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# A Study on the Role of the External and Internal Factors on Consumer Impulse Buying Behavior in Selected Retail Outlets of Andhra Pradesh, India

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### ABSTRACT

*Purpose:* The main objective behind conducting the study is to identify the effect of situational factors like on unplanned purchases among the customers in selected retail stores of rayalaseema region in Andhra Pradesh, India.

**Design/Methodology:** The data necessary for organizing the research has been gathered using structured closed ended questionnaires using likert scale. The sample selected for the study includes major population from Chittoor, Tirupati, Anantapur cities whose size is N = 350. The statistical tool used is spss software with tools like chi-square test tool of statistical analysis and regression analysis are used for data analysis.

*Findings:* The findings of the study reveals that among all the factors' like presence of financial schemes and advertisements has more positive effect on impulse buying where as emotional attachment of customers while shopping will play a key role in stimulating impulse buying behavior among customers.

**Orginality/Value:** This research investigation collects data from past impulse buying behavior studies in the national and international context. This research paper helps the retailers in India to develop and design certain financial and time utilization strategies that favor the growth of Indian retail economy.

*Keywords:* Unplanned buying behavior, Retail, money available and presence of financial schemes, advertisements, emotions, retail consumers.

### **1. INTRODUCTION**

In India the more number of new trends in retail like Hyper marts, Multiplex shopping malls, Mega fashion marts are emerging in current organized retailing environment in top tier-I, tier-II and tier-III cities. The retail

sector in India has emerge as one of the most energetic and quickly rising industry with numerous home and overseas group of actors in flowing into the marketplace. India is ranked fifth amongst the budding nations based upon global retail development index of thirty budding nations pinched up by AT Kearney 2016 reports. The organized retail sector in our country is expected to rise triple in the subsequent five years, which is largely drive by changing lifestyle, growing disposable earnings, constructive demographical segment s, drastic technological changes, lack of time to shop and presence of new innovative products at stores. Indian customers have absolutely distorted in terms of their buying patterns and impulse purchasing is promising as a highly identifiable behavior. In this perspective, the task of unplanned buying plays a vital role for modern retail service providers and therefore for researchers. In this research study, we have a review on the literature on the unplanned buying actions introduced a complete sketch of unplanned buying performance to be explore and empirical tests for the in future investigation happenings. At the last part of this research paper, we have to give outline a set of suggestions recommendations associated to the unplanned purchase behavior among customers to be investigate in the succeeding research workings.

### 2. REVIEW OF LITERATURE

Impulse buying behavior is the topic of research since 76 years. Impulse buying behavior means buying the products and services by customers without any previous plan .The lot of studies has been conducted in this research area starting from Clover (1950), Stern, (1962), Rook, (1987), Peck and Childers, (2006), Chang et. al., (2011) and Mudassir Husnain (2016), still now the studies are continuing.

### 2.1. Definitions of Impulse Buying

As per the views of **Engel and Blackwell (1982)** impulse buying is an act undertakes with no earlier have been deliberately familiar or a buying purpose shaped earlier to inflowing the outlet.

According to **Rook (1987)** the impulse buying behavior is an immediate, overwhelming and relentless wish. He characterize the impulse buying patterns as unintentional, non-reflective response, which occur almost immediately after being expose to stimulus within the store.

Rook and Gardner (1993) stated impulse purchasing as an accidental performance connecting rapid decision-making and propensity for instant attainment of the manufactured goods.

**Beatty and Ferrell (1998)** describe that unplanned buying refers to instant purchase which are with no any pre-shopping intention either to acquire the particular merchandise category or to fulfill a precise want.

**Bayley and Nancarrow (1998)** define impulse purchasing as a "unexpected, persuasive, hedonically composite purchase behavior in which the speediness of an unplanned choice process preclude caring and purposeful concern of substitute information and choice.

Block and Morwitz (1999) enunciate the meaning of impulse buy as customer purchasing an article with small or no forethought after the consequence of a unexpected, dominant urge.

Kacen and Lee (2002) affirmed that unplanned buying behavior are more exciting and appealing but less deliberative when compare to intended purchase behavior.

### 2.2. Classification of Impulse Buying

The categorization of a buy as premeditated or impulse begin with the Stern (1962) study where he provide the fundamental structure of impulse buying by categorize a buying manners as planned, unplanned, or impulse.

Planned buying includes protracted information-gathering by means of balanced judgment making .unplanned buying is defined as all purchasing decisions made with no any forward planning.

Han et. al., (1991) customized the Stern (1962) categorization of impulse mix up in perspective of fashion goods and introduced four forms of impulse purchasing that includes

- (i) Planned impulse purchases
- (ii) Reminded impulse purchases
- (iii) Suggestive or fashion-oriented impulse purchases
- (iv) Pure impulse purchases

Planned impulse purchasing is incompletely planned but definite merchandise or category are not determined by the customer. They are additionally predicted on the base of the various sales promotional strategies used by the retailer inside the shop.

Reminded impulse purchases occur when the purchaser is remind of the necessitate of the merchandise when he/she notice it in the outlet.

Pure impulse purchasing is a uniqueness or getaway purchase which a shopper breaks the movement of usual shopping.

### 2.3. Factors Affecting Impulse Buying Behavior

This research classifies impulse buying behavior into various categories. Majorly it includes

- 1. External factors
- 2. Internal factors

### 2.3.1. Internal Factors

**Clover (1950)**, conducted a research work in the area of impulse buying behavior and determined that that various product are buying by customers in unplanned manner.

**Stern (1962)** conducted study on impulse buying behavior and classified impulse purchases into various categories' like planned, unplanned, rational, suggestive, reminder buying .The analysis results of their study reveals that some product-related factors like innovativeness, thought provoking plays a vital role in stimulating impulse purchases among customers while shopping across retail stores.

Kollat and Willett (1967) done an investigation in impulse buying and stated that customer's personal distinctiveness and demographical factors will makes customers towards the unplanned purchases.

Weinberg and Gottwald (1982) investigated on impulse buying and emphasize that Impulse purchasers express better emotions such as amusement, enthusiasm, joy and delight when compared to planned buyers will play a key role in stimulating consumers buying patterns.

**Rook and Hoch (1985)** conducted a study on impulse purchases and determined that shopping enjoyment seeking patterns among customers, customers sensation seeking at shopping moment and their perceptions will make them to drive towards impulse purchases rather than planned purchases.

**Rook(1987)** done a research on impulse buying behavior among customers and find out that customers lifestyle traits, product materialisms, sensation seeking patterns and entertaining aspect of shopping will stimulate impulse purchases among customers.

**Piron (1991)** conducted an in depth investigation on impulse buying behavior and determined that cognitive reactions, or an emotional reactions among customers will play a vital role in stimulating impulse buying patterns among customers.

Hoch and Loewenstein (1991) experimented on impulse buying behavior and determined that by lack of self manage among the customers lead to impulse purchases among the customers while shopping.

Young and Faber (2000) investigated on impulse buying behavior and assessed that feelings possessed by consumers are the effective and potential inspiring forces that favor impulse purchase patterns among customers.

Kaur and Singh (2007) Studies on unplanned buying showed that the shopping pleasure and delight are the key sensory determinants' that influence sudden and hedonic purchases among customers.

Silvera et. al.(2008) Studies on impulse purchase behavior identifies and proved that the with presence of emotion the unplanned purchases among customers will be initiated.

Dawson and Kim (2009) Studies on impulse buying behavior predicts and suggests that individual's sentimental perceptions will motivate the buying behavior among online customers.

Herabadi (2009) studies on impulse buying behavior determines that feelings having with customer at the particular shopping moment plays a key role in determining the impulse purchase behavior.

**Micheal (2010)** conducted a extensive survey on impulse buying behavior and states that shopping patterns among customers are widely affected by their level depressiveness, presence of emotions.

Merima (2011) done the research on the impulse buying intensions' among customers and identified that shopping the inventions and innovations makes forward the customers towards the sudden, hedonic purchases out of the shopping list.

Geetha (2013) research on the impulse buying behavior and states that buying patterns among customers are affected by the personality variables that exist internally which inspires the individuals towards the unplanned purchases.

**Chang (2016)** studies on impulse buying behavior determines that the unplanned purchases among the customers are affected by the presence of the emotional stimuli at the particular moment of time of shopping.

## 2.3.2. External Factors

Abratt and Goodey (1990) investigation on impulse buying behavior among customers reveals that instore environment related factors like point of purchase displays or window displays will play a key role in stimulating unplanned buying patterns among customers while shopping across retail stores.

Han et. al., (1991) study on impulse buying behavior determine that purchase patterns among customers are driven by fashion or innovative life styles among customers.

**Kacen and Lee (2002)** Describes that cultural factors might crash impulse purchases among persons citizens having self-governing self conception connect further in impulse purchasing.

**Wood (1998)** studies on impulse buying behavior and Stated that a socio-economic factors among customers such as low levels of household income indulges into impulse buying.

**Randy frost (1998)** conducted a study on impulse buying behavior - effect of hoardings on it and determined that unplanned purchases among the customers are widely effected by the presence of hoardings and outdoor advertisements.

**Goldrick (1999)** studied the presence of impulse buying among the customers and determined that in store promotions, occasional promotions and festive offerings play vital role in stimulating impulse purchases among the customers who shop across the stores.

**Turley (2000)** done an investigation on impulse buying patterns among customers and identified that the unplanned shopping patterns among the customers are largely affected by the presence retailer promotions and visual merchandise in the store.

**Sandhusen, Richard L (2000)** conducted an in depth investigation on impulse buying behavior and determined that the various external and internal factors like attitudes among consumers, standards of living, cultures, sales force behavior will play a key role in determining impulse purchase patterns among customers while shopping.

**Omar (2001)** study on impulse shopping behavior among customers identified that the visual merchandise offered by the retailer will play vital role in stimulating customers towards unplanned purchases rather than the planned purchases.

**Coley (2003)** investigated on compulsive buying behavior among customers and suggested that presence of family and store advertisements, debit and credit cards they are motivated towards the impulse purchases.

Zhou and Wong (2003) done a research on impulse buying behavior and determined that retailer created in store cues like point of purchase displays might influence the impulse purchasing.

**Jones (2003)** research on impulse buying behavior signifies that product specific or customers loyalty towards products at the store along with product connection plays an vital role in initiating impulse purchase patterns among customers at the store.

Tao sun (2004) studied on impulse buying behavior and identified that the presence of financial schemes and individual budget play a vital role in stimulating impulse buying patterns among customers while shopping.

Luo (2005) study on impulse buying behavior Founds that the existence of peers, family members and reference groups among customers increase the push for the customer to purchase the product.

**Verplanken et. al., (2005)** done an extensive survey on impulse purchases and states that the state of mind having with customer drives them towards unplanned purchase patterns.

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**Park et. al., (2006)** study on impulse purchase aspects determined that the style, pleasure seeking, enjoyment seeking patterns and hedonic aspect within the customers favors the unplanned buying among customers while shopping across the store.

**Peck and Childers (2006)** in their study on impulse buying behavior finds that point-of-purchase signs, window display, and package designs encourage product buying among customers without any plan.

Mattila and Wirtz (2008) in their study on impulse buying behavior founds that presence of in store environment cues like superficial member of staff responsiveness optimistically affect impulse purchase patterns among customers.

**Gupta (2009)** in his study on impulse buying behavior and determined that presence of visual merchandise and advertisements play a vital role in determining the purchase patterns among customers without proper planning.

Harmancioglu et. al., (2009) done a research on impulse buying behavior and determined that presence of more product information, customer enthusiasm and customer appreciate – compel impulse purchase patterns.

**Dawson (2010)** states that the unplanned purchases among the customers are largely affected by the sales promotional strategies and corporate advertisements of the retailer.

**Supriya (2011)** states that the unplanned purchases among the customers are affected by the visual merchandise and range of promotions offered by the retailer.

**Kumar (2012)** conducted a brief investigation on impulse buying behavior and identified that advertisements offered by the corporate retailer and financial schemes offered by the retailer will play a significant role in stimulating impulse purchases among the customers while shopping.

**Sanjay (2013)** conducted a investigation on impulse buying behavior and identified that the unplanned purchases among the customers are largely affected by the presence of the advertisements, monetary schemes, individual's disposable income etc.

Vinitha (2014) done a research on impulse buying patterns and suggested that the retailer must concentrate on the visual merchandise, electronic signage, hoardings and broad cast media advertisements which play vital role in stimulating impulse purchases among customers.

Haridas (2015) conducted a study on impulse purchases among customers and identified that the sales efforts backed by the retailers advertisements and financial schemes motivates customers towards unplanned purchases.

HUSSAIN (2016) study on impulse buying behavior states that the sudden unplanned purchases among the customers are largely affected by the presence of popular brands at the store, advertisements of retailers and money having customers.

**Need for the Study:** Impulse buying behavior is the most happening research topic that every researcher tries to know the facts and factors behind favoring the customers rather than the planned purchases. In current retail scenario the presence of organized players has been increased and unorganized retail outlets has been decreased followed by changes in earning and spending patterns of people. At this situation the

retailers are facing hard struggles to meet the changing trends among customers shopping patterns. So this study helps the retailers in designing certain strategies that favor the impulse buying among customers while shopping across the retail outlets.

### 2.4. Objectives of this Study

- To determine the effect of the external factors on impulse buying patterns among customers while shopping across the retail stores.
- To identify the role of internal and psychological factors on impulse buying patterns among customers while shopping across the retail stores.

## 2.5. Hypothesis of the Study

- H0: There is no considerable affect of advertising promotions of retailers on the unplanned purchase decisions.
- H1: There is a considerable affect of advertising promotions of retailers on the unplanned purchase decisions.
- H0: There is no considerable affect of money available with customers and financial schemes offered by retailers on the unplanned purchase decisions.
- H2: There is a considerable affect of money available with customers and financial schemes offered by retailers on the unplanned purchase decisions.
- H0: There is no considerable affect of emotional attachment of customers on the unplanned purchase decisions.
- H3: There is a considerable affect of emotional attachment of customers on the unplanned purchase decisions.

## 3. RESEARCH METHODOLOGY USED IN THIS STUDY

- 1. **Research design:** This study attempts to use the descriptive research design which tries to determine the association between impulse buying and various factors that stimulate shopping patterns among customers while shopping.
- 2. **Data collection:** This study considers primary data which is gathered directly from customers of reliance mart in chittoor, Tirupati and Anantapur cities of Andhra Pradesh, India. The instrument used to collect the data is structured closed ended questionnaire.
- 3. **Population and sampling frame:** Convenient sampling method was used to gather data from the customers of reliance mart in chittoor, Tirupati and Anantapur cities of Andhra Pradesh, India.
- 4. Sampling method: Nearly sample of (n = 350) customers are considered for the study. The questionnaires are distributed among customers among which 25 questionnaires are not completed by customers. So the final sample size is 325 customers.

- 5. Data analytical tools: The data were analyzed with ANNOVA, Correlation analysis tools of statistical analysis.
- 6. Limitations' of the study
  - Customers are not showing any in responding the questions properly.
  - Customers are feeling inconvenient in giving their valuable responses.
  - The sampling area is limited which effects the validity of results.
  - The management of reliance mart are not allowing enumerators to get answers to the questions because it effect emotions of customers.

### 4. DATA ANALYSIS

From the previous studies, we find out that 18variables which have considerable persuade on impulse purchase behavior among customers. 10 statements are considered on the basis of the various factors identified from the literature analysis which have the majority pressure on impulse purchasing behavior at retail stores in Andhra Pradesh, India. Factor analysis is used to conduct analysis on these 10 identified factors.

### 4.1. Demographic Profile

In the survey, customers are requested questions about their gender types, age groups, occupations, spending shopping time and today's sudden unplanned purchase products. The respondents, who buys in sudden unplanned manner, is treated as impulse purchaser. The association of gender, age groups, occupations and shopping time with the outline of buyer (unplanned buyer or not) is revealed in Table 14.1. Among 325 respondents, 232 are impulse buyers while 93 are not the unplanned buyers. From the Table 14.1, it is identified that the females customers (51.38%) purchases are higher impulsive than those of male customers (34.4%). In case of the age groups, 26 to 45+ are habitually unplanned buyers. The respondents, who do the business (90.29%), is most often buy the products without any shopping list. In this point of view of time, customers who spend more time in retail outlets are largely impulse purchasers. From the questionnaire, it is identified that, the unplanned products are largely includes fast moving consumer goods like soap, toilet cleaner, tissue, toothpaste, food groceries products like ice-creams, hot chips, chocolates and confectionery, fast-foods soft drinks, biscuits, fresh products like vegetables, fruits, fish, cosmetics items shaving creams, body sprays, shampoos, hair gels, perfumes, fashion jewellary) and basic necessities like salt, tea powder, coffee powder, milk powders, sugar, sauces, spices related items.

Demographic profile of the respondents							
Demographic factors	Impulse purchaser (%)	Non impulse purchaser (%)	Total (%)				
Gender							
Males	112(34.4)	26 (8)	138 (42.46)				
Females	167 (51.38)	20 (6.15)	187 (57.54)				

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Table 14.1

Demographic factors	Impulse purchaser (%)	Non impulse purchaser (%)	Total (%)	
Age groups				
18-25	28 (70)	12 (30)	40 (100)	
26-35	56 (49.12)	58 (50.88)	114 (100)	
36-45	98 (79.03)	26 (20.97)	124 (100)	
46 and above	42 (89.36)	5 (11.64)	47 (100)	
Occupation				
Business	186(90.29)	20 (9.71)	206 (100)	
Service	38 (73.08)	14(27.92)	52 (100)	
Students and house wife's	56 (83.58)	11 (16.42)	67 (100)	
Shopping duration				
ong time (2-3 hours) 188(100)		0 (0)	(100)	
Medium time (1-2 hours)	59(100)	0 (0)	(100)	
Short time (below 1 hour)	Short time (below 1 hour) 56(71.79)		78 (100)	

### 4.2. Reliabilty Analysis

To carry on towards the key investigation, reliability analysis has been perform to recognize the major proportions upsetting impulse buying of goods available at these retail outlets. The customers responses are analyzed with KMO and Bartlett's test and to look up reliability on the information related to impulse buying behavior.

Table 14.2 KMO and Bartlett's Te	st
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.686
Bartlett's Test of Sphericity	108.482 (Approx. Chi-Square)
Df	46
Sig.	.000

From the Table 14.2, it is identified that KMO analysis is 0.686 which is higher than those of the necessary value of 0.50. It indicates that there is no inaccuracy in 68.6% of the genuine sample respondents and in the left behind 41.4%, there will be some level of defects. Bartlett's test of reliability states that strong point of association amongst factors is very strong. It represent the excellent suggestion to carry on to further analysis for the records.

- H0: There is no considerable affect of advertising promotions of retailers on the unplanned purchase decisions.
- H1: There is a considerable affect of advertising promotions of retailers on the unplanned purchase decisions.
- H0: There is no considerable affect of money available with customers and financial schemes offered by retailers on the unplanned purchase decisions.

- H2: There is a considerable affect of money available with customers and financial schemes offered by retailers on the unplanned purchase decisions.
- H0: There is no considerable affect of emotional attachment of customers on the unplanned purchase decisions.
- H3: There is a considerable affect of emotional attachment of customers on the unplanned purchase decisions.

The determined value of Chi-square tests of statistical analysis showed that (108.482 at significance level of 0.000) states the refusal of null hypothesis. It means There is a considerable differences among various factors that effecting unplanned purchase decisions.

#### 4.3. Cluster Analysis

Ward's coefficients exposed a spectacular rising propensity at the phase from 346 to 350; hence, impulse purchase behavior can be divided into three group's. The K-mean showed that the three clusters are enough money, the self emotions and advertising promotions. Table 14.1 showed that participant in the group of adequate money and emotions have larger scores with the impulse buying.

ANOVA of impulse buying groups							
Clusters	Number	Mean	S.D.	F-value	p-value		
Adequate money	149	2.721	.586				
Emotions	45	2.680	.595				
Advertising				36.280	.000		
Promotions	131	2.098	.400				
	<i>Clusters</i> Adequate money Emotions Advertising	ClustersNumberAdequate money149Emotions45Advertising149	ClustersNumberMeanAdequate money1492.721Emotions452.680Advertising149	ClustersNumberMeanS.D.Adequate money1492.721.586Emotions452.680.595Advertising	ClustersNumberMeanS.D.F-valueAdequate money1492.721.586Emotions452.680.595Advertising36.280		

Table 14.3 ANOVA of impulse buying groups

The Chi-square tests of the demographical factors showed that education ( $\chi^2 = 28.628, p = .000, <.001$ ) and occupation ( $\chi^2 = 56.206, p = .000, <.001$ ) were considerably connected with distinguishing impulse buying. The greater part of participant in the "enough money" group were business people (N = 149) and engaged in promotions (N = 131), as were those in " emotions" group (N = 45).

These two groups (Adequate money, advertising promotions) are largely effected by budget while the other one (Emotions) is effected by reference groups and peers. The majority of respondents from the sample agrees that advertisements and sales promotions provided by retailer will play a key role in determining impulse purchases among the customers while shopping across the retail outlets.

### 4.4. The Factors Like Money Available, Sales Promotions and Advertisements and Impulse Purchase Behavior

1. **Regression analysis:** Regression analysis showed that emotions, money availability and advertisements are positively interrelated with impulse purchase behavior ( $R^2 = .364$ , F = 64.766) (p < .001), and that advertisements ( $\beta = .286$ , p < .001), money available ( $\beta = .258$ , p < .001) and emotions ( $\beta = .174$ , p < .01) can efficiently forecast impulse purchase patterns, as (later than modification) the projecting power is 34.8% ( $R^2 = 0.368$ ). As a result, it is understood that H2

is satisfied. The regression equation is  $IBI = 0.286AD^{***} + 0.258MV^{***} + 0.174EM^{**}$  and the accustomed R<sup>2</sup> is 0.364 (F = 64.776, p = .000).

2. Test of the moderating effect of customers' characteristic impulsivity: As per the sequential regression analysis tools, in the model-I, advertisements ( $\beta = .286, p < .001$ ), money available ( $\beta = .258, p < .001$ ) and emotions ( $\beta = .174, p < .01$ ) have a noteworthy projecting influence with regarding to impulse purchase behavior ( $\mathbb{R}^2 = .364, F = 64.766$ ) (p < .001).

When the moderate factors (impulsivity factors) was supplemented, the projecting influence of model II related the significant factor value of 59.8% (F = 126.726, p < .001), which recommends that distinguishing impulsiveness can efficiently develop the projecting influence of this model. whereas the projecting influence of the three autonomous variables in model I has a propensity to turn down, which showed that the model III can't clarify impulse purchase patterns, they still work as the self-determining factors in the model.

After adding up a representative, the projecting influence of the model III reach 60.6% (F = 76.108, p < .001). There was a 6% enhance in its projecting influence (p > .05), which means that the representative has not improved the projecting influence of this model. On the other hand, it can be incidental from the impulsivity factors, money available has a considerably constructive affect on impulse purchasing ( $\beta = .456, p < .05$ ). Hence, when there is enough money, the more will be the intension in customers towards the impulsive purchases, so H2 is supported.

Sequential al regression summary table of impulse buying behavior										
	Model I				Model II			Model III		
	Beta	Т	Þ	Beta	t	Þ	Beta	Т	P	
Variable advertisements (AD)	.286	5.157	.000	.048	1.280	.220	.348	1.589	.126	
Money available (MV)	.258	4.758	.000	048	-1.189	.195	586	-2.825	.035	
Emotions (EM)	.174	3.236	.001	.013	.429	.728	.058	.228	.826	
Factors of impulsivity (IB)				.768	17.42	.000	.786	17.54	.000	
AD*IB							282	-1.323	.183	
MV*IB							.456	2.389	.048	
EM*IB							050	194	.864	
F-value	64.766***			126.728***	k		76.108***			
$R^2$	.364			.598			.609			
Adjusted R <sup>2</sup>	.357			.595			.598			
$R^2$				.321			.005			

 Table 14.4

 Sequential al regression summary table of impulse buying behavior

*Note:*  ${}^{*}p < 0.05$ ,  ${}^{**}p < 0.01$ ,  ${}^{***}p < 0.00$ 

### 5. CONCEPTUAL FRAMEWORK OF THIS STUDY

From the analysis of the study it has been predicted that all the three factors like advertising promotions of retailer, financial schemes, and emotions will play vital role in determining the impulse purchase patterns among the customers while shopping across the retail stores in the sampling area.

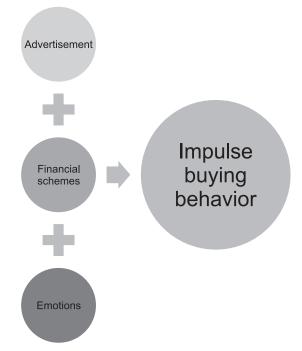


Figure 14.1: Conceptual framework of impulse buying behavior

The above Figure 14.1 showed that the impulse purchase patterns among customers are largely affected by the advertisements and financial schemes offered by the retailer, and emotions of the customers while shopping across the retail outlets. so the retailers must concentrate on introducing and using the latest technology in attracting the customers towards the impulse purchases.

### 6. FINDINGS OF THE STUDY

From the analysis of the data it has find out that the impulse buying behavior among the customers in the sample area is affected by the presence of financial schemes and advertisements provided by the retailer to attract the customers at large range where as the customers unplanned purchases are rarely affected by their emotions in the sampling area because the results of chi-square analysis and regression analysis shows that the presence of financial schemes and advertisements provided by the retailer are positively correlated with higher values.

### 7. RECOMMENDATIONS OF THE STUDY

The study reveals that the impulse purchases among the customers are largely affected by the presence of financial schemes and advertisements provided by the retailer to attract the customers. some of the recommendations' are

- In spite of lot of struggles made by retailer to attract customers using wide range of financial schemes, and promotional programmes, they must try use the latest technology to attract the customers which can maximize impulse purchases among customers at a large range.
- They must introduce easy EMI 's, credit card facility and debit card facility to increase the purchases among shoppers.

• The retailer must take steps to maximize the presence of in store visualization and visual merchandise which can attract the customers emotions that can maximize the sales.

#### 8. FUTURE RESEARCH

The researchers in further studies they must try to undergone the future study by considering each and every factor individually rather than the cumulative study. Apart from the present factors they must also consider latest factors like situational factors ,product related factors, demographic factors and technical factors other than the external and internal factors of present study.

#### 9. CONCLUSION

Finally research concludes that the customers impulse purchases patterns in the current retail scenario was largely affected by the advertisements and financial schemes offered by retailer. Hence the current research suggests that apart from the current promotional tools the retailer must concentrate on using the latest promotional tools that can maximize the impulse purchases in the today's shopping world.

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