demand for them is expanding. The main factors driving
88 spontaneous purchases of green cosmetics include product benefits, pricing value, promotions, and health benefits.
89 Considering the current situation, this research is crucial for both green cosmetics manufacturers and retailers to
90 understand the elements that influence consumers' impulse buying behavior.

91 3 III. Research Gap

92 This study is crucial for both companies that manufacture green beauty products and retailers that sell them to
93 consumers. Even though there have been numerous studies in this field, most of the study has concentrated on
94 impulse purchases of foods, groceries, clothing, and other consumer goods rather than green beauty products.
95 Additionally, we also identified gaps in the conceptual frameworks of several studies. There have been no studies
96 that particularly looked at these six factors (Perceived Product Benefits, Environmental concern, Green Trust,
97 Packaging, Sales Promotions, and Peer Influences) to investigate customers' impulse buying tendencies for green
98 beauty products as a group. As a result, there is a genuine empirical gap in the literature in this field.

99 4 IV. Conceptual Framework

100 Impulse buying is a prevalent aspect of consumer behavior, accounting for a substantial proportion of sales across
101 various product varieties (Chowdhury & Mehjabeen, 2021). Over the years, although the impulse purchasing
102 phenomenon has caused research interest, it is since the 1980s, that researchers have related impulse purchases
103 with a focus on consumer characteristics, traits, and behavioral dimensions (Stern, 1962). Product benefits are

104 the values customers get by using a product to satisfy their needs minus associated costs. Many businesses are
105 searching for methods to "fine-tune" their product mix with preserving diversity and unique products (Grocer,
106 2011). Some marketers now portray their goods as being healthy (Bublitz & Peracchio, 2015). Thus, humans have
107 a tendency toward utilizing and purchasing products that are natural and organic. Customers have a positive
108 attitude toward the desire to buy green cosmetics, as well as a positive perception of the environment. (Nguyen
109 et al., 2019). Therefore, the study's first hypothesis is: H1: Perceived Product Benefits are Positively Associated
110 with Impulse Purchase of Green Beauty Products.

111 **5 b) Environmental Concern**

112 Individuals concerned about the environment tend to focus more on the ingredients in products and the production
113 method (Nguyen et al., 2019). Due to their non-toxicity and ease of decomposition, green cosmetics are viewed
114 as environmentally beneficial goods (Van Loo, Diem, Pieniak, & Verbeke, 2013). To foster green consumerism,
115 environmental concern is therefore considered as the first step. Ecological awareness is a fundamental step that
116 leads to the purchasing of natural items with the aim of environmental protection (Smith & Paladino, 2010).
117 Consumer attitudes about purchasing and repurchasing H2: Environmental Concern is Positively Associated
118 with Impulse Purchase of Green Beauty Products.

119 **6 c) Green Trust**

120 The best way to define trust is as "the ordinary person's willingness to believe in the product's capacity to achieve
121 its purpose" (Chaudhuri & Holbrook, 2001). Trust suggests that customers are inclined to think favorably of the
122 product. When evaluating trust in an air of expectation, the buyer wants to believe that the item is knowledgeable,
123 responsible, and fair (Tarabieh, 2021). Trust is a psychological condition characterized by a willingness to embrace
124 receptivity and a focus on constructive intentions (Foroudi, Nazarian, & Aziz, 2020). The definition of "green
125 trust" is "a desire to rely on a commodity as a result of expectations regarding its environmental friendliness
126 attributes"(Chen, 2010). Furthermore there is a strong correlation between the intention to make green purchases
127 and green trust (Tarabieh, 2021). Therefore, our third hypothesis is: H3: Green Trust is Positively Associated
128 with Impulse Purchase of Green Beauty Products.

129 **7 d) Packaging**

130 Product marketing and distribution depend on packaging in many ways. According to (Deng, 2009). Customers
131 scrutinize the packaging of food products, and it has been found that there is a direct link between packaging
132 and consumer buying intent. Additionally, there was a clear association between packaging, customer loyalty,
133 and buyer desire to make an instant buy (Khraim, 2011).The shopper's buying decision at the time of sale
134 is significantly influenced by packaging design. It has been demonstrated that consumers' judgments of the
135 product's visual heaviness are influenced by where the product image is placed on a package front. The impacts
136 of package form on volume perception, packaging preference, choice, and consumption have recently been the
137 focus of marketing researchers (Deng, 2009). In summary, the study's fourth hypothesis is: H4: Packaging is
138 Positively Associated with Impulse Purchase of Green Beauty Products.

139 **8 e) Sales Promotion**

140 A strategy that acts as a direct enticement is sales promotion, providing customers, salespeople, or resellers with
141 additional benefits or incentives for a product (Nagadeepa, Selvi, & Pushpa, 2015). Sales promotions have a
142 favorable impact on consumer behavior (Kotler & Armstrong, 2010). When supermarkets offer discounts and
143 promotions, it becomes more affordable for customers. Products offered at a discounted price are incorporated
144 in sales promotions during events and activities (Nagadeepa, Selvi, & Pushpa, 2015).
145 H5: Sales Promotion is Positively Associated with Impulse Purchase of Green Beauty Products.

146 **9 f) Peer Influence**

147 Peer effects, as it is commonly called in the research on economics and marketing, is a general phrase that
148 illustrates how an individual's views, values, or behaviors are impacted by those of others in their peer group
149 (Hernández-Julián & Peters, 2018). Shopping with friends increases shoppers' willingness to purchase. The
150 likelihood of buying a product rises by more than 60% due to peer influence (Bapna & Umyarov, 2015). According
151 to research, a shopper's relationships with their companions can have a substantial impact on their decision to
152 make a green buy (Y. A. Kim & Srivastava, 2007). Therefore, the study's last hypothesis is: H6: Peer Influence
153 is Positively Associated with Impulse Purchase of Green Beauty Products.

154 **10 V. Research Methodology**

155 The present research has conducted to identify the factors affecting impulse purchasing of green beauty products in
156 Dhaka City. The study used a quantitative research approach. The population in this study were all customers
157 in Dhaka who purchase green beauty products from various superstores, retail chains, shopping malls, and
158 departmental stores. A simple random sampling technique is used to collect data. This research uses a research

159 sample that amounted to 214 respondents. Any sample size greater than 200 is adequate for a practical data
 160 analysis (Hoe, 2008). For a sophisticated path model, 200 samples or even more are desirable (Kline & Rosenberg,
 161 2010). A self-administrated structured questionnaire was provided to the respondents. All the constructs were
 162 measured by 5 points Likert scale (1-Strongly Disagree, 2 -Disagree, 3 -Neutral, 4 -Agree, 5 -Strongly Agree). 2.
 163 This result suggests that the respondents to the survey are well educated.

164 11 b) Multicollinearity Testing

165 The variance Inflation Factor is used to evaluate multicollinearity (VIF). A VIF score of larger than 5 indicates
 166 construct collinearity. Hence the value should be lower than 5.

167 12 Table 3: Multicollinearity Testing Construct Name and 168 Items VIF

169 Perceived Product Benefits (PB) PB1: I favor organic cosmetics because there are no adverse effects. PB2: I
 170 think there are many health advantages to using green cosmetics that are made with the environment in mind.
 171 PB3: I prefer green cosmetics because they don't contain synthetic coloring.
 172 1.105 1.295

173 13 1.213

174 Environmental Concern (EC) EC1: Because organic cosmetics are better for the earth, I buy them. EC2: I like
 175 using disposable organic cosmetics since they are convenient. EC3: Green items, in my opinion, do not hurt the
 176 environment. EC4: I think using green items reduces pollution.

177 1.375 1.820 2.087 1.811 Green Trust (GT) GT1: Green products' environmental commitments are, in my
 178 opinion, largely trustworthy. GT2: In my experience, this product's environmental performance is generally
 179 reliable. Determinants Impacting Impulse Buying of Green Beauty Products green products. PI3: I frequently
 180 go shopping with my friends for green products.

181 1.821 Impulse Buying behavior (IBB) IBB1: I prefer to make impulse purchases. IBB3: I prefer impulse
 182 purchases on a regular basis. IBB2: impulse purchases make me happy.

183 14 2.019 1.934

184 Source: Statistical Data Processing using PLS According to the findings of the multicollinearity test presented
 185 in Table ??, there exists no collinearity in any of the construct because every item under each construct in the
 186 study model has a VIF value of less than 5.

187 15 c) Scale Validity, Reliability, and Assessment

188 Each construct, and the visual elements used in this study, were developed via examinations of the literature,
 189 and changed in response to the impulse buying habits of many consumers in Dhaka City. Exploratory factor
 190 analysis (EFA) and confirmatory factor analysis were used to enhance and validate the measurement scale (CFA).
 191 Before using the factor analysis, it has confirmed that the conditions of normality and linearity were upheld. If the
 192 average variance extracted (AVE) and the external factor loadings are more than 0.50, the explained variance will
 193 be larger than the measurement error in convergent validity (Fornell & Larcker, 1981). As a result, the computed
 194 values for the factor loadings are respectively .583 and .934, AVE in this study are and 0.537 and .746. (Table ??).
 195 The values of composite reliability (CR) (Raykov, 1997) and Cronbach's alpha, which are meant to estimate scale
 196 reliability with the recommended threshold criterion of 0.70 for both, are used to quantify the internal consistency
 197 of the (Nunnally, 1994). Cronbach's alpha values and composite reliability values, respectively, vary from 0.179
 198 to 0.830 and 0.701 to 0.898, as shown in Table ??. The measurement model consequently demonstrates good
 199 construct validity and reliability. The results of the first hypothesis test, which are shown in Table 6, show that
 200 consumer impulse purchases of green beauty products are strongly influenced by the perceived benefits of the
 201 product ($\beta = 0.152$, t-value = 2.072; p-value = 0.039; p-value is less than .05). H1 is consequently approved. Table
 202 6 further shows that customers' environmental concerns have a significant impact on their spontaneous purchases
 203 of green beauty products ($\beta = 0.304$, t-value = 3.920; p-value = 0.000; p-value is less than .05). Therefore, H2 is
 204 approved. It may be said that H3 is disapproved based on the findings of the H3 test, which show that green
 205 trust has a negative relationship with impulsive purchases of green beauty goods with a value of ($\beta = -0.013$;
 206 t-value = 0.297; p-value = 0.766, p-value is greater than .05), H4 is likewise rejected based on the results of the test,
 207 which show that product packaging had no effect on customers' impulse purchases of green beauty products ($\beta =$
 208 -0.042 , t-value = 1.076 ; p-value = 0.283, p-value is greater than .05). Based on the findings, ($\beta = 0.176$, t-value =
 209 3.428; p-value = 0.001, p-value is less than .05) which are shown in Table 6 and demonstrate that sales promotions
 210 offered by marketers' impact customers' impulsive purchasing behavior regarding green cosmetics, the H5 is also
 211 accepted. The findings of the H6 test, which are shown in Table 6, indicate that peer influence is positively
 212 associated with customers' impulse purchases of green cosmetics with the value of ($\beta = 0.348$, t-value = 4.481;
 213 p-value = .000, p-value is less than .05). Accordingly, H6 is also accepted.

16 Construct

17 VII. Result and Discussion

The current study exhibits factors impacting consumer impulse purchase regarding green beauty products at various superstores/ retail chains or supermarkets in Bangladesh's central region. The result of the first hypothesis test in this study shows that consumer impulse purchases of green beauty products are strongly influenced by the perceived benefits of the product (p -value <0.05) (Table 6), which is also supported by other studies (Nguyen et al., 2019). Therefore, the advantages green cosmetics provide for users influence impulsive purchasing significantly. Marketers must concentrate on creating product values. The second hypothesis confirms that customers' environmental concerns have a significant impact on their spontaneous purchases of green beauty products (p -value <0.05), which is also supported by (Van Loo et al., 2013). As the prevalence of impulse purchases rises, marketers are focusing heavily on environmental concerns. Marketing professionals should implement initiatives to raise environmental awareness. The third and fourth hypotheses show contradictory findings that green trust has a negative relationship with impulsive purchases of green beauty goods ($p>.005$) and product packaging did not affect customers' impulse purchases of green beauty products ($p>.005$). This finding contradicts earlier research (Tarabieh, 2021) and (Mubarak, 2020). Considering these findings, we can say people in Bangladesh are less trusting of green cosmetics. Marketers must reflect carefully on how to boost consumer confidence in sustainable and environmental cosmetics. The fifth hypothesis confirms that sales promotions offered by marketers' impact customers' impulsive purchasing behavior regarding green cosmetics. The result is also supported by previous studies (Nagadeepa et al., 2015). Marketers must provide consumers with time-worthy sales promotions. The sixth hypothesis shows that peer influence is positively associated with customers' impulse purchases of green cosmetics, which is also supported by (J. E. Kim & Kim, 2012). Retail marketers must develop a pleasant shopping environment for customers so that more people can travel together and influence one another.

18 VIII. Study Implications and Future Research

Consumers' impulsive buying behavior may be caused by a variety of circumstances, still, this study will give consumers a clear understanding of what variables are motivating them to buy green beauty goods impulsively. A further goal may be to investigate the effects of Bangladesh's green beauty products marketing techniques. Retailers in Bangladesh will benefit from the findings of this research because they will have a better understanding of consumers' impulsive buying behavior, which will help them create effective marketing and merchandising strategies. The industry for beauty products in Bangladesh will be better understood by businesses with this information. In several significant areas, this study will offer theoretical additions to the literature on green marketing. Market managers of products with improved environmental performance will benefit from some of the information in the current investigation. Our findings will, first and foremost, offer some recommendations for businesses that decide to either capitalize on green products existing in their portfolios or incorporate green features into new products. This study will serve as an additional tool for research in this area.

19 IX. Limitations

Fundamental limitations persist despite meticulous study efforts; they might be solved by future scholars. The results cannot be extended to other regions or cities of the country due to differences in consumer behavior and financial capability. Another difficulty was gathering data from impulsive shoppers since the researcher did not visit many of the retail or superstore locations in Dhaka where customers locate or visit. Although there are many more factors that contribute to impulsive buying, the study develops a research framework with six extrinsic variables. It is required to include other intrinsic characteristics, such as interpersonal influence, consumer engagement, consumption habits, and the economic history of consumers in different regions of the country, to obtain more comprehensive insights.

20 X. Conclusion

Bangladesh's demand for eco-friendly items has greatly expanded because of the country's growing environmental awareness. According to the Bangladesh Cosmetics and Toiletries Importers Association, 80 percent of cosmetics are produced in Bangladesh. All the rest are imports. People are purchasing green beauty products increasingly regularly, spontaneously, and impulsively, as a consequence of a variety of factors. As a result, to develop efficient marketing strategies, marketers must identify the possible reasons why consumers buy organic cosmetics on an impulsive basis.

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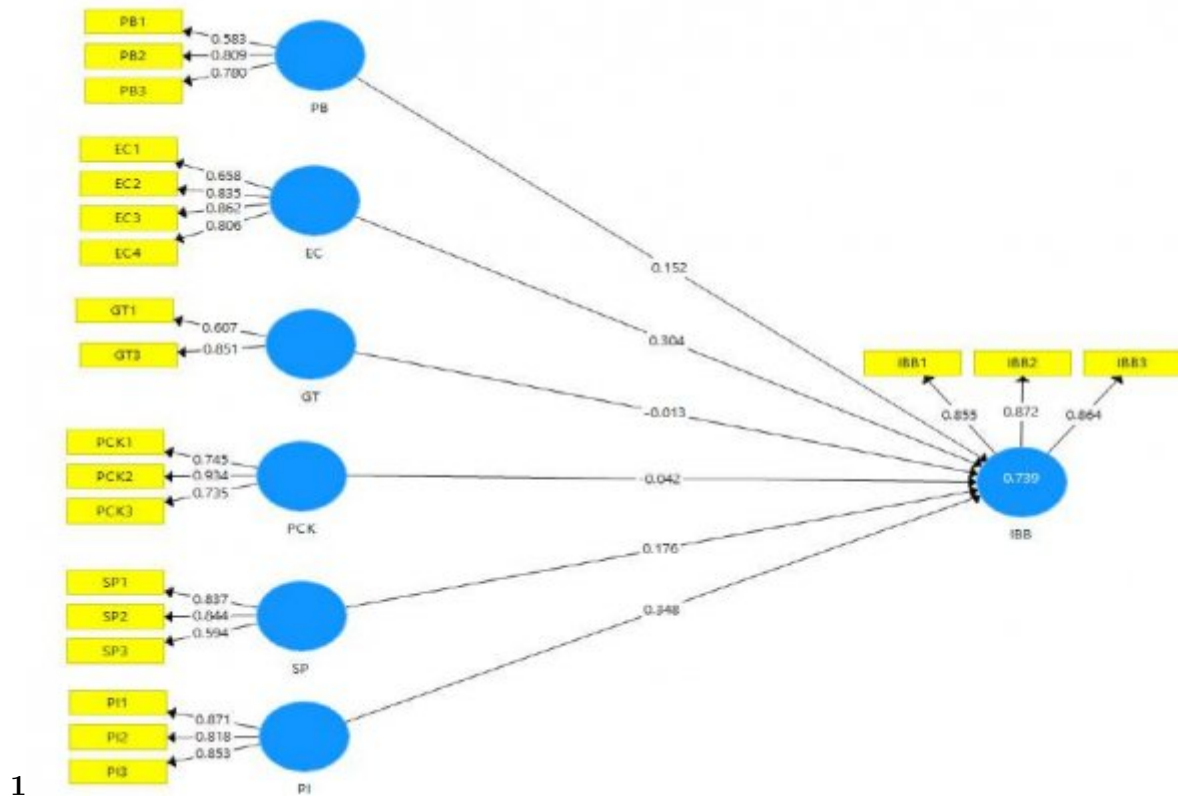


Figure 1: Figure 1 :

RQ1: What Factors do Contribute to Impulse Buying Regarding Green Beauty Products?
 RQ2: What Considerations should Marketers Consider when Developing Tactics for Impulse Purchases of Green Beauty Products?

Figure 2:

1

No.	Variable	The Number of Indicators	Research References
1	Perceived Product Benefits (PB)	3	(Nguyen et al., 2019)
2	Environmental Concern	4	(Van Loo et al., 2013)
3	Green Trust	2	(Tarabieh, 2021)
4	Packaging	3	(Deng, 2009)
5	Sales Promotion	3	(Nagadeepa et al., 2015)
6	Peer Influence	3	(Bapna & Umyarov, 2015)
7	Impulse Buying behavior	3	(Rook & Fisher, 1995) (Sharma, Sivakumar, & Marshall, 2010)

Figure 3: Table 1 :

2

Description	Frequency	Percentage	Description	Frequency	Percentage
Gender			Occupation		
1. Male	105	49.1	1. student	93	43.4
2. Female			2. Businessmen		
	109	50.9	3. service holders	38	17.8
Total	214	100	4. housewife	73	34.1
			5. others		
				6	2.8
Age				4	1.9
1. below 20	24	11.2	Total	214	100.0
2. 20-30			Income		
3. 31-40	114	53.3	1. below 15000	60	28.0
4. 41-50	58	27.1	2. 15001-30000		
5. above 50			3. 15100-30000	62	29.0
	17	7.9	4. 30100-45000	60	28.0
	1	.5	5. 45100-60000	27	12.6
Total	214	100.0		5	2.3
			Education		
1. below SSC	12	5.6			

Figure 4: Table 2 :

2

's demographic profile lists the respondents' gender, age, level of education, occupation, and income. Male respondents made up 49.1% (n = 105) while female respondents made up 50.9% (n = 109), as shown by the frequency distribution in Table 2. In addition, 53.3% of respondents were between the ages of 20 and 30 (n = 114), whereas 27.1% were between the ages of 31 and 40 (n = 58). These findings would suggest that younger age groups are more likely than older ones to engage in impulsive purchasing. 43.5% of respondents are students (n = 93) and 34.1% are service members (n = 73). Most

respondents (34.6%) had a high school diploma, 35.5% had a bachelor's degree, and 18.2% had a master's degree (n = 74). The respondents' gender, age, education level, occupation, and income are listed in the demographic profile in Table

Figure 5: Table 2

5

Constructs	EC	GT	IBB	PB	PCK	PI	SP
EC	0.794						
GT	0.098	0.739					
IBB	0.789	0.079	0.864				
PB	0.777	0.053	0.722	0.731			
PCK	-0.077	0.541	-0.146	-0.129	0.810		
PI	0.756	0.150	0.787	0.679	-0.149	0.848	
SP	0.581	0.142	0.632	0.529	-0.009	0.576	0.767

Figure 6: Table 5 :

6

Figure 7: Table 6

6

Hypothesis	Coefficients (?)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values	Significant
PB -> IBB	0.152	0.155	0.073	2.072	0.039	Significant
EC -> IBB	0.304	0.307	0.077	3.920	0.000	Significant
GT -> IBB	-0.013	-0.002	0.045	0.297	0.766	Not Significant
PCK -> IBB	-0.042	-0.049	0.039	1.076	0.283	Not Significant
SP -> IBB	0.176	0.174	0.051	3.428	0.001	Significant
PI -> IBB	0.348	0.344	0.078	4.481	0.000	Significant

Note: T-Statistics and P -Values

Figure 8: Table 6 :

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