



## Effect of Education, Income and Gender on Impulsive Buying Among Indian Consumer an Empirical Study of Readymade Garment Customers

\*Dr.Surekha Rana \*\* Jyoti Tirthani

\*Associate Professor Department of Management Studies, IInd Campus Gurukul Kangri University Kanya Gurukul, Dehradun

\*\* Research Scholar, Gurukul Kangri Univ. Haridwar & Lecturer in Commerce Govt. Bikram College of Commerce, Patiala

### ABSTRACT

*The impulsive buying occurs when an individual makes an unintended, unreflective, and immediate purchase. The objective of present study was to investigate the effect of Education, Income and Gender on the impulsive buying tendency among Indian consumers. A total of 450 shoppers at a selected authorized retail outlets and shopping mall in Patiala served as the sample. Descriptive data analysis was done to compute frequencies for each of the variables under study. ANOVA test at 5% level of significance was used in the study which shows that Education and Income of the consumers were more likely to influence impulsive buying than the Gender of the customers. Retailers may use the findings of the study to improve their merchandise assortment and improve the shopping environment.*

**Keywords : Impulsive buying, Education, Income, Gender.**

### Introduction

Impulse purchase has ever been considered to be one of the important topics of consumer decisions. Impulse buying occurs when a consumer sees a product in the store and purchases it with little or no deliberation due to a strong urge to possess the item.

When one buys some thing spontaneously without pre-planning, is called impulse buying or impulse purchasing. Impulse buying disrupts the normal decision making models in consumer's brain. The logical sequence of the consumers' actions is replaced with an irrational moment of self gratification. Impulse items appeal to the emotional side of consumers. Normally items bought on impulse are not considered functional or necessary in the consumers' lives. It is described as more arousing, unintended, less deliberate, and more irresistible buying decision as compared to planned buying decisions (Rook, 1987; Rook & Fisher, 1995; Rook & Hoch, 1985). Phillips and Bradshaw focused on point-of-sale interaction: "Intent to purchase is far from fixed and can continue to be modified right up to the point of purchase."

A true impulse purchase reflects an at-the-moment, in-store decision and is therefore subject to greater influence from the store environment, and the consumer's current state at the time of shopping (Beatty and Ferrell 1998; Cobb and Hoyer 1986). Marketers and retailers tend to exploit these impulses which are tied to the basic want for instant gratification.

### Characteristics of impulsive buying decisions

- The feeling of an overwhelming force from the product
- An intense feeling of having to buy the product immediately
- Ignoring of any negative consequences of the purchase decisions
- Feelings of excitement
- The conflict between control and indulgence

### Research Review

Cobb & Hoyer (1986) found that a lack of intent to buy a brand OR a category before entering a store was basis for their definition. They also undertook research into the motivation behind the behaviour, believing this to have a richer and more meaningful approach.

Rook (1987) sought to further explore impulse buying, stating that it was still not well understood. He stated that most models "do not explain the situation where arousal leads directly to action." Rook took the definition to encompass sudden, powerful and persistent urge to purchase immediately...with disregard for its consequences

Rook, Dennis W, Fisher, Robert J (1995) In their article authors presents conceptual and empirical evidence that consumers' normative evaluations (i.e., judgments about the appropriateness of engaging in impulse buying behavior) moderate the relationship between the impulse buying trait and consumers' buying decisions.

Stanford (1995) argued that impulsive behavior has generally been viewed as counterproductive and individual differences in impulsiveness were found to be related to a number of socially relevant behaviors. Impulsive buying among adolescents remains relatively unexplored.

Wood (1998) found a non-linear relationship between age and impulsive buying in his United States adult sample. The relationship suggested that impulsive buying should increase slightly from ages 18 to 39, and decline thereafter.

Babin and Babin (2001) found that in stores consumer's purchasing intentions and spending can largely be influenced by emotions. These emotions may be specific to certain things for example, the features of the items, customer self interest, consumer's gauge of evaluating items and the importance they give to their purchasing at a store.

Kahn (2002) adolescents, variation in impulsiveness by age may be larger than for adults, since the adolescent development stage is noted for impulsivity However, investigation of impulsive buying by adolescents of different ages would be a valuable contribution to the literature.

### Objectives of the study

Impulse purchasing is an area that has had substantial research attention yet remains incomplete in its consideration. From several decades Marketers and researchers have always had interest in the phenomenon of impulse buying but most of the studies have focused on examining it in the de-

veloped countries. This study attempted to find the relation of customer's Education, Income, and Gender on their impulse buying tendency in the urban areas of India, a developing country.

### Hypothesis

H1: There is a negative relationship between education and impulsive behavior of consumers.

H2: There is a direct relationship between income of the consumers and their impulse buying behavior.

H3: Female shoppers in India are more impulsive than the male shoppers.

### Research Methodology

To test the hypotheses of the study, primary data was collected from customers who shopped at some of the prominent retail stores of Patiala city of Punjab province of India. These stores included authorized outlet of Branded Readymade Garments, Vishal Maga Mall, Omex Mall, Big Bazaar. A total of 450 shoppers willingly participated and their responses have been included in the analysis.

A structured questionnaire comprising of two sections was used for collecting the data. The first section sought information about the demographic characteristics of the respondents and the second section consisted of 12-items on a five point Likert scale to measure the impulse buying tendency of consumers. These items were adopted from Puri(1996) scale. The data was analyzed by using Mean, Std. Deviation and ANOVA test.

### Analysis and Interpretation

**TABLE 1 ANOVA ON IMPULSIVENESS ON THE BASIS OF EDUCATION**

	Sum of Squares	df	Mean Square	F	P-value
Between Groups	4.290	4	1.073	3.708	.006**
Within Groups	128.708	445	.289		
Total	132.998	449			

From the given data we thus conclude that mean square of between groups is 1.073 and within group is 0.289. Their F distribution is 3.708 which is significant at 0.05 level of significance which means that education qualification effects the impulsiveness of the respondents.

**TABLE 2 ANOVA ON IMPULSIVENESS ON THE BASIS OF MONTHLY INCOME**

Monthly Income	Sum of Squares	df	Mean Square	F	P-value
Between Groups	3.417	4	.854	2.934	.021*
Within Groups	129.581	445	.291		
Total	132.998	449			

From the given data we thus conclude that mean square of between groups is 0.854 and within group is 0.291. Their F distribution is 2.934 which is significant at 0.05 level of significance which means at 5% level of significance, the monthly income affects the impulsiveness among the respondents.

### REFERENCES

- Alba, Joseph W. and J. Wesley Hutchinson (1987), "Dimensions of Consumer Expertise." *Journal of Consumer Research*, Vol.13, pp. 411-445. | Abhigyan Sarkar, (2011), "Impact of Utilitarian and Hedonic Shopping Values on Individual's Perceived Benefits and Risks in Online Shopping", *International Management Review*, Vol. 7 (1), pp 58-65. | Babin, B. J. and Babin, L. (2001), "Seeking something different? A model of schema typically, consumer affect. Purchase intentions and perceived shopping value", *Journal of Business research*, Vol. 54 No.2, pp. 89-96. | Bellenger, D. N.; & Dan H. R. & Elizabeth C. H.,(1978). "Impulsive Buying Varies By Product", *Journal of Advertising Research*, Vol. 18(December), pp15-18. | Beatty, S.E., M.E. Ferrel(1998), "Impulse buying: Modeling its precursors", *Journal of Retailing*, Vol. 74(2), pp. 169-191. | Cobb, C. J. & Hoyer, W. D. (1986), "Planned Versus Impulse Purchase Behavior", *Journal of Retailing*, Vol. 62 No.4, pp. 384-409. also available at <http://web.ebscohost.com> | Hoch, S. J.; & George F. L., (1991). "Time Inconsistent Preferences and Consumer Self Control", *Journal of Consumer Research*, Vol.17 (March),pp 429-507 | Philip A. Titus & Peter B. Everett (1995) "The consumer retail search process: A conceptual model and research agenda", *Journal of the Academy of Marketing Science*, Vol. 23(2), pp. 106-119. | Rook, D.W.; & Hoch, S.J. (1985). 'Consuming Impulses', *Advances in Consumer Research*, Vol.12, pp23-27. | Rook, D.W. (1987). 'The Buying Impulse', *Journal of Consumer Research*, Vol.14, pp189-199. | Rook, Dennis, W., & Gardner, Meryl.(1993)., "In the Mood: Impulsive Buying Affect | Antecedents, Research in Consumer Behavior, Vol 6, pp1-28. | Tariq Jalees, (2009), "An Empirical Analysis Of Impulsive Buying Behavior In Pakistan", *International Review of Business Research Papers* Vol. 5 (6), Pp.298-308. | Terrence J. Paridon (2004), "Retail opinion sharing: conceptualization and measurement", *Journal of Retailing and Customer Services*, Vol.11 (2), pp: 87-93. | Terrence J. Paridon (2006), "Personal Shopping Value, Consumer Self-Confidence, And Information Sharing Measures For Retailers: Suggestions For Large And Small Alike", available at <http://www.sbaer.uca.edu> | Wood Michael (1998), "Socio-economic status, delay of gratification, and impulse buying", *Journal of Economic Psychology*, Vol.19 (3), pp. 295-320. | Yen-Yi Liao & Dr. Gou-Fong Liaw(2011), "How Cues in the Multiple Store Environment Influence Shopping Mood and Patronage Satisfaction?", available on line at <http://www.jimsjournal.org/8%20Yen-Yi%20Liao.pdf> | Yilong Zhang, Karen Page Winterich & Vikas Mittal (2009), "Power-Distance Belief and Impulsive Buying", *Journal of Marketing Research*, Vol. 47(5), pp. 945-954. | Zeeshan-ul-hassan Usmani (2006) "A Swarm-Based Model For Increasing Impulse Shopping In Supermarkets", A thesis Submitted to Florida Institute of Technology, Florida. |

**TABLE 3 : IMPULSIVENESS AMONG THE CUSTOMERS ON THE BASIS OF SEX**

Sex	N	Mean	Std. Deviation	Std. Error Mean	t-value
Male	174	3.62	.521	.039	1.953
female	276	3.52	.556	.033	

Table 3 shows that, there were 174 male respondents were selected and their mean value is 3.62 and standard deviation is 0.521, as for female, there were 276 respondents were taken for the study and their mean value is 3.52 and standard deviation is 0.556. Their t-ratio is 1.953 which is not significant at 0.05 level. According to the table, there is no significant difference in the impulsiveness among the respondent on the basis of sex.

### Results and Discussion

The results show that among three independent variables, two variables i.e. education and monthly income of the respondent have a significant relationship with the impulse buying tendency of the respondents but the gender has no relation with impulsive buying tendency of the respondents. Therefore, H1 which hypothesized a negative relationship between education and impulsive behavior of consumers is supported. It means that less educated customers are more impulsive in taking their buying decisions than the more educated customers.

However H2 which hypothesized a direct relationship between income and impulse buying decision is supported as the results of ANOVA Test is significance. It means that the customers having more income are more impulsive in their buying decisions than the customers with less income.

The H3 which hypothesized a positive relationship between gender (female) and impulse buying tendency is not supported. The relationship though as predicted is positive but it is not significant. An explanation for the insignificant relationship between gender and impulse buying tendency may be that the data was collected in Patiala where people are relatively more conservative than the other cities of India.

### SUGGESTIONS

The target population of the study consisted of authorized outlet and big malls which mostly target the affluent class of the city. The behavior of the customers who are less affluent could not be portrayed. It is therefore, suggested that a larger, more representative sample including other stores of the city be considered to verify the differences in their behaviors. The P value indicates that Education and Income influence the decision of the customer and Gender do not influence the tendency of customers towards impulse buying. Their influence seems to be indirect and there can be other factors such as the shopping environment, product display, shelf location and space and mood which may have a direct impact on the impulse behavior.