**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 something 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 impulse 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-
Hypothesis

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

H2: There is a direct relationship between income of the consumer 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**

<table>
<thead>
<tr>
<th>Sex</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>F-value</th>
<th>P-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>174</td>
<td>3.62</td>
<td>521</td>
<td>0.039</td>
<td>1.953</td>
</tr>
<tr>
<td>Female</td>
<td>276</td>
<td>3.52</td>
<td>556</td>
<td>0.033</td>
<td></td>
</tr>
</tbody>
</table>

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 impulsive tendency among the respondents 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 then 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 then 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 mood which may have a direct impact on the impulse behavior.

**REFERENCES**