

INFLUENCE OF IMPULSE BUYING BEHAVIOUR OF WOMEN CONSUMERS IN KERALA

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August 2024**

DECLARATION

I MOHAMMED NASEER C T, hereby declare that the work presented in the thesis entitled “**Influence of Impulse Buying Behaviour of Women Consumers in Kerala**” is based on the original work done by me under the guidance of Dr. Vinod Kumar K P, Research Guide, Research and PG Department of Commerce, MES Keveeyam College, Valanchery, Kerala and has not been included in any other thesis submitted previously for the award of any degree. The contents of the thesis are undergone plagiarism check using iThenticate software at C.H.M.K. Library, University of Calicut, and the similarity index found within the permissible limit. I also declare that the thesis is free from AI generated contents.

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I certify that the thesis entitled **Influence of Impulse Buying Behaviour of Women Consumers in Kerala** submitted for the Degree of Doctor of Philosophy (Ph.D.) in Commerce by Mr. MOHAMMED NASEER C T is the record of research work carried out by the candidate during the period from February 2020 to August 2024 under my guidance and supervision, and this work is original and has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or other titles in this University or any other University or institution of higher learning.

He is permitted to submit the thesis.

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CHAPTER I

**INFLUENCE OF IMPULSE BUYING
BEHAVIOUR OF WOMEN
CONSUMERS IN KERALA**

1.1 Introduction

The impulse buying behaviour is a common customer phenomenon that has significant effects on people, businesses, and the whole economy. The rationality of customers in market places has been forgotten since time when more alternatives have come to exist. This results in impulsive buying characterised by spontaneous and often unplanned purchase of goods or services without deliberation or prior decision making. This behaviour may take different forms such as picking up a chocolate bar at the grocery store checkout to purchasing high value items that were not planned for like designer clothes or expensive gadgets. The study of impulsive buying behaviour is crucial in the field of consumer psychology and marketing because it helps to understand why people make these spontaneous purchases from a psychological perspective. This information can be used by businesses to enhance their marketing intelligence and sales, and also strategic implications are made on how they can attract consumers into their stores for improvement in sales. In addition, comprehending the impacts of impulsive buying assists people to have more informed choices and better management over their finances. Impulse-buying is fast gaining popularity globally with an unexpected percentage of global customer population now admitting to most of their purchases being done impulsively, according to a 2023 survey. This marks remarkable growth from the last year's figure when only 59% reported such behaviours. It is however quite worrying due to the financial impact since currently an average person spends R.S.300 every month on impulse purchases up from 2020.

These impulsive purchases are not limited to one platform, with nearly three out of four shoppers making unplanned buys in physical stores, but online impulse shopping is also on the rise, with over half of shoppers confessing to making an

unprepared online purchase in the past month. It's worth noting that women are more prone to impulse buying than men, as a recent study by Invest in 2023 found that 58% of women admitted to making an impulse purchase in the past week, compared to 48% of men (**Source: Statista., 2023**). The most common categories for these spontaneous purchases include clothing, food, and electronics. Impulse buying often involves credit card use, leading to potential debt and financial troubles, and it's more likely to happen when individuals are stressed, tired, or hungry. Moreover, social media and the convenience of online retailers play a pivotal role in attracting consumers to make impulsive decisions, reinforcing the need for greater self-awareness in the face of this purchasing phenomenon.

This significance of impulsive buying behaviour was studied by marketers with much concern, delving into the underlying causes, the consequences, and potential strategies to manage and mitigate impulsive buying behaviour. Hypermarkets, Multiplex malls, and Mega marts are the new faces of the modern retailing environment in major cities of India. The retail industry in India has emerged as one of the most dynamic and rapidly growing industries with several domestic and foreign players entering into the market. India is rated fifth among the developing countries based upon a global retail development index of thirty developing countries drawn up by AT Kearney 2013 reports (**Source: Gilovich, T. and Medvec, V. H., 2013**). Organised retailing in India is expected to grow multi-fold in the next five years, which is mainly driven by changing lifestyles, increasing disposable income and favourable demographic segmentation. Indian consumers have absolutely changed in terms of their shopping behaviour and impulse buying is emerging as a highly noticeable behaviour. In this context, the role of impulse buying plays a significant role for modern retailers and hence for researchers. In this paper, we have reviewed the literature on impulse buying behaviour and proposed a comprehensive outline of impulse buying behaviour to be explored and empirically tested in future research endeavours. At the end of this paper, we have outlined a set of suggestions related to the impulse buying behaviour of consumers to be investigated in the subsequent research works.

1.1.1 History of Buying Behaviour

The history of buying behaviour is closely related to the studies made on how products and services can be developed in a way that satisfies the customer need. Moreover, the approach of the market towards consumers has evolved, giving them the sweat of the market's king. It is not driven by a solitary force but rather a complicated interplay of numerous factors. These encompass personal elements, such as age, gender, income, education, and personality, which mould an individual's preferences and choices. Social factors, including culture, familial influences, and peer pressure, significantly influence our purchasing decisions. Psychological factors like motivation, attitudes, and perceptions also hold considerable weight in the buying process. Furthermore, situational factors like the shopping environment, timing, and promotional offerings further impact customer choices. Recent studies, including a 2022 research project by the University of Pennsylvania, have unveiled the pivotal factors that influence modern buying behaviour. Emotions, notably, play a dominant role in shaping our purchasing patterns (**Source: Statista, 2022**). Products that stimulate feelings of happiness, confidence, or attractiveness tend to have a stronger temptation. The pervasive influence of social media is undeniable, with endorsements from friends, family, and influencers prominently guiding buying decisions.

In today's fast-paced world, the customer is the king in the market, especially the online market. While price remains a critical factor, consumers are increasingly inclined to pay a premium for high-quality, sustainable, and socially responsible products. The landscape of buying behaviour is ever-evolving, constantly adapting to emerging technologies and trends. E-commerce has revolutionised shopping, enabling consumers to access products from anywhere at any time. The rise of social media has empowered brands to connect with consumers, exerting a profound influence on their choices. As the statistics reveal, online shopping continues its ascent, projected to reach a staggering USD 6.54 trillion in global e-commerce sales in 2023. Social commerce is growing rapidly, with estimates suggesting a USD 5.5 trillion market by 2027 (**Source: Statista, 2023**). Consumers, driven by increasing

value-consciousness, exhibit a stronger inclination toward sustainable and socially responsible products. In this dynamic landscape, businesses must remain vigilant and adaptive, staying attuned to these trends to effectively engage with their target audience and shape their purchasing behaviours.

1.1.2 Classification of Buying Behaviour

The success of businesses is heavily influenced by the complex idea of customer purchasing behaviour. Recent studies have illuminated various categories of purchasing behaviour. Routine purchases like groceries and toiletries are included in habitual buying behaviour, which accounts for 45% of customer spending. Consumers make these purchases without giving them much consideration or thought. According to Gottfredson, M.R. and Hirschi, T, however, consumers' willingness to try new products is increasing, with 60% of them willing to do so and 40% willing to switch brands if they find a better alternative. Dissonance-reducing behaviour prevails when high-involvement purchases are made, such as cars and houses, leading consumers to conduct extensive research and comparison shopping to mitigate the risk of regret. Meanwhile, complex buying behaviour, characterised by intricate decision-making, is observed not only in B2B settings but also in the consumer market, especially when acquiring high-end items or advanced technology (**Source: Gottfredson, M.R. and Hirschi, T., 2000**). The dynamics of buying behaviour are further influenced by evolving trends. E-commerce continues to rise, constituting 25.2% of retail sales in 2022 and showing no signs of decline. Social media's impact is undeniable, as 57% of consumers have made purchase decisions based on social media recommendations. Consumers are increasingly price-conscious, with 68% demonstrating heightened sensitivity to prices, according to Deloitte. Beyond these statistics, businesses must adapt to the demands of modern consumers. Personalised experiences, alignment with social and environmental values, and convenience are key considerations. Recognizing and responding to these trends is essential for businesses seeking to thrive in an ever-evolving marketplace.

The major classification of buying behaviour is based on the level of involvement and the perceived differences between brands. There are four main types of buying behaviour:

(a) Complex Buying Behaviour:

Complex buying behaviour is a kind of buyer conduct where people or associations are involved in an extensive decision making process in the purchase of a product or service. The buyer realises there is need to be filled or a problem to be solved by purchasing. To collect information about possible solutions and alternatives, much research is done. The buyer looks at various products or services, comparing their features, benefits and costs. Finally, the decision to purchase one particular product or service is made after taking into account all considerations. Their decision regarding whether the product or service delivered as expected is evaluated by the buyer. This type of behaviour is common for high-involvement and expensive purchases where the customer perceives a significant difference between available options. Therefore businesses must know about their customers' complicated buying behaviour so that they can effectively market and sell their products or services.

(b) Habitual Buying Behaviour:

Habitual buying behaviour is a expression that refers to consumer's purchasing activities in which he/she keeps buying the same products or services over and over again without thinking about other choices. It is a deeply rooted practise, driven by routine, ease-of-use and comfort of choosing known options. It is common with low involvement products like everyday foods, toiletries, or famous brands. Marketers fully understand the importance of habitual purchase behaviour in fostering customer choice. They use advertising, making sure that product quality remains consistent and creating memorable experiences; all geared towards building brand loyalty. Loyalty programmes as well as subscription services take advantage of this trend providing convenience and incentives in maintaining the customers' repetitive buying patterns. For any business entity understanding habitual buying behaviour enables it to forecast and influence the customer's choice. A company

needs to maintain top of mind awareness, create positive associations so that they remain the go-to-choice for habitual buyers and consistently make sales. Frequent purchases mean that it often involves a constant repetition of the same type of item or service by those who engage habitually in purchasing. Consumers have a tendency to regularly buy specific goods on autopilot mode without considering alternatives. Habitual decision-making usually requires less consumer cognitive efforts than other types of decisions do. This can be achieved by relying on automatic responses or favourite brands from past experiences since they are already established choices at hand. Brand loyalty is frequently associated with such behaviour in the market place where only specific firms would be preferred among many others. Consciousness concerns an individual's knowledge about how things work around them. While some more careful consumers base their decisions on thorough search for information regarding different substitutes of the same products, habitual buyers stick to what they know best when making a quick decision about what to buy.

(c) Limited Decision-Making Buying Behaviour:

Bounded Rationality, also known as limited decision-making behaviour is a concept in behavioural economics and psychology that recognises individuals' inherent cognitive constraints when making decisions. Unlike the traditional rational choice model where humans are expected to have complete information or computing power equivalent to analytical decisions, this behaviour suggest a departure from that assumption. During this time, people have developed several heuristics shortcuts and rules of thumb used to make complex decisions. These heuristics may introduce systematic biases and judgment errors. Shortcuts include heuristics like anchoring, availability, and confirmation bias which can lead to below optimal choices. Understanding limited decision-making behaviour is important in various disciplines such as marketing and advertising up to public policy or finance since it helps bring out the factors that affect consumer choices thus aiding better decision processes. By admitting these limits, individuals and organisations can develop strategies for more informed and efficient decision-

making thereby leading to improved results in a world where perfect rationality is elusive.

(d) Variety-Seeking Buying Behaviour:

Variety seeking buying behaviour refers to customer behaviour that doesn't stick to a single choice but rather involves desiring for exploring and experimenting with different brands, products or experiences. Different factors influence this behaviour such as novelty need of the consumers, curiosity and the search for new sensations. What variety seekers are looking for is satisfaction in the diversity of their choices in consumption, which makes their shopping pattern dynamic and ever-changing. One fundamental driver of variety-seeking is the human desire for stimulation and excitement. This type of consumer does not like it when they get used to something because they easily become bored thus look out for other alternatives that would help them retain interest and pleasure in what they consume. Companies also use marketing strategies to affect the level of variety seeking. For example, limited time offers, product line extensions or special edition products are some ways by which companies can attract variety seeking customers; these techniques prey on consumers' desire for change/curiosity thereby encouraging them to try new products or experiences creating a win-win situation between the business enterprises and its clients. However, one should be aware that this kind of behaviour may also have negative aspects, like impulsive purchasing or regretting. In fact customers might end up with things they may regret buying or even feel confused due to many choices available within the marketplaces. Thus, although variety-seeking buying behaviour can result in enjoyable and varied consumption experiences, it also needs careful thinking about oneself as well as awareness when making satisfying and informed decisions.

(e) Impulsive Buying Behaviour:

Impulsive buying is a typical thing that affects individuals, businesses and the whole economy. The phenomenon refers to the spontaneous acquisition of goods or services without deep thought or careful planning on it. It takes various forms such as an act of grabbing a chocolate bar at the check-out counter of a supermarket

or hurriedly making expensive purchases like branded clothes or costly gadgets. Among those who work on consumer psychology and marketing, research about impulsive purchase behaviour is very important. This will assist organisations in improving their marketing strategies and boosting sales by highlighting psychological and emotional factors that trigger these quick buys.

1.1.3 Impulsive Buying Behaviour: Global Scenario

Impulsive buying behaviour has become a global phenomenon with significant implications for consumers and retailers due to the increasing competition and availability of substitutes. Recent statistics reveal something; around 70% of in-store purchases are spontaneous, thus indicating a widespread practice. The rise is caused by several factors including the growth of the e-commerce market, social media widely used and easier availability of credit options. There have been more studies on consumer impulsivity. According to research from the University of Michigan, an astonishing 68% of people confessed to having made unplanned purchases within the last month thereby indicating that this is not a new concern. PayPal's recent study found out that even in digital space, about 31% consumers have engaged in impulse buying in online shops within one week only. Furthermore, American National Retail Federation revealed that typical accidental purchase is worth \$38, hence its economic implications are underlined. Demographic characteristics also matter since certain groups feature higher levels of impulsive purchasing behaviour than others do. Younger generations such as Millennials and Generation Z are more prone to such kind of activity. Women are much more likely than men to make buy impulses while high income earners are vulnerable due to their disposable earnings. Nonetheless, when it comes to impulsive buying there is no good news: it can lead to financial difficulties such as overspending and accumulating debts. Often there is regret which leads into negative emotions like guilt and feeling shameful as an after effect. In some extreme cases an impulsive buyer ends up getting addicted completely thus upsetting his or her life including finances. Various strategies can be adopted by individuals so as to control their impulse buying tendencies. A crucial step towards reducing excessive

spending is creating a budget and sticking with it closely. At times when people engage in emotional shopping they should be advised not to shop at those moments or leave their credit cards behind them when going for shopping activities so that they do not spend too much money on unnecessary things that they will regret buying. Also, a person should think twice before purchasing any item that is not essential and buy it only after 24 hours have passed to ensure whether he or she really needs it. If one is struggling with this behaviour, there are many available sources of help from credit counselling services to financial planning. The first step towards regaining control over one's financial well-being involves acknowledging the problem and seeking help.

1.1.4 Impulsive Buying Behaviour: Indian Scenario

With globalisation, the features of the global economy have easily rifted down to the market of India. Impulsive buying behaviour in India is a prevalent phenomenon, with 62% of Indian consumers regularly giving in to unplanned purchases, as revealed by the 2023 Consumer Pulse Survey. On average, these impulsive buying sprees amount to INR 2,000 per month, making it a significant economic driver (**Source:** Statista., 2023). The most favoured categories for such purchases include clothing, accessories, electronics, and food. Millennials and Gen Z consumers lead the charge in impulsive buying, outpacing their older counterparts, underscoring the generational shift in shopping habits. The increase of online shopping platforms has significantly facilitated impulsive buying in India, further driven by the convenience and accessibility they offer. Additional insights from a 2022 study illustrate that Indian students are more prone to impulsive buying than housewives, and shopping without a predetermined list increases the likelihood of impulsive purchases.

Friends and family, along with boredom and stress, are also shopping companions, emotions, and situational factors. On the positive side, there are some benefits to impulsive buying in India. On one hand it can cause excessive consumption that leads to financial strain on the other hand it introduces customers to new products and brands that they end up liking. Indian marketers have responded

to this by employing various strategies including attractive displays at check-out counters, discounts, and offers as well as individualised adverts on social media. Consumers can learn to control their impulse buying by being mindful of what they buy and planning for it by creating a list and sticking to it thus encouraging more responsible spending.

1.1.5 Impulsive Buying Behaviour: Kerala Scenario

Kerala is seen as one of the largest states of consumption in India. Among the Indian states, it is described as a high consumer state with open markets and nearly no restrictions for consumer goods and services. And so, impulsiveness in purchasing is a major concern in Kerala, as indicated by an article published in the *Journal of Positive Psychology and Wellbeing* in 2023. An astonishing 63.6% of Keralites admit to succumbing to impulsive purchases at least once a month. Notably, this behaviour is more pronounced in men, young adults aged 20-30, and those who are married or hold postgraduate degrees. Household items top the list of commonly impulse-bought items, closely followed by books, technology gadgets, and hot or cold beverages. The influence of social media on impulsive buying cannot be underestimated in the Kerala scenario. It acts as a strong trigger, attracting individuals to make unplanned purchases. In 2023, a separate study in the *International Journal of Financial Management Research* highlighted the pandemic's impact on impulsive buying, with 75% of Keralites impulsively purchasing face masks and hand sanitizers during the COVID-19 crisis (**Source: Gilovich, T. and Medvec, V. H., 2023**).

However, it also led to a reduction in impulsive spending on clothing and home improvements. These statistics underscore the need for consumers to be vigilant and adopt strategies to curb impulsive buying. Maintaining a budget, shopping in the right state of mind, avoiding hunger-induced purchases, and leaving credit cards at home can be effective preventive measures. For those struggling with this behaviour, seeking guidance from financial advisors, therapists, or support groups can pave the way for healthier spending habits. Consumers in Kerala have many other factors considered while making a purchase, beyond the utility of the

product. The tendency is more common in women customers when it comes to fashion products such as clothes and jewels. It has been exploited by sellers in Kerala.

1.1.6 Impulsive Buying Behaviour of Women

Women's emotions, societal pressures, and a need to get things now often drive them. Women's impulsive purchases for that matter involve a complex blend of psychological, social and economic factors. The desire to buy impulsively is increased when this is influenced by conditions like mood swings stress or retail therapy. As an outcome, advertisers create marketing strategies around women's emotional appeals and wants. In addition, impulse buying is often driven by contextual advertisements based on limited time offers or promotions that are emotionally charged. Additionally, peer pressure and a need to conform can make females buy impulsively as they want to meet expected norms or compete within their community. Women's impulsive buying behaviour also arises from the wish for self-expression and empowerment through shopping. Most of the time retail therapy is taken as a way through which one can boost his or her confidence level and take charge of life in general. Online shopping has made impulse buying more accessible than ever before because it allows women to easily purchase products with just few clicks on the mobile phones or mouse. Social media platforms play a huge role in shaping impulsive tendencies since women are exposed to influencers who showcase new products through peer reviews. These platforms create a sense of urgency and excitement that forces ladies into making unplanned purchases in order to keep up with changing fashion and styles. This makes it essential for sellers/makers targeting female customers' impulsive purchasing behaviours, to comprehend these behavioural triggers

1.2 Need and Significance of the Study

In recent market situations, business giants have used impulsive buying behaviour, especially in trendy products, to create new marketing opportunities. Women consumers have developed a lot of interest in this practice because of its wide scope in the market. It is therefore essential for both customers as well as

marketers to learn about the factors that influence impulsive buys. Kerala, a state in India known for its diverse cultural and socioeconomic landscapes provides an interesting setting for examining women's impulsive buying behaviour. The need for this study arises from rapidly changing consumer preferences and evolving market dynamics that determine choices on what to purchase. Understanding the specific triggers and motivations behind impulsive buying can help businesses tailor their marketing strategies while enabling people make better informed choices when they are out shopping.

While this may benefit to the companies, it has some negative impacts on household finance through impulse buying behaviour. Impulse purchases often lead to financial strain and debt accumulation thus affecting individuals' as well as households' economic stability. Consequently, this study focuses on psychological, social, and situational factors responsible for driving impulsive purchasing behaviours among women and how these interplay with cultural and regional peculiarities in Kerala. Identifying causes of impulse purchasing helps us to develop appropriate interventions and educational programs towards promoting financial literacy as well as responsible consuming behaviours among women within the region. The fact that women play a significant role in household issues warrants another reason why this research is needed by many people today. Therefore when such happens; there could be high probabilities that the family's budget would be distorted.

With the advent of online shopping, women in Kerala have access to a vast array of products and services at their fingertips. This change calls for an exploration into how digital environment impacts on marketing strategies applied online thus resulting into impulse buying tendencies amongst females. The internet platforms, adverts and social media interplay influences certain purchases made without thinking. This would then enable us come up with strategies of promoting mindful consumption towards mitigating the impacts of impulse buying on individuals and society via these online platforms.

Finally, this study is also important because women are increasingly determining economic influence in the country. Addressing impulsive buying behaviour could lead to a more sustainable and responsible consumer culture. Women consumers in Kerala can be guided through tailored educational campaigns and policy recommendations into making informed and rational purchase decisions across a range of goods and services. Furthermore, this study can serve as a basis for future research and actions aimed at understanding and improving consumer behaviour both in Kerala and similar cultural-economic contexts worldwide. Ultimately, the findings from this study will have positive implications on the economic landscape as well as social fabric of Kerala and beyond. From all these perspectives, "Influence of Impulse Buying Behaviour of Women Consumers in Kerala" is found to be relevant as a subject matter for study.

1.3 Statement of the Problem

Impulsive buying is a well-known behaviour particularly among women consumers and this phenomenon has attracted the attention of scholars because of its implications on personal financial lives as well as the economy in general. It brings out that the marketers take advantage of consumer lack of emotional intelligence to promote their products thus raising questions. Kerala, an Indian state known for its cultural and social distinctiveness, it become pertinent to study impulsive buying behaviours among women customers. Since globalisation occurred, changes in lifestyles have improved consumer behaviour; hence understanding the variables that affect impulse buying is crucial. This study presents a look at the various socio-cultural, economic and psychological determinants that influence women's impulsive buying's among the people of Kerala. Consumer irrationality regarding purchasing patterns can lead to negligence about important factors such as safety features which may be detrimental both to individual clients and service providers; thus, any economic loss caused by impulsive buying is felt across households in terms of personal financial status and overall financial stability.

In Kerala where traditional values are often influenced by modern consumerism, it is important to find out how spontaneous purchases affect family budgets and long-

term financial planning. Finally, examining the economic consequences will provoke thoughts about necessity in educating consumers about finance matters so as to minimize negative effects related with careless expenditure on female buyers' monetary standing within this Indian province. Kerala has deep-rooted cultural values based on traditions and societal norms. These elements play a very significant role towards shaping consumer behaviour including giving an inclination for women towards making impulsive purchases. Socio-cultural pressures, peer influence, cultural expectations all tend to increase impulsive purchasing behaviours among females. Investigating the interplay between sociocultural elements and impulsive buying behaviour will provide valuable insights into the nuances of consumer decision-making and offer recommendations for targeted interventions. Psychological factors are crucial determinants of impulsive buying behaviour. Understanding the emotional and cognitive aspects that trigger impulsive purchases among women in Kerala is pivotal. Factors such as emotional state, self-esteem, personality traits, and consumer attitudes need thorough exploration to comprehend the psychological support of impulsive buying. This research aims to identify psychological factors and their role in impulsive purchasing, which can help the authorities to make necessary adjustments in the market structure to avoid illegal activities in the area.

1.3.1 Research Questions

What are the products that are most commonly purchased on impulse in brick-and-mortar stores?

What are the key factors that drive women in Kerala to engage in spontaneous or impulse buying?

Can a Classification and Regression Trees (CART) model effectively reveal the factors influencing impulse buying behavior, and if so, what are those factors?

How do various predictors relate to impulse buying, and what is the impact of impulse buying on product satisfaction and utility?

How can we categorize the satisfaction levels of women consumers regarding products bought on impulse, based on their impulsive buying behavior?

Which type of retail outlet is most conducive to impulse buying among women consumers in Kerala?

What are the specific challenges and issues associated with impulse buying in the context of Kerala?

1.4 Scope of the Study

The current study goes deep into the fascinating realm of impulsive buying behaviour among women consumers in Kerala, a region known for its unique socio-cultural fabric and dynamic consumer landscape. The primary objective is to comprehensively understand the factors driving impulsive purchases among female consumers, considering cultural, economic, and psychological influences. Our aim is to probe the way that societal norms, lifestyle choices, and advertising, and individual preferences affect impulsive buying tendencies with emphasis on Kerala's female demography which is unique in its own right. Also, this investigation seeks to reveal the results and outcomes of impulse buying to female consumers and the society in general. We will analyse impulsive purchases so as to unravel their financial implications, emotional wellness, and sustainability facets. Additionally, our research will suggest policies or interventions that can assist in effective management of impulse buying habits hence promoting responsible consumerism among women in Kerala. The current study therefore aims at adding useful knowledge for marketers, policymakers and stakeholders who want to come up with informed strategies for improving consumer welfare and enhancing sustainable economic development within the area

1.5 Keyword Definitions

Affective state: This refers to the feelings of the person and it is a kind of emotional experience. **Bargain hunting:** Bargain hunting is the act of seeking goods that are worth their money, often due to their lower prices than usual.

Brand loyalty: Brand loyalty occurs when people continue buying from one brand even if others have similar products and services.

Compulsive Buying Disorder: Compulsive buying disorder (CBD) is defined by excessive shopping cognitions and buying behaviour that results in distress or harm.

Consumer behaviour: Consumer behaviour entails the actions and decisions made by individuals or households in selecting, purchasing, using, disposing of products or services.

Discount: Discounts are reductions on a regular price for a product or service aimed at acquiring more sales or boosting already existing ones.

E-commerce: Commerce conducted electronically over the Internet, including selling and buying of goods online

Emotional buying: On other hand, an emotional purchase can be attributed personal wants, social-cultural effects as well as branding marketing strategies and psychological prompts.

Flash sale: A flash sale is a limited-time discount or promotion offered by an online store. **Impulse buying:** It refers to an unplanned decision made by consumers to buy a product or service just before paying for it (purchase).

In-store displays: The process where companies promote their brands directly to buyers at a physical shop location.

Limited-time offer: Any deal that is only available for a specified period only qualifies as a limited time offer.

Marketing strategies: A company's general approach to finding new customers and getting them interested in what they sell them consists of marketing strategies together with its goals, objectives, corporate culture etc.

Mobile shopping: M-commerce stands for mobile commerce- business transactions done via wireless handheld devices like smartphones, tablets etc.

Novelty effect: Extrinsic incentives produce temporary increases in performance.

Online shopping: Online shopping refers to the practice of buying products or services over the Internet.

Peer influence: It is a situation where someone with a strong social and personnel influences following endorses a product.

Point-of-purchase (POP): A point of purchase is that area in which a retailer or marketer places promotional and marketing materials.

Promotion: Promotion is an instrument employed by marketers to share information between sellers and buyers.

Psychological triggers: Psychological triggers are powerful tools that copywriters can use to create compelling messages that resonate with their audience.

Purchase decision: Purchase decision is the thought process that leads a consumer from identifying a need, generating options, and choosing a specific product and brand.

Rationalisation: The process of selling fewer products in order to invest more in the products that make the most money.

Retail environment: The physical, visual, and semantic components of the retail store environment all work together to attract customers inside and establish an emotional connection.

Retail psychology: When examining purchasing behaviour, retail psychology examines consumers' perceptions, beliefs, feelings, and thoughts.

Retail therapy: Retail therapy is shopping with the primary purpose of improving the buyer's mood or disposition.

Sensory marketing: Sensory marketing, also known as sensory advertising, is a way to appeal to all five senses of your audience using sensory appeal.

Shopping experience: All the encounters and feelings that a customer has during his purchase journey with a company.

Social pressure: Social pressure and demand are powerful psychological forces that can influence your prospects' decisions and actions.

Spontaneous purchasing: The sudden and immediate purchase of a product without any pre-shopping intention.

Suggestive selling: Suggestive selling is the intentional practice of cross-selling or upselling.

Temptation: A theme common too many of the marketing and advertising techniques used to make products more attractive.

Unplanned shopping: Unplanned buying is buying activity that occurs as a result of exposure to an advertisement or a salesperson's visit.

Urgency marketing: The strategy to show your customers that products are scarce, grab their immediate attention, and compel them to make a purchase.

1.6 Objectives of the study

1. To identify the specific products most frequently demanded through impulse buying in a brick-and-mortar retail environment.
2. To identify the factors motivates to make spontaneous/impulse purchase by women in Kerala
3. To investigate a predictive model using Classification and Regression Trees (CART) to understand the factors that influence impulse buying behaviour.
4. To Examine the relation of predictors on Impulse buying and its effect with the satisfaction on products and utility.
5. To classify the satisfaction level of women consumers towards products purchased impulsively based on their impulsive buying behaviour.

6. To compare the type of outlet best for impulse buying of women consumers in Kerala.
7. To identify the challenges or problems of impulse buying in Kerala.

1.7 Hypotheses of the study

1. There is no significant differences between the clusters for each product category regularly demanded through Impulse buying.
2. There is no significant variance in the factors motivates to make spontaneous/impulse purchase by women in Kerala.
3. There is no significant relationship in a predictive model using Classification and Regression Trees (CART) to understand the factors that influence impulse buying behaviour.
4. There is goodness of fit relation in the predictors on Impulse buying and its effect with satisfaction of products and utility.
5. There is no significant difference in the satisfaction level of women consumers towards products purchased impulsively based on their impulsive buying behaviour.
6. There is no significant difference in the type of outlet best for impulse buying of women consumers in Kerala.
7. There is no significant variance in the challenges or problems of impulse buying in Kerala

1.8. Research methodology

The research methodology section for a study on the Influence of Impulse buying behaviour of women consumers in Kerala outlines the approach and methods used to collect and analyze data. Here's a general outline for the research methodology section of the proposed study

1.8.1. Research Design:

The excursion into the complex of inquiry is guided by the precision of quantitative methods, while time itself becomes trusted companion in the hunt for knowledge. With its descriptive nature, the current study serves as a map, revealing the hidden secrets of the subject matter. But, before embarking on this data-gathering expedition, the researcher wore the armor of assurance, a shield of trust, and administered the sacred oath of data secrecy and privacy to our participants. Consider the sense of closeness and serious pledges of protection as journeyed into unexplored realms of discovery, where every bit of information revealed becomes a treasure committed to the care. This is not just a study; it is an epic voyage of knowledge, where the security of information is at stake.

1.8.2. Source of data

The main data source is Primary. However, with regard to the theoretical explanation part, secondary sources were also used wherever possible.

1.8.3. Design of schedule

The present schedule was designed after having a detailed evaluation of the review of related literature. In addition to this, the support of the external experts were utilised for the final preparation.

1.8.4. Pre-testing of schedule

A pilot study was done during the period of January 2023 to ascertain the reliability of the questionnaire by collecting data of 75 respondents. The overall reliability was 91.2%, which was found satisfactory. This result has made the research progressive. The details of the result are shown in Table 1.1.

Table 1.1

Pre-testing of questionnaire - Influence of Impulse Buying Behaviour of Women Consumers in Kerala

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
0.912	0.909	123

Source: Primary data

1.8.5. Population of the study

In the journey to comprehend the attracting world of Impulse Buying Behaviour among Kerala's female consumers, the researcher was confronted with a population that appears as broad and limitless as the state's magnificent surroundings. The concept of an unlimited population evokes an enthralling sense of mystery, as if the investigation penetrates into the unexplored depths of an infinite sea of possibilities. Each lady, a distinct thread in Kerala's complex tapestry, bears the key to a narrative waiting to be told. This unlimited population becomes a treasure trove of insights, a kaleidoscope of experiences, and an adventure in which the information explorers, attempt to capture the essence of impulsive purchase behaviour, one story at a time.

1.8.6. Sample formula and Sample size determination

Cochran, W. G. (1977) developed the Equation to yield a representative sample for infinite population. Sample Size (N) = $(ZS/E)^2$

Z = Z value at normal distribution of a two tailed test =1.96

E = The acceptable error =5%

S = The sample standard deviation from the pilot study of 75 samples=0.32059

Sample Size =323

1.8.7. Sample distribution

Table 1.2

Distribution of Impulsive Buying Behaviour of Women Consumers in Kerala

Category		Frequency	Percent
Religion	Hindu	160	49.5
	Muslim	82	25.4
	Christian	81	25.1
	Total	323	100.0
Community	General	109	33.7
	OBC	124	38.4
	EWS	73	22.6
	SC/ST	17	5.3
	Total	323	100.0
Marital status	Married	250	77.4
	Unmarried	38	11.8
	Widower/Widow/Divorcee	35	10.8
	Total	323	100.0
Educational Qualification	Up to Higher Secondary	88	27.2
	Diploma/Degree	101	31.3
	Post-Graduation	67	20.7
	Professional education	67	20.7
	Total	323	100.0
Zone	South	73	22.6
	Central	184	57.0
	North	66	20.4
	Total	323	100.0

Consider society as a tapestry, with religion weaving its colorful threads - Hindus, Muslims, and Christians all contributing to the beautiful pattern of this research terrain. Communities emerge as different pillars of identity, with the General, OBC, EWS, and SC/ST standing as stalwart pillars, each with its own specific significance. The tie of marriage, the attraction of being unmarried, and the persistence of individuals who are bereaved or divorced all form a picture of life's adventures. Educational qualifications are the keys to doors of opportunity, with those who have progressed up to Higher Secondary, Diplomas and Degrees, and even those who have achieved the pinnacle of Post-Graduation or professional education. Finally, the geographic zones of South, Central, and North lend a geographical dimension to this vibrant tapestry, with each region contributing its own flavour to this enthralling study canvas. Together, these elements form a complex narrative that tells the story of the 323 people that comprise this fascinating study, reflecting a vivid cross-section of society.

1.8.8. Sampling method

The researcher relies on the Quota Sampling Method (QSM) to collect data. Quota sampling allows researchers to select participants based on certain characteristics that are relevant to the research objectives. This allows researchers to ensure that specific subgroups, such as women respondents are adequately represented in the study.

1.8.9. Tools and Techniques used for the study

The main tool used in the present study is a structured schedule. Likert Scale questions were introduced to study the influence of Impulsive Buying Behaviour of Women Consumers in Kerala

Following statistical techniques are used in the study.

One way Anova Test is used to examine the statistical significance of age, factors influencing the Impulse buying, type of outlet best for impulse buying and kind of products demanded through Impulsive Buying Behaviour of Women Consumers in Kerala.

K-means Cluster Analysis is done to examine the kind of products demanded through Impulsive Buying Behaviour of Women Consumers in Kerala.

One sample t-test is used to relative importance in physical factors on Impulse buying on products and to study the feel of utility and satisfaction for impulse buying.

Factor Analysis was done to examine the factors motivates to make spontaneous/impulse purchase by women in Kerala and to study the challenges or problems of impulse buying in Kerala.

Classification Regression Tree (CRT) was done to examine the Influence of Religion, Community, Marital status, Educational Qualification, Zone on the Impulse buying.

Structural Equation Model (SEM) is used to study the relationship of the Predictors on Impulse buying and its effect with the satisfaction on products and utility.

Discriminant analysis is used to classify the Satisfaction level of women consumers towards products purchased impulsively based on their impulsive buying behaviour.

1.9. Area of the study

Nestled in the thick embrace of Kerala's tropical splendour, the research goes on an attracting journey to discover the secrets of Impulsive Buying Behaviour among the women customers of this fascinating state. Kerala, with its attractive backwaters, colourful culture, and different populations, is the ideal setting for our study canvas. Impulsive purchase behaviour, like the regular monsoons that bless this region, has its own ebb and flow, driven by abundance of factors peculiar to this part of the world. The study area is a vibrant tapestry of culture, tradition, and commerce, where women consumers navigate the intriguing intersection of modernity and tradition, and where marketplaces are infused with the heady fragrance of spices and the pulse of dynamic consumer choices. The area of study is a vivid pattern of civilisation, customary and trade where women buyers negotiate the intriguing crossroads between modernity and tradition in markets fragrant with

spices and teeming with energetic consumerism. Come along as a tour companion to Kerala's intriguing path for self-fulfilment buying behaviours that form the basis of this research as interesting analysis of human nature and consumer behaviour.

1.10 Variables of the Study

Predictors on Impulse buying and its effect with the satisfaction on products and utility	
Observed, Independent variables are: Physical stimuli, Positive mood and Experience in shopping. Unobserved, Independent variables are e1, e2, e3, e4, e5, e6 and e7	Observed, Dependent variables are: Product involvement, Intention to buy, Feel urge to buy impulsively, Impulse buying, Satisfaction on products, Satisfaction on utility, Attribute and services by outlets
The Categorical Variables	
Marital status:	1. Married.2. Unmarried 3.Widow 4. Divorcee
Educational Qualification :	1. Plus Two 2.Graduation 3.Post Graduation 4. Professional Qualification
Locality:	1.Rural 2.Semi-Urban 3.Urban
Region:	1. Southern Region 2.Central Region 3. Northern Region
Kind of products regularly demanded through Impulse buying	
Dependent variables are:	Garments, Fashion accessories, Gift items, Medicines, Books, Baby supplies, Food items, Sports items, Electronic goods and Entertainment and recreation items
Factors influencing Impulse buying	
Dependent variables are:	Convenience and time saving, Sales promotion, Instant ability to get items that I want, Clear return policy, Variety of products/brands, Shopping channel, Products are not available in local shops, Offers and discounts always available, Price of products are reasonable, Online tracking ability, Product reviews influence me to go for online shopping and Mobile applications are available nowadays
Type of outlet fares best for impulse buying	
Dependent variables are:	Grocery store, Sales promotion, Departmental store, Convenience store, Hyper/Super market, Price clubs, Discount chain stores, Street vendors' and Farmers' market, Craft/Art speciality and Home appliances/Hardware

1.11 Limitations of the Study

The research had various limitations in studying the influence of impulsive buying behaviour among women consumers of Kerala, India. First, the study met problems regarding sample size and diversity. The small number of participants and their limited diversity could have limited the generalizability of the results as far as all women customers in Kerala are concerned, because there may be other groups with certain characteristics which were not covered by the research. Second, the study relied on self-reported data, which could introduce biases or inaccuracies in participants' accounts of their impulsive purchasing behaviour. Third, the study had a relatively capturing a snapshot of consumer behaviour without taking into account potential changes over time. Furthermore, external factors such as economic fluctuations or cultural shifts were not thoroughly investigated, which could have a significant impact on impulsive purchasing behaviour.

1.12 Chapterisation Scheme

The first chapter covers the general introduction, detailed explanation about the Impulse buying behaviour, need and significance of the study, Statement of the problem, Scope of the study, Variables used, Methodology of the study, area of the study and the Limitations.

The second chapter is designed to evaluate the detailed similar studies carried out by the researchers. Hence the chapter is Review of Related Literature.

The third chapter goes for the theoretical briefing that supports the present study. Theories of Impulse buying, Role of women in the Impulse buying, merits of Impulse buying, Contribution of Impulse buying to the Kerala's economy are included.

The fourth chapter is purely based on the data analysis and interpretation part. Utmost care has been taken to frame the chapter that is relatively spinal of the present study.

The fifth chapter is designed for the summary of findings and conclusions. The sixth chapter is designed for recommendations and scope for further research.

1.13 Conclusion

The current chapter embark on an exciting trip as it delve into the fascinating domain of "Influence of Impulse Buying Behaviour of Women Consumers in Kerala." Kerala, famed for its magnificent natural beauty, rich cultural legacy, and tapestry of varied customs, serves as the vibrant backdrop for our exploration. This study, like a beautiful woven tapestry, seeks to sort out the subtle threads that define impulsive purchasing behaviour among the women of this unique state. As it enter this enchanted world, it is on the edge of discovering the hidden factors that drive spontaneous purchases, fusing the contemporary with the classic, and revealing the enthralling complexities of consumer decisions in this land of coconuts and spice. The excursion promises to be an enthralling expedition through bazaars and markets where centuries of history collide with the vibrancy of modernity. So buckle the seatbelts as it embark on this enlightening journey, anxious to draw our own conclusions from this kaleidoscope of experiences and behaviours, for the influence of impulsive purchase behaviour among Kerala women is an exciting story just waiting to be revealed.

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CHAPTER II

REVIEW OF LITERATURE-IMPULSE BUYING BEHAVIOUR

2.1 Introduction

Increasingly, researchers have turned their attention to impulse buying and women consumers in Kerala, India. The intention of this literature review is to uncover the intricacies of impulsive buying behaviour focusing on sociocultural, economic and psychological factors which influence women's choice in purchasing within this area. This phenomenon needs to be understood because it has significant implications for both businesses and consumers. The focus of this review is on studying various studies done on impulsive buying behaviour relating them with determinants, motivations, and consequences among women buyers in Kerala State. Furthermore, it seeks to shed light on the evolving consumer landscape in Kerala, where traditional values and modern influences intersect, thus paving the way for informed marketing strategies and consumer insights. For the study, 103 reliable sources have been reviewed which include 78 research papers, 13 journals and 12 unpublished reports of academicians.

2.2 Review of Literature

Adaval (2001), stated that consumers also use their current affective state to determine whether they like a product. This is significant because there is a "carryover effect" in the consumer's willingness to buy the product. As a result, consumers in a positive mood tend to rate products more favourably than consumers in a negative mood, resulting in an increased intention to purchase the product, whereas consumers in a negative mood do the opposite. Furthermore, people who are in a good mood generally try to keep it up. To maintain their positive mood state, they may reward themselves (e.g., self-gifts). Shopping is thus a self-gratifying activity because it can make the consumer feel better.

Ahmad (2011) studied the effect of impulsive consumer style and unhealthy eating. They found that Impulsive consumer style plays a vital role on consumer buying patterns. Not only consumer impulsive style but different personality traits are also affecting impulse buying decisions. They found that consumers show a positive response to these characteristics of a retail environment either directly or indirectly. Many other researches were also conducted that found consumer lifestyle as one of the major factors that affect impulse buying decisions.

Akhila D and Dr. C. Boopathi, (2023) studied on the topic that "Consumer Behaviour on Aavin Milk and Dairy Products in Pollachi, Tamil Nadu," 60. Tamil Nadu is one of India's top ten milk-producing states. The study's goal is to uncover consumer perceptions of Aavin milk products based on their age, education, qualification, and monthly family income. Many people prefer Aavin Milk for its quality rather than its low price. If the Aavin product is priced too high in comparison to other brands. Aavin takes the necessary steps to satisfy their customers.

Ani and Radas (2006), emphasised on the fact that impulsive purchases increase in the presence of companions and children. He claims that a family-oriented collectivist culture is more impulsive than an individualistic society.

Aurely Lao (2013) investigated the impact of mental imagery and its precursors on consumers' emotional and behavioural responses, as well as impulse purchases. The information was gathered through an online questionnaire from three different web sources (e-mailing, social networks, and specialised chat rooms). The data was analysed using multiple linear regressions, ANOVA, exploratory and confirmatory factor analysis. The study's findings revealed that online consumers' self-imagery has a positive influence on impulse purchases and purchase intention. Positive and stronger emotions are anticipated when an individual generates more self-mental images, which induces favourable behavioural responses towards the products.

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. They find that shopping lifestyle and impulse buying behaviour are closely related but only in the case of impulse buyers. The study also states that impulse purchasers fell in the middle of the measurement tools used by the researchers, indicating that purchasers will not pick the first brand they spotted in the shopping mall.

Badgaiyan and Verma (2014) investigated the effect of five intrinsic factors on consumers' impulsive purchasing behaviour: personality, culture, materialism, shopping enjoyment tendency, and impulsive buying tendency. A sample of 508 consumers was taken. The data was gathered using convenience sampling methods from various parts of India's National Capital Region. SEM was used. The findings revealed that materialism, shopping enjoyment, and impulsive buying had a positive relationship with consumers' impulsive purchasing behaviour.

Baker (2016) believes that family influences an individual's impulse purchase behaviour, particularly in a developing country cultural environment like Pakistan, where collectivism reigns supreme. According to Schiffman and Kanuk (2007), an impulse purchase is a purchase decision that is emotional in nature and based on a heart's desire. Furthermore, because there is less or no prior purpose for purchasing products, impulse purchasing behaviour is more appealing and forceful than planned purchasing behaviour.

Baumeister (2002) investigated the question "what other reasons can a person have for making an impulse purchase?" He discovered that impulse buying is enjoyable. He investigated three retail environment and consumer response factors that influence impulse buying. They used the Stimulus-Organism-Response model and hedonic motivation to investigate the relationship between these characteristics and consumer responses to these factors.

Bayley and Nancarrow (1998) defined impulse buying as "a sudden, compelling, hedonically complex buying behaviour in which the rapidity of an impulse decision process precludes thoughtful and deliberate consideration of

alternative information and choices. "Hedonic behaviour is characterised by pleasure, as opposed to utilitarian behaviour, in which shoppers seek functional benefits and economic value during the shopping process.

Beatty and Ferrell (1998) define impulse buying as the purchase of something without regard for the buyer's intention, goal, or purpose. They define impulse buying as an involuntary reaction that increases the desire to acquire the product. Internal Factors (Staff Behaviour, Store Ambiance, Promotional Strategies) Iyer External Factors (Staff Behaviour, Store Ambiance) (Mood, Emotions, Pleasure, Affective Evaluations).

Block and Morwitz (1999) defined impulse purchase as a consumer purchasing an item with little or no deliberation as the result of a sudden, powerful urge. They claimed that impulsive behaviour is more arousing and irresistible, but less deliberate, than planned purchasing behaviour. They defined suggestion impulse purchase as the purchase of a new product based on self-suggestions but without prior experience.

Brici, Mort, and Hodkinson (2010), pointed out that there is a general agreement that impulse buying is immediate and involves an element of "unplanned buying," which is any purchase made by a consumer that was not planned in advance. This thesis defines "impulse buying" as unplanned purchasing that occurs within a short period of time and with a shortened search process.

Bruyneel, (2009) stated that Individuals' ability to exert subsequent self-control is reduced when they attempt to regulate their mood state. As a result, depletion has been linked to behaviour that is not in the best long-term interests of the individual, such as impulse buying. As a result, the marketing literature suggests a link between impulse buying and self-control.

Burton et al. (2018), stated impulse purchases occur when a person experiences a strong emotional desire that results from a reactive response with poor cognitive control. The buyer's quick enjoyment can explain this proclivity for buying on the spur of the moment and without thought.

Cha (2001), stated that impulse buying behaviour for fashion products is associated with patterns such as haste, repeated emotions, and fashion-oriented impulse buying behaviours. These facts were also cited in his definition of fashion involvement, which primarily refers to clothing associated with fashionable outfits. According to the findings in response to consumer fashion involvement, it may enhance fashion-oriented impulse buying behaviours among those who habitually wear fashion outfits. They discovered a link between fashion involvement and clothing purchases. Positive emotions are defined as effects and moods that influence consumer decision-making intensity.

Chavosh (2011) investigated the effect of customer and product characteristics on consumers' impulsive purchasing behaviour. Secondary and primary data were used. To collect the data, a questionnaire was created. The sample size was 100 shoppers from three Singapore shopping malls. Chi-square was used to assess the relationship between consumer characteristics, product characteristics (hedonic and functional products), product price, and consumers' impulsive purchasing behaviour. Except for materialism, the study discovered a positive relationship between consumer characteristics such as gender, age, mood, shopping enjoyment, impulsive buying tendency, and impulsive buying behaviour. Product characteristics also have a significant impact on consumers' impulse buying behaviour.

Chen (2013) investigated the impact of social influence on impulsive purchasing behaviour of sports team-licensed merchandise in a study. The questionnaire was used to collect information from 367 respondents. The results of the study were analysed using ANOVA, which revealed that the presence of family members induces less impulsive purchasing than the presence of peers. In comparison to low group cohesiveness and susceptibility, high group cohesiveness and susceptibility stimulated high impulsive purchasing of sport team-licensed merchandise.

Cobb and Hoyer (1986) discovered that impulse buying was defined as an unplanned purchase, and this definition can also be found in the research of Kollat

and Willett. According to another study, impulse buying occurs when a consumer feels a strong motivation to purchase a commodity right away. They defined impulse buying as a one-time purchase with no prior intention or goal to purchase the commodity. They also discovered that products purchased on the spur of the moment are typically inexpensive. Shopping lifestyle is defined as the purchaser's behaviour in relation to a series of personal responses and opinions about purchasing products, as reported by.

Cyert (1956) may have been the first to observe that a number of managers, in addition to purchasing agents, are involved in the buying process, and the concept was called "buying behaviour" and was popularised by him identified five buying roles proposed two additional categories: "initiator" and "analyst and spectator."

Dahl (2004) attempted to investigate a system of relationships between internal cues such as mood states, impulse buying, self-control, and regret, along with flow. This thesis also lends credence to the idea that young consumers are more impulsive than adults. This could be because their prefrontal cortex (the brain region responsible for long-term planning and decision making) has not yet fully matured. This means that young consumers may lack the self-control skills required to control their impulses, and as a result, they may make decisions based on short-term rather than long-term outcomes. Finally, young consumers have stronger emotions than adults and are more impulsive. Thus, they may be more influenced by both negative and positive moods than adults.

Dittmar (1996) observed that the dramatic increases in personal disposable income and credit availability have made impulse buying in retail environments prevalent consumer behaviour. Individuals with relatively low levels of household income prefer immediate indulgence (such as day-to-day savings and sensory stimulation) to delayed gratification. Internal, personal factors such as educational experience influence the act of impulse buying.

Dr. P. Rengarajan (2018) conducted research on "Buying behaviour of selected branded milk products." Dairy products are widely used in both urban and rural areas. Despite the fact that the country emerged as the largest producer of milk

in the 1990's. The market size is growing every day, as is demand for that product. As a result, companies require an effective distribution network to ensure product availability on demand.

Dr. Ravindra Tripathy (2004) appreciates the initiatives of RBI and Sebi in developing the debt market in India and emphasizes the need for more such regulatory reforms. The authors identify a number of weaknesses in the Indian debt market that are responsible for illiquidity in the market. Although they suggest development of infrastructure for increasing retail investment in the debt market in India, yet there is lack of completeness on the way forward.

Dr. S.P. Savitha, (1946), studied on the topic "A study on consumer preference for 'AMUL PRODUCT' in Madurai city," . AMUL (Anand Milk Produced Union Limited), founded in, is an Indian dairy cooperative movement. Amul is trusted by India's largest food brand because of its high quality and low price. Amul's No. 1 position in the dairy industry is expected to be strengthened further. This study is still ongoing in order to determine current consumer satisfaction with Amul products. The Amul brand is well-known among Madurai residents. As a result, it can be expanded to serve rural areas as well.

Dr. Sushil Kumar Rai, Ashish Kumar Sharma (2019) conducted a study on "Celebrity attributes and influence on consumer behaviour" in Shekhawati Region of Rajasthan. They concluded that Celebrity Controversy, Gender and Profession have no significant influence on consumer behaviour whereas Celebrity Attractiveness, Credibility, Performance, Popularity and Territory significantly influence consumer behaviour. Furthermore, it was proved through regression analysis that credibility of the celebrity has maximum effect on consumer behaviour. Hence, marketing firms must preferably select those celebrities who command a high credibility in the minds of consumers. These outcomes clearly show that various dimensions engaged in celebrity studies have both positive and negative effects on buying behaviour of consumers.

Eichengreen (2004) demonstrates how Asia's structural characteristics, macroeconomic policies, and financial policies distinguish the development of its

corporate bond market from the rest of the world. He discovers that bond market capitalization is positively associated with stronger institutions, lower exchange rate volatility, large country size, and a competitive banking sector.

Engel and Blackwell (1982), stated impulse buying is an action taken without having previously been consciously recognised or a purchasing intention formed prior to entering the store. Based on the various descriptions, we conclude that impulse buying involves hedonic purchase decisions made within a store and excludes reminder purchasing activities.

Frank Hagenstein (2004) emphasises the need for a continuous overlay of risk management tools to ensure risk-adjusted attractive credit portfolio performance. The concept is relevant to the development of innovative instruments, market infrastructure, and the emergence of a new class of portfolio managers who will meet retail investors' expectations in terms of both safety and return.

Fritz Strack (2006) propounded a model that assumes that all human behaviour is a combination of reflective and impulsive mechanisms. These mechanisms operate on different principles, but they all influence purchasing behaviour. The relative involvement of impulsive and reflexive processes, however, is determined by contextual and personal circumstances. The operation and interaction of five systems at various stages of information processing in the dynamics of consumer behaviour are described and applied, with a focus on impulse purchasing.

Ghani (2011) investigated the effect of demographic characteristics (age, gender, and income) on the impulse buying behaviour of urban consumers. A structured questionnaire was used to collect primary data from 100 consumers. The data was analysed using multiple regressions in SPSS. The study's findings predicted that age has a negative impact on impulsive purchasing behaviour, implying that older people engage in less impulse buying than younger people. Gender and income have a significant positive relationship with consumers' impulsive buying behaviour.

Gogoi and Shillong, (2020) stated in addition to having an emotional component, impulsive purchasing can be prompted by a number of factors, including the retail atmosphere, life satisfaction, self-esteem, and the consumer's emotional state at the time. We believe that an unexpected necessity, a visual cue, an advertising effort, and/or a decline in cognitive capacity to weigh the benefits and drawbacks of a purchase can all trigger impulse purchases.

Gray, (1999) stated that when consumers are in a bad mood, they may engage in impulse purchases because they are focused on the present situation and immediate gratification rather than the long-term consequences. Consumers in a bad mood may also engage in impulse buying because "...impulse buying appears to be an effective tactic for escaping out of an undesirable mood state." Similarly, they discovered that some participants reported that buying something, anything, helps them feel less anxious.

Gupta (2009), discovered that the major in-store stimuli in large stores were product display and product prices. Product price was the main factor attracting impulse purchases in small-sized stores. Retail merchandising instantly motivates a consumer to purchase a product. Merchandising activities serve as a silent salesman in the retail outlet. He stated that the informative and experiential aspects of POP posters may influence impulse purchases. When consumers see an item on sale, their proclivity to buy on the spur of the moment increases.

Hakim and Aziz (1998) discovered that the country is divided into four cultures: Sindhi, Punjabi, Pakhtoon, and Balouch, with many differences ranging from ethnic values to languages and ways of life, and even moral values. They also discovered that Pakistan's culture is more collectivist. Traditional Indian values, lifestyles, norms, and behaviours are changing, and they are on a journey to the west.

Hausman (2000), found that impulse shoppers go shopping for the sheer pleasure of it, seeking variety to satisfy their hedonic needs. He also discovered that customers who want to boost their self-esteem or achieve self-actualization make a lot of impulse purchases. His research also revealed that purchasers with a medium level of impulsive buying found their decisions to be less accurate. Impulse

purchases have a significant and real impact on customers' purchasing processes and decisions.

Hausman (2000), stated that impulse buying is a hedonic need primarily motivated by the satisfaction of higher order needs loosely grouped around Maslow's "hierarchy of needs." Attempts to satisfy higher order needs in this hierarchy result in various types of impulse buying behaviour. He classified impulse purchases as hedonic behaviour associated with feelings and psychosocial motivations rather than thinking and functional benefits. He also proposed that impulse buying is linked to sensory stimulation and hedonic motivation.

Hoffman and Yung (2000) investigated the relationship between flow and other constructs such as mood and impulse buying in the traditional retail context. Flow is defined as "a holistic sensation that people experience when they act completely involved." It's a mental state that could be classified as an internal cue. This can be seen as a positive state in which the individual experiences total immersion and a high level of intrinsic enjoyment from an activity, and flow is the state of being fully immersed in an activity, which is a state in which the body-mind-system works most efficiently.

Hong and Lee (2008), stated that all acts of self-control draw on a limited resource that each individual has, and successful self-control is dependent on the availability of the individual's self-regulatory resources. This means that self-control failure may occur as a result of an individual's limited resources, because the availability of an individual's strength to override an impulse is generally dependent on the individual's previous behaviour. As a result, if the individual has previously exercised self-control, the self-control resources may be depleted and future attempts at self-control may fail.

Hong Kong Polytechnic University (2012) conducted research on the "Effects of celebrity endorsement on consumer purchasing intention of apparel products." The analysis in this study usually focuses on determining the significant difference between genders. However, the results revealed that there is no significant difference in purchase intention between genders. As a result, there must be other

factors besides gender that can influence consumers' purchase intentions when celebrity endorsement is present. Age, occupation, or income level are some examples. Furthermore, companies that want to investigate the effect of a specific celebrity on a specific type of product should conduct focus groups, in-depth interviews, and other exploratory research.

Hulten and Vanyushyn (2011), found that the impulsive buyers pay more attention to in-store displays and combo offerings. They proposed that marketing managers emphasise excitement, fun, and variety in their promotional activities to promote the impulse buying urge and behaviour of new products. They also discovered that impulse purchases are related to up- and cross-selling strategies.

Jamal and Lodhi (2015) conducted a study in Karachi to identify the factors influencing consumer impulse buying behaviour. The dependent variable was consumers' impulse purchasing behaviour, while the independent variables were internal and external factors. To gather the relevant information, data was collected from 265 respondents. Data was analysed using Statistical Packages for the Social Sciences. The findings predicted that internal factors such as gender, credit card, and hedonic motivation, as well as external factors such as visual merchandising, shopping environment, and promotional activities, are related to consumers' impulsive buying behaviour. When compared to credit cards and promotional offers, visual merchandising, hedonic motivation, and the shopping environment have a greater influence on impulsive buying.

Jeffrey and Hodge (2007) discovered that the online purchase system is one of the factors that influence people's decisions to make impulse purchases, and that impulse purchases have a positive correlation with the amount spent on the website. He discovered the effect of store location on consumers impulse purchase decisions. He also came to the conclusion that a store's location is one of the most important factors influencing impulse purchases.

Jubilee and Balamurugan (2016) investigated the factors in internet shopping that influence trust among young shoppers. Structured and self-administered surveys were used to collect data from 216 young shoppers. The data

was examined using confirmatory factor analysis and the Structural Equation Model (SEM). According to the study's findings, web store navigation, design structure, product/service details on web stores, price comparison, customer support, web store information; reliability of information, and timely information on web stores all have a significant impact on consumers' trust in online shopping.

Kacen and Lee (2002), studied in a cultural context, the individualism and collectivism theories provide important insights into consumer impulsive behaviour. The study of cultural aspects can help both academics and practitioners develop a better understanding of the impulsive buying phenomenon. Individuals with a more independent self-concept engage in more impulse purchases than those with an interdependent self-concept. Similarly, collectivist consumers are found to engage in less impulse purchasing behaviour than individualist consumers.

Karbasivar and Yaranadi (2011) conducted an empirical study by adopting the Churchill and Peter model which has been modified to explain the impulsive buying process. The effect of the external factors: window display, credit card, promotional activities (cash discount, free products) have been studied on the impulsive buying behaviour of the consumers towards apparels. Information was extracted from the questionnaire filled by 275 consumers who purchased apparels in the Central market and Khadoos Mall, Abadan, Iran. Statistical Packages for Social Sciences (SPSS), Structural Equation Modelling (SEM) with Linear Structural Relationships (LISREL) was used for the analysis of data and result interpretations. The results of the study concluded that there is a positive relationship between consumers' apparel impulsive buying behaviour and the credit card, promotional approaches (cash discount and free product) and window display. It was also predicted that the window display had a strong impact as compared to promotional approaches and credit cards.

Kaur and Singh (2007) studied the purchasing habits of Indian youth and discovered that sensory stimuli such as background music, odour, or the feel of the products play an important role in shaping these individuals' shopping experiences and can trigger impulse purchases. They mentioned retail stores in Indian settings

and discovered that all of the in-store measures taken by the retailer affects the impulse stimuli of the customers and thus contributes to conversion, but overall the promotional mix can act as the foundation for differentiating a store from others and attracting customers to it.

Koski (2004) argued that defining impulse buying solely on the basis of unplanned purchases is overly simplistic, and that while all impulse purchases are unplanned, not all unplanned purchases are impulsive. An unplanned purchase may occur simply because the consumer requires a product but it has not been added to the shopping list ahead of time. Unplanned purchases are not always accompanied by a strong desire or strong positive feelings, as is typically associated with an impulse purchase.

Kotler, (1994) stated that the product purchase decision is not always made by the user. The buyer necessarily purchases the product. Marketers must decide to whom to direct their promotional efforts, the buyer or the user. They must identify the person who is most likely to influence the decision. If marketers understand customer behaviour, they are able to predict how customers are likely to react to various informational and environmental cues, and are able to shape their marketing strategies accordingly

Krishna (2012), pointed out that the preceding literature analysis, impulse buying is hedonically complicated and has a high emotional component, with Sensory stimulation strongly linked to emotions and hedonic experiences. We can expect consumers to regard the physical channel as more impulsive than the Internet channel, because physical stores can better activate the senses than the internet.

Leela and Reddy (2015) investigated the link between demographic characteristics and impulsive purchasing behaviour. The information was gathered from 208 randomly selected respondents in Hyderabad's twin cities. Chi-square and two-way ANOVA were used to analyse the data. According to the study's findings, age, income, situational factors, and gender all have a significant impact on consumers' impulsive purchasing behaviour.

Liao, Shen, and Chu (2009), pointed out that every consumer engages in impulse buying at some point. This serves as a reminder that most consumers engage in impulse purchases on a regular basis. Previous research has suggested that low-cost products are more likely to be purchased on the spur of the moment. However, other literature suggests that expensive items such as jewellery, automobiles, and art works can also be purchased on impulse. As a result, impulse purchasing is an important topic to investigate because it accounts for a significant volume of products sold across a wide range of product categories.

Lim Chuah and Chuan Gan (2015) conducted an empirical study to explore the effect of internal and external factors i.e. personality, emotions and hedonic motivation on online impulsive buying behaviour of the consumers through several online stores such as Zolara, Sephora, Sally, Fashion and Lazada (Malaysia). The sample size was 270. Factor analysis and multiple linear regressions were used to analyse the data. The results of the study revealed that personality and hedonic motivation are positively related to the online impulsive buying behaviour. Personality was the strongest factor having influence on the online impulsive buying behaviour. Emotions of the consumers are not positively related to their online impulse buying behaviour.

Luna and Quintanilla (2000) studied the phenomenon of impulse buying, which was first recognised as an irrational behaviour in the 1940s. This phenomenon piqued the interest of numerous researchers, who were then faced with the challenge of quantifying it: participants in experiments were reluctant or unwilling to openly declare all of the products they intended to purchase. Even though there is no agreement in the literature on the definition of the concept, this review aims to provide a clear overview of its evolution.

Luo's (2005) research on the "influence of shopping with others on impulsive purchasing," the presence of peers increases the urge to purchase, while the presence of family members decreases it. They speculated that anonymity might encourage impulse purchases. In the anonymity of a self-service environment, shoppers tend to try on new clothes, styles, and fantasise.

M.T. Raju (2004) identifies three factors for development of the corporate bond market viz. Development of Bond Manager, Diversity of investors and good quality of papers. The authors view that out of the above three factors, the second factor is exogenous and the third factor can be achieved in the long run. However, the development of a bond manager can be achieved in the short run. There is a gap in the study in absence of any link established among the issuer, payment bank and investor.

Marvin Goodfriend (2006) emphasised the importance of a spare tyre provided by a functioning corporate Bond market as resilience in the face of a major financial shock. He calls on the government to stabilise the purchasing power of local currency in order to allow retail bond investment. The author ignores the possible alternatives if the government fails to maintain currency purchasing power.

Mattila and Enz (2002) argued that a shopper's positive emotions while shopping can influence fashion-oriented impulse buying. They defined fashion oriented impulse as a type of suggestion impulse in which the purchase is motivated by self-suggestion to purchase the new fashion product. In the case of fashion-related impulse purchases, the shopper has no prior experience with the new and fashionable product.

Mattila and Wirtz (2008) asserted that social factors influence impulse purchases. Social factors come in two varieties: store employees and other customers. Employee friendliness, for example, was found to have a direct influence on impulse buying. Store managers may be able to mitigate the negative effects of crowding by training their employees to be extra friendly during busy periods. Praise from others, such as a salesperson or a friend, during a shopping trip may increase the likelihood of making an impulse purchase.

Mattila and Wirtz (2008) discovered that store environmental stimuli positively affect impulse buying behaviour, especially when the store environment is perceived as overly stimulating (excitement and stimulation). Stimuli in the retail store environment are likely to affect consumer emotions, which are other variables that have been found to influence impulse purchases. They contended that high

arousal and overstimulation reduce people's ability to self-regulate and, as a result, increase the likelihood of impulse buying.

Mattila and Wirtz (2008), pointed out that the atmosphere of the store is important in the traditional retail context because it influences consumer mood because a stimulating and pleasant store environment may lead to impulse buying. As a result, retailers make a concerted effort to put customers in a good mood while shopping. A consumer's mood state influences their word-of-mouth behaviour and repeat purchase intentions.

Mohit Jamwal and Dr. Akhilesh Chandra Pandey, (2012) stated in his study that "Consumer Behaviour Towards Cooperative Milk Societies: A Study on Measuring Customer Satisfaction of 'Aanchal' Milk (A Member Milk Union of UDFC Ltd)."Consumer behaviour research is the study of how individuals decide how to spend their available resources (time, money, and effort) on consumption-related items. Customer satisfaction was measured across various Ananchal milk attributes, and customer preferences were checked across various parameters. This survey on the sale of Aanchal Milk can be concluded to effectively evolve their production, marketing, and pricing strategies.

Moshref Javadi (2012) investigated the effect of perceived risks, service and infrastructure variables, and return policy on consumer attitudes towards online shopping. The impact of domain-specific innovativeness, subjective norms perceived behavioural control, and consumer attitude towards online shopping behaviour. The model was used to examine the impact of these variables. To collect data, a questionnaire was designed and distributed to 200 online shoppers in Iran. This study used regression analysis to analyse the data. The study's findings indicated that financial risk and non-delivery risk have a negative impact on online purchasing. Consumers' online impulsive purchasing behaviour is positively influenced by domain-specific innovativeness, subjective norms, and attitudes towards online shopping.

Mrs. Sonali Dhawan (2020) on her research "A study on consumer behaviour towards various branded and non-branded milk with special reference to

the Jabalpur district in Madhya Pradesh." Consumer behaviour can be defined as the actions that consumers take when looking for, purchasing, using, evaluating, and disposing of products and services that they believe will meet their needs and desires. However, there is a lack of consumer awareness about the milk they consume. The companies must run the campaign to show how they pasteurised the milk and how safe it is to drink branded milk.

Muhammad Amir Adam and Nazish Hussain (2021), conducted a study on the "Impact of celebrity endorsement on consumer's buying behaviour," which judges the purchase intention of consumers in the field of cosmetics, and this research only focuses on the female segment's purchasing intention. According to the findings of this research report, the celebrity's credibility (which consists of expertise and trustworthiness) has a positive effect on consumers' intentions to purchase cosmetics. Celebrities also impart meaning to the product, which increases consumer interest in purchasing cosmetics. This meaning transferred indicates that consumers start accepting that celebrity endorsed cosmetics makes them feel classy and glamorous and also perceive such cosmetics as a symbol of status. This research also shows that people get more attracted towards celebrity endorsed advertisements than the ones that don't have celebrities in them which ultimately leads them to recall the products much easier because celebrities appeared in those advertisements.

Muhammad bin Ibrahim (2006) states that Malaysia has a very large spare tyre called 'private Debt securities (PDS) market' which is larger than the local Government bond market. Chandan Sinha of RBI (2006), India emphasized the need for transparency for development of the retail bond market in India. The other obstacles for growth of the market as pointed out by him are bias of household financial savings towards bank deposits and Government paper. But in the current scenario of low interest rate and reduced fiscal deficit, the retail participation in the corporate Bond market is almost absent. They observe that after launching of Transaction Price Reporting through TRACE, liquidity improved in the corporate bond market resulting in lowering of the transaction cost benefitting both the investors and the regulators.

Nils H. Hakansson (1999) proposes a balanced mix of the banking system and the corporate bond market to create a well-developed corporate bond market. They believe that a well-developed corporate bond market is associated with greater accounting transparency, a diverse range of corporate debt securities requiring sophisticated analysis, and a large number of financial analysts and credit rating agencies.

Omar (2001), stated that environmental factors encourage impulsive shopping at airports. Some of the factors that may increase impulse purchases at airport retail shops include limited availability of certain products, a clean environment, spacious formats, and anonymity. Credit cards and their incentive for extra shopping, as well as co-promotion with specific retailers, allow shoppers to make frequent visits to retail outlets, which may result in increased impulsive purchases.

Pandya and Pandya (2020), pointed out that the impulse buying causes an emotional loss of control due to a conflict between the immediate reward and the potential negative consequences of the purchase, which can lead to obsessive behaviours that can become chronic and pathological.

Parboteeah (2005), stated that impulsive buying occurs when a buyer purchases something without planning or giving it much thought. He discovered that impulsive purchasing is a random activity that results from the exposure of any input that is set on the spot, and once shopping for any goods or services is completed, the consumer feels primarily two reactions: one is emotive, and the other is rational.

Park (2006) discovered a positive relationship between positive emotions, fashion involvement, and fashion-oriented impulse buying and overall consumer impulse buying behaviour. She stated that positive emotions may lead to fashion-related impulse purchases. The study discovered that emotions strongly influence purchasing behaviours, resulting in consumer impulse purchases.

Peter and Olson (1993), stated that customer behaviour refers to interactions between people's emotions, moods, affection, and specific feelings; in other words,

customer behaviour refers to environmental events in which they exchange ideas and benefits. People's purchasing habits when they buy products for personal use rather than for business.

PipatLuengnaruemitchai and Li Lian Ong (2005), in developed and mature markets, actively traded derivatives and their hybrids provide a wide range of risk management options to investors while also improving liquidity and price discovery of the underlying securities. They believe that regulations cannot instill investor confidence; rather, market infrastructure, market integrity, transparency, and investor protection gradually generate investor confidence in the market.

Piron (1993) discovered that a total of nine items, a combination of pre-decision and post-decision stage indicators, resulted in significant differences, and the values of correlations for unplanned purchases made by consumers resulted in higher value when compared to purchases made by consumers on impulse. According to their findings, out of the 361 total questionnaires distributed, 53 were unplanned purchasers and 145 were impulse buyers.

Piyush Rawtani, (2018) researched on “Celebrity endorsement and brand building” and revealed that Celebrities have always been the easiest way for a new product launch (consumer goods) and will remain to do so in the near future on account of their mass appeal and a world full of star stuck loyal fans. But the impact on the brand is much greater than just an advertisement showing a celebrity. We have seen that the correct choice of a celebrity can surely increase sales but when it comes to long term loyalty and impact on the brand, the effect is yet somewhat debatable. In the end, the product must deliver for the customer, no matter who endorses the product, if the customer does not see himself getting value from his purchase, he will not buy it. But yes, celebrities over time can influence loyalty and make a person friendlier to a brand.

Poole and Ocass (2001), stated that consumers who experience flow while shopping online will give the site higher satisfaction scores, and higher levels of satisfaction are known to be linked to consideration of returning to the site or purchasing from it in the future, or online loyalty. As a result, studying flow in the

traditional shopping context is critical, but it has yet to be explored in this context. There is a known positive relationship between shopping enjoyment and flow in the traditional retail context. The relationship between flow and impulse buying, however, has yet to be investigated in this context.

R H Patil (2004) in his literature on the corporate debt market has discussed the background of Banks providing long term loans. The author discusses in the literature the rationale behind the first set of initiatives taken by the Government and the regulators. The author believes that an average investor is more comfortable to invest in Bonds which his bank sells over the counter. He suggests that the banks should change its role to become market makers by providing two way price quotes at their designated branches. However, in the present context when the existing banks are saddled with NPA-s and faced with the challenges of BASEL-III norms, implementation of the suggestion is doubtful and therefore requires further study.

Robert van Bournemouth, (2014) studied on research titled “Analysis of celebrity endorsement as an effective destination marketing tool”. A study was conducted on this topic and the findings depicted that Commercial businesses use celebrities with target customer segments to increase the appeal of their offerings. The instrument of celebrity endorsement has nowadays become a pervasive element in advertising and communication management. The use of celebrities as spokespeople in advertisements constitutes a significant investment in intangible assets by the sponsoring organization, an investment that management hopes to offset with greater future sales revenues and profits.

Rook (1987) contended that during impulse buying, the consumer experiences an instantaneous, overwhelming, and persistent desire. He defined impulse buying as an unintended, non-reflective reaction that occurs soon after being exposed to stimuli inside the store. Earlier studies did not include the consumer and his personal characteristics as a factor influencing impulse purchases. Later that year, researchers focused on personal impulsiveness by investigating the various behavioural aspects of impulse buying.

Rook and Gardner (1993) defined impulse buying as an unplanned behaviour characterised by quick decision-making and a proclivity for immediate product acquisition. They defined impulse buying as "immediate purchases made without any pre-shopping objective, such as purchasing a specific product category or meeting a specific need." They explained that impulse buying occurs when a shopper has a buying desire but does not give it much thought. The purchase of an out-of-stock item that is recalled while encountering the product is not considered impulse buying.

Rook, (1987) conducted the first study on impulse buying in the consumer buying habits studies, which focused primarily on understanding how the phenomenon occurred and its scope. A few years after the first studies, another study revealed that unplanned purchases accounted for a significant portion of retail sales. In this study, an impulse buy was first defined as an unplanned purchase, defined as "the difference between a consumer's total purchases at the end of a shopping trip and those that were listed as intended purchases prior to entering a store."

Roy F. Baumeister (2001) investigated why people's impulse control fails when they are under emotional stress. Some theories contend that anxiety reduces inspiration or self-control, while others contend that mood triggers suicidal thoughts. Three experiments found that believing that bad weather is frozen and unchangeable reduced the tendency to eat fattening snacks, seek immediate gratification, and engage in frivolous procrastination. As a result, when people are upset, they engage in short-term affect regulation over other self-regulatory goals.

Sagini Thomas Mathai and Dr. R. Haridas (2014) investigated "Personality - Its Influence on Impulse Buying Behaviour among Retail Customers in Cochin City," which was one of the main factors influencing the consumer to purchase a product on impulse. The study provided a comprehensive review of the literature as well as research rationale on how personality influences consumer purchase decisions. Various internal and external factors have been identified as increasing the likelihood of an impulse purchase of a product. It also provided a conceptual framework within which the impulse purchasing process functions.

Schiffman and Kanuk (2014) define customer behaviour as the actions that customers take when searching for, purchasing, using, evaluating, and disposing of products and services that they believe will meet their needs. Customer purchasing behaviour includes the actions of individuals directly involved in obtaining, using, and disposing of economic goods and services, as well as the decision processes that precede and determine these actions.

Shah Jehan (2011) discovered that five major personality traits, including extraversion, agreeableness, conscientiousness, openness, and neuroticism, had a positive impact on impulse purchasing. As the consumer becomes more extroverted, he or she becomes a more impulsive buyer, and the guy with low agreeableness becomes more impulsive, and so on. It was related in a positive way. This demonstrated yet another fact: personality dimensions do play a role in decision making. However, there are numerous other factors that influence impulse purchasing behaviour.

Sneath (2009), found that the impulse buying can be induced by an individual's depression and an attempt to improve their mood. In his studies, he found similar results and stated that impulse buying is frequently associated with individuals seeking to escape from negative psychological perceptions such as low self-esteem, negative feelings, or moods. Impulse buying is also caused by self-generated autistic stimuli such as the consumer's own thoughts and emotions.

Srivastava Priyanka (2012) investigated the effect and attitude of consumers towards Internet advertising, as well as their reaction to these advertisements. Secondary data was collected first, followed by the creation of a questionnaire to collect primary data. A sample size of 100 people over the age of 18 was taken. The percentage analysis and bar technique were used. The goodness of fit was evaluated using the Chi square. The study's findings revealed that internet users' perceptions of website advertisements were similar. It was also discovered that all age groups regard online advertisements as informative.

Stern (1962) conducted a study in which he provided the fundamental framework for impulse buying by categorising purchasing behaviour as planned,

unplanned, or impulse. Planned purchases require time-consuming information-searching and rational decision-making, whereas unplanned purchases are all shopping decisions made without any prior planning. In terms of quick decision making, impulse buying differs from unplanned purchasing. An impulse purchase, in addition to being unplanned, involves having a sudden, strong, and irresistible desire to buy.

Stern (1962) distinguished four types of impulsive buying: pure impulse buying totally breaks the normal buying pattern. It occurs when the consumer has no purchase intention but the product elicits emotions that eventually lead to the act of buying; reminder impulse buying occurs when the consumer sees an item and remembers that the stock at home is low, or recalls an advertisement or other information about the product and a previous wish to purchase it; suggestion impulse buying takes place when the consumer sees an item for the first time and detects a need that it can satisfy; and planned impulse buying occurs when the consumer enters the store with the intention to purchase some specific products, but also expects to make other purchases depending on the special offers and promotions that he or she finds at the store.

Sultan (2011) investigated the effect of self-control exercises on impulsive purchasing urges. The data was gathered from 178 undergraduate students. ANOVA was used to analyse the data. The study's findings revealed that exercising self-control reduces impulse purchases.

Syed, Husnain, Rehman, and Akhtar (2019) clarified that Impulse purchases are influenced by family members, retail features, promotional activities, store environment, and store employee behaviour. Money has no bearing on the situation.

Uzun and Poturak (2014) investigated the factors influencing consumers' online purchasing behaviour as well as the relationship between e-satisfaction and e-loyalty. A questionnaire with 24 questions derived from the relevant literature was created. This questionnaire elicited responses from 104 Bosnians who had purchased electronics online or not. The data was analysed using descriptive statistics and

regression. The study's findings indicated that price trust had a positive impact on consumers' online purchasing behaviour. Consumers' future purchasing decisions are influenced by their previous experiences and satisfaction, not by web design or delivery time. E-satisfaction and e-loyalty are positively related.

Valérie Lequen (2007), pointed out that compulsive buying is defined as "repeated impulsive and excessive purchasing that causes personal and family distress." The goal of this research is to estimate the prevalence of compulsive buying among "ordinary consumers" and to describe the specific characteristics of compulsive buyers' buying styles. We attempted to respond to several questions. We interviewed five hundred women who came into the famous Parisian department store Les Galeries Lafayette. Using standard criteria and a precise rating scale, we identified must-buys. All participants completed an additional feedback form that assessed their purchasing habits.

Vlasta Rudan (2006) investigated compulsive buying behaviour, which has long been recognised as a clinical issue. The goal of this report is to describe the treatment of two female eating disorder patients. None of the cases met the diagnostic criteria for another axis I or II disease. Fluvoxamine has been used as a psychotherapeutic approach in pharmacotherapy and psychodynamic psychotherapy. According to the findings of the study, fluvoxamine and psychodynamic psychotherapy can be effective in the treatment of compulsive shoppers with eating disorders.

Vohs and Faber (2007) discovered that in marketing, a depletion of self-regulatory resources may result in increased impulse buying (Vohs and Faber, 2007). As a result, when self-control resources are depleted, individuals experience stronger urges to engage in impulse buying. They are willing to spend more money on a product, buy more products, and spend more money overall than when their regulatory resources are intact. As a result, self-control is essential so that consumers can resist temptation and purchase more necessary products rather than products to make them feel better.

Warren Buffet (2002), claimed that those who trade derivatives stand to profit on the basis of MarkTo-Market, which is not true. He refers to derivatives as ticking time bombs for both the parties involved and the economy.

Welles (1986) stated that most shoppers focus on impulsive purchases. He stated that product specific conceptualization predicts impulse buying behaviour better. Not only do these factors influence impulse behaviour, but so do various demographic factors and many others. They also discovered that gender differences play an important role in cognitive and affective impulse buying. They discovered that gender influences purchasing decisions because males and females have different psyches to do things, so they make decisions in different ways.

Willett (1969) extended the concept by demonstrating that impulse buying occurs after exposure to a stimulus. According to him, it's a "buying which presumably was not planned by the customer before entering a store, but which resulted from a stimulus created by a sales promotional device in the store". However, this definition was deemed limited because the stimulus that elicited the impulse was solely a sales promotion device.

Yang (2011) investigated other demographic factors, primarily income, age, and education. They discovered that demographic factors influence impulse purchases. The researcher also looked at different demographic variables and discovered that males buy more on impulse than females that people under the age of 20 have significantly lower impulse buying behaviour than other age groups, and that people earning less than Rs. 2 lakh have lower impulse buying behaviour.

Yasin and David (2014) investigated the impact of advertising and the relationship between advertising and pricing, as well as e-ticket purchases for Air Asia. A questionnaire was used to collect information from 49 Malaysian APU students. Data was analysed using histograms and bar charts. According to the study's findings, social media advertising and pricing had an impact on consumers. 55% of consumers said the impact of advertising, pricing, and online accessibility of tickets drew them in.

Youn and Faber (2000) believed that impulse buying was a well-known area. While there are numerous factors that can cause impulse purchases, triggers are generally classified as external and internal cues. The majority of research has focused on external cues such as product features, store atmospheres, and merchandising stimuli, with little attention paid to internal cues such as flow, self-control, and consumers' mood states prior to making a purchase. This is a critical issue because external factors cannot fully predict consumer behaviour, and internal influences such as mood states are present and influence every shopping encounter.

Young and Faber (2000) investigated various personality traits and discovered a link between impulse buying and personality traits and cues. In terms of psychological function, impulsive buying is defined as a type of self-regulation, and it is also investigated whether impulse buying is a psychological function. Many in-store stimuli were considered when studying impulse behaviour.

Yu and Bastin (2010) investigated the effect of in-store Point of Purchase (POP) posters on impulse purchases and cost-effectiveness in supermarkets. In-store stimuli are promotional techniques used to increase product impulse purchases. In-store settings, on-shelf positions, price-off promotions, sampling, POP displays, coupons, and in-store demonstration are some examples of these techniques. With the advancement of technology, such as self-service, innovative product display in airports has conditioned shoppers to make more impulse purchases.

2.3 Research Gap

Investigating the influence of impulsive purchasing behaviour among Kerala women customers is an exciting research topic with crucial gaps in the current knowledge. Despite extensive research on impulse shopping in various global contexts, there is a remarkable deficiency of studies examining the peculiar socio-cultural and economic factors that sustain impulsive buying, especially among women in Kerala. This difference is most evident in Kerala where women's position varies from that of the rest of India. Therefore, it becomes important for businesses to understand how and why women impulse buy since depending on the cultural background and family needs marketing strategies may be tailored towards different

directions. After all, this research gap can be seen because most present investigations rely heavily upon self-reporting. Although these researches have offered some insights into impulsive buying that these are not enough, thus there is need for further empirical research covering both qualitative and quantitative methods.

This will enable more detailed investigation of the root causes or reasons behind such behaviour by females in Kerala. There still remain unknown factors like complex family dynamics, cultural expectations, and income differences. An exploration of these components at a deeper level would give a better understanding of impulsive purchasing behaviour leading to successful integration with local environment by companies through matching their marketing strategies. Moreover, consumer behaviour is influenced by historical and cultural significance of local festivals in Kerala. Nevertheless, there has been little study regarding how these events encourage unplanned spending among females. Because it also gives useful knowledge about fluctuations within different seasons as well as stimuli to impulsive purchases, it is important to focus on this particular aspect. Furthermore, consumer decisions are affected by historic backgrounds and cultural implications observed during regional festivals in Kerala. But little has been done about the role they play when it comes to enticing female shoppers into impulse buying. Therefore, focusing on this specific issue can help understand better how seasonal changes occur in the state in relation to sudden purchase. In addition, one must remember that consumer choices are influenced by history and culture identified through local rituals celebrated throughout Kerala. Above all, there is a major gap in the literature regarding understanding how these festivals impact impulsive buying of women. We need to explore this matter more closely as doing so will give us insights on the changing seasons and impulses to buy that happen in different times. Understanding the interaction between traditional festivals, modern consumerism, and the changing status of women in Kerala culture is an exciting path for future research.

To summarise, the study gap in understanding impulsive purchase behaviour among Kerala women consumers arises from the distinct socio-cultural background,

the need for a more complete research technique, and the significance of regional festivals. Addressing these gaps would not only provide significant insights about Kerala consumer behaviour, but will also contribute to a broader knowledge of impulsive buying in varied cultural contexts and provide practical guidance for firms trying to prosper in this unique market.

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CHAPTER III

IMPULSE BUYING BEHAVIOUR: THEORETICAL FRAMEWORK

3.1 Introduction

Buying behaviour of customers have proven to show a path for the modern market. When the attitude and approach of the consumer changes collectively, marketers take this seriously and make changes in their marketing efforts. Impulsive buying behaviour is one such approach of customers. The consequences of impulsive purchasing behaviour go far beyond psychology. Most personal level is the impulse buying which cause financial damage to the individual. It may lead to unnecessary borrowing, savings and investment problems as well as financial stress perpetuity. Long-term financial goals take a backseat when people's unplanned purchase decisions are made without considering their budgets. In addition, cumulative effects of impulsive buying can be immense. Over time, small purchases made on impulse can easily sap much of an individual's income. Consequently, it affects long-term financial security, thus making it hard to attain goals such as owning a house, saving for retirement or investing in education. This means that understanding how impulsive buying affects one's financial stability is crucial to securing one's future.

Different businesses utilise different methods to encourage impulsive actions in order to take advantage of them since they know how this will influence their profitability by making customers buy products when they do not intend. Companies try to incite impulsive buying and increase sales revenue through retail space layout and design or persuasive advertising strategies among others. An example of one such strategy is located at checkout counters where the "impulse items" are placed so that customers can decide at last minute what they want hence make some unplanned purchases (Kacen& Lee 21). E-commerce platforms use personalisation and recommendation systems to offer customers' products associated with their particular preferences facilitating susceptibility to impulsive

buying. The implications of impulsive buying extend beyond individual consumers and businesses, affecting society at large. One notable consequence is the environmental impact of a consumer culture that encourages overconsumption. Impulsive purchases often lead to the disposal of underused or unused items, contributing to waste and resource depletion. The production and transportation of goods to meet the demand for impulsive buying also have ecological consequences (Source: Springer, F., & Kevin, J., 2002).

3.2 Models of Impulse Buying

Impulse buying has become a common consumer behaviour, fuelled by the convenience of online shopping. According to Slickdeals' 2023 survey, 73% of Americans make the majority of their purchases impulsively. The attraction of retail-branded credit cards increases this trend, with 68% of applicants making impulsive decisions. Brick-and-mortar stores are not immune to this phenomenon, as in-store displays have been shown to be powerful triggers. According to a Git Nux 2023 study, 71% of respondents cited in-store displays as influential factors for impulsive purchases. Furthermore, the pervasiveness of social media plays an important role. The 2023 study conducted by Sprout Social highlighted that 51% of consumers have made impromptu purchases based on items they encountered through their social feeds. Targeted advertising plays a significant part in this, with a 2023 study by AdRoll indicating that 72% of consumers have succumbed to impulsive buying due to precisely tailored advertisements (Source: Statista., 2023).

Retailers and marketers use a variety of strategies to encourage impulse purchases. Point-of-purchase (POP) displays are strategically placed near checkout counters, offering small, inexpensive items such as snacks and magazines that are ideal for impulse purchases. Limited-time offers instil urgency by enticing customers with special discounts on specific items for a limited time. Scarcity is also used; retailers advertise reducing stock levels, urging customers to act quickly. Social proof mechanisms, such as labels that say "best-selling product" or "customer favourite," capitalize on our tendency to follow the crowd. A trendy thing in these days is personalisation and sending personalised promotions to consumers by

retailers based on their online interventions that have been shown recently. It is paramount for customers to be aware of this move, which will help them trained the bad habit of impulse buying and regain control over their spending. Some of the significant models that describe impulsive buying are listed below:

3.2.1. The Churchill and Peter Model

The Churchill and Peter Model of Impulse Buying is a consumer behaviour model that was proposed by Gilbert A. Churchill and J. Paul Peter in 1984. This model seeks to elaborate on impulse purchasing behaviour, which refers to the unplanned and impulsive buys made by consumers. Majorly, there are four major elements that constitute this model namely: Consumer Characteristics, This component focuses on individual consumer characteristics and traits such as personality, self-concept, and lifestyle with an influence on possibility for impulse buying. Purchase Environment, The model suggests that the shopping environment including store layout, promotions and product displays can trigger impulsive buying as influenced by factors like store atmosphere and sales promotions. Process of Impulsive Buying, this component outlines the actual process that leads to impulsive buying. It typically involves a sequence of stages such as a stimulus (e.g., an attractive product display), exposure to the stimulus, perception of the stimulus followed by making an impulsive purchase. Post-Purchase Evaluation and Consumer Satisfaction after making an impulsive purchase could elicit emotions such as regret or satisfaction; hence, this component of the model highlights how consumers evaluate their impulsive purchases. The Churchill and Peter Model enables marketers and researchers to comprehend the determinants of impulse buying better. It underscores the significance of individual customer attributes as well as the retailing environment in affecting impulse purchases.

3.2.2. The Rook Model

Impulsive buying can be explained by The Rook Model of Impulsive Buying, a theoretical framework. Nancy M. Rook first proposed this model in 1987. According to this model, impulsive buying behaviour is influenced by individual and situational factors both. There are four major components of the Rook Model

that contribute to impulsive purchasing. Consumer traits refer to individual characteristics and personality traits that make a person more or less susceptible to impulsive buying. For example, someone with high extraversion levels could tend towards impulsive purchases than others. Meanwhile, product characteristics like packaging, price and promotional strategies can result in impulse purchases. Product characteristics include eye-catching displays, limited-time offers and discounts for instance that may lead to impulsive purchases on consumers' parts. Purchase context refers to the environment and context within which the consumer finds himself/herself. In crowded shopping malls and when feeling stressed out for instance, affect the probability of making an impulse purchase is increased for them as well as their actions in general during these moments whereas they along with other factors around influence such decisions as it has been stated above by us before through psychological correlation between external stimuli (including marketing) which affect decision-making processes such as emotions affecting choices made at any point while shopping; all these influences might lead one into making wrong purchase decisions based on subconscious analysis even without taking into account any product quality issues faced before/after giving away money without getting what were expected i.e., "buyer beware" situation where individuals should beware frauds always since we cannot rely upon those who promise things but never deliver them instead ripping us off quietly through scams."

However being at a packed mall or having some stress can really increase the chances of people going for the unplanned buying activities under consideration here whereby buyers will buy things not planned at all when they go out because their own state influences this type of decision much more than anything else including desire-attitude consistency (DAC). Impulsive buying can be affected by emotional factors such as mood and emotions experienced during shopping. In the case of a happy individual for instance, they would be more inclined towards making immediate purchases without thinking twice about what will happen later. On the other hand, these four components interact with one another in order to result in impulsive buyer behaviour according to The Rook Model. It is important to acknowledge that impulse purchasing is complicated and influenced by many factors

simultaneously; thus, Rook Model offers a way of understanding these factors and their interplay.

3.2.3. The Verplanken and Herabadi Model

A psychological framework called Verplanken and Herabadi Model explains impulsive buying behaviour. According to the model, two main factors influence impulsive buying behaviours that is Habitual Buying. Here the model says that one develop buying habits over time which result in automatic and impulsive purchases of items. These habits are triggered by cues in the shopping environment such as product displays or advertisements, mood states; the model also emphasizes on mood states specifically positive moods. In this model therefore, when a person is experiencing positive emotions, he or she tends to make impulse-buying decisions with an aim of reinforcing these feelings whether real or not. Such processes can end up in impulsive-buying episodes that have links between habitual buying and positive mood states. This means that habitual purchasing may strengthen good moods leading to higher levels of impulsivity in making purchases. In fact, Verplanken and Herabadi Model suggests that impulsive buying is a cyclic process where habitual purchasing reinforces positive moods thus leading to increased instances of impulsiveness. Thus one must keep in mind that despite being one theory among other explanations for impulse buying behaviour, The Verplanken and Herabadi Model provides insight into the complex interplay between habits and emotions in consumer decisions making.

3.2.4. The Vohs and Faber Model

The Vohs and Faber Model of impulsive buying is a psychological framework that seeks to explain impulsive purchasing behaviour. In their 2007 publication “Spent Resources, Self-Regulatory Resource Availability Affects Impulse Buying,” Kathleen D. Vohs and Ronald J.Faber developed it. The basis of the model is on the importance of self-regulation in making decisions among buyers who are highly impulsive. It means that the urge for consumers to act impulsively is inclined to heighten when they run out of personal resolve for direction in relation to purchasing which being described by impulse buying or when their resources for

self-regulation ebb due to exhaustion. Self-Regulatory Resources, mental and emotional resources used by individuals to control their conduct, make decisions, and fight off sudden urges forms the first part of the model. Impulse buying tendencies form the second part of the model; this refers to desires or strong wants for unplanned purchases which may arise at those times when self-regulatory resources are low. Impulse buying behaviour, this represents actual act of making spontaneous, unscheduled purchases. These include decision-making process; coping with stress; self-control among others. When these resources are depleted, individuals are more likely to succumb to their impulse buying tendencies. If you feel like you need directions regarding how businesses can use this framework better, this model will help in determining such instances such as sale days or when people are tired after making a number of choices during a particular day. I want you to understand that this concept has some limitations because it cannot be said to have captured all aspects regarding customer's rationality in decision making concerning any product or service sold.

3.2.5. The Stern Model

Phillip Stern developed The Stern Model of Impulse Buying in 1962, a classic psychological model that explains impulsive buying. It is underpinned by the argument that individuals engage in immediate purchases when they feel like they have to do so. The model posits that there are many factors involved in this behaviour such as consumer Traits, which entail personal traits and characteristics of an individual's personality that influence impulsiveness while purchasing things. For instance, a consumer who has high impulsivity or excitement seeking may be more likely to buy on impulse. Product Characteristics, Some products or situations can trigger impulsive buying. There are some goods which are displayed very publicly, being sold at discount prices or seem to generate favourable feelings making them more liable for encouraging impulse actions. Situational Factors: Impulse buying can be influenced by environmental cues such as store layout, music and advertising. In fact, well-designed store layouts that foster exploration can lead to increased amount of unplanned purchases. Boredom as an example of an emotional state

would increase the probability of impulsive buying. Consumers shop because they want to change their moods thereby reducing negative emotions and increasing positive ones. Antecedent Conditions: These are factors that set the stage for impulsive buying including being at a shopping mall and having money available as well as sufficient time to shop around. The Stern Model is an essential framework for understanding impulse purchasing; however it should be noted that consumer research has moved beyond this point since its conception leading up to modern models and theories explaining impulse purchasing behaviours. In conclusion though, the core concepts contained within the Stern Model still offer valuable insights into the occurrence of impulse purchasing decisions.

3.2.6. The Baumeister Model

The Baumeister Model of Impulsive Buying, formulated by Roy F. Baumeister, is a psychological framework that attempts to account for impulsive buying behaviour. This model argues that impulsive buying is generally controlled by emotional and self-regulation factors. It includes four major parts, Consumer Traits which are personal attributes that make some individuals more susceptible to impulsive buying such as low self-esteem, thrill-seeking or lack of impulse control. Emotional triggers, These are emotional conditions for instance anxiety, depression or joy which may lead to the act of unplanned purchasing as an attempt to manage or enhance these kinds of emotions. Desire to conform, social imitation and desire for social acceptance can also result into irrational purchases since people buy in order to be like others or meet societal expectations. Lack of self-regulation is another significant element of this model involves the concept that impulsive buyers have difficulty controlling their actions especially when faced with emotional triggers or the need to fit in. Consequently this inability will give rise to spontaneous acquisition. The Baumeister Model of Impulsive Purchasing has been instrumental in explaining consumer behaviour within an impulse buyer context while at the same time providing insight on some underlying psychological processes leading up to these buys

3.2.7. The O'Guinn and Faber Model

The O' Guinn and Faber Model of Spontaneous Buying is a theoretical model that seeks to explain impulse buying behaviour. It was created by Ronald O'Guinn and Ronald J.Faber in 1989. This model suggests that impulsive buying is caused by different things such as, consumer self-control, the extent of self-control that a consumer has may affect his or her likelihood to make unplanned purchases. Individuals that possess lower self-control are more likely to be victims of impulsive buying. Emotional states and moods play a role in impulsive buying. Positive emotions can lead to immediate spending; nonetheless negative emotions can also result in impulsive purchasing as a way of reducing stress or sadness. Purchase environment, the shopping environment can encourage or discourage impulsive buying Factors such as store layout, product displays, and promotions can influence impulsive decisions. Purchase-related factors, Characteristics of the product or service being considered, such as price, novelty, and perceived utility, can affect impulsive buying. Consumer dispositional factors: Individual traits, such as personality, lifestyle, and shopping habits, can also contribute to impulsive buying behaviour. The O'Guinn and Faber Model provides a comprehensive view of the complex factors that influence impulsive buying. It has been widely cited and used in the field of consumer behaviour and marketing to understand and influence consumer purchase decisions.

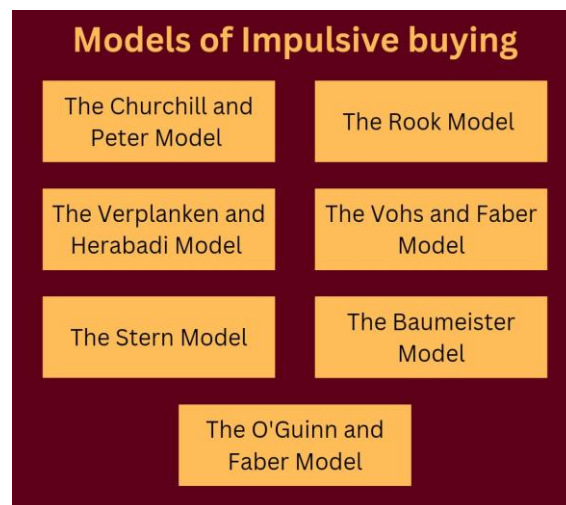


Fig. 3.1. Models of Impulsive Buying

The study of impulsive purchase has produced a rich tapestry of models and hypotheses that strive to explain the complex web of human decision-making. The cognitive-affective model delves into the emotional triggers behind impulsive purchases, while the situational factors explored in the situational theory and the cognitive dissonance model's insights into post-purchase rationalisation provide a multidimensional understanding of why, when, and how individuals succumb to impulsive buying temptations. The interaction of these models allows us to better understand the complex dynamics that govern impulsive buying behaviour, providing useful information for marketers and merchants attempting to match consumer needs while also encouraging responsible shopping. The search of understanding impulsive buying is an intriguing voyage into the human psychology and the ever-changing marketplace as the consumer landscape evolves.

3.3 Techniques of Impulsive Buying

According to the National Retail Federation, impulse buying is a growing trend and consumers are increasingly attracted to this behaviour as the 2023 study reveals that 60% of buyers have made a spontaneous purchase in the past year. This behaviour has been majorly fuelled by online shopping as revealed by Statista which indicates that it was responsible for impulse purchases made by an astonishing number of seventy seven percent (77%) of those who bought online during that period. Retailers are cashing in on this bent by using different techniques. One of these is putting Point-of-purchase (POP) displays at strategic places like near check-out lines in stores as well as other high-traffic areas so that they would draw attention and encourage casual buying. Another effective tactic is offering limited-time deals such as “buy one, get one 50% off” sales which create a sense of urgency compelling consumers to make quick choices. Discounts and coupons are equally persuasive, making products more attractive and affordable to impulsive buyers. Moreover, scarcity marketing, which creates the illusion of limited supply, often pushes shoppers to act impulsively. On the digital front, social media marketing has gained prominence, as retailers tailor personalized ads and promotions to target impulse buyers. For instance, grocery stores tempt shoppers with candy at checkout

and time-sensitive deals on snacks, clothing stores allure with jewelry and scarves near fitting rooms, electronics stores employ scarcity tactics for discounted items, and online retailers pull customers with personalized recommendations, limited-time offers, and free shipping (Source: Springer, F., & Kevin, J., 2002).

A few key strategies, however, can be implemented by those looking to control their impulsive spending. Making and sticking to a shopping list is a simple yet effective way to stay on track. Shopping when you are hungry or tired reduces your susceptibility to temptation. Additionally, avoiding places where there is a lot of advertising, such as shopping malls, can help you control your impulsive desires. It is important to understand the methods employed by retailers in order to make informed choices. One must, for a second, pause and breathe calmly before purchasing to rethink about it. This helps because when we go out, some of us spend money without even thinking on what we are buying. However, if this behaviour is habitual and the person has trouble controlling their impulsive spending, then it may be necessary to look at their financial habits so as not to overspend. Some of these major techniques are:

3.3.1. Pure impulsive purchase

The most primary impulsive buying technique is pure impulsive purchases. They are caused by a quick emotional decision to buy a product, often without any premeditation or rational thought. Such transactions usually stem from powerful psychological triggers such as an unforeseen want, curiosity, or temporary price cuts. Marketers exploit this enthusiasm by placing seductive products close to the checkouts, creating attractive displays and applying persuasive pricing techniques. This is when consumers momentarily divert from their initial purchase plan and indulge in the thrill of getting carried away with what is presented before them. These kinds of merchandise could be low cost small items or even significant investments which makes them a two edged sword for both buyers and sellers. They can cause excitement but also lead to post-purchase regret. To keep one's financial well-being intact in a consumerist society it is important to recognize as well as

control for these impulses that are characterized by straightforward impulsive buying behaviour.

3.3.2. Reminder impulsive purchase

Retailers use “reminder impulsive purchase” as a way of encouraging impulsive buying. It exploits the human tendency of forgetting needs and wants unless they are reminded. They position reminders strategically throughout their stores to stimulate unplanned purchases. These are in the form of eye-catching displays, signage for sales and placement of products next to cash registers. By creating scarcity or urgency—like time-limited deals or low-stock alerts—retailers coerce customers into acting on their instincts. Nostalgia or the promise of an enjoyable experience are other emotional triggers used by this technique. E-commerce has also embraced it by sending personalized reminders through email, pop-ups or social media to keep products in front of customers’ eyes. Impulse buying too has extended to virtual world as consumers increasingly rely on digital platforms for shopping. This is one way that marketing psychology can be used to manipulate spontaneous shopping decisions.

3.3.3. Suggestive impulsive purchase

Propositional compulsive buying also called as suggestive impulsive purchasing is an interesting method of persuasive selling. This involves finding out the reasons why individuals make unplanned purchases and then manipulating them. Retailers use different methods like placing attractive items close to checkouts, limited time offers or persuasive talk in order to drive these impulsive acts. By suggesting add-ons or highlighting complementary products that require building, firms aim at benefiting from customer’s impulsivity. This technique often leverages the "fear of missing out" and immediate gratification to push consumers to buy items they hadn't initially intended to. In an era of online shopping, suggestive impulsive purchases have translated into enticing product recommendations and one-click shopping options, making it easier than ever to make unplanned buys. However, consumers must remain vigilant and exercise self-control to avoid succumbing to

these suggestive impulsive purchases, as they can lead to overspending and buyer's remorse.



Fig. 3.2. Techniques of impulsive Buying

3.4. Merits of impulse Buying

The act of making unplanned purchases, known as impulse buying, is often associated with negative implications, but it does have advantages. According to statistics, impulse buying accounts for a significant portion of retail sales, accounting for an average of 70% of all transactions. Millennials are especially prone to this behaviour, with 52% making impulsive purchases in the previous month, outnumbering Gen X (42%), and baby boomers (33%). Gender differences are also noticeable, with women being 25% more likely to make impulse purchases than men.

There are several advantages to impulsive buying, which can be listed as follows:

3.4.1. Ordering Convenience:

Impulsive buying has become a merit due to ordering products from anywhere at any time, thanks to the convenience of online shopping. It is possible for an impulsive buyer to benefit from the instant gratification as well as spontaneous purchase. First, it makes consumers discover new and thrilling products. Unexpected purchases usually introduce customers to things they may not have otherwise come across. This can result in distinctive and satisfying moments. Second, it relieves stress. The ability to buy something that one wants quickly can bring a sense of relief and happiness. It is a kind of self-gratification that may boost someone's emotions and health. However, taking precautionary measures is necessary. The tendency to make unplanned purchases could lead one into unnecessary expenses which may further burden his/her life with surplus items. The secret lies in having spontaneous pleasure while adopting responsible financial practices.

3.4.2. Eliminates the operating cost

A significant advantage of impulsive buying is that it eliminates running costs, which are commonly considered bad. Spontaneous purchases bypass the usual pre-purchase research, deliberation and comparison of prices. They do so in order to save time and energy. This is particularly handy when there is an emergency or if one receives a limited time offer. On momentary decision without extensive study, impulsive buying spares people from having to stick to a very strict budget or always search for the best bargains. It can even foster a sense of spontaneity and reward, which may improve one's mood or satisfy a desire. However, it is important to strike a balance, as excessive impulsive buying can lead to financial instability. In moderation, though, impulsive purchases can offer a refreshing break from the routine and a hint of excitement, all while streamlining the decision-making process.

3.4.3. Easy Approach to Global Consumer market

Impulsive purchasing, which is frequently criticised for its financial implications, has a surprise benefit that goes beyond material items. It enables a distinct type of global connection. In a world increasingly linked by technology and e-commerce, hasty purchases can lead to unexpected interactions with people from all over the world. Consider an impulsive internet purchase of a one-of-a-kind handmade item from a tiny, overseas vendor. This impulsive act not only supports artisans worldwide but also initiates a connection between the buyer and seller. As it is being discussed how the product came about or even just a thank you note, there is created an understated but significant relationship. On buying spontaneously, the global commodities serve as channels for cultural dialogues fostering comprehension and connections. This is indicative of how unforeseen advantages can result from split-second, unpremeditated choices.

3.4.4. Retargets the customers

The impulsive buying for any business is a powerful merit of retargeting customers. When people buy impulsively, it is most often an immediate reaction to some strong emotional impulse. This makes them more likely to be influenced by retargeting. Some ways businesses can do this is through personalized advertising, email reminders and product recommendations among others for them to effectively re-engage their impulsive buyers. Impulsive buyers already have been exposed to the product or brand since they have once bought it. This familiarity reduces the chances of making additional purchases. Retargeting ads could remind customers of their previous impulsive purchase, making it easy for them to repeat purchase. Customers associate the brand with pleasing sudden desires, which not only improves sales but also promotes brand loyalty. However, there should be balance on businesses side that would make sure that retargeting does good rather than bad things as excessive reminder might put off potential consumers.

3.4.5. Product detailing

If we consider the availability of detailed product information, it can be seen as the advantage of impromptu buying. People often make impulsive purchases in an era where e-commerce and internet shopping prevail. It lessens dangers connected with impromptu purchasing to have all product details at a person's fingertips. Detailed product information allows customers to make informed purchasing decisions. They rapidly appraise features, reviews and comparisons on products purchased to make sure that what they acquire is exactly what they need/want. This reduces possibility of buyer's remorse but instead increases joy. Moreover, there is also the fact that detailed information can turn into a positive experience when it comes to this kind of buying. Not only does it let consumers find out about new products but also enables them to see what special features are present and explore other options that may not occur naturally. Thus, it converts compulsive buying into adventure and hazards replacing its perilous character, which becomes a valuable aspect of modern shopping itself. However, although these advantages are inviting, care has to be taken so as not to face financial difficulties. To ensure that impulse buying is positive without going overboard on spending set a budget, take your time researching products while considering long term repercussions.



Fig 3.3. Merits of Impulsive Buying

Overspending and guilt typically accompany impulsive buying in the intricate world of consumer behaviour. Nonetheless, it is essential to realize that impulse purchasing also has its own benefits. Spontaneous buying may enable individuals to experience enjoyable moments in various exciting ways, while giving a more cheerful air to their otherwise monotonous shopping routines. Additionally, they may enhance a feeling of autonomy and indulgence where people are able to let go of the constraints imposed by strict budgetary controls. Besides helping drive up demand for products, impulsive purchases play a vital role in supporting retail businesses as well as the overall economy. When used properly, it can contribute towards economic development and provide an infusion of life into society. However great care should be taken to avoid excessive or irresponsible spending, but with caution spontaneous shopping can improve our lives, encourage inventiveness and keep alive retail.

3.5 Limitations of Impulsive Buying

Impulsive buying, a widespread consumer behaviour, is not without its drawbacks. Statistics reveal a sobering reality, with impulsive purchases being a key contributor to debt. In a 2022 study by CreditCards.com, a staggering 53% of customers around the globe admitted to making impulsive purchases they later regretted. More concerning, 43% of those regretful buyers identified impulsive spending as a factor in their debt accumulation. Such financial repercussions extend further, as a 2023 study by the National Endowment for Financial Education found that 47% of customers have experienced financial hardship due to impulsive buying. This hardship encompasses late payments, overdraft fees, and challenges in meeting financial obligations, painting a grim picture of the consequences (**Source: Statista, 2023**).

Furthermore, the negative impact is not limited to financial aspects. A 2023 study from the University of Chicago discovered a link between impulsive purchasing and mental health problems. It was discovered that people who were prone to impulsive buying were more likely to suffer from anxiety and depression, which were primarily caused by financial difficulties and regret. In addition to these

findings, impulsive purchasing results in a trio of additional negative outcomes. It reduces customer satisfaction because rash decisions frequently lead to post-purchase dissatisfaction. Additionally, it contributes to increased waste, both environmentally and financially, with many impulsive buys ending up unused and discarded. Finally, it hampers savings and future financial goals by diverting funds that could otherwise be directed towards a secure future. Recognizing these limitations, it becomes crucial to adopt strategies that prevent impulsive buying. Budgeting, delayed decision-making, mindful shopping, and professional guidance all play crucial roles in restricting this detrimental behaviour and its subsequent repercussions.

3.6 Revenue from Impulsive Buying

Impulse buying is a substantial contributor to business revenue, with statistics indicating its significant impact. According to **Gitnux (2023)**, impulse purchases constitute a remarkable 40-80% of all e-commerce sales. Gender plays a role, with Gitnux (2023) revealing that 58% of women have made impulsive purchases in the past month, compared to 48% of men. The most common impulse buys involve clothing, shoes, and accessories, followed by food, groceries, and household goods (**Source:** Statista, 2022).

Businesses strategically capitalize on impulsive buying behaviours. Placing enticing items at the checkout line or high-traffic areas prompts customers to make unplanned purchases. Offering promotions and discounts on these items further pulls customers, as 67% of consumers admit to impulse buying due to promotional messages. Additionally, the influence of social media cannot be underestimated, with 20-30% of consumers citing its role in impulsive purchases (**Source:** Gitnux, 2023). Businesses can also collaborate with others for cross-promotions, enhancing the allure of impulse buys. By understanding the psychology of impulsive buying and implementing these strategies, businesses can significantly boost their revenue and profits, capitalizing on the spontaneity of consumers.

The marketing model of generating revenue from impulsive buying behaviour of consumers include the following steps:

3.6.1. Understanding the psychology of impulsive buying

The knowledge of how people think when they buy impulsively is important in optimising the profit for business. Impulsive buying is a situation where consumers make unplanned purchases driven by emotions, desires or arising from immediate gratification. It is this behaviour that firms want to exploit. For example, some companies give offers that last for only a few hours and others may offer flash sales before closing the shop for that day. Consumers fear missing out on such deals and hence are pushed to act on impulse buying terms. Secondly, businesses utilize emotional marketing techniques by appealing to the consumer's wants, their innermost wishes, and fears. They also use shrewd store designs and product placements to promote impulsiveness in consumer choices. By understanding these psychological triggers, businesses capitalize on consumers' impulsive tendencies thereby boosting sales volumes as well as overall revenues for the firm. However, it is crucial to maintain ethical limits so that customers are not turned into puppets or feel sorry after making such purchases since this can ruin company's image in the longer term

3.6.2. Place impulsive items in strategic locations

Placing impulse products in strategic locations in the store is a very important way of making good use of impulsive buying patterns by customers. This power of attracting goods placed at a particular point has always been known by retailers. These are usually small, low-priced items that attract customers when they're ready to make a purchase. Checkout counters for example, are often used to display impulse items as clients sometimes feel like getting something before leaving. End cap displays with limited time promotions or seasonal goods can also be an ideal place for impulse purchases. Businesses maximize their profits through understanding consumer psychology and shopping behaviour. Moreover, algorithms are utilized by e-commerce sites which will suggest related products while you are checking out thus tapping into the "buy now" aspect of online shopping. Strategic placement of impulse items leads to more sales, higher profits and happy customers, therefore highlighting its importance in retailing and e-commerce world.

3.6.3. Offering limited-time promotions and discounts

The time-limited sales and discounted prices offered to customers on an impulsive basis, are a way for businesses to exploit buyer's impetuous buying habits. These limited-time offers serve as a psychological switch that forces the clients' hand. Businesses create an illusion of scarcity that is driven by FOMO and taps into human desire for instant gratification. Such promotions have three advantages: they boost sales; they help in clearing excess inventory; and they attract new customers. They might be referred to as "Flash Sale," "Limited Stock Offer" or "End-of-Season Clearance," these strategies earn cash inflows and maintain customer relations. To be successful in this respect, the company must make sure that these products get across to potential buyers through different channels with emphasis on their time-limitedness and extensive price cuts. Besides, they contribute towards brand loyalty, encouraging repeat purchase as well as word-of-mouth advertising. The companies can make profits from customers' sporadic buying habits in the presence of intense competition while at the same time meeting their needs for highly demanded commodities through lucrative deals at affordable cost points.

3.6.4. Make it easy for customers to buy

Undoubtedly, simplifying the process of buying is one of the pillars on which successful businesses are built. This takes advantage of people's impulsive buying behaviours. In today's fast-paced world, convenience reigns supreme. Streamlining the purchase process, from interest to final transaction should be a priority. Firstly and most importantly; businesses must optimize their online presence, making sure that they have user-friendly websites and mobile apps. Simple check out procedures, clear product information, and intuitive navigation eliminate friction in this regard. Incorporating popular payment options and one-click purchase features can further expedite the buying process in many cases. For physical shops, impulse purchases could be triggered through strategically placed products and appealing displays. To improve convenience stores should reduce check-out lines as well as offer contactless payment methods. Loyalty programs,

flash sales or limited-time offers are examples of how retailers go for impulsive buying behaviours. In order to earn profits from impulse purchasing, firms ought to analyse customer data at all times so as to suit their strategies accordingly. By doing this they can turn their spontaneous wants into revenue while keeping the shopping experience seamless.

3.6.5. Use effective marketing techniques

It is essential for a business to include effective marketing techniques in its strategy to take advantage of customers' impulse buying behaviours. Companies adopt different tactics based on consumer psychology to realize this goal. The first way is by use of flash sales or time limits which creates a sense of urgency and encourages spontaneous purchases. Creative ads, whether on the internet or other forms, create longing that encourages people to buy things they hadn't planned for. Marketers then make their products look like needs by using persuasive words and images that touch people's hearts. Moreover, the power of social proof plays a significant role. Customer reviews, testimonials, and user-generated content showcase positive experiences, building trust and pushing potential buyers towards impulsive decisions. Remarketing through tailored advertisements keeps products fresh in consumers' minds, increasing the likelihood of a purchase. In conclusion, mastering these techniques is a major step for businesses to tap into the worthwhile world of impulsive buying behaviour, turning consumer whims into revenue (Source:-Sulzer, S., 2005).

3.6.6. Train employees to sell impulse items

Training employees to effectively sell impulse items is a vital strategy for capitalizing on customers' impulsive buying behaviour, significantly boosting a business's revenue. Impulse items, often strategically placed near checkout counters or high-traffic areas, entice shoppers with their low-cost, high-utility appeal. Firstly, educating staff about these products and their benefits equips them to confidently recommend these items when interacting with customers. Employees should understand the psychology behind impulse buying, helping them recognize opportunities and create a sense of urgency. This can be achieved through training

programs that focus on product knowledge, persuasive sales techniques, and communication skills. Moreover, employees must be trained to engage with customers, highlight the immediate benefits of these items, and subtly guide purchasing decisions. Encouraging add-on sales, limited-time offers, and bundling these items can further stimulate impulse purchases. By training employees to navigate the art of selling impulse items; businesses can harness the potential of impulsive buying behaviour, translating it into increased revenue and enhanced customer satisfaction.



Fig. 3.4. Model for revenue from Impulsive Buying

3.7 Products for Impulsive Buying

With nearly three out of every four Americans admitting to making unplanned purchases, impulse buying is a common occurrence. According to a 2022 survey commissioned by Slickdeals, 73% of respondents revealed that the majority of their purchasing is motivated by impulses. According to Slickdeals, people spend

more than \$300 per month on these impromptu shopping sprees, a figure that has been steadily rising since at least 2020. Clothing, food, and household goods top the list of products driving these spontaneous purchases. In a 2022 survey conducted by Invesp, 55% of respondents admitted to impulsive clothing purchases, 50% impulsive food or grocery purchases, and 42% impulsive household goods purchases. Interestingly, gender plays a role in impulse buying tendencies, with 60% of women admitting to recent impulsive purchases compared to 40% of men, according to Statista. While impulse buying can bring excitement and novelty into our lives, it's essential to be mindful of its potential consequences (**Source:-Sulzer, S., 2005**). Overspending and debt are looming dangers, especially for those who frequently give in to impulses. Developing a budget and sticking to it can help mitigate these risks, ensuring that impulsive buying remains a pleasurable indulgence rather than a financial burden. Additionally, some products, like candy, snacks, coffee, and lottery tickets, tend to be irresistible to many Americans, making them particularly prone to impulsive purchases. Nevertheless, understanding these tendencies and having a sound financial plan can help strike a balance between enjoying life's little pleasures and maintaining fiscal responsibility.

Following are the important products regularly purchased by consumers on impulse buying:

3.7.1. Food and beverages

The food and drink industry is heavily impacted by consumers' impulse buying tendencies. These are quick decisions that are usually driven by feelings, wants or attractive packaging and can change the nature of products bought as well as sales. To tap into the impulse buying power of consumers, supermarkets place irresistible items strategically near their tills. This behaviour is observed mostly with regard to products like savouries, sweets and sugary drinks. Also online shopping has greatly promoted impulse buying through suggested items and one-click ordering which make it easier to give in to temptation. Therefore, it is crucial for food and beverage companies to understand and cater for impulsive purchasing

behaviours as they look for convenience and instant gratification among their customers so as to increase sales volumes and promote brand loyalty.

3.7.2. Small electronic items

Small electronic items market is significantly affected by consumers' impulsive purchasing behaviour. In this age of unending technological innovation and marketing strategies, an individual often gives in to impulse-buying. One of the major determinants is the fear of exclusion. Consequently, even if their current devices are still operational, buyers go for the latest gadgets, smartphones or accessories impulsively in order to remain trendy. Additionally, through one-click ordering and attractive discounts, online shopping platforms facilitate quick buying. People suffer financial hardship due to inconsiderate expenditure on electronic commodities. Moreover, it results into e-waste and environmental concerns when still functional old devices are thrown away too early. For instance, consumer should buy mindfully, question its necessity and think about their financial abilities so as to make more sustainable and responsible small electronic purchases.

3.7.3. Accessories

These accessories include jewelry, handbags and scarves which are continuously affected by the consumers' impulsive buying behaviour. Impulsive purchasing is when people buy things without planning and in this case, it is best suited for accessories. People are attracted to these items because they want to experience the joy or satisfaction that comes with getting something at a very low cost. Retailers therefore place accessory displays at check-out counters or insert pop-up advertisements on their websites to take advantage of impulsive purchasers. In turn, this leads to more accessories being bought by customers than is necessary; thus fostering cluttering as well as overspending. The fashion industry benefits from such kind of impulsive purchases since they help in quickly changing trends and styles. At last however, accessories become an important method through which consumer spending may be done impulsively hence making them a key part of retailer strategies and buyer psychology.

3.7.4. Cosmetics and personal care products

The cosmetics and personal care industry is heavily influenced by consumer's impulsive buying actions. Impulse buying is usually complex because of emotional drivers, marketing strategies or societal influence. To capture this market, mostly through appealing packages and brands also create limited-time offers as well as formalisation by influencers. In fact, sometimes consumers are compelled to purchase products that they don't need or do not match their skin type and texture, leaving them with unused or wasted items. Moreover, such impulse purchases can strain budgets and cause financial remorse. Ultimately, the beauty care and personal care industry depends on impulsivity but this also exposes consumers to financial challenges associated with certain product types that are not suitable for them.

3.7.5. Toys and Games

Consumer impulse buying behaviour greatly affects toys and games. Impulse buying often makes customers buy things without planning or thinking and this can have a huge impact on the toy and gaming industry. Consumers, particularly parents, may buy toys impulsively for a number of reasons such as when they are enticed by adverts, peer pressure from their children or when they see in-store displays. Consequently, there can be variations in toy sales; certain toys become immediate hits while others tend to stagnate on the shelves. With eye-catching packaging and limited-time offers, marketers capitalize on this impulsive behaviour further encouraging spontaneous purchasing. Nonetheless, impulsive buying does not always result into satisfaction since customers regret hasty purchases sometimes made by them. Therefore, the dynamic interaction between consumer impulsiveness and the toy and game market necessitates business to strike a balance between luring impulsive sales while still ensuring product quality and value.

3.7.6. Home decor and gadgets

The home decor and gadgets market is hugely influenced by impulsive buying by consumers. Impulse buying often results in obtaining items that may not necessarily be in line with an individual's overall aesthetic or functional needs. In

terms of home decor, shoppers can pick up trendy but clashing pieces that disrupt the harmony within their living spaces. As a result, a cluttered or broken look may occur in the house. Gadgets too, do not escape impulsive buying. Customers can purchase latest gadgets without taking time to think about it only to realize that they are underutilized or quickly become obsolete. This behaviour can lead to wasteful spending and increased electronic waste. Consumer should adopt a more thoughtful approach towards their purchases in order to mitigate the negative effects of impulse buying focusing on functionality, durability, and long-term value for both home decor and gadgets. Retailers can also encourage mindful shopping through strategies such as offering product information, facilitating returns, up-selling sustainable options among others.

3.7.7. Books and magazines

The book and magazine industry is greatly influenced by purchases that are made with impulse. In an era where online shopping dominates, impulsive purchases are a common occurrence with customers clicking a button on the mouse. Nevertheless, books and magazines which are information-intensive as well as decadent in most cases also fall victims of this trend. Moreover, downloading makes eBooks and digital subscriptions even more convenient for making such choices impromptu. Besides, print media is not spared; flashy fronts and shelves at shops lead to sudden decisions. Anyway, the content might be less interesting than it was supposed to be. Hence publishers and marketers take advantage of fast behaviour by advertising time-limited offers and flash sales. Attractive titles can be seen from afar in book stores or on magazine stands. The trick lies between capturing impulsive buyers while sustaining an enjoyable read as the business keeps its place in a world full of impulse buying.

3.7.8. Tickets to events and attractions

The impulsive buying behaviour among consumers can have a significant impact on tickets for events and attractions. Impulsiveness can make people make snap decisions to buy when they are faced with appealing offers or deals that last only for a short time during the events or attractions. This kind of buyers might buy

tickets without conducting much research or planning in this case. They could also get caught up in the fear of missing out, especially if everyone else is going to a popular event or attraction. As a result, marketing strategies become very important in dealing with impulsive customers who will engage in activities like flash sales, last minute discounts or even bundled packages aimed at making them purchase at once. However, this impulse behaviour can lead to negative effects. Purchasers may be careless about their spending and end up making unplanned purchases, thus causing potential financial difficulties. For effective exploitation of such impulses when it comes to shopping, event as well as attraction organizers should equally balance between taking chances and being responsible spenders so that consumers can have an enjoyable experience full of reminiscences without regrets.

3.7.9. Subscriptions to services and apps

However, these are also becoming highly subject to impulsive buying. This makes the process of acquiring them too easy because they can be done in a click. Since these charges are usually spread out, people mostly ignore the total cost of several subscriptions. The fear of missing out (FOMO) on exclusive content or features only increases the impulse. Subscription providers use psychological triggers such as free trials and limited-time discounts to lure impulsive sign-ups. Subscribers may not notice hidden costs, thus allowing their money to be used up without their consent. Therefore auto-renewals also add another dimension to impulsive spending as users may either forget or find cancelling subscriptions impracticable. Ultimately, purchasing impulsively can lead to financial burden and messy digital lives. To reduce this, customers should be mindful when spending their money, frequently review the subscriptions taken and take care while being attracted by immediate satisfaction perceived in digital age.

In short, creating products that encourage impulsive buying is a mix of psychology, marketing and design with a touch of unpredictability intertwined together. By exploiting emotional triggers, desires and convenience companies can entice customers into making impulse purchases. However, the approach must be used rightly with an understanding of ethical implications attached to it. The

business world is simply about finding a balance between satisfying customers at one end, and making profits for long term sustainability on the other side. As retail dynamics change over time, the topic of impulsive purchase will remain captivating, shedding light into how our behaviours intertwine with items we consume. This theoretical result emphasises complex nature of impulsive buying as well as ethical implications for commerce, hence its importance in business terms.

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CHAPTER IV

**ANALYSIS AND INTERPRETATION ON
INFLUENCE OF IMPULSE BUYING
BEHAVIOUR OF WOMEN
CONSUMERS IN KERALA**

Impulse buying is a global matter since it is part of human nature, and this behaviour is influenced by various factors that go beyond cultural and geographical constraints. A wide range of products can be driven by impulse buying; however, the latter is mostly pronounced in relation to commodities that cater for immediate desires, provide instant gratification or are associated with emotional triggers. Festivals and celebrations are many in Kerala whereby they have a rich cultural heritage. During such periods, there is often increased shopping mood which leads to impulsive purchases. Women use gifting as part of Kerala's culture where they engage in impulse buying for presents on several occasions. Like other parts of the world, impulse buying among women consumers in Kerala may be explained through a combination of cultural, social, psychological and economic reasons. Consequently, this behaviour has to be understood and addressed by enterprises and marketers despite their target markets' locations. Examples include snack foods and confectionery; clothing and fashion accessories; cosmetics and beauty products; electronics and gadgets; home decor and furniture; books and magazines; toys and games; jewelry and watches; seasonal/holiday items health/fitness products ; travel/vacation packages, art/collectibles, home appliances, fast food/takeout services/ alcoholic beverages where people demand them on impulse buying . It must be noted that the importance of impulsive purchases may differ from one item to another depending on individual preferences as well as marketing strategies among others. Limited time promotions, product placement and persuasive adverts among other measures are common techniques used by businesses to encourage these types of impulsive purchasing in addition to many others.

The present study is an attempt to evaluate the influence of impulse buying behaviour of women consumers in Kerala. The study covered a sample size of 323

women, who used to indulge impulse buying. To understand the Impulse Buying Behaviour, a Likert scale structured schedule is designed. To make the analysis more meaningful, the output of the likert scale is further divided into three groups. In addition, if the mean value is less than 3.0006, the effect is considered low; if the mean value is between 3.0006 and 3.2877, the influence is considered moderate; and if the mean value is greater than 3.2877, the effect is considered high.

The overall details of the data collected through the structured schedule are shown below.

Table 4.1
Descriptive analysis- Impulse Buying Behaviour of women in Kerala

		Statistic	Std. Error
Mean		3.1397	.01784
95% Confidence Interval for Mean	Lower Bound	3.1047	
	Upper Bound	3.1748	
5% Trimmed Mean		3.1420	
Median		3.1493	
Variance		.103	
Std. Deviation		.32059	
Minimum		2.09	
Maximum		4.13	
Range		2.04	
Interquartile Range		.45	
Skewness		-.117	.136
Kurtosis		.020	.271

Source: Primary data

The overall mean value of the impulse buying behavior score is 3.1397 and at **95% Confidence Interval for Mean** the lower bound of the confidence interval is 3.1047, and the upper bound is 3.1748. The **Median of Impulse Buying Behavior** is 3.1493. At the same time, the variance is .103, which measures the spread or dispersion of the data points and the standard deviation is .32059. The skewness is -.117, suggests that the data is slightly skewed to the left. The kurtosis is .020, which measures the peakedness or flatness of the data distribution. A positive kurtosis value suggests a more peaked distribution compared to a normal distribution.

Table 4.2
Tests of Normality - Impulse Buying Behaviour

Impulse Buying Behaviour	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
	.027	323	.200*	.997	323	.799

*. This is a lower bound of the true significance.

Source: Primary data

The normality of the data collected to evaluate the Impulse Buying Behaviour of women in Kerala was examined with the support of the Kolmogorov-Smirnov Test and Shapiro-Wilk Test. According to the Kolmogorov-Smirnov Test for Impulse Buying Behaviour of women in Kerala, the test value of Kolmogorov-Smirnov is 0.027 and p value is 0.200 (p value greater than 5%, not significant) and the test value of Shapiro-Wilk is 0.997 and p value is 0.799 (p value greater than 5%, not significant). This means, the data collected to evaluate the Impulse Buying Behaviour of women in Kerala is normally distributed.

Figure 4.1

Normality Graph - Impulse Buying Behaviour of women in Kerala

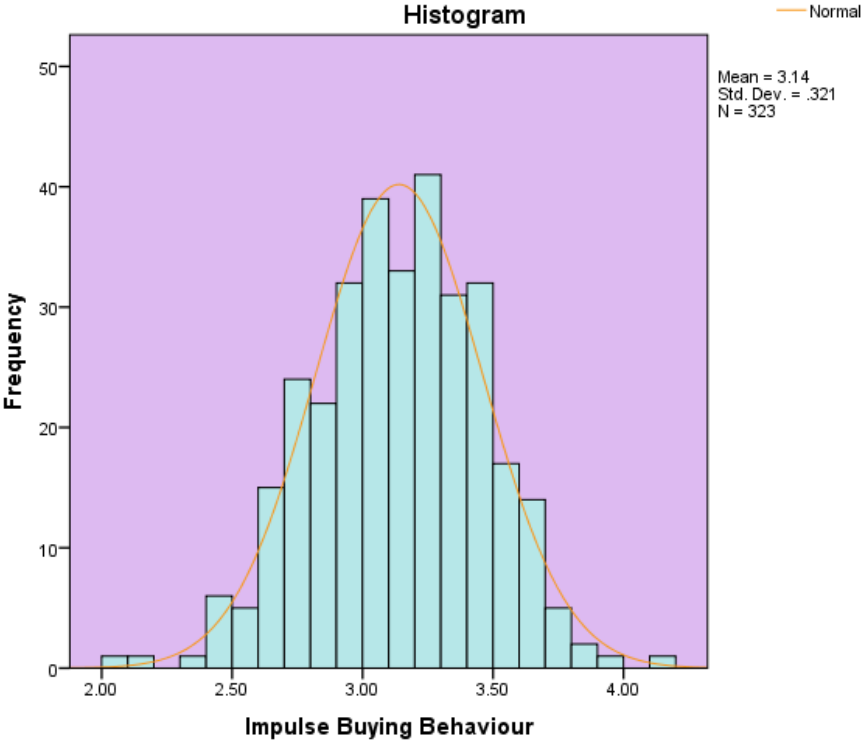


Figure 4.2

Box plot - Impulse Buying Behaviour of women in Kerala

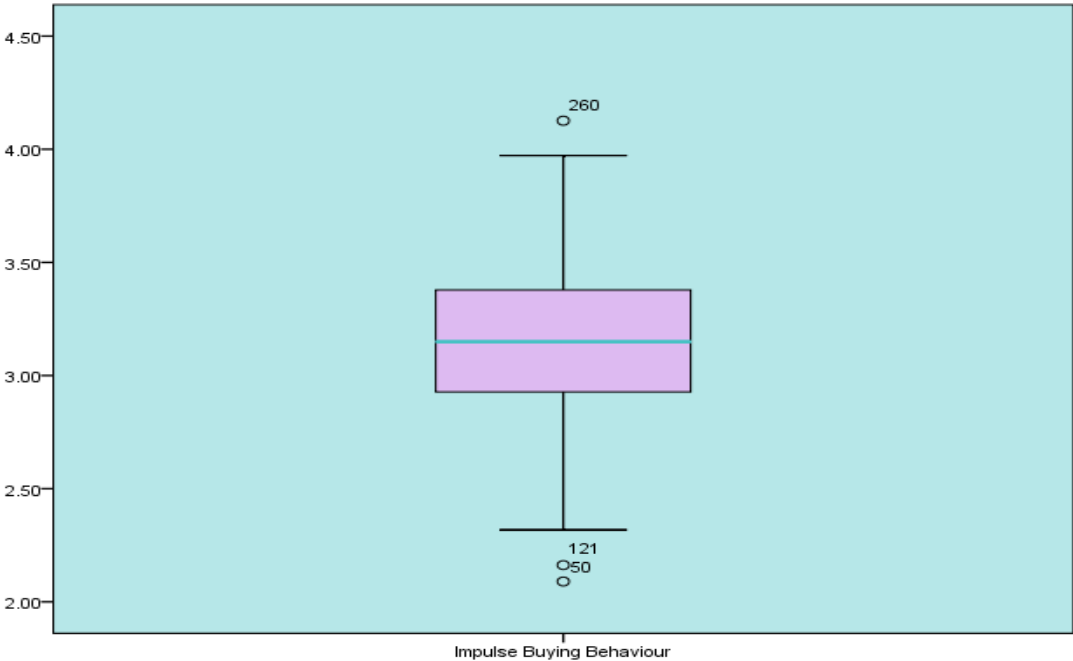


Table 4.3

**Test of Homogeneity of Variances - Impulse
Buying Behaviour of women in Kerala**

Impulse Buying Behaviour

Levene Statistic	df1	df2	Sig.
2.704	2	320	.068

Source: Primary data

The test of Homogeneity of Variances on the Impulse Buying Behaviour of women in Kerala based on Levene Statistic Test value is 2.704 and the p value is 0.068. The null hypothesis is likewise being accepted and assumes there is homogeneity of variances on the data, as the p value is greater than 5%.

Table 4.4

Reliability Statistics - Impulse Buying Behaviour of women in Kerala

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.935	.919	123

Source: Primary data

The overall Cronbach Alpha value of 123 items to assess the Impulse Buying Behaviour of women in Kerala is 93.5% based on standardised questions, which is considered very good when compared to the 70% guideline, according to the reliability data. Cronbach's Alpha is 91.9 percent based on standardised items. This means that the built tool is extremely reliable. The individual reliability score of each variable for the study is shown in **Appendix II**.

Table 4.5
Anova with Tukey's Test for Nonadditivity - Impulse Buying Behaviour of women in Kerala

Between People		Sum of Squares	df	Mean Square	F	Sig	
		3738.596	322	11.611			
Within People	Between Items	9755.325	122	79.962	105.862	.000	
	Residual	Nonadditivity	150.038 ^a	1	150.038	199.641	.000
		Balance	29522.722	39283	.752		
		Total	29672.760	39284	.755		
Total		39428.086	39406	1.001			
Total		43166.682	39728	1.087			
Grand Mean = 3.1799							
a. Tukey's estimate of power to which observations must be raised to achieve additivity = 2.286.							

Source: Primary data

The data acquired from the respondents are stable on the claims concerning the research of the Impulse Buying Behaviour of women in Kerala based on Tukey's Nonadditivity Test, as the F value is 105.862 and the p value is 0.000. As a result, the data gathered from the respondents is consistent. The null hypothesis is likewise being dismissed.

Basic profile of the Respondents

Basic demographic information about respondents, such as Religion, Community, Education, Marital status, Zone and Age helps to contextualise the data to study the Impulse Buying Behaviour of Women in Kerala. This context can aid in better understanding the background and features of the women respondents being examined. Basic profile analysis can aid in identifying potential causes of bias in data. If a particular demographic group is overrepresented or underrepresented in the sample, it may cast doubt on the findings' generalizability.

Table 4.6
Basic profile of the Respondents -
Impulse Buying Behaviour of women in Kerala

Category		Frequency	Percent
Religion	Hindu	160	49.5
	Muslim	82	25.4
	Christian	81	25.1
	Total	323	100.0
Community	General	109	33.7
	OBC	124	38.4
	EWS	73	22.6
	SC/ST	17	5.3
	Total	323	100.0
Marital status	Married	250	77.4
	Unmarried	38	11.8
	Widower/Widow/Divorcee	35	10.8
	Total	323	100.0
Educational Qualification	Up to Higher Secondary	88	27.2
	Diploma/Degree	101	31.3
	Post-Graduation	67	20.7
	Professional education	67	20.7
	Total	323	100.0
Zone	South	73	22.6
	Central	184	57.0
	North	66	20.4
	Total	323	100.0

Source: Primary data

The above table shows the distribution of respondents by their religious affiliation. It indicates that out of 323 women respondents in Kerala, 160 respondents in the sample are Hindu (49.5%), followed by Muslim 82(25.4%) and Christian 81(25.1%).The distribution of respondents by their community or caste category shows that the largest group in the sample belongs to the OBC category 124 (38.4%), followed by the General category 109(33.7%), EWS 73 (22.6%), and a smaller proportion from the SC/ST category 17(5.3%).The marital status of the respondents, indicating that the majority are married (77.4%), with smaller proportions being unmarried (11.8%) or widowed/divorced (10.8%). The educational details showed that 101(31.3%) women respondents completed their Diploma/Degree education and 88(27.2%) did up to Up to Higher Secondary Education. 67 (20.7%) each completed their post-graduation and professional course. With regard to the zone, the majority 184(57%) come from the Central zone and 73(22.6%) and 66(20.4%) women respondents are from the South and North zone respectively.

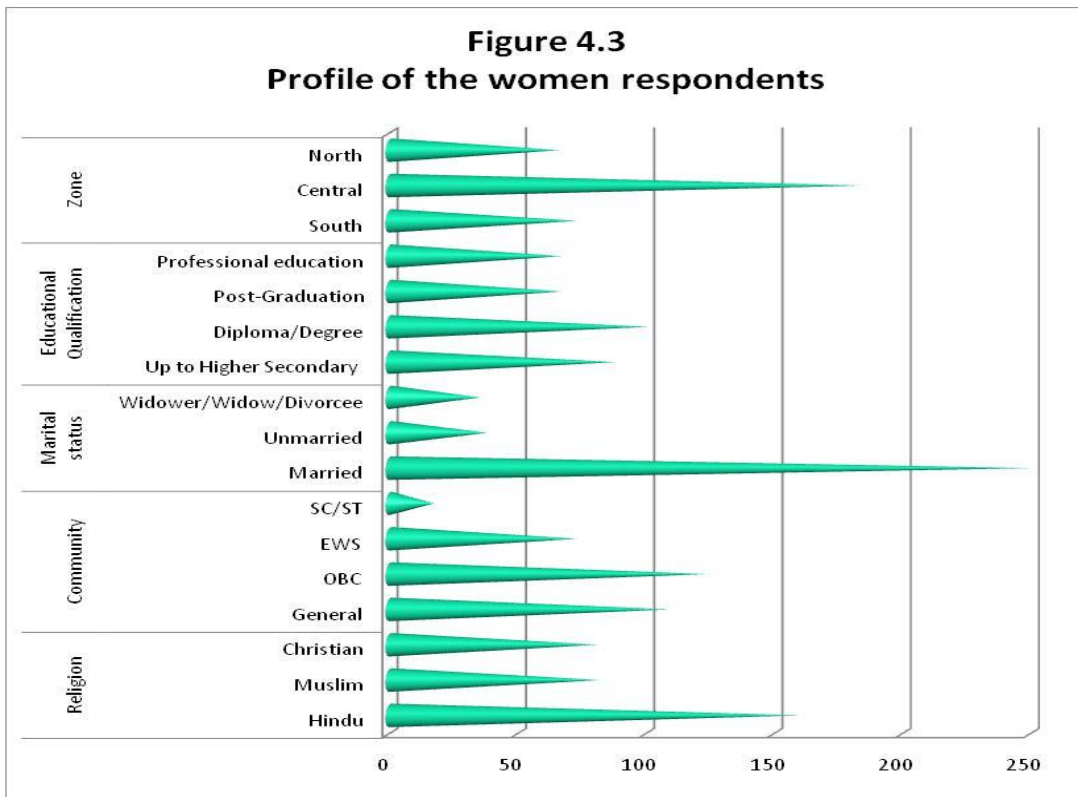


Table 4.7
Report-Age - Impulse Buying Behaviour of women in Kerala

Zone	Mean	N	Std. Deviation
South	40.11	73	8.070
Central	39.34	184	8.762
North	38.79	66	8.706
Total	39.40	323	8.584

Source: Primary data

The age wise classification of the table shows that the average age of the women respondents at South zone is 40.11 years±8.07. The average age of the women respondents at Central and North zone is 39.34 years±8.762 and 38.79 years±8.706 respectively.

Table 4.7.1
Anova Table -Age - Impulse Buying Behaviour of women in Kerala

Age		Sum of Squares	df	Mean Square	F	Sig.
Age * Zone	Between Groups	62.095	2	31.048	.420	.658
	Within Groups	23665.583	320	73.955		
	Total	23727.678	322			

Source: Primary data

The statistical significance in the age of the women respondents based on zone is tested with the support of the Anova Test. The F value is 0.420 and the p value is 0.658 (P value>5%), showing the null hypothesis is accepted. There is no difference in the age of the women respondents based on zone.

Kind of products regularly demanded through Impulse buying

Impulse purchases are typical consumer behaviour. Businesses can acquire insights into consumer preferences and motives by examining the types of things that are frequently purchased on impulse. This knowledge can help business people to modify their marketing tactics and product offers to better match the needs of the

customers. Knowing which products are more likely to elicit impulse purchases enables retailers to optimise their merchandising efforts and boost sales. Understanding the demand for impulse buy products allows firms to better manage their inventory. They can ensure that these products are easily available when customers are most inclined to buy on the spur of the moment. Customers may be more satisfied if they come across tempting impulse buy items when shopping, which may lead to repeat business and positive word-of-mouth recommendations. In this juncture, an attempt has been done to identify the kind of products regularly demanded through Impulse buying. K-means Cluster Analysis is done to examine the research problem.

Objective: To identify the specific products most frequently demanded through impulse buying in a brick-and-mortar retail environment.

Hypothesis: The demand through impulse buying in a brick-and-mortar retail environment is the same.

Table 4.8

**Final Cluster Centers - Kind of products
regularly demanded through Impulse buying**

Kind of products	Cluster(Education)			
	Up to Higher Secondary	Diploma/Degree	Post-Graduation	Professional Education
Garments	4 (High)	4 (High)	3 (Moderate)	3 (Moderate)
Fashion accessories	4 (High)	4 (High)	4 (High)	3 (Moderate)
Gift items	5 (Very High)	5 (Very High)	4 (High)	4 (High)
Medicines	3 (Moderate)	3 (Moderate)	3 (Moderate)	2 (Low)
Books	4 (High)	4 (High)	3 (Moderate)	3 (Moderate)
Baby supplies	4 (High)	4 (High)	3 (Moderate)	3 (Moderate)
Food items	4 (High)	4 (High)	3 (Moderate)	3 (Moderate)
Sports items	3 (Moderate)	5 (Very High)	3 (Moderate)	3 (Moderate)
Electronic goods	3 (Moderate)	5 (Very High)	3 (Moderate)	4 (High)
Entertainment and recreation items	4 (High)	4 (High)	3 (Moderate)	5 (Very High)
Total	38	42	32	33

Source: Primary data

The above table illustrates the product categories and their cluster ratings based on various levels of education. The cluster scores appear to represent the attraction or demand for various product categories among individuals with varying levels of education. The Garments category has a high level of attraction (cluster score of 4) across all education levels, with a slightly lower level of appeal at the Post-Graduation and Professional Education levels. Fashion accessories have a strong attraction (cluster score of 4) in all education levels, with the exception of Professional Education, which has a moderate appeal (score of 3). Gift items have a very high attraction (cluster score of 5) among people with Up to Higher Secondary and Diploma/Degree education, and a high appeal (scoring of 4) among people with Post-Graduation and Professional education. Medicines have a moderate (score of 3) appeal across most education levels, with a somewhat lower (score of 2) appeal at the Professional Education level. At the Up to Higher Secondary and Diploma/Degree levels, books have a strong attraction (cluster score of 4) and a moderate appeal (score of 3) at the higher education levels. Baby supplies have a high attraction (cluster score of 4) at all academic levels, with the exception of Post-Graduation, which has a moderate appeal (scoring of 3). Food items have a high level of appeal (cluster score of 4) across all educational levels. Sports items have a very high appeal (cluster score of 5) among those with a Diploma/Degree and Professional Education, but a moderate appeal (scoring of 3) among people with a Higher secondary and Post-Graduation level. Electronic items have a very high appeal (cluster score of 5) among those with a Diploma/Degree and Professional Education, and a moderate appeal (scoring of 3) among people with other levels of education. At the Professional Education level, entertainment and recreation items have a very high appeal (cluster score of 5) and a high appeal (score of 4) at the other levels.

The total cluster scores for each education level are as follows: Up to Higher Secondary: 38; Diploma/Degree: 42; Post Graduation: 32; Professional Education: 33. This data can be valuable for businesses and marketers looking to target specific product categories to different education segments of the population. It can help

inform marketing and product placement strategies to maximize sales and appeal to various education-level groups.

Table 4.8.1**Anova - Kind of products regularly demanded through Impulse buying**

Kind of products	Cluster		Error		F	Sig.
	Mean Square	df	Mean Square	df		
Garments	34.554	3	.340	319	101.648	.000
Fashion accessories	17.388	3	.756	319	22.991	.000
Gift items	9.968	3	.487	319	20.479	.000
Medicines	18.169	3	.375	319	48.416	.000
Books	24.112	3	.367	319	65.774	.000
Baby supplies	22.554	3	.615	319	36.682	.000
Food items	19.663	3	.210	319	93.438	.000
Sports items	79.943	3	.308	319	259.346	.000
Electronic goods	52.017	3	.212	319	244.940	.000
Entertainment and recreation items	45.490	3	.234	319	194.163	.000

Source: Primary data

F-statistic is used to test whether there are significant differences between the means of the clusters or groups for each product category regularly demanded through Impulse buying. A low p-value (typically below 0.05) indicates that the differences are statistically significant. Thus, cluster means are not equal. Hence null hypothesis is rejected. This suggests that there are statistically significant differences between the clusters for each product category regularly demanded through Impulse buying. This shows that products regularly demanded through Impulse buying is being mostly done by Diploma/Degree qualified women respondents(Cluster score-42), followed by women respondents of Higher Secondary education(Cluster score-38).

Table 4.8.2**Distances between Final Cluster Centers - Kind of products regularly demanded through Impulse buying**

Cluster	Up to Higher Secondary	Diploma/Degree	Post-Graduation	Professional Education
Up to Higher Secondary		2.885	2.245	2.792
Diploma/Degree	2.885		3.628	3.216
Post-Graduation	2.245	3.628		2.300
Professional Education	2.792	3.216	2.300	

Source: Primary data

The cluster analysis result shows the degree of similarity (or dissimilarity) between different clusters of education levels for each product category regularly demanded through Impulse buying. The values of the diagonal represent the similarity between different clusters. Higher values indicate greater similarity, while lower values indicate dissimilarity. The similarity between "Diploma/Degree" and "Post-Graduation" is 3.628, which considers greater similarity for each product category regularly demanded through Impulse buying. The similarity score between Professional Education and Diploma/Degree is 3.216 and similarity score between Up to Higher Secondary and Diploma/Degree is 2.885. The highest dissimilarity is seen between Post-Graduation and Up to Higher Secondary (Score-2.245).

Relative importance in factors on Impulse buying on products

The next part of the analysis deals with the relative importance in physical factors on Impulse buying on products. People usually demand products through impulse buying due to certain physical factors. The following analysis helps to identify the relative importance in physical factors on Impulse buying on products. One sample t test is the inferential analysis done to identify the relative importance in physical factors on Impulse buying on products.

Table 4.9
One-Sample Statistics - Relative
importance in factors on Impulse buying on products

Relative importance in factors	N	Mean	Std. Deviation	Std. Error Mean	Effect
Quality of the product	323	3.44	.759	.042	High
Price charged on the product	323	2.71	.977	.054	Low
Style and fashion of the product	323	3.29	.718	.040	High
Brand name of the company	323	3.43	.736	.041	High
Traditional product	323	3.08	.858	.048	Moderate
Product specialty	323	2.59	1.211	.067	Low

Source: Primary data

The factor of product quality has a mean score of 3.44, indicating that respondents deemed product quality to be relatively relevant when making purchasing decisions on average. The standard deviation (.759) is modest, indicating that responses were relatively consistent. The product's pricing had a lower mean rating of 2.71, indicating that respondents deemed price to be less significant than product quality on average. The standard deviation is relatively high (.977), indicating increased response variability. Style and fashion had a mean rating of 3.29, suggesting that respondents thought it was relatively important. The standard deviation is modest (.718), indicating consistent replies. The average score for brand name was 3.43, indicating that it was seen as relatively essential in purchase decisions. The standard deviation is modest (.736), indicating consistent replies. The factor traditional product obtained a mean score of 3.08, indicating moderate relevance. The standard deviation is .858, indicating that responses vary. Product specialty earned a lower mean score of 2.59, indicating that it was thought to be less important on average. The standard deviation is relatively large (1.211), indicating significant response variability.

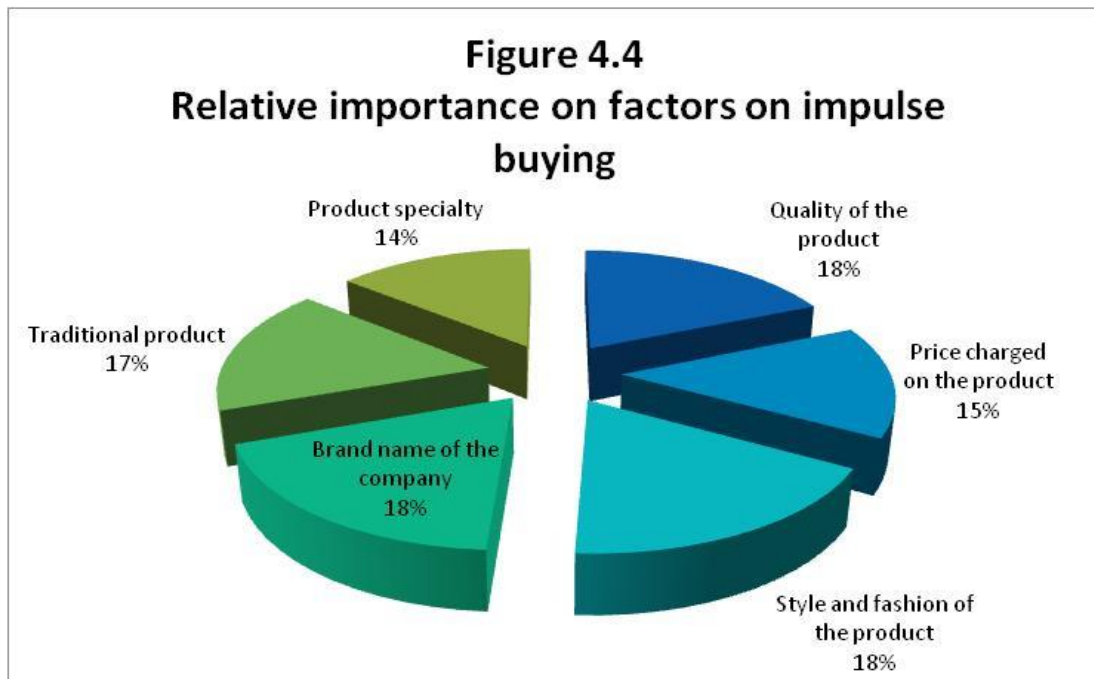


Table 4.9.1

One-Sample Test - Relative importance in factors on Impulse buying on products

Relative importance in factors	Test Value = 3.14			
	t	df	Sig. (2-tailed)	Mean Difference
Quality of the product				
Price charged on the product	-7.990	322	.000	-.434
Style and fashion of the product	3.700	322	.000	.148
Brand name of the company	7.094	322	.000	.290
Traditional product	-1.311	322	.191	-.063
Product specialty	-8.188	322	.000	-.552

Source: Primary data

The relative importance in physical factors on Impulse buying on products was tested with the support of the One sample t test. The test value is 3.14. The above table clearly shows that all the variables are statistically significant when compared with the test value. Thus, it is clear that different factors influence purchase decisions, with "quality of the product," "style and fashion," and "brand

name of the company" being rated relatively high in importance, while "price charged on the product" and "product specialty" are rated lower in importance on average.

Factors motivates to make spontaneous/impulse purchase

Businesses can obtain significant insights into customer psychology and decision-making processes by examining the elements that spark impulse purchases. This knowledge can be used to tailor marketing strategy and product offerings. They can, for example, strategically put products near checkout counters or employ persuasive advertising strategies to stimulate impulse purchases. Understanding the motivators enables firms to capitalise on these possibilities and increase their bottom line. It was stated that knowing impulse buying variables is critical in the context of e-commerce. Data analytics can be used by online shops to discover triggers and personalise product recommendations, improving the customer experience and increasing sales. In conclusion, understanding the variables that trigger spontaneous or impulse purchases is critical for organisations seeking to improve their marketing tactics, generate revenue, properly manage inventory, and improve the overall shopping experience. It is an essential component of consumer behaviour analysis and market research. Factor analysis is an inferential approach used to investigate the factors.

Objective: To identify the factors motivates to make spontaneous/impulse purchase by women in Kerala

Hypothesis: There is no significant variance in the factors motivates to make spontaneous/impulse purchase by women in Kerala

Table 4.10

**KMO and Bartlett's Test -
Factors motivates to make spontaneous/impulse purchase**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.840
Bartlett's Test of Sphericity	Approx. Chi-Square	2011.885
	df	66
	Sig.	.000

Source: Primary data

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy on the factors motivates to make spontaneous/impulse purchase by women in Kerala is estimated as 0.840, which found high score. Bartlett's Test of Sphericity as per the Approx. Chi-Square is 2011.885 and the corresponding p value is 0.000, significant (p value<5%). This shows, there is association of factors motivates to make spontaneous/impulse purchase by women in Kerala.

Table 4.10.1**Communalities - Factors motivates to make spontaneous/impulse purchase**

Factors motivates to make spontaneous/impulse purchase	Initial	Extraction
Convenience and time saving	1.000	.841
Sales promotion	1.000	.470
Instant ability to get items that I want	1.000	.722
Clear return policy	1.000	.712
Variety of products/brands	1.000	.700
Shopping channel	1.000	.667
Products are not available in local shops	1.000	.716
Offers and discounts always available	1.000	.590
Price of products are reasonable	1.000	.583
Online tracking ability	1.000	.772
Product reviews influence me to go for online shopping	1.000	.667
Mobile applications are available nowadays	1.000	.737
Extraction Method: Principal Component Analysis.		

Source: Primary data

The communality values of factors motivate to make spontaneous/impulse purchase by women in Kerala is noted in the above table. It is noted that all the communality values are very high, which shows high relationship between the factors motivates to make spontaneous/impulse purchase by women in Kerala. The coefficient between the highest and lowest communality values is 0.841 and 0.470 respectively.

Table 4.10.2
Total Variance Explained - Factors
motivates to make spontaneous/impulse purchase

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.342	44.521	44.521	5.342	44.521	44.521	2.891	24.095	24.095
2	1.805	15.042	59.562	1.805	15.042	59.562	2.652	22.100	46.195
3	1.030	8.583	68.146	1.030	8.583	68.146	2.634	21.950	68.146
4	.854	7.116	75.262						
5	.602	5.017	80.279						
6	.498	4.146	84.425						
7	.455	3.793	88.219						
8	.385	3.206	91.425						
9	.344	2.865	94.289						
10	.272	2.267	96.557						
11	.227	1.894	98.451						
12	.186	1.549	100.000						
Extraction Method: Principal Component Analysis.									

Source: Primary data

The communality values of factors motivate to make spontaneous/impulse purchase by women in Kerala is noted in the above table. The Extraction Sums of Squared Loadings values of factors motivate to make spontaneous/impulse purchase by women in Kerala are noted in the above table. The Extraction Sums of Squared Loadings of the first factor is 44.521, the value for the second factor is 15.042 and

the value of the third factor is 8.583. Thus, it is concluded that the effect of the three factors identified is 68.146%.

The Cumulative Rotation Sums of Squared Loadings values of factors motivate to make spontaneous/impulse purchase by women in Kerala are also noted in the above table. The Cumulative Rotation Sums of Squared Loadings of the first factor is 44.521, the value for the second factor is 59.562 and the value of the third factor is 68.146.

Figure 4.5

Scree Plot-Factors motivate to make spontaneous/impulse purchase by women in Kerala

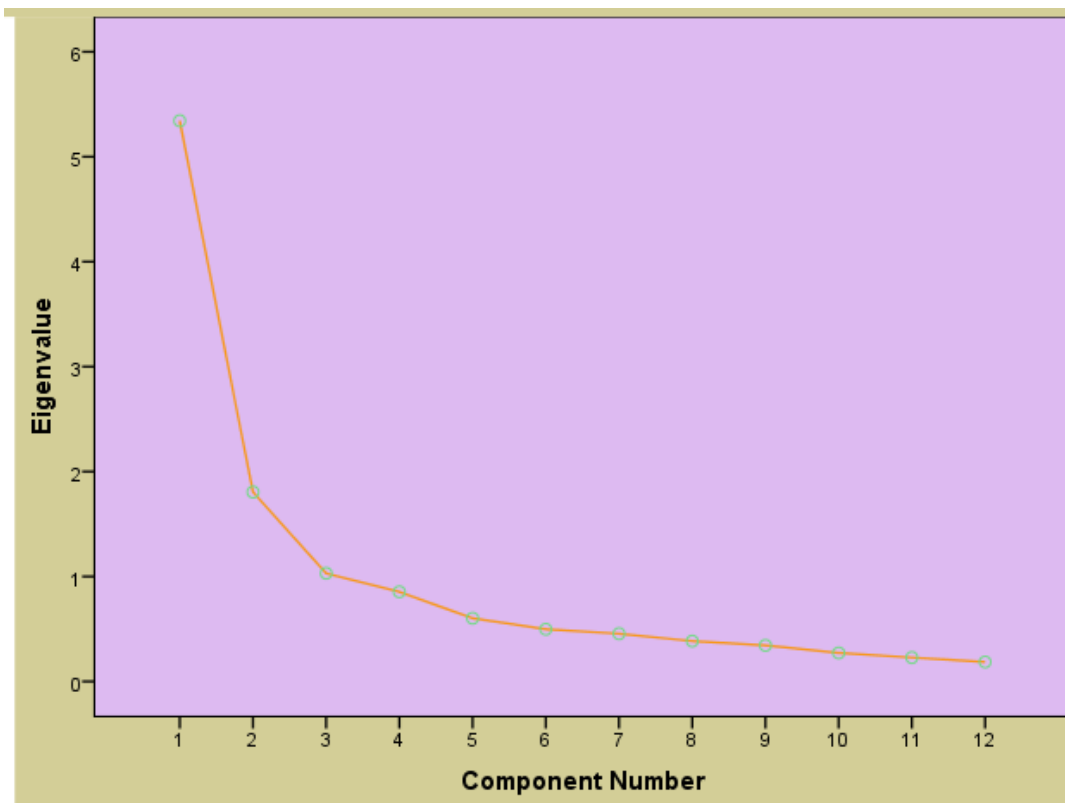


Table 4.10.3

Rotated Component Matrix - Factors motivates to make spontaneous/impulse purchase

Factors motivates to make spontaneous/impulse purchase	Component		
	1	2	3
Online tracking ability	.859	.170	-.068
Price of products are reasonable	.706	.172	.236
Mobile applications are available nowadays	.670	.311	.436
Product Placement, Visual Appeal and Price			
Convenience and time saving	.076	.912	.047
Instant ability to get items that I want	.490	.691	.067
Variety of products/brands	.465	.653	.239
Products are not available in local shops	.566	.608	.162
Emotional Triggers			
Clear return policy	.034	.145	.831
Sales promotion	.034	.052	.683
Product reviews influence me to go for online shopping	.348	-.328	.662
Offers and discounts always available	.188	.407	.624
Shopping channel	.515	.305	.556
Discounts and Promotions			
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 5 iterations.			

Source: Primary data

The Rotated Component Matrix values of factors motivate to make spontaneous/impulse purchase is noted in the above table. The coefficient value of the variable ‘Online tracking ability’ (0.859), ‘Price of products are reasonable’

(0.706) and ‘Mobile applications are available nowadays’ (0.663) are high in the group and hence included in the first factor. Therefore, the first factor is called **“Product Placement, Visual Appeal and Price”**.

The second factor includes ‘Convenience and time saving’ (0.912), ‘Instant ability to get items that I want’ (0.691), ‘Variety of products/brands’ (0.653) and ‘Products are not available in local shops’ (0.608) are high in the group and hence included in the second factor. Therefore, the second factor is called **“Emotional Triggers”**.

The third factor includes ‘Clear return policy’ (0.831), ‘Sales promotion’ (0.683), ‘Product reviews influence me to go for online shopping’ (0.662), ‘Offers and discounts always available’ (0.624) and ‘Shopping channel’ (0.556) are high in the group and hence included in the third factor. Therefore, the third factor is called **“Discounts and Promotions”**.

Factors influencing the Impulse buying

Exploring the elements that influence impulse purchases is critical for enterprises. Understanding these elements can help firms optimise their marketing strategy and increase sales by providing useful insights into consumer behaviour. A rigorous examination of these elements allows us to determine their significance and relevance. Impulse buying characteristics do not exist in a vacuum; they might differ across demographics and circumstances. As a result, a critical analysis aids in determining which elements are most relevant to a given target audience or business. Similarly, by examining these factors, we can distinguish between causality and association. Not all factors directly drive impulse purchases; some may be the result of underlying psychological or environmental impacts. Finally, as consumer behaviour evolves in response to technological and cultural developments, a continuous critical analysis of impulse purchasing variables is required to remain relevant. This constant study enables firms to adapt and develop, allowing them to capitalise effectively on the ever-changing landscape of customer decision-making.

Table 4.11

Descriptive - Factors influencing the Impulse buying- Physical stimuli

Physical stimuli		N	Mean	Std. Deviation	Std. Error	Effect
Store and Mall environment, ambience and comfort influence me	South	73	2.93	.733	.086	Low
	Central	184	2.96	.723	.053	Low
	North	66	3.35	1.074	.132	High
	Total	323	3.03	.822	.046	Moderate
I will pay attention to store's window display	South	73	2.22	1.003	.117	Low
	Central	184	2.23	.971	.072	Low
	North	66	3.02	1.234	.152	Moderate
	Total	323	2.39	1.082	.060	Low
Influence of the associate salesperson is a motivating factor to take spot decision	South	73	2.92	1.090	.128	Low
	Central	184	2.87	1.058	.078	Low
	North	66	3.30	1.095	.135	High
	Total	323	2.97	1.083	.060	Low
Good product display influences spontaneous purchase decision	South	73	2.67	1.302	.152	Low
	Central	184	2.66	1.275	.094	Low
	North	66	3.36	1.308	.161	High
	Total	323	2.80	1.315	.073	Low
There is a chance to enter a store when attracted by an eye-catching window display.	South	73	3.41	.684	.080	High
	Central	184	3.38	.633	.047	High
	North	66	3.44	1.010	.124	High
	Total	323	3.40	.734	.041	High
Physical stimuli	South	73	3.0360	.90319	.10571	Moderate
	Central	184	3.2371	.85056	.06270	Moderate
	North	66	3.1155	.95281	.11728	Moderate
	Total	323	3.1668	.88547	.04927	Moderate

Source: Primary data; Low-< 3.0006, Moderate- Between 3.0006-3.2877, High->3.2877

From the above table, it is clear that the mean score assigned by the women respondents on the statement is high for 'There is a chance to enter a store when attracted by an eye-catching window display'. But the statement got low score from the women respondents of South (2.93±0.733) and Central region (2.96±0.723) for 'Store and Mall environment, ambience and comfort influence me', but the score is high by the respondents of Northern region (3.35±1.074). Likewise, the statement got low score from the women respondents of South (2.22±1.003) and Central

region (2.23±0.971) for ‘I will pay attention to store’s window display’, but the score is moderate by the respondents of Northern region (3.02±1.234). But the statement got low score from the women respondents of South (2.92±1.090) and Central region (2.87±1.058) for ‘Influence of the associate salesperson is a motivating factor to take spot decision’, but the score is high by the respondents of Northern region (3.30±1.095). Likewise, the statement got low score from the women respondents of South (2.67±1.302) and Central region (2.66±1.275) for ‘Good product display influences spontaneous purchase decision’, but the score is high by the respondents of Northern region (3.36±1.308). Overall the construct ‘Physical stimuli’ got a moderate score awarded by all the women respondents.

Table 4.11.1

Descriptive - Factors influencing the Impulse buying- Experience in shopping

Experience in shopping		N	Mean	Std. Deviation	Std. Error	Effect
It seems that I can explore a new world when I go shopping	South	73	3.03	.799	.093	Moderate
	Central	184	2.90	.762	.056	Low
	North	66	3.17	1.090	.134	Moderate
	Total	323	2.98	.851	.047	Low
Spending time on shopping is so enjoyable	South	73	2.86	.814	.095	Low
	Central	184	2.83	.760	.056	Low
	North	66	3.19	.970	.119	Moderate
	Total	323	2.91	.829	.046	Low
During shopping, feeling excited is common	South	73	3.32	.664	.078	High
	Central	184	3.29	.608	.045	High
	North	66	3.42	.895	.110	High
	Total	323	3.32	.688	.038	High
During shopping I get an idea of what I want to buy automatically	South	73	2.79	1.092	.128	Low
	Central	184	2.70	1.053	.078	Low
	North	66	3.15	1.231	.152	Moderate
	Total	323	2.81	1.111	.062	Low
Experience in shopping	South	73	2.6466	.93483	.10941	Low
	Central	184	2.8304	.93875	.06921	Low
	North	66	2.8212	1.04903	.12913	Low
	Total	323	2.7870	.96134	.05349	Low

Source: Primary data; Low-< 3.0006, Moderate- Between 3.0006-3.2877, High->3.2877

From the above table, it is clear that the mean score assigned by the women respondents on the statement is high for ‘During shopping, feeling excited is common’. But the statement got low score from the women respondents of South (2.86±0.814) and Central region (2.83±0.760) for ‘Spending time on shopping is so enjoyable’, but the score is moderate by the respondents of Northern region (3.19±0.970). Likewise, the statement got moderate score from the women respondents of South (3.03±0.779) and Northern region (3.17±1.090) for ‘It seems that I can explore a new world when I go shopping’, but the score is low by the respondents of Central region (2.90±0.762). But the statement got low score from the women respondents of South (2.79±1.092) and Central region (2.70±1.053) for ‘During shopping I get an idea of what I want to buy automatically’, but the score is moderate by the respondents of Northern region (3.15±1.231). Overall the construct ‘Experience in shopping’ got a low score awarded by all the women respondents.

Table 4.11.2

Descriptive - Factors influencing the Impulse buying- Product involvement

Product involvement		N	Mean	Std. Deviation	Std. Error	Effect
I have a general tendency to develop interest for something new	South	73	2.38	.981	.115	Low
	Central	184	2.43	.950	.070	Low
	North	66	3.06	1.175	.145	Moderate
	Total	323	2.55	1.037	.058	Low
Feeling of excitement is possible only when unexpected purchase event happens	South	73	2.36	.903	.106	Low
	Central	184	2.40	.893	.066	Low
	North	66	3.00	1.150	.142	Low
	Total	323	2.51	.982	.055	Low
Free product can be the reason for me to buy things unpredictably	South	73	2.42	.927	.108	Low
	Central	184	2.42	.908	.067	Low
	North	66	3.30	1.265	.156	High
	Total	323	2.60	1.054	.059	Low
If I see items at discounted price, tendency will urge to buy	South	73	3.77	.755	.088	High
	Central	184	3.79	.754	.056	High
	North	66	3.80	.980	.121	High
	Total	323	3.79	.803	.045	High

Multiple utility products catch immediate attention for the erratic buying tendency on that product which I familiar through advertisement.	South	73	2.84	.720	.084	Low
	Central	184	2.84	.678	.050	Low
	North	66	3.10	.991	.122	Moderate
	Total	323	2.89	.766	.043	Low
Product involvement	South	73	3.1171	.54219	.06346	Moderate
	Central	184	3.1082	.58435	.04308	Moderate
	North	66	3.3227	.85567	.10533	High
	Total	323	3.1932	.63846	.03552	Moderate

Source: Primary data; Low-< 3.0006, Moderate- Between 3.0006-3.2877, High->3.2877

From the above table, it is clear that the mean score assigned by the women respondents on the statement is high for ‘If I see items at discounted price, tendency will urge to buy’. But the statement got low score from the women respondents of ‘Feeling of excitement is possible only when unexpected purchase event happens’. Likewise, the statement got low score from the women respondents of South (2.38±0.981) and Central region (2.43±0.950) for ‘I have a general tendency to develop interest for something new’, but the score is moderate by the respondents of Northern region (3.06±1.175). But the statement got low score from the women respondents of South (2.42±0.927) and Central region (2.42±0.908) for ‘Free product can be the reason for me to buy things unpredictably’, but the score is high by the respondents of Northern region (3.30±1.265). Unfortunately, the statement got low score from the women respondents of South (2.84±0.720) and Central region (2.84±0.678) for ‘Multiple utility products catch immediate attention for the erratic buying tendency on that product which I familiar through advertisement’, but the score is moderate by the respondents of Northern region (3.10±0.991). Overall the construct ‘Product involvement’ got a moderate score awarded by all the women respondents of southern and central region and high for Northern region.

Table 4.11.3**Descriptive - Factors influencing the Impulse buying- Positive Mood**

Positive Mood		N	Mean	Std. Deviation	Std. Error	Effect
When mind is happy, I buy things on the spur of the moment	South	73	4.75	.494	.058	High
	Central	184	4.75	.504	.037	High
	North	66	4.17	1.061	.131	High
	Total	323	4.63	.694	.039	High
Internal stimuli often persuade me to buy things spontaneously	South	73	2.97	.897	.105	Low
	Central	184	2.99	.849	.063	Low
	North	66	3.11	1.069	.132	Moderate
	Total	323	3.01	.907	.050	Moderate
Friendly and skilled staff often make me buying a product which they didn't plan to buy	South	73	3.51	.801	.094	High
	Central	184	3.58	.727	.054	High
	North	66	3.29	.907	.112	High
	Total	323	3.50	.790	.044	High
When I see a good deal, I tend to buy more than I intended to buy	South	73	3.59	.984	.115	High
	Central	184	3.43	.787	.058	High
	North	66	3.53	1.084	.133	High
	Total	323	3.49	.900	.050	High
Positive Mood	South	73	3.7055	.40685	.04762	High
	Central	184	3.6889	.44736	.03298	High
	North	66	3.5568	.89957	.11073	High
	Total	323	3.6656	.56321	.03134	High

Source: Primary data; Low-< 3.0006, Moderate- Between 3.0006-3.2877, High->3.2877

From the above table, it is clear that the mean score assigned by the women respondents on the statements is high for 'When mind is happy, I buy things on the spur of the moment', 'Friendly and skilled staff often make me buying a product which they didn't plan to buy', and 'When I see a good deal, I tend to buy more than I intended to buy'. Likewise, the statement got low score from the women respondents of South (2.97 ± 0.897) and Central region (2.99 ± 0.849) for 'Internal stimuli often persuade me to buy things spontaneously', but the score is moderate by the respondents of Northern region (3.11 ± 1.069). Overall the construct 'Positive Mood' got a high score awarded by all the women respondents.

Table 4.11.4

Descriptive - Factors influencing the Impulse buying- Intention to buy

Intention to buy		N	Mean	Std. Deviation	Std. Error	Effect
I am ready for unplanned purchase, if I have confidence	South	73	4.53	.579	.068	High
	Central	184	4.43	.633	.047	High
	North	66	3.97	.976	.120	High
	Total	323	4.36	.732	.041	High
I feel a sense of excitement when I make an abrupt purchase	South	73	2.88	.622	.073	Low
	Central	184	3.60	1.020	.075	High
	North	66	3.20	1.056	.130	Moderate
	Total	323	3.35	.997	.055	High
Use of UPI Payments along with the cash purchase has been a trend in Kerala, which facilitate for the purchase	South	73	3.71	.385	.045	High
	Central	184	3.80	.407	.030	High
	North	66	3.68	.789	.097	High
	Total	323	3.75	.506	.028	High
It is difficult to control urge to buy when the situation is favourable for the purchase	South	73	3.42	.398	.047	High
	Central	184	3.40	.377	.028	High
	North	66	3.47	.923	.114	High
	Total	323	3.42	.538	.030	High
When I see a good deal, I tend to buy more than I intended to buy	South	73	3.62	.543	.064	High
	Central	184	3.61	.511	.038	High
	North	66	3.64	.971	.120	High
	Total	323	3.62	.636	.035	High
Intention to buy	South	73	3.6027	.86184	.10087	High
	Central	184	3.8207	.87803	.06473	High
	North	66	3.4545	1.04044	.12807	High
	Total	323	3.6966	.91954	.05116	High

Source: Primary data; Low-< 3.0006, Moderate- Between 3.0006-3.2877, High->3.2877

From the above table, it is clear that the mean score assigned by the women respondents on the statements is high for ‘I am ready for unplanned purchase, if I have confidence’, ‘Use of UPI Payments along with the cash purchase has been a trend in Kerala, which facilitate for the purchase’, ‘It is difficult to control urge to buy when the situation is favourable for the purchase’ and ‘When I see a good deal,

I tend to buy more than I intended to buy’. Likewise, the statement got low and high score from the women respondents of South (2.88±0.622) and Central region (3.60±1.020) for ‘I feel a sense of excitement when I make an abrupt purchase’, but the score is moderate by the respondents of Northern region (3.20±1.056). Overall the construct ‘Intention to buy’ got a high score awarded by all the women respondents.

Table 4.11.5

Descriptive - Factors influencing the Impulse buying- Feel urge to buy impulsively

Feel urge to buy impulsively		N	Mean	Std. Deviation	Std. Error	Effect
The urge to buy something just comes over at once and obviously I will be overwhelmed.	South	73	3.32	1.066	.125	High
	Central	184	3.46	.916	.068	High
	North	66	3.48	1.041	.128	High
	Total	323	3.43	.977	.054	High
I feel the desire to buy an item as quickly as possible so as to terminate the pain of not buying.	South	73	2.05	1.189	.139	Low
	Central	184	1.90	1.104	.081	Low
	North	66	2.80	1.315	.162	Low
	Total	323	2.12	1.218	.068	Low
I have difficulty in getting control over my buying impulses.	South	73	3.01	.905	.106	Moderate
	Central	184	2.92	.902	.067	Low
	North	66	3.15	.916	.113	Moderate
	Total	323	2.99	.907	.050	Low
“Buy now, think about it later” is feeling common for all	South	73	1.47	.647	.076	Low
	Central	184	1.60	.836	.062	Low
	North	66	2.79	1.431	.176	Low
	Total	323	1.81	1.073	.060	Low
Feel urge to buy impulsively	South	73	3.3233	.78792	.09222	High
	Central	184	3.3500	.75142	.05540	High
	North	66	3.5232	1.07695	.13256	High
	Total	323	3.3794	.83623	.04653	High

Source: Primary data; Low-< 3.0006, Moderate- Between 3.0006-3.2877, High->3.2877

From the above table, it is clear that the mean score assigned by the women respondents on the statements is high for ‘The urge to buy something just comes over at once and obviously I will be overwhelmed’ and the score is low for ‘I feel

the desire to buy an item as quickly as possible so as to terminate the pain of not buying’ and ‘Buy now, think about it later’ is feeling common for all’. Likewise, the statement got moderate score from the women respondents of South (3.01±0.905) and Northern region (3.15±0.916) for ‘I have difficulty in getting control over my buying impulses’, but the score is low by the respondents of Central region (2.92±0.902). Overall the construct ‘Feel urge to buy impulsively’ got a high score awarded by all the women respondents.

Table 4.11.6

Descriptive - Factors influencing the Impulse buying- Impulse buying

Impulse buying		N	Mean	Std. Deviation	Std. Error	Effect
When I go shopping, I buy things that I had not intended to purchase.	South	73	3.14	1.071	.125	Moderate
	Central	184	2.78	1.213	.089	Low
	North	66	3.33	1.181	.145	High
	Total	323	2.98	1.195	.066	Low
I generally make unplanned purchase.	South	73	1.32	.468	.055	Low
	Central	184	1.33	.472	.035	Low
	North	66	2.74	1.492	.184	Low
	Total	323	1.62	.975	.054	Low
I often buy things spontaneously	South	73	2.32	.926	.108	Low
	Central	184	2.27	.830	.061	Low
	North	66	2.92	1.154	.142	Low
	Total	323	2.41	.959	.053	Low
Generally speaking, I would consider myself to be an impulsive shopper	South	73	3.77	.825	.097	High
	Central	184	3.66	.807	.059	High
	North	66	3.52	.996	.123	High
	Total	323	3.66	.854	.048	High

Source: Primary data; Low-< 3.0006, Moderate- Between 3.0006-3.2877, High->3.2877

From the above table, it is clear that the mean score assigned by the women respondents on the statements is high for ‘Generally speaking, I would consider myself to be an impulsive shopper’ and the score is low for ‘I often buy things spontaneously’ and ‘I generally make unplanned purchase’. Likewise, the statement got moderate and high score from the women respondents of South (3.14±1.071) and Northern region (3.33±1.181) for ‘When I go shopping, I buy

things that I had not intended to purchase’, but the score is low by the respondents of Central region (2.78±1.213).

Table 4.12

Anova - Factors influencing the Impulse buying

Factors influencing the Impulse buying		Sum of Squares	df	Mean Square	F	Sig.
Store and Mall environment, ambience and comfort influence me	Between Groups	8.396	2	4.198	6.418	.002*
	Within Groups	209.295	320	.654	Significant-Favour to Northern women consumer	
	Total	217.690	322			
I will pay attention to store’s window display	Between Groups	32.734	2	16.367	15.230	.000*
	Within Groups	343.891	320	1.075	Significant-Favour to Northern women consumer	
	Total	376.625	322			
Influence of the associate salesperson is a motivating factor to take spot decision	Between Groups	9.375	2	4.687	4.072	.018*
	Within Groups	368.316	320	1.151	Significant-Favour to Northern women consumer	
	Total	377.690	322			
Good product display influences spontaneous purchase decision	Between Groups	25.900	2	12.950	7.807	.000*
	Within Groups	530.812	320	1.659	Significant-Favour to Northern women consumer	
	Total	556.712	322			
There is a chance to enter a store when attracted by an eye-catching window display.	Between Groups	.182	2	.091	.168	.846
	Within Groups	173.298	320	.542		
	Total	173.480	322			
Physical stimuli	Between Groups	2.332	2	1.166	1.492	.227
	Within Groups	250.135	320	.782		
	Total	252.467	322			

It seems that I can explore a new world when I go shopping	Between Groups	3.572	2	1.786	2.492	.084
	Within Groups	229.351	320	.717		
	Total	232.923	322			
Spending time on shopping is so enjoyable	Between Groups	6.605	2	3.302	4.924	.008*
	Within Groups	214.635	320	.671	Significant-Favour to Northern women consumer	
	Total	221.239	322			
During shopping, feeling excited is common	Between Groups	.906	2	.453	.956	.386
	Within Groups	151.608	320	.474		
	Total	152.514	322			
During shopping I get an idea of what I want to buy automatically	Between Groups	10.121	2	5.060	4.180	.016*
	Within Groups	387.359	320	1.210	Significant-Favour to Northern women consumer	
	Total	397.480	322			
Experience in shopping	Between Groups	1.864	2	.932	1.008	.366
	Within Groups	295.722	320	.924		
	Total	297.585	322			
I have a general tendency to develop interest for something new	Between Groups	21.907	2	10.953	10.815	.000*
	Within Groups	324.099	320	1.013	Significant-Favour to Northern women consumer	
	Total	346.006	322			
Feeling of excitement is possible only when unexpected purchase event happens	Between Groups	19.934	2	9.967	10.969	.000*
	Within Groups	290.778	320	.909	Significant-Favour to Northern women consumer	
	Total	310.712	322			
Free product can be the reason for me to buy things	Between Groups	40.928	2	20.464	20.687	.000*

unpredictably	Within Groups	316.552	320	.989	Significant-Favour to Northern women consumer	
	Total	357.480	322			
If I see items at discounted price, tendency will urge to buy	Between Groups	.052	2	.026	.040	.961
	Within Groups	207.633	320	.649		
	Total	207.684	322			
Multiple utility products catch immediate attention for the erratic buying tendency on that product which I familiar through advertisement.	Between Groups	3.707	2	1.853	3.198	.042*
	Within Groups	185.453	320	.580	Significant-Favour to Northern women consumer	
	Total	189.160	322			
Product involvement	Between Groups	.012	2	.006	.014	.986
	Within Groups	131.245	320	.410	Significant-Favour to Central women consumer	
	Total	131.257	322			
When mind is happy, I buy things on the spur of the moment	Between Groups	17.930	2	8.965	20.905	.000*
	Within Groups	137.228	320	.429	Significant-Favour to Southern and Central women consumer	
	Total	155.158	322			
Internal stimuli often persuade me to buy things spontaneously	Between Groups	.791	2	.396	.479	.620
	Within Groups	264.181	320	.826		
	Total	264.972	322			
Friendly and skilled staff often make me buying a product which they didn't plan to buy	Between Groups	4.189	2	2.094	3.410	.034*
	Within Groups	196.554	320	.614	Significant-Favour to Central women consumer	
	Total	200.743	322			
When I see a good deal, I tend to buy more than I intended to buy	Between Groups	1.384	2	.692	.854	.427
	Within Groups	259.328	320	.810		

	Total	260.712	322			
Positive Mood	Between Groups	.997	2	.498	1.577	.208
	Within Groups	101.142	320	.316		
	Total	102.139	322			
I am ready for unplanned purchase, if I have confidence	Between Groups	13.298	2	6.649	13.355	.000*
	Within Groups	159.321	320	.498	Significant-Favour to Southern women consumer	
	Total	172.619	322			
I feel a sense of excitement when I make an abrupt purchase	Between Groups	29.196	2	14.598	16.076	.000*
	Within Groups	290.569	320	.908	Significant-Favour to Central women consumer	
	Total	319.765	322			
Use of UPI Payments along with the cash purchase has been a trend in Kerala, which facilitate for the purchase	Between Groups	.872	2	.436	1.711	.182
	Within Groups	81.534	320	.255		
	Total	82.406	322			
It is difficult to control urge to buy when the situation is favourable for the purchase	Between Groups	.263	2	.131	.453	.636
	Within Groups	92.819	320	.290		
	Total	93.082	322			
When I see a good deal, I tend to buy more than I intended to buy	Between Groups	.037	2	.019	.046	.955
	Within Groups	130.359	320	.407		
	Total	130.396	322			
Intention to buy	Between Groups	7.342	2	3.671	4.434	.013*
	Within Groups	264.925	320	.828	Significant-Favour to Central women consumer	
	Total	272.266	322			
The urge to buy something just comes over at once and	Between Groups	1.292	2	.646	.676	.509

obviously I will be overwhelmed.	Within Groups	305.890	320	.956		
	Total	307.183	322			
I feel the desire to buy an item as quickly as possible so as to terminate the pain of not buying.	Between Groups	40.271	2	20.136	14.736	.000*
	Within Groups	437.258	320	1.366	Significant-Favour to Northern women consumer	
	Total	477.529	322			
I have difficulty in getting control over my buying impulses.	Between Groups	2.566	2	1.283	1.565	.211
	Within Groups	262.406	320	.820		
	Total	264.972	322			
“Buy now, think about it later” is feeling common for all	Between Groups	79.622	2	39.811	43.743	.000*
	Within Groups	291.233	320	.910	Significant-Favour to Northern women consumer	
	Total	370.854	322			
Feel urge to buy impulsively	Between Groups	1.754	2	.877	1.256	.286
	Within Groups	223.415	320	.698		
	Total	225.169	322			
When I go shopping, I buy things that I had not intended to purchase.	Between Groups	17.201	2	8.600	6.218	.002*
	Within Groups	442.601	320	1.383	Significant-Favour to Northern women consumer	
	Total	459.802	322			
I generally make unplanned purchase.	Between Groups	105.244	2	52.622	83.713	.000*
	Within Groups	201.152	320	.629	Significant-Favour to Northern women consumer	
	Total	306.396	322			
I often buy things spontaneously	Between Groups	21.910	2	10.955	12.779	.000*
	Within Groups	274.326	320	.857	Significant-Favour to Northern women consumer	
	Total	296.235	322			

Generally speaking, I would consider myself to be an impulsive shopper	Between Groups	2.220	2	1.110	1.527	.219
	Within Groups	232.635	320	.727		
	Total	234.854	322			

Source: Primary data; *-Significant

From the above table, it is clear that based on the mean score assigned by the women respondents, the following statements are found significant as per the Anova test on the construct 'Physical stimuli'. 'Store and Mall environment, ambience and comfort influence me'-F Test value 6.418; p value 0.002; Significant-Favour to Northern women consumer, 'I will pay attention to store's window display'-F Test value 15.230; p value 0.000; Significant-Favour to Northern women consumer, 'Influence of the associate salesperson is a motivating factor to take spot decision'-F Test value 4.072; p value 0.018; Significant-Favour to Northern women consumer, 'Good product display influences spontaneous purchase decision'-F Test value 7.807; p value 0.000; Significant-Favour to Northern women consumer.

Based on the mean score assigned by the women respondents, the following statements are found significant as per the Anova test on the construct 'Experience in shopping'. 'Spending time on shopping is so enjoyable'-F Test value 4.924; p value 0.008; Significant-Favour to Northern women consumer, 'During shopping I get an idea of what I want to buy automatically'-F Test value 4.180; p value 0.016; Significant-Favour to Northern women consumer.

Based on the mean score assigned by the women respondents, the following statements are found significant as per the Anova test on the construct 'Product involvement'. 'I have a general tendency to develop interest for something new'-F Test value 10.815; p value 0.000; Significant-Favour to Northern women consumer, 'Feeling of excitement is possible only when unexpected purchase event happens'-F Test value 10.969; p value 0.000; Significant-Favour to Northern women consumer, 'Free product can be the reason for me to buy things unpredictably'-F Test value 20.464; p value 0.000; Significant-Favour to Northern women consumer, 'Multiple utility products catch immediate attention for the erratic buying tendency on that product which I familiar through advertisement'-F Test value 3.198; p value 0.042; Significant-Favour to Northern women consumer.

Based on the mean score assigned by the women respondents, the following statements are found significant as per the Anova test on the construct 'Positive Mood'. 'When mind is happy, I buy things on the spur of the moment'-F Test value 20.905; p value 0.000; Significant-Favour to Southern and Central women consumer, 'Friendly and skilled staff often make me buying a product which they didn't plan to buy'-F Test value 3.410; p value 0.034; Significant-Favour to Central women consumer.

Based on the mean score assigned by the women respondents, the following statements are found significant as per the Anova test on the construct 'Intention to buy'. 'I am ready for unplanned purchase, if I have confidence'-F Test value 13.355; p value 0.000; Significant-Favour to Southern women consumer, 'I feel a sense of excitement when I make an abrupt purchase'-F Test value 16.076; p value 0.000; Significant-Favour to Central women consumer, 'Free product can be the reason for me to buy things unpredictably'-F Test value 20.464; p value 0.000; Significant-Favour to Northern women consumer, 'Intention to buy'-F Test value 4.434; p value 0.013; Significant-Favour to Central women consumer.

Based on the mean score assigned by the women respondents, the following statements are found significant as per the Anova test on the construct 'Feel urge to buy impulsively'. 'I feel the desire to buy an item as quickly as possible so as to terminate the pain of not buying'-F Test value 14.736; p value 0.000; Significant-Favour to Northern women consumer, 'Buy now, think about it later' is feeling common for all'-F Test value 43.743; p value 0.000; Significant-Favour to Northern women consumer.

Based on the mean score assigned by the women respondents, the following statements are found significant as per the Anova test on the construct 'Impulse buying'. 'When I go shopping, I buy things that I had not intended to purchase'-F Test value 6.218; p value 0.002; Significant-Favour to Northern women consumer, 'I generally make unplanned purchase'-F Test value 83.713; p value 0.000; Significant-Favour to Northern women consumer, 'I often buy things spontaneously'-F Test value 12.779; p value 0.000; Significant-Favour to Northern women consumer.

CRT (Classification and Regression Trees) - Impulse buying

CART on impulse buying behaviour is used to develop a prediction model that can help understand and predict aspects. CART is a machine learning method that may be used for both classification and regression tasks, making it useful for a wide range of data processing tasks. CART can assist in determining which independent factors (features) have the most influence on impulse purchase. Religion, Community, and Zone were identified to be the independent variables included in the model. This data is useful for determining which factors contribute the most to impulse purchases.

Objective: To investigate a predictive model using Classification and Regression Trees (CART) to understand the factors that influence impulse buying behaviour.

Hypothesis: There is no significant relationship in a predictive model using Classification and Regression Trees (CART) to understand the factors that influence impulse buying behaviour.

Table 4.13

Model Summary - Factors influencing the Impulse buying

Specifications	Growing Method	CRT
	Dependent Variable	Impulse buying
	Independent Variables	Religion, Community, Marital status, Educational Qualification, Zone
	Validation	None
	Maximum Tree Depth	5
	Minimum Cases in Parent Node	100
	Minimum Cases in Child Node	50
Results	Independent Variables Included	Zone, Community, Religion
	Number of Nodes	5
	Number of Terminal Nodes	3
	Depth	2

Source: Primary data

Model Summary to examine the factors that influence impulse buying behaviour showed that the Growing Method in Decision tree analysis is based on the CRT and the dependent variable is Impulse buying. Independent Variables in the present model are Religion, Community, Marital status, Educational Qualification and Zone.

Table 4.13.1

Independent Variable Importance - Factors influencing the Impulse buying

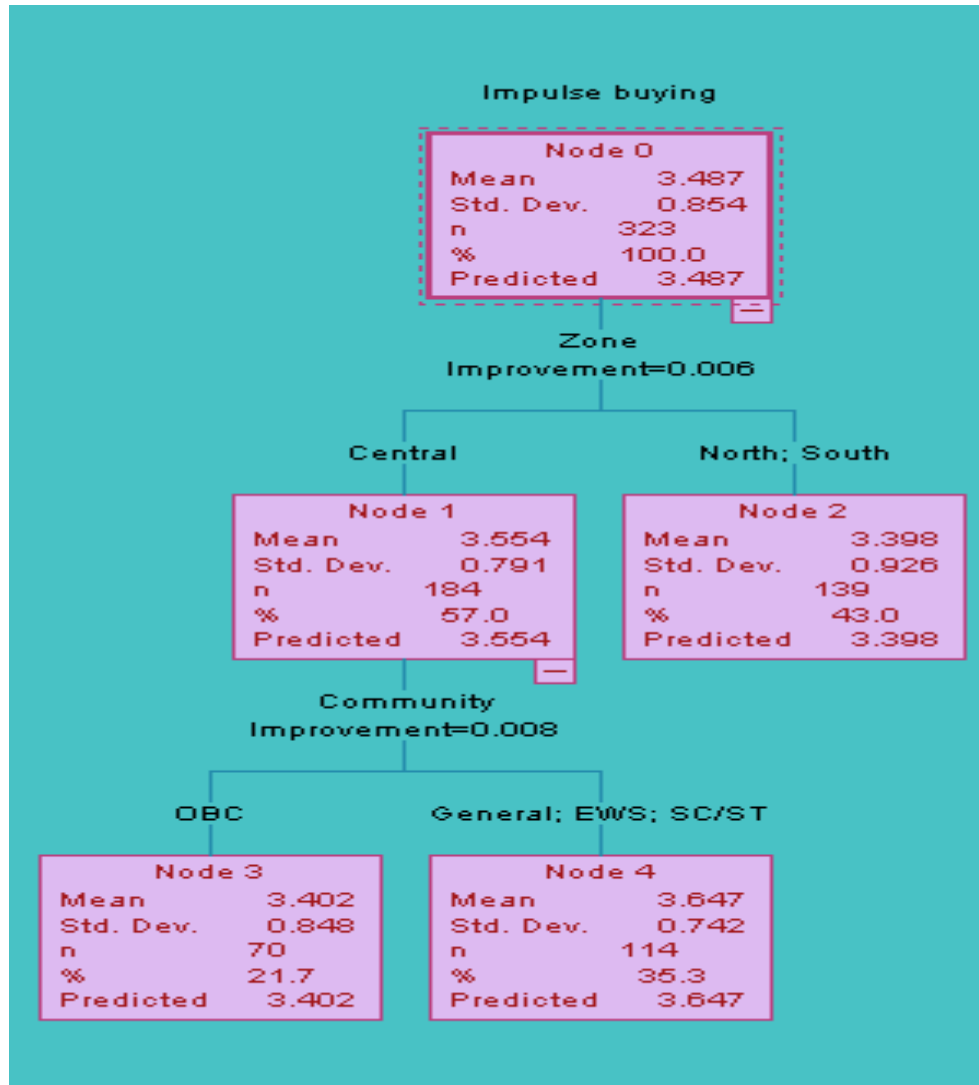
Independent Variable	Importance	Normalized Importance
Community	.008	100.0%
Zone	.006	73.7%
Religion	.004	54.6%
Growing Method: CRT		
Dependent Variable: Impulse buying		

Source: Primary data

The provided information appears to show the importance of independent variables in predicting the dependent variable (Impulse buying) using the Classification and Regression Trees (CRT) method. According to the table the variable Religion has an importance of 0.4% and the Normalized Importance is 54.6%. At the same time, Zone has an importance of 0.6% and the Normalized Importance is 19.1%, with a cumulative of 73.7%. Finally, Community has an importance of 0.8% and the Normalized Importance is 26.3%, with a cumulative of 100%.

Figure 4.6

CRT Graph - Factors influencing the Impulse buying



From the above diagram, it is clear that the overall score of the Impulse buying behaviour is 3.487 (High). Even though, there are three categorical variables, the categorical variable religion does not make any statistical difference in the Impulse buying behaviour of women. But, zone and community make statistical difference in the Impulse buying behaviour of women. According to the influence of the zone, the effect of the women respondents at Central zone is 3.554 ± 0.791 and the contributing effect of the Northern and Southern zone is 3.398 ± 0.926 . According to the influence of the community, the effect of the women respondents at OBC

Category is 3.402 ± 0.848 and the contributing effect of the General, EWS and SC/ST is 3.647 ± 0.742 .

The study found that the variable "religion" did not have a statistically significant influence on women's impulse buying behavior. The "zone" variable did have a statistically significant influence on impulse buying behavior. Women respondents from the Central zone had a higher impulse buying score of 3.554 with a relatively narrow confidence interval (± 0.791), indicating higher impulse buying behavior. On the other hand, women from the Northern and Southern zones had a slightly lower impulse buying score of 3.398 with a wider confidence interval (± 0.926), suggesting somewhat lower impulse buying behavior compared to the Central zone. Additionally, concerning impulse buying, the "community" variable was also found to be significant statistically. In this case, OBC women respondents had a mean score of 3.402 for impulse buying and a narrow confidence interval (± 0.848) indicating moderate impulse buying behavior. Conversely, their General, EWS and SC/ST counterparts had an average of 3.647 ± 0.742 indicating a higher level of impulsive buying behavior than OBC category women. Findings show that religion does not seem to influence women's impulsive buying; however, both region and community are significant variables. Specifically, women from the Central zone and those belonging to the General, EWS, and SC/ST communities tend to exhibit higher levels of impulse buying behavior, while women from the Northern and Southern zones and the OBC category have slightly lower levels of impulse buying behavior.

Influence of Impulse buying behaviour and the effect on satisfaction on products and utility

The next part of the analysis deals with the predictors of impulse buying behaviour and the effect on satisfaction on products and utility. The model is designed in tune with the Structural Equation Modelling (SEM). Physical stimuli, Experience in shopping and Positive mood are the Independent variables of the model which influence the dependent variable Intention to buy. Physical stimuli represents the influence of sensory cues and physical aspects of the shopping

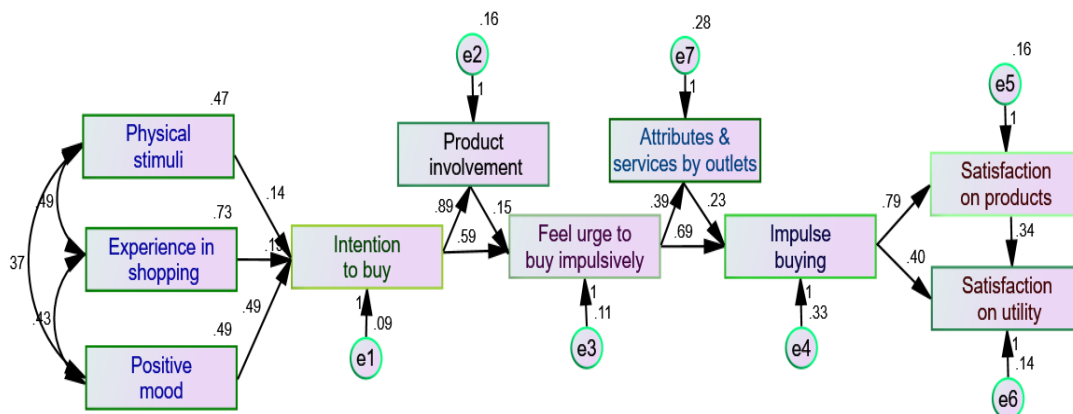
environment on consumer behavior. Experience in Shopping assesses the impact of a consumer's prior shopping experiences on their decision-making. Positive Mood measures the effect of a positive emotional state on consumer behavior. Intention to buy is the primary dependent variable, reflecting the consumer's intention to make a purchase. It is directly influenced by the independent variables. Intention to buy has a direct relation and indirect relation with Feel urge to buy impulsively. For indirect relation, Product involvement stands for Mediating variable. Similarly, Feel urge to buy has a direct relation and indirect relation with Impulse buying. For indirect relation, Attributes and services by outlets stands for Mediating variable. Impulse buying has a two way relationship with Satisfaction on products and Satisfaction on utility. At the same, Satisfaction on products influences the Satisfaction on utility. This is the crux of the model. Thus, the present model examines the complex relationships between impulse buying and satisfaction with products and utility. (Source: Aragoncillo, L., & Orus, C. (2018).; Astuti, S. R. T., Khasanah, I., & Yoestini, Y. (2020))

Objective: To Examine the relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility.

Hypothesis: There is goodness of fit relation in the Predictors on Impulse buying and its effect with satisfaction of products and utility.

Figure 4.7

SEM - Relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility



The Variable Summary as per the model is shown below. Observed, endogenous variables in the model are Product involvement, Intention to buy, Feel urge to buy impulsively, Impulse buying, Satisfaction on products, Satisfaction on utility, Attribute and services by outlets. The Observed, exogenous variables are Physical stimuli, Positive mood and Experience in shopping. The Unobserved, exogenous variables are e1, e2, e3, e4, e5, e6 and e7. Thus, the number of variables in the model is 17 and there are 10 observed variables and 7 unobserved variables. At the same time, the number of exogenous variables and endogenous variables are 10 and 7 respectively.

Table 4.14

Un- Standardized Regression Weights - Relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility

Relationship		Estimate	S.E.	C.R.	P	
Intention to buy	<---	Physical stimuli	.139	.046	2.995	.003
Intention to buy	<---	Positive mood	.492	.036	13.700	***
Intention to buy	<---	Experience in shopping	.191	.034	5.687	***
Product involvement	<---	Intention to buy	.890	.032	27.844	***
Feel urge to buy impulsively	<---	Product involvement	.146	.043	3.419	***
Feel urge to buy impulsively	<---	Intention to buy	.589	.047	12.662	***
Attribute and services by outlets	<---	Feel urge to buy impulsively	.387	.047	8.197	***
Impulse buying	<---	Feel urge to buy impulsively	.693	.056	12.356	***
Impulse buying	<---	Attribute and services by outlets	.229	.056	4.092	***
Satisfaction on products	<---	Impulse buying	.790	.028	28.135	***
Satisfaction on utility	<---	Impulse buying	.397	.046	8.678	***
Satisfaction on utility	<---	Satisfaction on products	.340	.048	7.143	***

Source: Primary data

Intention to Buy is positively and significantly influenced by "Physical Stimuli" (Estimate = 0.139, C.R. = 2.995, p = 0.003), significantly and strongly

influenced by "Positive Mood" (Estimate = 0.492, C.R. = 13.700, $p < 0.001$) and "Experience in Shopping" (Estimate = 0.191, C.R. = 5.687, $p < 0.001$).

Product Involvement is strongly and positively influenced by "Intention to Buy" (Estimate = 0.890, C.R. = 27.844, $p < 0.001$). At the same time, Feel Urge to Buy Impulsively is positively influenced by "Product Involvement" (Estimate = 0.146, C.R. = 3.419, $p = 0.***003$) and strongly and positively influenced by "Intention to Buy" (Estimate = 0.589, C.R. = 12.662, $p < 0.001$).

Attribute and Services by Outlets is positively influenced by "Feel Urge to Buy Impulsively" (Estimate = 0.387, C.R. = 8.197, $p < 0.001$). The crux, Impulse Buying is strongly and positively influenced by "Feel Urge to Buy Impulsively" (Estimate = 0.693, C.R. = 12.356, $p < 0.001$) and "Attribute and Services by Outlets" (Estimate = 0.229, C.R. = 4.092, $p < 0.001$).

Satisfaction on Products is strongly and positively influenced by "Impulse Buying" (Estimate = 0.790, C.R. = 28.135, $p < 0.001$). Satisfaction on Utility is positively influenced by "Impulse Buying" (Estimate = 0.397, C.R. = 8.678, $p < 0.001$) and "Satisfaction on Products" (Estimate = 0.340, C.R. = 7.143, $p < 0.001$).

Overall, these results provide evidence of significant and meaningful relationships between the variables in the structural equation model, highlighting the impact of factors like positive mood, shopping experience, and product involvement on consumer behavior, leading to impulse buying and subsequent satisfaction with products and utility. The C.R. values and low p-values indicate the strength and statistical significance of these relationships.

Table 4.14.1

Standardized Regression Weights - Relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility

Relationship			Estimate
Intention to buy	<---	Physical stimuli	.149
Intention to buy	<---	Positive mood	.541
Intention to buy	<---	Experience in shopping	.257
Product involvement	<---	Intention to buy	.818
Feel urge to buy impulsively	<---	Product involvement	.178
Feel urge to buy impulsively	<---	Intention to buy	.659
Attribute and services by outlets	<---	Feel urge to buy impulsively	.386
Impulse buying	<---	Feel urge to buy impulsively	.535
Impulse buying	<---	Attribute and services by outlets	.177
Satisfaction on products	<---	Impulse buying	.821
Satisfaction on utility	<---	Impulse buying	.462
Satisfaction on utility	<---	Satisfaction on products	.380

Source: Primary data

According to the standardized estimate, the highest coefficient is the predictive relationship between Impulse buying and Satisfaction on products (Estimate = 0.821), Intention to buy and Product involvement (Estimate = 0.818), Feel urge to buy impulsively and Impulse buying (Estimate = 0.535) and so on. This implies, when there is one degree standard deviation change in Impulse buying, the corresponding standard deviation change on Satisfaction on products is 0.821 times. Likewise, when there is one degree standard deviation change in Intention to buy, the corresponding standard deviation change on Product involvement is 0.818 times.

Table 4.14.2

Covariance and Correlation - Relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility

Covariances			Estimate	S.E.	C.R.	P	Correlations
Physical stimuli	<-->	Positive mood	.369	.031	11.952	***	.771
Positive mood	<-->	Experience in shopping	.428	.038	11.376	***	.714
Physical stimuli	<-->	Experience in shopping	.485	.039	12.506	***	.831

Source: Primary data

According to Estimate, the Covariance between the Positive mood and Physical stimuli is 0.369 (C.R. 11.952; p value 0.000, significant) and the corresponding correlation is 0.771, a high positive correlation. The Covariance between the Experience in shopping and Positive mood is 0.428 (C.R. 11.376; p value 0.000, significant) and the corresponding correlation is 0.714, a high positive correlation. The Covariance between the Experience in shopping and Physical stimuli is 0.485 (C.R. 12.506; p value 0.000, significant) and the corresponding correlation is 0.831, a high positive correlation.

Table 4.14.3

Variations - Relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility

Variations	Estimate	S.E.	C.R.	P
Physical stimuli	.466	.034	13.838	***
Positive mood	.490	.035	13.838	***
Experience in shopping	.732	.053	13.838	***
e1	.094	.007	13.838	***
e2	.158	.011	13.838	***
e3	.111	.008	13.838	***
e7	.277	.020	13.838	***
e4	.332	.024	13.838	***
e5	.165	.012	13.838	***
e6	.143	.010	13.838	***

Source: Primary data

According to Estimate, the variance of the Physical stimuli is 0.466 (C.R. 13.838; p value 0.000, significant), the variance of the Positive mood is 0.490 (C.R. 13.838; p value 0.000, significant) and the variance of the Experience in shopping is 0.732 (C.R. 13.838; p value 0.000, significant).

Table 4.14.4

Squared Multiple Correlations - Relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility

Squared Multiple Correlations			Estimate
Intention to buy	<---	Physical stimuli	.768
	<---	Positive mood	
	<---	Experience in shopping	
Product involvement	<---	Intention to buy	.669
Feel urge to buy impulsively	<---	Product involvement	.657
	<---	Intention to buy	
Attribute and services by outlets	<---	Feel urge to buy impulsively	.149
Impulse buying	<---	Feel urge to buy impulsively	.390
	<---	Attribute and services by outlets	
Satisfaction on products	<---	Impulse buying	.674
Satisfaction on utility	<---	Impulse buying	.596
Satisfaction on utility	<---	Satisfaction on products	.646

Source: Primary data

According to the Squared Multiple Correlations, the dependent variable Intention to buy is influenced by Physical stimuli, Positive mood and Experience in shopping and the corresponding R^2 is 0.768. This implies, 76.8% variance in the Intention to buy is satisfactorily can explain by the Physical stimuli, Positive mood and Experience in shopping together. Likewise, the dependent variable Product involvement is influenced by Intention to buy and the corresponding R^2 is 0.669. This implies, 66.9% variance in the Product involvement is satisfactorily can explain by the Intention to buy. The similar explanation is attributed to other relationship. Thus, squared multiple correlations indicate the strength of the relationships

between the variables. Higher values of R^2 indicate stronger relationships. The figure given below, clearly shows the effect of R^2 value on each dependent variable.

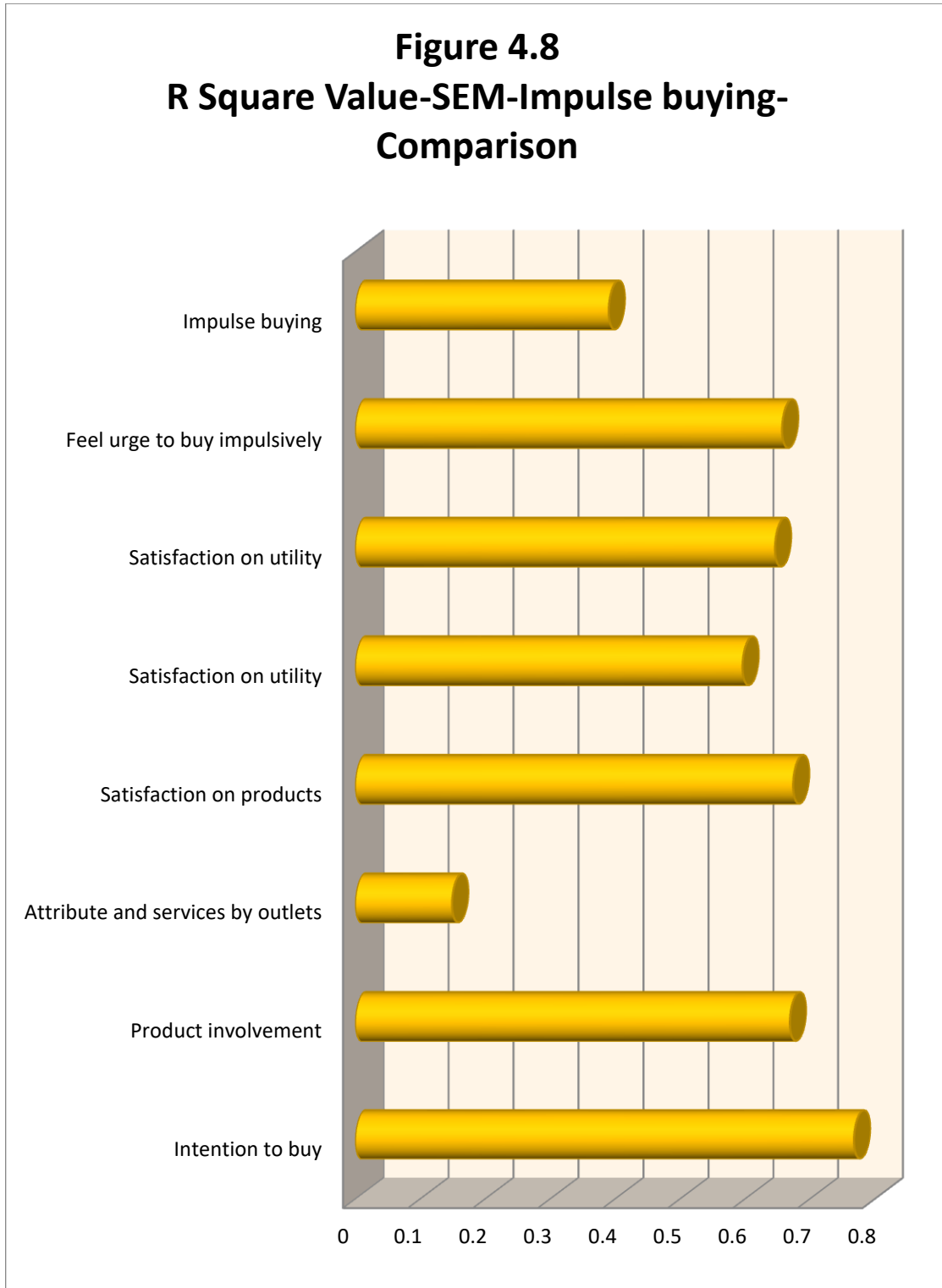


Table 4.14.5

Standardized Indirect Effects - Relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility

	Experience in shopping	Positive mood	Physical stimuli	Intention to buy	Product involvement	Feel urge to buy impulsively	Attributes and services by outlets	Impulse buying	Satisfaction on products
Intention to buy	.000	.000	.000	.000	.000	.000	.000	.000	.000
Product involvement	.210	.443	.122	.000	.000	.000	.000	.000	.000
Feel urge to buy impulsively	.207	.435	.120	.146	.000	.000	.000	.000	.000
Attributes and service by outlets	.080	.168	.046	.311	.069	.000	.000	.000	.000
Impulse buying	.125	.263	.072	.485	.107	.068	.000	.000	.000
Satisfaction on products	.102	.216	.059	.398	.088	.495	.145	.000	.000
Satisfaction on utility	.096	.203	.056	.375	.083	.467	.137	.312	.000

Source: Primary data

According to the Standardized Indirect Effects, the Intention to buy has a direct relationship with Feel urge to buy impulsively, statistically significant. At the same time, Intention to buy has a direct relationship with Product involvement, and Product involvement has a direct relationship with the Feel urge to buy impulsively, statistically significant. Thus, it concluded from the diagram that Intention to buy has an indirect relationship with the Feel urge to buy impulsively, statistically significant.

According to the Standardized Indirect Effects, the Feel urge to buy impulsively has a direct relationship with impulse buying, statistically significant. At the same time, Feel urge to buy impulsively has a direct relationship with Attributes and service by outlets, and Attributes and service by outlets has a direct relationship with the impulse buying, statistically significant. Thus, it concluded

from the diagram that Feel urge to buy impulsively has an indirect relationship with the impulse buying, statistically significant.

According to the Standardized Indirect Effects, the Impulse buying has a direct relationship with Satisfaction on products, statistically significant. At the same time, Satisfaction on products has a direct relationship with Satisfaction on utility, and Satisfaction on products has a direct relationship with the Satisfaction on utility, statistically significant. Thus, it concluded from the diagram that Impulse buying has an indirect relationship with the Satisfaction on utility, statistically significant.

Table 4.14.6

Model Fit Summary - Relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility

NPAR	CMIN	DF	P	CMIN/DF
25	127.17	30	0.087	4.239
GFI	0.911	> 0.90 (Hu and Bentler, 1999)		
AGFI	0.923	> 0.90 (Hair et al. 2006)		
NFI	0.912	> 0.90 (Hu and Bentler, 1999)		
CFI	0.902	> 0.90 (Daire et al., 2008)		
RMR	2.885	< 0.08 (Hair et al. 2006)		
RMSEA	0.065	< 0.08 (Hair et al. 2006)		

Source: Primary data

The current model has a discrepancy of 127.17 and has 30 degrees of freedom. Assuming that the model is correct, then the probability of getting a discrepancy as large as 127.17 are 0.087, which is greater than 5 % (Hair et al., 1998). For the Default model, the discrepancy divided by degrees of freedom is $127.17 / 30 = 4.239$, which is lower than 5 % (Hair et al., 1998). Thus, the null hypothesis is accepted. The hypothesized model has a good fit to examine the relation of Predictors on Impulse buying and its effect with the satisfaction on products and utility. Based on the baseline comparisons all the values are within the bench mark. The GFI coefficient is $0.911 > 0.90$ (Hu and Bentler, 1999), AGFI coefficient is $0.923 > 0.90$ (Hair et al. 2006), NFI coefficient is $0.912 > 0.90$ (Hu and

Bentler, 1999), CFI coefficient is $0.902 > 0.90$ (Daire et al., 2008), RMR coefficient is $2.885 > 0.08$, and RMSEA coefficient is $0.065 < 0.08$ (Hair et al. 2006).

Satisfaction level towards products that are purchased impulsively

Studying satisfaction levels towards products purchased impulsively is an important area of research in consumer behaviour because it sheds light on the underlying motivations, post-purchase evaluations, and potential consequences of impulsive buying, providing valuable insights for both businesses and consumers. For starters, understanding impulsive buying helps businesses tailor their marketing strategies. If clients are pleased, it shows that such strategies can generate income. If, on the other hand, satisfaction is low, it may imply that organisations should reconsider their approach to impulse purchases. Moreover, researching satisfaction levels can help to uncover the emotional and psychological elements behind impulse purchases. An example is that of a buyer who buys an expensive watch on the spur of the moment because he or she suddenly feels like showing off. In addition, assessing their post-purchase satisfaction helps determine whether this impulsive choice satisfied their emotional needs or created remorse and financial distress. Failure to recognise why impulsive buying satisfaction is investigated may also inform customers about the possible consequences of such untimely decisions. By analysing the happiness of those who have bought things on impulse, individuals can discover whether these acts ultimately add to their general well-being or make them sorry later. Finally, measuring post purchase satisfaction levels with impulsively acquired goods serves as a valuable tool for firms seeking to optimize their marketing strategies and consumers desiring to exercise more informed judgments in a world where spontaneous purchases are common. It enables us to understand the reasoning behind these actions, allowing organisations and consumers to make more educated decisions in the future. Discriminant Analysis was done to examine the research objective.

Objective: To classify the Satisfaction level of women consumers towards products purchased impulsively based on their impulsive buying behaviour.

Hypothesis: There is no significant difference in the satisfaction level of women consumers towards products purchased impulsively based on their impulsive buying behaviour.

Table 4.15

Group Statistics - Satisfaction level towards products that are purchased impulsively

Zone		Mean	Std. Deviation	Effect
South	Quality	2.62	.517	Low
	Price	2.96	1.532	Low
	Utility of the product	3.30	.776	High
	Guarantee and warranty	2.19	.776	Low
	Returns and exchange	3.59	.620	High
	Post sale service	2.29	.772	Low
	Door delivery	3.77	.825	High
	Convenience	2.62	.517	Low
	Seasonal offers	2.96	1.532	Low
	Parking facility	3.30	.776	High
	Recreation facilities	2.19	.776	Low
	Kids zone	3.59	.620	High
	Rest rooms	2.29	.772	Low
	Special room for feeding	3.71	.858	High
	Photo zone	3.68	.831	High
	Celebration zone (Eg. Birth day celebration facility)	2.37	.936	Low
	Safety and hygienic measures	3.63	.825	High

Central	Quality	2.55	.498	Low
	Price	3.01	1.450	Moderate
	Utility of the product	3.32	.767	High
	Guarantee and warranty	2.17	.767	Low
	Returns and exchange	3.54	.617	High
	Post sale service	2.26	.801	Low
	Door delivery	3.66	.807	High
	Convenience	2.55	.498	Low
	Seasonal offers	3.01	1.450	Moderate
	Parking facility	3.32	.767	High
	Recreation facilities	2.17	.767	Low
	Kids zone	3.54	.617	High
	Rest rooms	2.26	.801	Low
	Special room for feeding	3.68	.842	High
	Photo zone	3.64	.831	High
Celebration zone (Eg. Birth day celebration facility)	2.38	.909	Low	
Safety and hygienic measures	3.61	.815	High	
North	Quality	3.05	1.059	Moderate
	Price	3.27	1.342	Moderate
	Utility of the product	3.52	.965	High
	Guarantee and warranty	2.76	1.024	Low
	Returns and exchange	3.70	.944	High
	Post sale service	2.95	1.143	Low
	Door delivery	3.20	.964	Moderate
	Convenience	3.08	1.027	Moderate
	Seasonal offers	3.05	1.282	Moderate

	Parking facility	3.53	.915	High
	Recreation facilities	2.83	1.090	Low
	Kids zone	3.47	.881	High
	Rest rooms	3.00	1.052	Low
	Special room for feeding	3.53	1.026	High
	Photo zone	3.64	.987	High
	Celebration zone (Eg. Birth day celebration facility)	3.03	1.189	Moderate
	Safety and hygienic measures	3.59	1.022	High

Source: Primary data

The satisfaction level towards products that are purchased impulsively from southern zone showed that the perception of women is low for the Quality-2.62; Price-2.96; Guarantee and warranty-2.19; Post sale service-2.29; Convenience-2.62; Seasonal offers-2.96; Recreation facilities-2.19; Rest rooms-2.29 and Celebration zone (Eg. Birth day celebration facility)-2.37. At the same time, the score is high for the Utility of the product-3.30; Returns and exchange-3.59; Door delivery-3.77; Parking facility-3.30; Kids zone-3.59; Special room for feeding-3.71; Photo zone-3.68 and Safety and hygienic measures-3.63.

The satisfaction level towards products that are purchased impulsively from central zone showed that the perception of women is low for the Quality-2.55; Guarantee and warranty-2.17; Post sale service-2.26; Convenience-2.55; Recreation facilities-2.17; Rest rooms-2.26 and Celebration zone (Eg. Birth day celebration facility)-2.38. At the same time, the score is high for the Utility of the product-3.32; Returns and exchange-3.54; Door delivery-3.66; Parking facility-3.32; Kids zone-3.54; Special room for feeding-3.68; Photo zone-3.64 and Safety and hygienic measures-3.61. Similarly, the satisfaction level is moderate for Price-3.01 and Seasonal offers-3.01.

The satisfaction level towards products that are purchased impulsively from northern zone showed that the perception of women is low for the Guarantee and

warranty-2.76; Post sale service-2.95; Recreation facilities-2.83and Rest rooms-3. At the same time, the score is high for the Utility of the product-3.52; Returns and exchange-3.70; Parking facility-3.53; Kids zone-3.47; Special room for feeding-3.53; Photo zone-3.64 and Safety and hygienic measures-3.59. Similarly, the satisfaction level is moderate for Quality-3.05; Price-3.27; Door delivery-3.20; Convenience-3.08; Celebration zone (Eg. Birth day celebration facility)-3.03 and Seasonal offers-3.05.

Table 4.15.1

Tests of Equality of Group Means - Satisfaction level towards products that are purchased impulsively

	Wilks' Lambda	F	df1	df2	Sig.
Quality	.920	13.925	2	320	.000*
Price	.994	1.012	2	320	.365
Utility of the product	.990	1.658	2	320	.192
Guarantee and warranty	.925	13.025	2	320	.000*
Returns and exchange	.992	1.268	2	320	.283
Post sale service	.908	16.147	2	320	.000*
Door delivery	.944	9.426	2	320	.000*
Convenience	.908	16.234	2	320	.000*
Seasonal offers	1.000	.063	2	320	.939
Parking facility	.988	1.969	2	320	.141
Recreation facilities	.909	15.969	2	320	.000*
Kids zone	.997	.537	2	320	.585
Rest rooms	.892	19.369	2	320	.000*
Special room for feeding	.994	.907	2	320	.405
Photo zone	1.000	.077	2	320	.926
Celebration zone (Eg. Birth day celebration facility)	.931	11.841	2	320	.000*
Safety and hygienic measures	1.000	.036	2	320	.965

Source: Primary data; *-Significant

The satisfaction level towards products that are purchased impulsively based on the zone is further examined with the support of the Anova test. Statistically, there is difference in the perception level of women consumers based on the zone is seen on the construct Quality (p value 0.000); Quality (p value 0.000); Guarantee

and warranty (p value 0.000); Post sale service (p value 0.000); Door delivery (p value 0.000); Convenience (p value 0.000); Recreation facilities (p value 0.000); Rest rooms (p value 0.000) and Celebration zone (Eg. Birth day celebration facility) (p value 0.000). No difference is noted on the remaining variables on the satisfaction level towards products that are purchased impulsively based on the zone. Thus, null hypothesis is partially rejected.

Table 4.15.2

Eigenvalues - Satisfaction level towards products that are purchased impulsively

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	.400 ^a	97.9	97.9	.534
2	.008 ^a	2.1	100.0	.092
a. First 2 canonical discriminant functions were used in the analysis.				

Source: Primary data

Eigenvalues, which indicate the amount of variance explained by each canonical discriminant function, are used to explain the level of pleasure with things purchased impulsively based on the zone. The eigenvalue of the first canonical discriminant function (Function 1) is 0.400, and the eigenvalue of the second canonical discriminant function (Function 2) is 0.008. Percentage of variation describes how much of the total variation in the data each canonical discriminant function explains. Function 1 explains 97.9% of the total variation, while Function 2 explains 2.1%. The first canonical discriminant function (Function 1) explains 97.9% of the variance, implying that it is the most relevant function for discriminating between groups or explaining relationships between variables. A higher canonical correlation indicates a more powerful association.

Table 4.15.3

Wilks' Lambda - Satisfaction level towards products that are purchased impulsively

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1 through 2	.709	107.509	34	.000
2	.992	2.625	16	1.000

Source: Primary data

Wilks' Lambda coefficient of first function to explain the level of pleasure with things purchased impulsively based on the zone is 0.709, statistically significant ($p < 0.001$) and when the second function joins, it raised to 0.992.

Table 4.15.4

Functions at Group Centroids - Satisfaction level towards products that are purchased impulsively

Zone	Function	
	1	2
South	-.343	.162
Central	-.309	-.066
North	1.241	.004
Unstandardized canonical discriminant functions evaluated at group means		

Source: Primary data

Functions at Group Centroids are an indicator. It shows that South zone has a negative value (-0.343), indicating that it is positioned on the negative side of Function 1 and a positive value (0.162) on Function 2. Central zone has a negative value (-0.309), indicating that it is positioned on the negative side of Function 1 and a negative value (-0.066) on Function 2. North zone has a positive value (1.241), indicating that it is positioned on the positive side of Function 1 and a positive value (0.004) on Function 2.

Table 4.15.5

Standardized Canonical Discriminant Function Coefficients - Satisfaction level towards products that are purchased impulsively

Satisfaction level	Function			
	1	2	Zone	Rank
Quality	-.045	.525	South	3
Price	.135	.273	North	3
Utility of the product	.256	-.204	South	9
Guarantee and warranty	.337	-.208	South	7
Returns and exchange	.627	.017	North	1
Post sale service	-.115	.481	South	4
Door delivery	-.901	.866	South	1
Convenience	.434	.234	North	2
Seasonal offers	-.208	-.515	Central	1
Parking facility	.275	-.592	South	2
Recreation facilities	-.169	-.403	Central	2
Kids zone	-.059	-.240	Central	3
Rest rooms	.275	-.066	South	8
Special room for feeding	-.068	.364	South	6
Photo zone	-.240	-.018	Central	4
Celebration zone (Eg. Birth day celebration facility)	.268	-.457	South	5
Safety and hygienic measures	.099	.203	North	4

Source: Primary data

According to the Standardized Canonical Discriminant Function Coefficients to evaluate the satisfaction level towards products that are purchased impulsively, the women consumers at south zone has an affinity towards Door delivery, Parking facility, Quality, Post sale service, Celebration zone (Eg. Birth day celebration

facility), Special room for feeding, Guarantee and warranty and Utility of the product.

Similarly, the women consumers at central zone have an affinity towards Seasonal offers, Recreation facilities, Kids zone and Photo zone. In the same way, the women consumers at north zone have an affinity towards Returns and exchange, Convenience, Price and Safety and hygienic measures.

Table 4.15.6

Classification Results- Satisfaction level towards products that are purchased impulsively

Satisfaction level		Zone	Predicted Group Membership			Total
			South	Central	North	
Original	Count	South	30	33	10	73
		Central	60	94	30	184
		North	14	16	36	66
	%	South	41.1	45.2	13.7	100.0
		Central	32.6	51.1	16.3	100.0
		North	21.2	24.2	54.5	100.0
a. 49.5% of original grouped cases correctly classified.						

Source: Primary data

According to the classification Results to evaluate the satisfaction level towards products that are purchased impulsively, out of 73 women consumers at South zone, the perception of 30(41.1%) women are the same in the group and the perception of 33(45.2%) and 10(13.7%) women are affiliated to Central and North zone respectively. Out of 184 women consumers at Central zone, the perception of 94(51.1%) women are the same in the group and the perception of 60(32.6%) and 30(16.3%) women are affiliated to South and North zone respectively. Out of 66 women consumers at North zone, the perception of 36(54.5%) women are the same in the group and the perception of 14(21.2%) and 16(24.2%) women are affiliated to South and Central zone respectively. 49.5% of original grouped cases correctly

classified to evaluate the satisfaction level towards products that are purchased impulsively.

Type of outlet best for impulse buying

Choosing the best type of outlet to promote impulse purchases is critical for businesses looking to increase sales and profits. The quick attraction and accessibility of things to consumers are important factors in impulse buying. Certain venues, according to research, are more favourable to prompting impulsive purchases than others. Some stores, for example, are well-known for carefully positioning things near checkout desks in order to entice customers to add unexpected items to their baskets. Similarly, to encourage impulsive clicks, shops employ personalised recommendations and limited-time offers. Furthermore, the design and atmosphere of physical establishments, can impact consumers' impulsive purchasing behaviours. Understanding which kind of outlets is most effective for impulse purchases can help businesses optimise their marketing and sales efforts. Creating outlets that encourage impulsive purchases leads to higher income and consumer happiness. One factor Anova with Post hoc analysis- Tukey simultaneous comparison t-values are the inferential analysis done for the research objective.

Objective: To compare the type of outlet best for impulse buying of women consumers in Kerala.

Hypothesis: There is no significant difference in the type of outlet best for impulse buying of women consumers in Kerala.

Table 4.16

One factor Anova - Type of outlet best for impulse buying

Mean	n	Std. Dev	Type of outlet	Rank
3.2-Moderate	323	1.36	Grocery store	6
3.4-High	323	0.68	Departmental store	4
2.5-Low	323	0.92	Convenience store	7
3.5-High	323	0.64	Hyper/Super market	3
2.5-Low	323	1.01	Price clubs	7

3.7-High	323	0.71	Discount chain stores							1
3.2-Moderate	323	0.56	Street vendors' and Farmers' market							5
3.5-High	323	0.99	Craft/Art speciality							2
2.6-Low	323	1.33	Home appliances/Hardware							7
3.1-Moderate	2907	1.04	Total							
<i>Source</i>	<i>SS</i>	<i>df</i>	<i>MS</i>	<i>F</i>	<i>p-value</i>					
Treatment	537.08	8	67.135	74.21	0.000					
Error	2,621.70	2898	0.905	Significant						
Total	3,158.77	2906								
<i>Post hoc analysis- Tukey simultaneous comparison t-values (d.f. = 2898)</i>										
		Price clubs	Convenience store	Home appliances/Hardware	Grocery store	Street vendors' and Farmers' market	Departmental store	Hyper/Super market	Craft/Art speciality	Discount chain stores
		2.5	2.5	2.6	3.2	3.2	3.4	3.5	3.5	3.7
Price clubs	2.5									
Convenience store	2.5	0.12								
Home appliances/Hardware	2.6	2.07	1.94							
Grocery store	3.2	8.94*	8.81*	6.87*						
Street vendors' and Farmers' market	3.2	9.14*	9.02*	7.07*	0.21					
Departmental store	3.4	12.33*	12.20 *	10.26*	3.39*	3.19*				
Hyper/Super market	3.5	12.91*	12.78*	10.84*	3.97*	3.76*	0.58			
Craft/Art speciality	3.5	13.03*	12.91*	10.96*	4.10*	3.89*	0.70	0.12		
Discount chain stores	3.7	16.13*	16.01*	14.06*	7.20*	6.99*	3.81*	3.23*	3.10	
Critical values for experiment wise error rate: 5%- 3.14										

Source: Primary data; *- Experiment wise error

According to the type of outlet best for impulse buying, the entire women consumers have accorded their high satisfaction on Departmental store (Mean value-3.4±0.68), Hyper/Super market (Mean value-3.5±0.64), Discount chain stores (Mean

value-3.7±0.71) and Craft/Art specialty (Mean value-3.5±0.99). The entire women consumers have accorded their moderate satisfaction on Grocery store (Mean value-3.2±1.36) and Street vendors' and Farmers' market (Mean value-3.2±0.56). The entire women consumers have accorded their low satisfaction on Convenience store (Mean value-2.5±0.92), Price clubs (Mean value-2.5±1.01) and Home appliances/Hardware (Mean value-2.6±1.33).

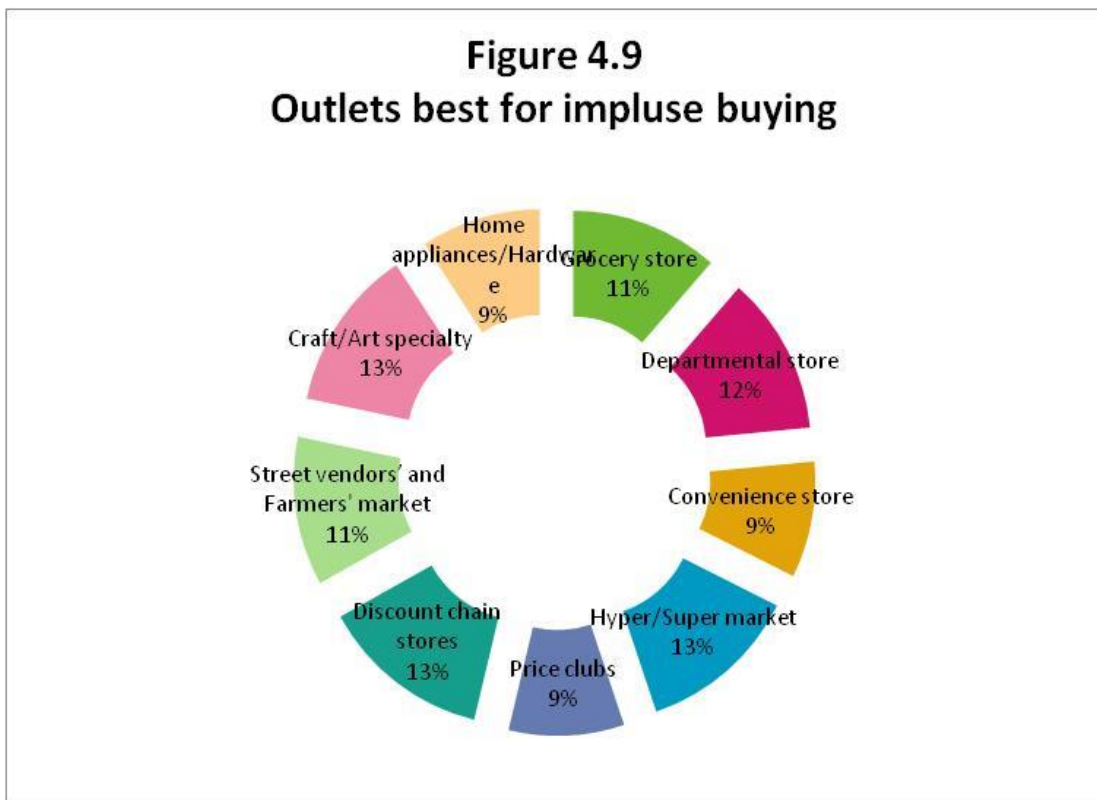
The statistical significance was tested with the support of the Anova test. The F value is 74.21 and the p value is 0.000 ($p < 5\%$), significant. This implies, there is difference in the preference level of best outlet for impulse buying by women respondents.

The reasons for the difference in the preference level of best outlet for impulse buying by women respondents is further examined with the support of the *Post hoc* analysis- Tukey simultaneous comparison t-value. Accordingly, the highest preference level of best outlet for impulse buying by women respondents is Discount chain stores when compared with Price clubs(Error rate 16.13>3.14); Convenience store (Error rate 16.01>3.14); Home appliances/Hardware (Error rate 14.06>3.14); Grocery store (Error rate 7.20>3.14); Street vendors' and Farmers' market (Error rate 6.99>3.14); Departmental store (Error rate 3.81>3.14) and Hyper/Super market (Error rate 3.23>3.14).

The second highest preference level of best outlet for impulse buying by women respondents is Craft/Art specialty when compared with Price clubs(Error rate 13.03>3.14); Convenience store (Error rate 12.91>3.14); Home appliances/Hardware (Error rate 10.96>3.14); Grocery store (Error rate 4.10>3.14) and Street vendors' and Farmers' market (Error rate 3.89>3.14).

The next preference level of best outlet for impulse buying by women respondents is Hyper/Super market when compared with 12.91 (Error rate 13.03>3.14); Convenience store (Error rate 12.78>3.14); Home appliances/Hardware (Error rate 10.84>3.14); Grocery store (Error rate 3.97>3.14) and Street vendors' and Farmers' market (Error rate 3.76>3.14).

The preference level of best outlet for impulse buying by women respondents is Departmental store when compared with 12.33 (Error rate 13.03>3.14); Convenience store (Error rate 12.20 >3.14); Home appliances/Hardware (Error rate 10.26>3.14); Grocery store (Error rate 3.39>3.14) and Street vendors' and Farmers' market (Error rate 3.19>3.14). The same methodology is applicable to Grocery store and Street vendors' and Farmers' market.



Feel of utility and satisfaction for impulse buying

Impulse buying, common consumer behaviour, frequently results in a sense of value and enjoyment. Several variables can be related to these phenomena. The instant gratification associated with impulse purchases can cause a surge in happy feelings, providing a fast dopamine rush that perpetuates the behaviour. The perception of obtaining a desired item on a whim might produce a sense of accomplishment and self-indulgence, which can contribute to overall contentment. Furthermore, the element of surprise and novelty in impulse purchases can enhance the consumer's mood and sense of adventure, increasing satisfaction levels even

further. It is important to stress, however, that the long-term complications, particularly financial implications, must be considered. Understanding the complex relationship between impulsive buying, utility, and satisfaction can help customers make more informed purchasing decisions that balance short-term desires with long-term financial goals. One sample t test is done.

Table 4.17

One-Sample Statistics - Feel of utility and satisfaction for impulse buying

Feel of utility and satisfaction	N	Mean	Std. Deviation	Std. Error Mean	Effect
The product that I purchased impulsively is useful.	323	3.04	1.275	.071	Moderate
I am satisfied with the quality of the product that I bought impulsively	323	3.37	.725	.040	High
I am satisfied with the features of the product purchased impulsively	323	3.21	1.318	.073	Moderate
I am satisfied with the price of the product purchased impulsively	323	3.44	.704	.039	High
Satisfaction on feel of utility	323	3.2577	.81781	.04550	Moderate

Source: Primary data

According to the feel of utility and satisfaction for impulse buying, the entire women consumers have accorded their high satisfaction on the statements ‘I am satisfied with the quality of the product that I bought impulsively’ (Mean value- 3.37 ± 0.725) and ‘I am satisfied with the price of the product purchased impulsively’ (Mean value- 3.44 ± 0.704). The entire women consumers have accorded their high satisfaction on the statements ‘The product that I purchased impulsively is useful’ (Mean value- 3.04 ± 1.275), ‘I am satisfied with the features of the product purchased impulsively’ (Mean value- 3.21 ± 1.318) and ‘Satisfaction on feel of utility’ (Mean value- 3.2577 ± 0.818).

Table 4.17.1

One-Sample Test - Feel of utility and satisfaction for impulse buying

Feel of utility and satisfaction	Test Value = 3.14			
	t	df	Sig. (2-tailed)	Mean Difference
The product that I purchased impulsively is useful.	-1.450	322	.148	-.103
I am satisfied with the quality of the product that I bought impulsively	5.736	322	.000*	.232
I am satisfied with the features of the product purchased impulsively	.961	322	.337	.071
I am satisfied with the price of the product purchased impulsively	7.649	322	.000*	.300
Satisfaction on feel of utility	2.587	322	.010*	.11774

Source: Primary data

The relative importance in Feel of utility and satisfaction for impulse buying was tested with the support of the One sample t test. The test value is 3.14. The above table clearly shows that all the variables are statistically significant when compared with the test value, except the statements ‘The product that I purchased impulsively is useful’ (p value 0.148>5%), ‘I am satisfied with the features of the product purchased impulsively’ (p value 0.337>5%). Thus, it is clear that different factors influence purchase decisions, with " I am satisfied with the quality of the product that I bought impulsively," " I am satisfied with the price of the product purchased impulsively," and " Satisfaction on feel of utility " being rated relatively high in importance.

Perception towards various attributes and services by the outlets

The perception of retail outlets among consumers is a complicated interaction of numerous features and services. These views have a huge impact on purchasing decisions and overall shopping experiences. Several important elements influence these perceptions. The ambiance of a store, including cleanliness, layout, and design, can leave a lasting impression on customers, influencing their judgment

of the quality of the outlet. Product diversity, availability, and pricing tactics are also important factors in shaping consumers' perceptions of affordability and value for money. Furthermore, customer service quality factors such as employee friendliness, responsiveness, and problem resolution can have a significant impact on impressions of the outlet's dependability and customer-centric approach. Online presence and the simplicity of e-commerce transactions are becoming increasingly crucial considerations in the digital age. Understanding these complex impressions is critical for retail outlets seeking to succeed in a competitive market by adjusting their strategy to fit consumer expectations and desires. One sample t test is done.

Table 4.18

One-Sample Statistics - Perception towards various attributes and services by the outlets

Perception towards various attributes and services by the outlets	N	Mean	Std. Deviation	Std. Error Mean	Effect
I liked overall design of the store	323	2.76	1.245	.069	Low
I felt good shopping in this store	323	3.13	.726	.040	Moderate
I felt exciting shopping in this store	323	2.90	1.296	.072	Low
I desired to buy in this store	323	3.00	.834	.046	Low

Source: Primary data

According to the perception towards various attributes and services by the outlets, the entire women consumers have accorded their low satisfaction on the statements 'I liked overall design of the store' (Mean value-2.76±1.245), 'I felt exciting shopping in this store' (Mean value-2.90±1.296) and 'I desired to buy in this store' (Mean value-3 ±0.834). The entire women consumers have accorded their moderate satisfaction on the statement 'I felt good shopping in this store' (Mean value-3.13±0.726).

Table 4.18.1

One-Sample Test - Perception towards various attributes and services by the outlets

Perception towards various attributes and services by the outlets	Test Value = 3.14			
	t	df	Sig. (2-tailed)	Mean Difference
I liked overall design of the store	-5.507	322	.000*	-.381
I felt good shopping in this store	-.323	322	.747	-.013
I felt exciting shopping in this store	-3.315	322	.001*	-.239
I desired to buy in this store	-3.017	322	.003*	-.140

Source: Primary data

The relative importance in perception towards various attributes and services by the outlets was tested with the support of the One sample t test. The test value is 3.14. The above table clearly shows that all the variables are statistically significant when compared with the test value, except the statement 'I felt good shopping in this store' (p value 0.747>5%). Thus, it is clear that different factors influence purchase decisions, with "I liked overall design of the store," "I felt exciting shopping in this store," and "I desired to buy in this store" being rated relatively low in importance.

Experience of last impulse buying

Table 4.19
Report - Experience of last impulse buying

Zone		Sales assistant was helpful	Sales assistant was friendly	Sales assistant was polite	Sales assistant looked professional	Sales assistant satisfied my needs completely
South	Mean	2.52*	3.48***	2.44*	3.45***	3.74***
	N	73	73	73	73	73
	Std. Deviation	.930	.669	.799	.646	.882
Central	Mean	2.39*	3.41***	2.45*	3.46***	3.81***
	N	184	184	184	184	184
	Std. Deviation	.893	.655	.801	.617	.863
North	Mean	3.03**	3.50***	3.00*	3.48***	3.55***
	N	66	66	66	66	66
	Std. Deviation	1.202	1.011	1.137	.899	1.055
Total	Mean	2.55*	3.44***	2.56*	3.46***	3.74***
	N	323	323	323	323	323
	Std. Deviation	1.000	.743	.905	.688	.913

Source: Primary data

According to the perception towards experience of last impulse buying, the entire women consumers have accorded their low satisfaction on the construct ‘Sales assistant was polite’. The entire women consumers have accorded their high satisfaction on the constructs ‘Sales assistant was friendly’, ‘Sales assistant looked professional’ and ‘Sales assistant satisfied my needs completely’. At the same time, score is low for the ‘Sales assistant was helpful’ by women consumers of south and central zone, but it is moderate for the women consumers of north.

Table 4.19.1

Anova Table - Experience of last impulse buying

Experience of last impulse buying			Sum of Squares	df	Mean Square	F	Sig.
Sales assistant was helpful * Zone	Between Groups	(Combined)	19.922	2	9.961	10.555	.000*
	Within Groups		301.985	320	.944		
	Total		321.907	322			
Sales assistant was friendly * Zone	Between Groups	(Combined)	.542	2	.271	.489	.613
	Within Groups		177.149	320	.554		
	Total		177.690	322			
Sales assistant was polite * Zone	Between Groups	(Combined)	16.261	2	8.131	10.515	.000*
	Within Groups		247.429	320	.773		
	Total		263.690	322			
Sales assistant looked professional * Zone	Between Groups	(Combined)	.047	2	.024	.049	.952
	Within Groups		152.219	320	.476		
	Total		152.266	322			
Sales assistant satisfied my needs completely * Zone	Between Groups	(Combined)	3.394	2	1.697	2.051	.130
	Within Groups		264.761	320	.827		
	Total		268.155	322			

Source: Primary data

The relative importance in perception towards various attributes and services by the outlets was tested with the support of the Anova. The above table clearly shows that the variables ‘Sales assistant was helpful’ (p value 0.000<5%) and ‘Sales assistant was polite’ (p value 0.000<5%) are significant. No difference is noticed for the remaining variables.

Challenges or problems of impulse buying

Impulse buying, common consumer behaviour, poses a number of obstacles and problems that can have an impact on people's financial well-being and general enjoyment. Pertinently, the most important issue is overspending. In some cases

impulsive purchases are not planned and they are motivated by momentary desires which may result in lack of money for other crucial things such as bills or savings. Another big problem is buyer's remorse. Particularly, people may feel regret and guilt after an impulse purchase declines that was first exciting, especially if it happens to be unnecessary or without long-term value. However, when individuals acquire unnecessary items impulsively buying becomes clutter and waste. This not only leads to a lot of congestion in living areas but also contributes to environmental problems associated with high levels of consumption and garbage creation. The rise of e-commerce together with target marketing worsens these challenges since it makes consumers more prone to acting on their urges. Consequently, this calls for greater self-restraint when making financial plans as well as budgeting skills. However, acquiring knowledge about psychological triggers that cause people to make unplanned purchases can help them become better shoppers who think before they act, thus resulting into a more stable monetary situation and happiness. Factor analysis is an inferential method for investigating factors.

Objective: To identify the challenges or problems of impulse buying in Kerala

Hypothesis: There is no significant variance in the challenges or problems of impulse buying in Kerala

Table 4.20

KMO and Bartlett's Test - Challenges or problems of impulse buying in Kerala

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.870
Bartlett's Test of Sphericity	Approx. Chi-Square	3585.998
	df	55
	Sig.	.000

Source: Primary data

The Kaiser-Meyer-Olkin Measure of Sampling Adequacy on the challenges or problems of impulse buying in Kerala is estimated as 0.870, which found high score. Bartlett's Test of Sphericity as per the Approx. Chi-Square is 3585.998

and the corresponding p value is 0.000, significant (p value<5%). This shows, there is association of challenges or problems of impulse buying in Kerala.

Table 4.20.1

Communalities - Challenges or problems of impulse buying in Kerala

Challenges or problems of impulse buying in Kerala	Initial	Extraction
Lack of technical knowledge	1.000	.868
Pricing or margin competition	1.000	.783
Missing or fake product	1.000	.842
Non-availability of technical staff	1.000	.888
Lack of knowledge of variety of products	1.000	.866
Agility challenge	1.000	.833
Strong tendency to develop obsessive or compulsive disorders	1.000	.803
Low levels of self-esteem	1.000	.819
Lead to many buying mistakes	1.000	.775
The regret after the purchase of item	1.000	.820
Lack of personalization	1.000	.897
Extraction Method: Principal Component Analysis.		

Source: Primary data

The communality values of challenges or problems of impulse buying in Kerala are noted in the above table. It is noted that all the communality values are very high, which shows high relationship between the challenges or problems of impulse buying in Kerala. The coefficient between the highest and lowest communality values is 0.867 and 0.775 respectively.

Table 4.20.2

Total Variance Explained - Challenges or problems of impulse buying in Kerala

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.053	64.122	64.122	7.053	64.122	64.122	5.061	46.007	46.007
2	1.522	13.837	77.959	1.522	13.837	77.959	3.347	30.425	76.433
3	.618	5.620	83.578	.618	5.620	83.578	.786	7.146	83.578
4	.516	4.694	88.272						
5	.307	2.787	91.059						
6	.255	2.322	93.381						
7	.210	1.913	95.294						
8	.183	1.660	96.954						
9	.163	1.478	98.432						
10	.090	.818	99.250						
11	.082	.750	100.000						
Extraction Method: Principal Component Analysis.									

Source: Primary data

The communality values of challenges or problems of impulse buying in Kerala are noted in the above table. The Extraction Sums of Squared Loadings values of challenges or problems of impulse buying in Kerala are noted in the above table. The Extraction Sums of Squared Loadings of the first factor is 64.122, the value for the second factor is 13.837 and the value of the third factor is 5.620. Thus, it is concluded that the effect of the three factors identified is 83.578%.

The Cumulative Rotation Sums of Squared Loadings values of challenges or problems of impulse buying in Kerala are also noted in the above table. The Cumulative Rotation Sums of Squared Loadings of the first factor is 64.122, the value for the second factor is 77.959 and the value of the third factor is 83.578.

Figure 4.10

Scree Plot- Challenges or problems of impulse buying in Kerala

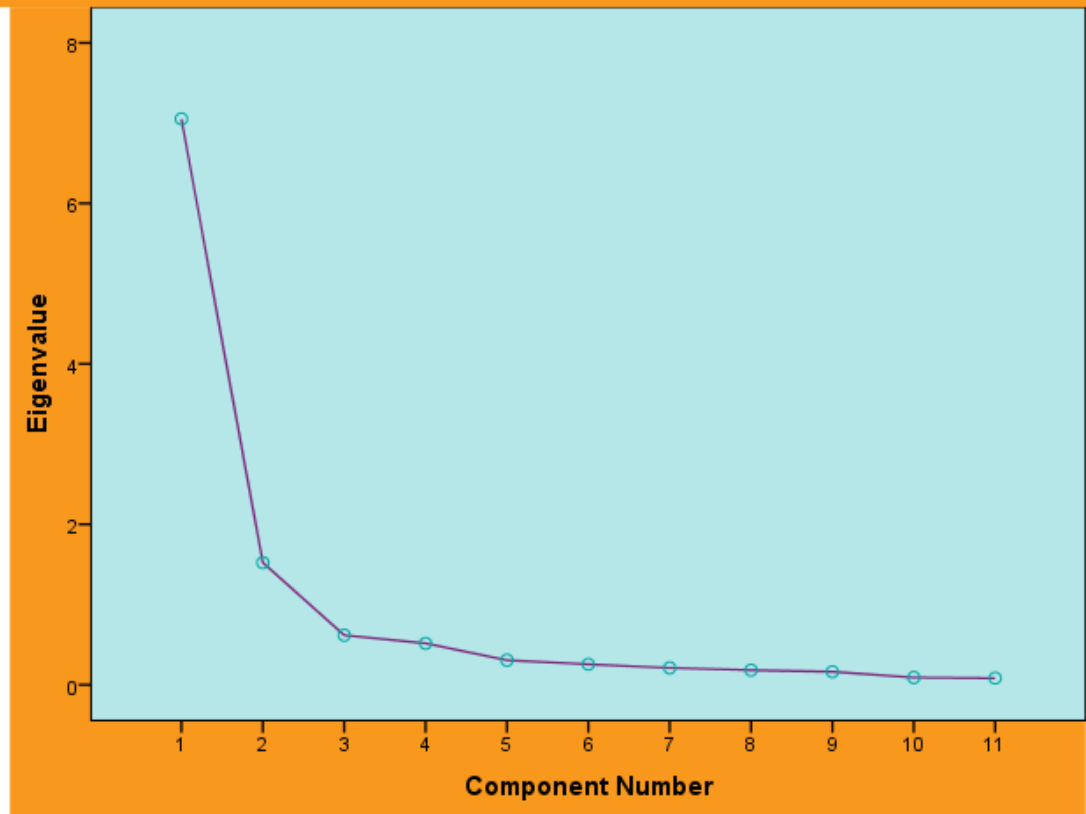


Table 4.20.3

Rotated Component Matrix - Challenges or problems of impulse buying in Kerala

Challenges or problems of impulse buying in Kerala	Component		
	1	2	3
Non-availability of technical staff	.899	.192	.204
Lack of personalization	.896	.158	.261
Lack of technical knowledge	.875	.236	.219
Lead to many buying mistakes	.819	.323	.008
Missing or fake product	.780	.380	-.297
Pricing or margin competition	.778	.362	-.216
Low levels of self-esteem	.676	.600	.042
Potential for overspending and financial strain			
Lack of knowledge of variety of products	.199	.909	.004
Strong tendency to develop obsessive or compulsive disorders	.273	.844	.123
The regret after the purchase of item	.451	.750	.232
Buyer's remorse			
Agility challenge	.156	.622	.650
Contributes to clutter and waste			
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			
a. Rotation converged in 9 iterations.			

Source: Primary data

The Rotated Component Matrix values of challenges or problems of impulse buying in Kerala are noted in the above table. The coefficient value of the variable ‘Non-availability of technical staff’ (0.899), ‘Lack of personalization’ (0.896), ‘Lack of technical knowledge’ (0.875), ‘Lead to many buying mistakes’ (0.819), ‘Missing or fake product’ (0.780), ‘Pricing or margin competition’ (0.778),

and 'Low levels of self-esteem' (0.676) are high in the group and hence included in the first factor. Therefore, the first factor is called **"Potential for overspending and financial strain"**.

The coefficient value of the variable 'Lack of knowledge of variety of products' (0.909), 'Strong tendency to develop obsessive or compulsive disorders' (0.844), and 'The regret after the purchase of item' (0.750) are high in the group and hence included in the second factor. Therefore, the first factor is called **"Buyer's remorse"**.

The coefficient value of the variable 'Agility challenge' (0.650) is high in the group and hence included in the third factor. Therefore, the first factor is called **"Contributes to clutter and waste"**.

The study on impulse buying behaviour in Kerala provides important insights into the dynamics of consumer purchase patterns in this distinct region. The results show an intriguing interplay of socio, community, zone, education and psychological elements that influence customers' proclivity for impulsive purchasing. Kerala's rich festival and celebration heritage, along with an expanding middle-class population, has produced a fertile field for impulse spending. However, this behaviour creates issues such as overspending and clutter, which must be handled.

Understanding the subtleties of impulse purchases in Kerala is critical for both businesses and policymakers. Individuals can make more informed decisions while still enjoying the occasional indulgence by tailoring marketing methods, encouraging financial literacy, and building a culture of conscious consumption. The study of impulse purchase behaviour remains a significant topic of research as Kerala continues to expand economically and socially, providing chances for businesses to thrive and individuals to strike a balance between desire and financial restraint."

CHAPTER V

FINDINGS AND CONCLUSIONS OF THE STUDY

Introduction

The influence of impulse purchase behaviour among Kerala women consumers is a complicated phenomenon that encompasses both the temptation of rapid gratification and the serious examination of its repercussions. The impulse to acquire often exceeds actual necessity in this attractive Indian state's bustling bazaars and sophisticated malls, driven by a potent blend of cultural influences and personal aspirations. This enticing inclination is heightened by Kerala's dynamic culture, where festivals and celebrations regularly entice women to indulge in retail therapy, creating a mesmerising dance of needs and whims. However, the allure of impulsive purchasing carries a dangerous undercurrent, as it can lead to financial strain and congested living environments. Understanding the delicate balance between the alluring draw of the impulsive purchase and its possibly disastrous effects is critical in unraveling the enthralling enigma of women's impulse shopping in Kerala.

The emotional atmosphere of consumerism is deeply rooted in the allure of unplanned buying amongst Kerala women customers. The need for rapid fulfillment often takes precedent over well-considered decisions among the fragrant spice markets and busy silk emporiums. While the appeal of trendy apparel, magnificent jewellery, and attracting ornaments enchants women, it is necessary to evaluate the impact on their financial stability and long-term well-being. The phenomena are not without difficulties, since impulsive purchases can result in buyer's remorse and an increasing sense of guilt. By analysing the complicated interplay between the appeal of instant gratification and the pragmatic ramifications, one can obtain a profound understanding of the impulse buying behaviour of women consumers in Kerala, making it an even more attractive and vital subject of research. The present chapter is designed to extract from the analysis done in the previous chapter.

A. FINDINGS OF THE STUDY

1. The findings on basic profile of respondents concerns the impulse shopping behaviour of women in Kerala showed that with Hindus making up 49.5% of the population, followed by Muslims at 25.4% and Christians at 25.1%. In terms of community, the OBC community accounts for 38.4%, while the General and EWS communities account for 33.7% and 22.6%, respectively. According to marital status data, 77.4% of respondents are married, 11.8% are single, and 10.8% are widowed, widowers, or divorcees. Respondents are very similarly spread across education categories, with 27.2% having up to a higher secondary education, 31.3% holding a diploma or degree, 20.7% having post-graduate degrees, and 20.7% having professional education. Geographically, 57.0 percent of respondents are from the central region, with 22.6% from the south and 20.4% from the north.
2. The findings on South zone's mean age of respondents is roughly 40.11 years, with a standard deviation of 8.070, indicating a very steady age distribution. The mean age of respondents in the Central zone is 39.34 years, with a higher standard deviation of 8.762, indicating a wider age range. The mean age of respondents in the North zone is 38.79 years, with a standard deviation of 8.706, indicating some variation. The sample's overall mean age of respondents is 39.40 years, with a standard deviation of 8.584.
3. The findings on kind of things often demanded through impulse purchase behaviour, categorised by the educational level of respondents showed that there is a significant desire for fashion accessories and gift products across all academic levels, with 'Very High' or 'High' demand ratings. Regardless of educational qualifications, clothing, books, infant necessities, and food products have a steady and reasonably high demand. However, respondents with diploma/degree and professional education backgrounds had a larger need for specific categories, such as sports products and electronic goods.

Surprisingly, amusement and recreation items have a substantial link with higher education levels, with 'Very High' demand among respondents with post-graduation and professional education qualifications.

4. The findings on the relative impact of influencing impulse purchasing behaviour in a sample of 323 people showed that, the product's quality and style and fashion appeared as high-impact criteria, with mean scores of 3.44 and 3.29, respectively, demonstrating that consumers place a high value on these aspects while making impulsive purchases. Furthermore, with a mean score of 3.43, the company's brand name is quite important. The price of the goods, on the other hand, has a lower mean score of 2.71, indicating that it has a relatively modest influence on impulse purchasing decisions. The historic aspect of a product and its speciality appear to have a more moderate and low impact on impulsive purchasing, respectively.
5. The investigation showed three unique components that influence impulsive purchasing behaviour. First, in the "Online Tracking Ability" component, customers place a high value on the capacity to trace their online purchases, showing that such features provide them with reassurance and convenience. The "Price of Products Is Reasonable" and "Mobile Applications Are Available Nowadays" factors, which are both significantly weighted on this component, imply that cost-effectiveness and accessibility of mobile apps are key drivers of impulsive purchasing decisions.
6. The second component, "Convenience and Time Saving," emphasises the importance of elements such as convenience, time savings, and the immediate enjoyment of getting desired products. This component emphasises the relevance of fast availability and variety of items and brands in motivating customers to make impulsive purchases when they can quickly and easily access the products they want.

7. The final section, "Emotional Triggers," focuses on the emotional components of impulsive purchasing behaviour. Clear return policies, sales promotions, and product reviews all play a big role in this component, demonstrating that emotions, trust, and the perception of a good bargain all play a role in motivating impulsive purchases.
8. The useful insights into the elements driving impulse purchasing behaviour, with a focus on physical stimuli showed that the "Store and Mall Environment, Ambience, and Comfort" item much higher, indicating a high impact on their impulse purchasing decisions. Similarly, the North region gave higher ratings to the "Influence of the Associate Salesperson" and "There is a Chance to Enter a Store When Attracted by an Eye-Catching Window Display" factors, emphasising the importance of sales associates and attractive store displays as motivators for impulse purchases. However, the criteria "I Will Pay Attention to Store's Window Display" and "Good Product Display Influences Spontaneous Purchase Decision" had lower ratings across all regions, indicating that these physical stimuli have a reduced influence on impulse buying.
9. The elements driving impulse purchase with a specific focus on product involvement. Showed that the feature "If I See Items at Discounted Price, Tendency Will Urge to Buy" earned high mean scores across all areas, demonstrating that low prices greatly stimulate impulsive purchasing behaviour. The meaning of this research is that when they are faced with opportunities to save money, customers are likelier to buy things without planning. On the other hand, scores for items such as "I Am Generally Attracted to Something New" and "Excitement Comes Only Once there has been an Unplanned Buy" were less, high which indicates that these aspects have a lesser impact on impulse buying. However, "I Will Buy Things I do Not Need if I am Offered Something Free" in the North had a very high mean score signifying how important it is for marketers to employ

- promotional giveaways on their products that can be used as impulsive purchases.
10. What this demonstrates is that when individuals are in a good mood, they tend to engage in more impulse buying. Additionally, impulse buying is encouraged by the presence of pleasant and competent staff, as indicated by high mean values for "Friendly and Skilled Staff Often Make Me Buy a Product Which They Didn't Plan to Buy." Similarly, it is evident from the high mean scores for "When I See a Good Deal, I Tend to Buy More Than I Intended to Buy" across all areas that the notion of a good deal has an essential role in stimulating impulsive buying..
 11. "The Psychological Components of Impulsive Buying" showed that mean ratings for the component "I suddenly feel like buying it and get overwhelmed immediately" were high across all areas, indicating a strong desire to buy on impulse when tempted. This study reveals that most consumers are driven by purchasing impulses. On the other hand, the item "I have an urge to buy something right now so I can stop the hurt from not buying" scored relatively low mean scores in every region implying that this is rarely a motive behind impulsive shopping. Additionally, the research found out that people's ability to control their buying urges varies significantly. One group had great trouble holding back but for another it was less hard.
 12. The phenomenon of impulsive buying on the factor "When I Go Shopping, I Buy Things I Didn't Mean to Buy" obtained differing mean values across the regions, with the North showing a high level of unexpected purchasing behaviour. This shows that Northern customers make more spontaneous purchases when shopping. The Central region, on the other hand, had lower ratings, indicating a decreased proclivity for impulse purchases. Furthermore, all regions had relatively high mean scores for the item

"Generally Speaking, I Would Consider Myself to Be an Impulsive Shopper," indicating that participants commonly self-identify as impulsive shoppers. The categories "I Generally Make Unplanned Purchases" and "I Often Buy Things Spontaneously," on the other hand, had lower mean scores across all regions, indicating that these behaviours are less widespread.

13. The independent variables that influence impulse purchasing behaviour, with a focus on neighborhood, zone, and religion demonstrated that with a normalised relevance of 100.0%, community emerges as the most crucial component, implying that an individual's community plays a large influence in determining their impulse purchase habits. With a normalised relevance of 73.7%, the zone is likewise a significant influence, showing that the geographical region or zone has a significant impact on impulse purchase behaviour. Religion, on the other hand, appears to be a less influential component in triggering impulse purchases, with a normalised value of 54.6%. These findings highlight the multidimensional character of impulsive buying, in which socio-cultural elements such as community and geographic region play an important role in understanding and predicting consumer behaviour. The provided information appears to show the importance of independent variables in predicting the dependent variable (Impulse buying) using the Classification and Regression Trees (CRT) method. According to the table the variable Religion has an importance of 0.4% and the Normalized Importance is 54.6%. At the same time, Zone has an importance of 0.6% and the Normalized Importance is 19.1%, with a cumulative of 73.7%. Finally, Community has an importance of 0.8% and the Normalized Importance is 26.3%, with a cumulative of 100%.
14. The factors on influence impulse buying behaviour showed that the association between "Intention to Buy" and "Positive Mood" is extremely strong, with an estimated relationship of 0.492, indicating that when people are in a good mood, their intention to make unplanned purchases increases

significantly. This implies that emotional well-being is a strong motivation for impulsive purchasing.

15. Similarly, the link between "Product Involvement" and "Intention to Buy" is remarkably solid, with an estimate of 0.890, showing that when people are deeply interested with a product, their intention to make spontaneous purchases increases dramatically. This emphasises the significance of product-related considerations in motivating impulse purchases. The impact of "Feel Urge to Buy Impulsively" on "Impulse Buying," which has an estimated link of 0.693. We can accept that those individuals who have great desire for impulse are more likely to practice impulsive behaviour

16. Furthermore, the association between "Satisfaction with Products" and "Impulse Buying" is significant, with an estimated coefficient of 0.790. This reveals that a higher level of product satisfaction can lead to more spontaneous buying. Our overall results highlight the complicated interaction among several factors that affect impulsive buying behavior. It has been suggested that organizations as well as marketers must be able to identify these relationships if they plan on modifying their strategies in order to effectively tap into and exploit impulse buying drivers which would be extremely helpful. However, it demonstrates a strong relationship between "Satisfaction with products" and " Impulse Buying" having an estimated coefficient of 0.790 This means that greater levels of product satisfaction will result in increased unplanned or forced purchases. In general terms, our findings underscore the intricate interplay of numerous factors influencing impulsive purchasing behaviour. Identifying and grasping these connections could be highly valuable for businesses and advertisers willing to change their strategies so as to exploit the forces behind impulse purchasing effectively

17. The table displays us a standardized matrix of indirect effects, which help us to understand how different independent variables relate to impulse buying and how these intertwined relationships affect product satisfaction and enjoyment
18. To this effect, the indirect effects indicate that “Intention to Buy” and “Product Involvement” do not directly influence on “Impulse Buying.” Instead, it seems as if they act through other variables such as “Positive Mood,” “Physical Stimuli,” and “Feeling the Urge to Buy Impulsively.” These mediators are of great importance in linking intention to purchase and product involvement with impulse purchases.
19. Again, the table implies that the “Attributes and Services per Outlet” indirectly affect Impulse Buying through different means including “Experience while Shopping.” This underscores the importance of in-store experiences and services in impacting impulse buying.
20. Still, “Impulse Buying” is a strong mediator for “Satisfaction on Products” and "Satisfaction on Utility" which makes it an important factor in shaping consumer satisfaction with products and utility. These revelations demonstrate the complex interplay that exists between predictors, impulse buying, as well as product and utility satisfaction. It is crucial for marketers and businesses to understand these pathways and their indirect effects so they can come up with effective strategies to target these factors and leverage them in order to promote customer satisfaction through impulsive buying.
21. Southern respondents are highly pleased with the “Utility of the Product,” “Returns and Exchange,” “Door Delivery,” “Special Room for Feeding,” “Photo Zone,” “Safety and Hygienic Measures” and “Kids Zone.” Satisfaction that is connected to these factors shows that when it comes to assessing things purchased impulsively, Southern consumers consider utility, post-purchase services, and family-friendly features very important.

22. However, in the central area, respondents are relatively satisfied with “Price,” “Utility of the Product,” “Returns and Exchange,” “Door Delivery,” “Seasonal Offers,” “Parking Facility,” “Special Room for Feeding” and “Safety and Hygienic Measures.” Their satisfaction is more evenly spread across various factors, with a special focus on ease of use of products and quality of service.
23. Features such as “Quality,” “Price,” “Utility of the Product,” “Returns and Exchange,” “Door Delivery,” “Parking Facility,” “Kids Zone,” “Special Room for Feeding,” “Photo Zone,” and “Safety and Hygienic Measures” are what respondents in the North were happy about. This therefore means that Northern customers when evaluating spur of the moment purchases value highly the quality, convenience, and other family oriented attributes.
24. On the contrary, people from the middle region have a moderate satisfaction with “Price,” “Product Usefulness,” “Return and Exchange,” “Door Delivery,” “Seasonal Offers,” “Parking Space,” “Feeding Room in Place,” and “Health and Hygiene.” Their contentment spreads across more things more evenly, especially usability of product and service quality.
25. The residents of the North are satisfied with “Quality,” “Price,” “Utility of the Product” “Returns and Exchange”, ”Door Delivery”, ”Parking Facility”, ”Kids Zone”, “Special Room for Feeding”, “Photo Zone” and ”Safety and Hygienic Measures”. This implies that when evaluating impulsively purchased products, North-region customers place a high value on product quality, convenience, and different family-oriented characteristics.
26. There is a significant multivariate relationship between the functions set "1 through 2" and the satisfaction levels of impulsively purchased products. This is evident from the low p-value of 0.000, signifying that the variations in the dependent variables related to satisfaction are influenced by the functions represented in the first set. In other words, these functions

collectively have a noteworthy impact on how individuals perceive and evaluate products bought impulsively.

27. However, the test also reports the results for the second function (function 2), which demonstrates that this specific set of variables does not have a significant multivariate relationship with satisfaction levels regarding impulsive purchases. This is highlighted by the higher p-value of 1.000, indicating that the variables within this set do not collectively influence consumer satisfaction in this context.
28. Insights into the types of outlets that are judged most conducive for impulse purchase, as rated by respondents in the study. Surprisingly, "Discount Chain Stores" emerge as the top-ranking impulse purchase outlet, with a high mean rating of 3.7. This shows that these establishments are particularly adept at luring customers into making unplanned purchases. Similarly, "Craft/Art Specialty" stores are ranked second, with a high mean rating of 3.5, emphasising its popularity in inducing impulse purchases. In contrast, "Convenience Stores," "Price Clubs," and "Home Appliances/Hardware" stores are ranked lower, indicating that they are seen as less ideal for impulse purchases, with comparable mean ratings of 2.5 and 2.6. The report emphasises the importance of the store atmosphere and product offerings in influencing consumers' spontaneous purchases. Understanding which shops are most effective in this regard can help businesses and marketers optimise their strategy and product placements to stimulate spontaneous purchases. It is worth noting that the mean rating for the entire sample is 3.1, implying that respondents see outlet types as somewhat conducive to impulse buying on average, emphasising the significance of adapting strategies to capitalise on this consumer behaviour.
29. The table reflects the mean ratings, standard deviations, and standard errors for each element, providing critical insights into the feelings of utility and

satisfaction connected with impulse purchase. Noteworthy, the respondents' utility emotions and satisfaction with regards to impulsive buying vary from one factor to the next. Persons express minor feelings of usefulness concerning what they purchase impulsively, with an average score of 3.04. This means that they regard these items as being more or less useful, thus showing that people commonly see worth in impulse buying.

30. On the other hand, satisfaction ratings are significantly higher pointing out that the people are generally satisfied with the nature of impulsively bought things. These very high rates of satisfaction show that consumers place a lot of emphasis on quality and affordability when making such purchases hence they can have a great influence on decision to engage in impulse shopping
31. However, satisfaction for impulsive purchase product attributes was rated as 'moderate', mean rating 3.21. In other words, apart from quality and pricing being instrumental in encouraging impulse buying, there are additional characteristics that may contribute only a little satisfaction to consumers.
32. Generally, the results highlight the significance of apparent usefulness and satisfaction in saying the movement of impulse purchase behaviour focusing on product quality and price. Organizations and marketers can apply these findings to enhance their product offerings as well as marketing strategies for them to serve more efficiently their customer's tastes.
33. This table offers vital insights into what consumers think about various retail attributes and services, thereby giving light on their thoughts and desires while shopping.
34. The mean value of 2.76 shows that at first, the respondents rate the general design of this store very lowly. This means that people may have other important factors to consider as they buy things and hence the look and

design of the store may not be as significant as it is in their shopping experience.

35. Buyers in these shops express moderate levels of satisfaction and high emotionality. Buyers generally had a satisfactory experience with a mean score of 3.13, which indicates moderate satisfaction. In addition, shoppers find the experience quite involving as confirmed by the average rating of 2.90. Therefore, such sentiments show that emotional aspects of shopping have more influence on their general outlook and happiness.
36. Furthermore, the respondents have an average rating of 3.00 which shows the buyer's longing to buy from these outlets. This means that consumers like shopping in these places because it is good for business since they may result in more customers and increased revenue. In conclusion, the data reveals greater importance attached by consumers to emotional and experiencing aspects of shopping such as satisfaction, thrill, and a compelling need to purchase in person. While overall store design has less impact, businesses can use emotional and experiential factors to improve the consumer experience and encourage more impulsive purchasing behaviours. Business people who want their stores to match the dreams and desires of their targeted buyers should take note of this fact.
37. The table particularly emphasizes the last-minute impulse buying, specifically the interactions with sales agents in different geographical regions. The average scores and standard deviation provide insight into customers' perceptions of support rendered by sales associates from these regions. In the south zone, for example, customers found the sales assistants to be friendlier on average (mean rating of 3.48) and capable enough to meet all their needs fully (mean rating of 3.74). However, their colleagues were rated less useful (mean rating of 2.52), impolite (mean rating of 2.44), and unprofessional-looking (mean rating of 3.45). These findings suggest that

while friendliness and ability to satisfy customer needs are strong points for the company, there is still opportunity for improvement.

38. The Central zone presents a similar situation. For example, in terms of friendliness, they were rated on average as 3.41 out of 5, while those who meet clients' demands scored an average rating of 3.81. On the negative side, sales assistants scored lowly in terms of helpfulness (2.39), politeness (mean = 2.45), and appearance (mean = 3.46). It therefore appears that improvements need to be made concerning how helpful, polite and professional looking these sales attendants should be within this region. However, in North zone sales staff have received fairly higher ratings for all categories under study; they are considered to be very cooperative /helpful (mean 3.03), pleasant (mean = 3.50), polite (mean =3.00), professional-looking (mean=3 .48) and effective in solving consumer's problems /meeting consumers' wants(mean=3 .55).
39. This zone appears to thrive at customer service, which may lead to a more pleasant shopping experience.
40. Taking the entire sample into account, the findings show that, while sales assistants are generally perceived as friendly (mean rating of 3.44) and capable of satisfying customer needs (mean rating of 3.74), there is room for improvement in terms of being helpful (mean rating of 2.55), polite (mean rating of 2.56), and looking professional (mean rating of 3.46). These findings highlight the necessity of improving these characteristics, particularly in locations with lower ratings, to provide a more positive and satisfying shopping experience for customers. In order to create a more attractive retail environment that promotes impulsive buying, businesses may highlight traits such as assistance, friendliness and professional look. Merchants can modify their strategies by taking into account regional

differences in consumer perceptions so that they can be in line with the unique requirements and expectations of their clients in different zones.

41. Impulse buying in Kerala had certain important issues or problems, which showed that the key concern is the lack of technical staff (loading factor = 0.899), showing that consumers often experience challenges in getting the help they need to make spur-of-the-moment purchases, especially for products with technical complexity. This is closely followed by a lack of personalization (loading factor of 0.896), demonstrating the absence of customised recommendations or tailored shopping experiences, both of which might have an impact on the impulse buying process.
42. Furthermore, the research shows that customers in Kerala are concerned about a lack of technical understanding (loading factor of 0.875) as well as the possibility of overspending and financial hardship (loading factor of 0.909). This shows that in the region, the lack of proper product information and understanding of the financial ramifications of hasty purchases are significant difficulties.

B. CONCLUSIONS OF THE STUDY

1. Based on the Anova results, it is clear that the type of products plays a significant role in shaping impulse buying behaviour. With remarkably low p-values across all categories, it is clear that consumers have distinct preferences when making impulsive purchases. Products such as fashion accessories, gift items, and electronic goods exhibit strong associations with impulse buying, as indicated by their notably high F-statistics. The kind of things often desired through impulse purchase across various education levels demonstrated a clear trend that with higher education, such as Post-Graduation and Professional Education, have a bigger proclivity towards impulse buying, as evidenced by higher values in the respective cells. Those with lower education levels, such as Up to Higher Secondary and

Diploma/Degree, appear to indulge in impulse shopping to a lesser extent. This study emphasises the relationship between education and consumer behaviour, implying that marketers and merchants should consider educational background as a potential influencing element when developing strategies for products aimed at impulse purchases.

2. Product quality, price, style and fashion, and brand name all have a major impact on customers' impulse buying decisions, with both positive and significant mean differences. The traditional nature of the product and its speciality, on the other hand, has no meaningful impact, as seen by small mean differences and relatively high p-values. These studies highlight that, when it comes to impulse purchases, customers are most influenced by product quality, price, style, and brand awareness, with traditional elements and product specialty playing a minimal effect. The information is precious to such marketers and companies who want to refine their strategies, focusing on qualities that attract impulse shoppers with time enabling them to optimise their products and advertising endeavors.
3. People tend to make unplanned or spontaneous purchases for three unique reasons. Firstly, "Convenience and Time-Saving" stresses the significance of variables such as online tracking capability, mobile applications and instant gratification of one's desires illustrating that consumers yearn for comfort and quickness. Secondly, "Emotional Triggers," emphasizes the necessity of clear return policies, sales incentives and product reviews, thus reflecting on the impact of emotions and trust in driving impulse buys. Lastly, "Discounts and Promotions" gives a clue why alluring impulsive purchases are necessary, and should include things like offers, discounts or shopping channels. This study can help marketers and e-commerce companies to modify their campaigns in order to resonate better with consumers' reasons for impulsive purchases.

4. The Anova outcome on the factors that motivate impulse buying showed that many elements have a high impact on the likelihood of making impulsive purchases, with many components having strong correlations. Notably, the components "Desire to Buy Something Quickly to Relieve Pain" and "Buy Now, Think About It Later" show a considerable proclivity for impulsive purchasing behaviour, particularly among Northern women consumers. Furthermore, components associated with "Unplanned Purchases" and "Spontaneous Buying" have considerable influences on impulse buying. It is worth noting, however, that some criteria, such as "Use of UPI Payments" and "Physical Stimuli," had no substantial impact on impulse purchasing decisions. These findings give significant recommendations for retailers and marketers, emphasising the significance of knowing and targeting certain triggers and customer categories in order to fully realise the potential of impulse purchases.
5. The examination of factors influencing impulse buying reveals the differing degrees to which different socio-demographic characteristics influence consumer behaviour. Notably, the community has a rather high importance value of 0.008, showing its importance in driving impulse purchasing decisions. Moreover, the area of living as well as faith has moderate importance but with lower normalised importance'. This demonstrates that, while geographical and religious factors are vital, their influence is not as great when compared to the community aspect.
6. Impulse buying's most important factor is consumer "intention to buy" which is derived from happy mood and shopping experience. In other words, Product involvement depends on purchase intent, thus relevant in shaping customer's interaction with the brand. Furthermore, the "desire for impulse buying" is quite affected by both product involvement and purchase intention telling that they are interrelated. Outlets' features and services aid into this impulsive purchasing tendency greatly affecting product satisfaction and

usefulness. This intricate web of relationships shows how different customer decisions can be influenced by buyer inclinations, product participation and attraction to outlet services. Thus, it is seen that the above factors play an essential role in influencing impulsive buying behavior, and consequently, product pleasure.

7. A notable relationship of impulse purchasing with intention to buy is indicated by a significant squared multiple correlation of 0.768, and this tie is reinforced by factors like 'positive mood' and 'shopping experience'. Impulse buying has a strong relation with product involvement with a squared multiple correlation of 0.669 which normally depends on the consumer's purchase intent. Also, "Urge to buy impulsively" shows significant positive relationship with impulse buying hence the importance of this variable in generating impulsive buying behavior. Impulse purchase results from "Attribute and services by outlets" have been found to be strongly related to impulse buying (squared multiple correlation= 0.390), indicating their significance in this regard. In its turn, the process of impulsive consumer behavior is responsible for both product satisfaction and utility (squared multiple correlations = 0.674 and 0.596 respectively), as well as product satisfaction and utility being interrelated between themselves.
8. The standard indirect effects showed how predictors interacted to influence impulse purchase, and subsequent product and utility satisfaction. "I want to buy" is the most important, having strong direct relationships as well as indirect ones with impulsive buying that influences both product satisfaction and utility. "Product involvement" and "Urge to buy impulsively" have direct and indirect effects on impulse purchasing, highlighting their importance in moulding consumer behaviour. The availability of "Attributes and services by outlets" promotes impulse purchases directly and indirectly contributes to product satisfaction. These findings show the complicated web of relationships between these variables, emphasising the necessity of

understanding the impact of consumer intent, involvement, emotional triggers, and outlet services in driving impulse purchases and subsequent purchases.

9. The conclusions show that a variety of factors have a major impact on consumer satisfaction. Quality, Guarantee and Warranty, Post-Sale Service, Door Delivery, Convenience, Recreation Facilities, Restrooms, and Celebration Zones all play a significant impact in influencing satisfaction levels. Price, utility of the product, returns and exchange, seasonal offers, parking facility, kids zone, special room for feeding, photo zone, safety and hygienic measures, on the other hand, have less substantial impacts on satisfaction. These conclusions highlight the significance of quality-related variables and post-purchase services in influencing customer satisfaction with impulsively purchased products. In the arena of impulse purchases, businesses should focus on improving these aspects to improve consumer experiences and develop brand loyalty.
10. The survey shows significant effects on satisfaction with impulsive purchases when various factors (Function 1 through 2) are taken into account. It was found that, in terms of Function 2, this group may not have such a huge influence on people's happiness. Therefore, these findings demonstrate the importance of evaluating all the components influencing the satisfaction of spontaneously bought items and give vital recommendations for companies that want to enhance customer experience as well as optimize strategies for impulsive clients.
11. The first function is mainly influenced by "Door delivery," "Returns and exchange," "Guarantee and warranty," "Convenience," Safety and hygienic measures" and, "Price" which are tied to areas of South, North, and Central. The second function is distinguished by characteristics such as "Quality", "Post-sale service", "Special room for feeding", and Rest rooms' which are

strongly influenced by the South zone. These findings point out the need for strategy adjustments to suit individual needs and preferences of consumers in different zones because different factors will have different impacts on satisfaction levels in different geographical regions. Businesses can prioritise optimising these characteristics to improve customer experiences and overall happiness with impulse purchases, potentially boosting customer loyalty.

12. Grocery stores, street vendors' and farmers' markets, departmental stores, hyper/supermarkets, craft/art specialty stores, and discount chain stores emerge as the top choices for impulse purchases. On the other hand, price clubs, convenience stores, and home appliances/hardware stores exhibit lower suitability for impulse buying.
13. Although there is no difference in the perception of utility for impulsively purchased things, very high levels of satisfaction with the quality and price of these products are seen in the present study. Furthermore, general satisfaction with the utility feel is very high. This implies that, while consumers may not always consider impulsive purchases to be extremely useful, they are generally satisfied with the quality, price, and overall utility of the products, which can be a big driver of impulse purchasing. These conclusions emphasise the necessity of firms focusing on quality and competitive pricing in order to maximise customer satisfaction and capitalise on impulse purchasing behaviours.
14. The clients have a significantly positive view of the overall design of the store. Also, the study does not demonstrate a difference in the sensations of goodness or excitement connected with shopping in these stores. However, the perception of desire to make purchases within the store is favourable. These conclusions emphasise the importance of store design and its attraction to customers, which can greatly affect their inclination to make unplanned purchases. Businesses should continue to focus on developing

engaging retail settings in order to promote customer engagement and impulsive purchasing habits, hence increasing sales and customer satisfaction.

15. The last impulse purchase experience in terms of sales assistant interactions and geographic zones produces informative insights. Sales assistant characteristics like as helpfulness and politeness have a considerable influence on the overall impulse buying experience. These conclusions highlight the importance of sales associates in boosting the impulse buying process. While friendliness, professionalism, and meeting demands did not have effects, these are nevertheless crucial factors in customer satisfaction and should not be neglected. Businesses should prioritise educating their sales people to be courteous and helpful, recognising the influence this can have on driving impulse purchases and overall customer satisfaction.
16. The challenges of impulse shopping in Kerala are identified. The first factor, which is characterised by a lack of technical staff, a lack of personalization, a lack of technical knowledge, and the possibility of overspending and financial strain, suggests that a lack of expert guidance and personalization in the shopping process, combined with financial concerns, are significant challenges for impulse buyers. The second element indicates concerns such as buying blunders, missing or fake products, pricing or margin competition, and post-purchase regret, underlining the potential pitfalls of impulsive purchases, which are frequently motivated by insufficient knowledge and emotional reactions. The third element, which is associated to low self-esteem, a lack of product knowledge, a strong tendency to acquire obsessive or compulsive illnesses, and the agility challenge, indicates to psychological and behavioural aspects that influence impulse purchase. The multiplicity of Kerala's impulse buying challenges, denoting both materials and internal factors.

CHAPTER VI

RECOMMENDATIONS AND SCOPE FOR FURTHER RESEARCH

Introduction

Among Kerala women consumers, the influence of impulse purchase behaviour is a complex phenomenon that involves both the pull of instant gratification and serious reflection on its outcome. In this attractive Indian state's vibrant marketplaces and exclusive malls, the need to acquire often goes beyond an actual necessity as a result of a heady mix of cultural influences and individual aspirations. This charming inclination is amplified by Kerala's vibrant culture, which makes women in it to constantly have retail therapy moments especially during their festivals and other observances making interesting to watch tugs of needs and desires. However, impulsive buying has an insidious implications since it creates financial strains and the congestion within homes. The understanding of the fine line between what drives one to make impulsive purchases and how disastrous it can be is very important in unearthing the magical puzzle of women's impulse buying behaviour in Kerala. This chapter discusses future recommendations for research works.

RECOMMENDATIONS

1. There is evidence from the research that some range of products like these items as well as gift ware, fashion accessories and dresses are always in high demand regardless of one's education. For Kerala traders to tap into this knowledge, they must position these goods strategically in their outlets and further institute attractive displays and promotions. Furthermore, given the decreased demand for electronic items among people with a degree or less, businesses might adapt their marketing efforts and stock levels to this specific group, perhaps resulting to increased sales. Furthermore, recognising the relationship between education and impulse purchasing behaviour might

aid in the development of more successful marketing and product placement strategies to target various customer groups.

2. Product quality, style, and fashion, as well as the company's brand name, are regarded as extremely significant, whereas pricing and product specialty are regarded as less influential. Understanding these differences in consumer preferences can help businesses develop marketing strategies that emphasise product quality, style, and brand reputation. Furthermore, for products with a traditional or specialist appeal, tailored marketing activities may be effective in increasing their appeal and perceived value, ultimately boosting impulse purchases among Kerala consumers.
3. The several key factors motivate consumers to make spontaneous or impulse purchases, such as online tracking capability, reasonable product prices, the availability of mobile applications, convenience and time-saving, product/brand variety, emotional triggers, and the impact of product reviews. The following reasons can be used by firms to maximise profit. Therefore, in order for any business to maximize its earnings it should work on improving its online shopping systems, offer competitive prices and have a variety of product choices. In addition, clear return policies and the use of promos, sales promotions and product reviews may influence instant buying decisions. Understanding and catering to these incentives can help Kerala businesses grasp the expanding impulse buying market, resulting in increased sales and customer satisfaction.
4. The impact of physical signs, like store and mall environment, window displays, the behaviour of salespersons and product displays varies greatly within Kerala State. However, these stimuli are strongly responded to in North Kerala while such is not the case for Central and South Kerala that only moderately reacts to them. Therefore, businesses can maximize this by tailoring their shop designs, window displays and associate training to fit the unique customer preferences and expectations in each location. Recognising the significant role of physical stimuli in driving spontaneous purchase

decisions, businesses should invest in creating appealing and comfortable shopping environments, appealing window displays, and well-trained sales teams, particularly in North Kerala, to capitalise on the region's full potential for impulse buying.

5. Different geographies have different shopping experiences. North and southern shoppers seem to have more fun, and thrill, than their counterparts in the central of the state. Moreover, northern shoppers seem to be more certain about what they want to buy during their shopping expeditions. Consequently, these findings show that shop owners and marketers should take into account regional preferences and aspirations. For instance, shops in the central region might concentrate on creating a more interesting and engaging shopping process; however retailers in the north may be more interested in assisting buyers with refining their purchase intentions .The result of such segregation is higher customer satisfaction levels and probably sales growth.
6. The connection between goods concernment and impulse buying in different localities. People in the North are very product involved, especially when there are discounts or gifts. However, this is not so for people in the South and Central regions who do not get affected by these factors hence low levels of product involvement. This means that businesses up north can use the attachment to price cuts and free items to promote impromptu purchases, whereas strategies in the Southern and Central parts may have to concentrate on increasing product attractiveness and arousing interest through effective advertising. More effective strategies to encourage spur-of-the-moment purchases can be developed if marketing tactics are adapted to varying levels of product involvement across regions.
7. In all regions of the state, consumers' impulse buying decision is influenced by positive attitude. A person who is happy or upsets across a good deal often buys spontaneously, usually buying more than they intended. Moreover, friendly and knowledgeable staff are very important in promoting

inadvertent purchases. Therefore, traders should consider arranging a favorable shopping environment and offering attractive discounts to take advantage of consumers' favorable emotional states. On top of that training employees on how to effectively communicate with customers and influence them into making appropriate choices can increase impulse spending too. In addition to this, they may help salespeople enhance the number of sales as well as improve their customer experience with their products due to individuals' commonly pleasant mood while making quick decisions for purchasing items at the stores.

8. One of the greatest impacts on impulse buying behaviour across all areas is the intention to purchase. The fact that people have high levels of self-confidence and are prepared to make spontaneous purchases makes them more likely to be impulsive buyers, especially when they are enticed by attractive offers or favorable buying conditions. Moreover, using UPI payments does encourage impulsive buying, while uncontrolled urge to purchase in a favorable setting might also lead to impulsivity. Consequently, companies should focus on strategies that tap into consumers' purchasing intentions like offering unique bargains, promoting payment methods such as UPI and creating an exciting shopping atmosphere. These methods can be employed by retailers who acknowledge the general effect of purchase intent on impulse buying.

9. Impulse buying behaviour is driven significantly by the urge to buy things on an impulse. People who are overwhelmed by a sudden desire to own something usually make impulsive purchases. Conversely, people who can't bear not buying anything have less inclination for impulsivity. To exploit this knowledge, retailers should come up with marketing strategies that meet customers' impulsive need such as short-term promotions or "buy now pay later" plans. By acknowledging the pervasive power of desire to purchase impulsively, traders may use methods that help grow and focus these

cravings so as increase purchases and enhance the shopping experience in favor of both sales and customer delight.

10. Though the South and Central people are found to be among the demographics with the least impulsive buyers, the North people have a large number of them. Those in retail industry should consider geographical differences while devising marketing plans. To boost impulsive buying, marketers may wish to establish an environment that elicits spontaneous purchases like temporary promotions or product displays. If retailers can optimize on their own tactics for impulse purchasing in places where it is already high, they would develop better techniques of attracting more clients. Different regions behave differently when it comes to making unplanned shopping, leading to enhancement of sales and advertisement strategies hence leading to greater customer satisfaction and probably increased profitability
11. Notably, "Positive mood" and "Shopping experience" have a substantial influence on "Intention to buy," which has a significant impact on "Product involvement" and "Feel urge to buy impulsively." Impulse buying is directly influenced by "Feel the urge to buy impulsively" and "Attributes and services provided by outlets," which improves "Satisfaction with products" and "Satisfaction with utility." Given these findings, merchants can focus on generating pleasant moods and providing gratifying shopping experiences to increase customers' willingness to buy impulsively, so favourably increasing impulse buying and overall happiness with items and utility. This multifaceted strategy has the potential to improve consumer experiences and potentially increase loyalty.
12. The most suitable forms of outlets that are ideal for impulse buying among customers are referred to as "Discount chain stores" and "Craft/Art specialty" outlets. This is shown by the fact that people could be enticed into making impromptu purchases at these places. "Convenience stores," "Price clubs," and "Home appliances/Hardware" stores, however, show lower

averages and wider standard deviations, which make them not be suitable for impulse shopping. Retailers can use these results to increase the efficiency of their marketing and sales strategies. For instance, they may develop incentives for impulse buying at Discount Chain Stores and Craft/Art Specialty Outlets while looking at how to attract impulsive buyers in Convenience Stores or Home Appliances/Hardware Stores. It is important for sellers to know which outlets are best for spontaneous purchases because this information will help improve the strategy used in business thus generating more income.

13. The consumer who buys on impulse gives the best judgment of how suitable their purchases are. They also register high levels of satisfaction with the commodity's pricing and quality, but find less joy in how it works. This general moderate level of satisfaction for usefulness underlines that even if a thing bought impulsively has general use there is still somewhere to go from here. Retailers can improve their product line and marketing strategy by emphasizing on the utility, quality and affordability of impulse-buy items based on this data. It has potential to enhance consumer delight as well as loyalty which ultimately benefits customers and firms too.
14. The customers' opinions on the features and services that are offered by outlets vary in different ways. Customers often express moderate to low levels of happiness and excitement when shopping, even though there is room for improvement. The retailers must concentrate on improving the general store outlook, creating a more welcoming and enjoyable shopping environment, and fostering a greater desire to purchase among consumers. These concerns can bring about a more positive and involving shopping experience leading to enhanced consumer gratification and loyalty. Paying attention to these aspects will help retailers as they can have significant implications on the overall success of their outlets.
15. In different areas, this has produced a range of views about the helpfulness, friendliness, politeness, professionalism and capability to satisfy customers'

needs during impulse buying encounters. Generally speaking, sales assistants have been reported as more positive in the North than in the South or Central. South and Central retailers might want their sales staff to be more polite and professional while maintaining a friendly demeanor that can enhance the overall shopping experience. The North which is characterized by stronger opinions should maintain its focus on good customer service. However, these initiatives can lead to better customer satisfaction, loyalty and possibly higher sales in all countries resulting into a consistent positive shopping experience for customers irrespective of perceptions. This is possible despite perceptions being different; these measures may lead to a better shopping experience.

Distinct geographies exist, with the North being more confident in its outlooks. But every place has growth potential. Enhancing sales force training and professionalism plus pleasant, well-disposed and helpful attitude towards customers can substantially impact women's impulse buying behaviour. This research illustrates the value of excellent customer service on impulse buying among women in Kerala; it also contributes to their general satisfaction and loyalty, thus offering useful insights for retailers seeking to improve their sales volume and become more customer centric in their shopping environment.

This paper explores the complex environment of impulse buying by female consumers within Kerala in consumer behaviour. It revealed the multiple forces at play, highlighting how geographical differences mingle with store assistant perspectives that drive impulse purchasing behaviour. The findings stress the importance of creating an inviting, helpful, professional atmosphere while catering to different needs and expectations of female shoppers. This article not only provides specific strategies for improving customer service in retail businesses, but also suggests ways to develop impulsive purchasing behaviours that lead to increased purchases as well as satisfied customers. Understanding and leveraging the impulsive purchase inclinations of women consumers in Kerala's ever-changing

market is about far more than mere retail finesse; it is about capturing hearts—and shopping carts—by means of artistry.

SCOPE FOR FURTHER RESEARCH

1. Unveiling the Impulse Buying Patterns of Women Shoppers in Kerala and Tamilnadu: A Comparative Study
2. Retail Revolution: Understanding the Triggers and Trends of Impulse Buying Among Women in Kerala
3. The Impulse Buying Odyssey: A Closer Look at the Purchase Behaviour of Professional Women Consumers in Kerala
4. Retail Redefined: Exploring the Untapped Potential of Impulse Buying in Kerala's Women Shoppers
5. From Desire to Decision: Deciphering the Influences on Impulse Buying in Kerala's Female Consumer Market

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APPENDIX I

QUESTIONNAIRE

INFLUENCE OF IMPULSE BUYING BEHAVIOUR OF WOMEN CONSUMERS IN KERALA

Madam

I am happy to inform you that I am doing Doctoral Research as a part of my Ph.D. curriculum under the supervision of Dr. Vinod Kumar KP, Principal, MES Keveeyam College, Valanchery. I am conducting a study on “**Influence of impulse buying behaviour of women consumers in Kerala.**” I would be obliged if you kindly fill up the questionnaire which is required for collecting data for my study. I assure you that I will keep the information confidential and use only for my academic purpose.

Thank you for your support.

Mohammed Naseer C T

PART A

1. Marital status: 1.Married. 2. Unmarried 3.Widow 4. Divorcee
2. Age (in years):
3. Educational Qualification : 1.Plus Two 2.Graduation 3.Post Graduation 4. Professional Qualification
4. Annual Income (in Rs) :
5. Locality: 1.Rural 2.Semi-Urban 3.Urban
6. Region: 1.Southern Region 2.Central Region 3. Northern Region
7. Please state the amount of Impulse buying transactions done at a time
8. Frequency of using Impulse buying (Days)
9. Occupation: 1.Self-employed 2.Professional 3.House wife 4.Employee 5.Others (Student, Retired, Unemployed)

PART B

This part consists of broad classification of products of Impulse buying. Read carefully each item and express your view with regard to the relative importance in impulse buying by ticking the appropriate column. (5) SA –Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

Kind of products regularly demanded through Impulse buying		5	4	3	2	1
1.1	Garments					
1.2	Fashion accessories					
1.3	Gift items					
1.4	Medicines					
1.5	Books					
1.6	Baby supplies					
1.7	Food items					
1.8	Sports items					
1.9	Electronic goods					
1.10	Entertainment and recreation items					

While purchasing the above items, you give importance to which of the following? Read carefully each item and express your view with regard to the relative importance in factors on Impulse buying products by ticking the appropriate column. (5) SA –Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

Factors		5	4	3	2	1
2.1	Quality of the product					
2.2	Price charged on the product					
2.3	Style and fashion of the product					
2.4	Brand name of the company					
2.5	Traditional product					
2.6	Product speciality					

What factor motivates to make spontaneous/impulse purchase? Please tick mark (✓) the appropriate option that indicates how much you agree or disagree with each statement pertaining to the way that are used to attract the customers to buy products from e stores. Assign your perception in 5-point scale, (5) SA –Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

Sl No	Factors influencing	5	4	3	2	1
3.1	Convenience and time saving					
3.2	Sales promotion					
3.3	Instant ability to get items that I want					
3.4	Clear return policy					
3.5	Variety of products/brands					
3.6	Shopping channel					
3.7	Products are not available in local shops					

3.8	Offers and discounts always available					
3.9	Price of products are reasonable					
3.10	Online tracking ability					
3.11	Product reviews influence me to go for online shopping					
3.12	Mobile applications are available now a days					

PART C

This part consists of factors influencing the Impulse buying. Read carefully each item and express your view with regard to the relative importance in Impulse buying by ticking the appropriate column. , (5) SA –Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

Physical stimuli		5	4	3	2	1
4.1	Store and Mall environment, ambience and comfort influence me					
4.2	I will pay attention to store’s window display					
4.3	Influence of the associate salesperson is a motivating factor to take spot decision					
4.4	Good product display influences spontaneous purchase decision					
4.5	There is a chance to enter a store when attracted by an eye-catching window display.					
Experience in shopping		5	4	3	2	1
5.1	It seems that I can explore a new world when go shopping					
5.2	Spending time on shopping is so enjoyable					
5.3	During shopping, feeling excited is common					
5.4	During shopping I get an idea of what I want to buy automatically					
Product involvement		5	4	3	2	1
6.1	I have a general tendency to develop interest for something new					
6.2	Feeling of excitement is possible only when unexpected purchase event happens					
6.3	Free product can be the reason for me to buy things unpredictably					
6.4	If I see items at discounted price, tendency will urge to buy					
6.5	Multiple utility products catch immediate attention for the erratic buying tendency on that product which I familiar through advertisement.					

Positive mood		5	4	3	2	1
7.1	When mind is happy , I buy things on the spur of the moment					
7.2	Internal stimuli often persuade me to buy things spontaneously					
7.3	Friendly and skilled staff often make me buying a product which they didn't plan to buy					
7.4	When I see a good deal, I tend to buy more than I intended to buy					
Intention to buy		5	4	3	2	1
8.1	I am ready for unplanned purchase, if I have confidence					
8.2	I feel a sense of excitement when I make an abrupt purchase					
8.3	Use of UPI Payments along with the cash purchase has been a trend in Kerala, which facilitate for the purchase					
8.4	It is difficult to control urge to buy when the situation is favourable for the purchase					
8.5	When I see a good deal, I tend to buy more than I intended to buy					
Feel urge to buy impulsively		5	4	3	2	1
9.1	The urge to buy something just comes over at once and obviously I will be overwhelmed.					
9.2	I feel the desire to buy an item as quickly as possible so as to terminate the pain of not buying.					
9.3	I have difficulty in getting control over my buying impulses.					
9.4	“Buy now, think about it later” is feeling common for all					
Impulse buying		5	4	3	2	1
10.1	When I go shopping, I buy things that I had not intended to purchase.					
10.2	I generally make unplanned purchase.					
10.3	I often buy things spontaneously					
10.4	Generally speaking, I would consider myself to be an impulsive shopper					

PART D

Satisfaction level towards products that are purchased impulsively. Please tick mark (✓) the appropriate option that indicates how much you agree or disagree with each statement pertaining to the way that are used to attract the customers to buy products from e stores. Assign your perception in 5-point scale, (5) SA –Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

Sl No	Statements	5	4	3	2	1
11.1	Quality					
11.2	Price					
11.3	Utility of the product					
11.4	Guarantee and warranty					
11.5	Returns and exchange					
11.6	Post sale service					
11.7	Door delivery					
11.8	Convenience					
11.9	Seasonal offers					
11.10	Parking facility					
11.11	Recreation facilities					
11.12	Kids zone					
11.13	Rest rooms					
11.14	Special room for feeding					
11.15	Photo zone					
11.16	Celebration zone (Eg. Birth day celebration facility)					
11.17	Safety and hygienic measures					

Satisfaction level towards feel of utility. Please tick mark (✓) the appropriate option that indicates how much you agree or disagree with each statement pertaining to the ways use to attract the customers to buy products from e stores. Assign your perception in 5-point scale, (5) SA –Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

Sl No	Feel of utility and satisfaction	5	4	3	2	1
12.1	The product that I purchased impulsively is useful.					
12.2	I am satisfied with the quality of the product that I bought impulsively					
12.3	I am satisfied with the features of the product purchased impulsively					
12.4	I am satisfied with the price of the product purchased impulsively					

PART E

Which type of outlet fares are best for impulse buying? Read carefully each item and express your view with regard to the relative importance in which type of outlet fares that are best for impulse buying by ticking the appropriate column(5) SA – Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD – Strongly Disagree

Type of outlet fares best with impulse buying		5	4	3	2	1
13.1	Grocery store					
13.2	Departmental store					
13.3	Convenience store					
13.4	Hyper/Super market					
13.5	Price clubs					
13.6	Discount chain stores					
13.7	Street vendors' and Farmers' market					
13.8	Craft/Art speciality					
13.9	Home appliances/Hardware					

Perception towards various attributes and services by the outlets

Based on your last impulse buying experience, please answer the following questions. To what extent do you agree and disagree with each of the following statements? Please tick the appropriate column (5) SA –Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

		5	4	3	2	1
14.1	I liked overall design of the store					
14.2	I felt good shopping in this store					
14.3	I felt exciting shopping in this store					
14.4	I desired to buy in this store					

Based on your last impulse buying experience, please answer to following questions. To what extent do you agree and disagree with each of the following statements? Please tick the appropriate column. (5) SA –Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

		5	4	3	2	1
15.1	Sales assistant was helpful					
15.2	Sales assistant was friendly					
15.3	Sales assistant was polite					
15.4	Sales assistant looked professional					
15.5	Sales assistant satisfied completely my needs					

PART F

How the technology influences you in the promotion of Impulse buying behaviour. Please tick mark (✓) the appropriate option that indicates how much you agree or disagree with each statement pertaining to the ways use to attract the customers to buy products from e stores. Assign your perception in 5-point scale, (5) SA – Strongly Agree (4) A – Agree (3) N-Neutral (2) DA –Disagree (1) SD –Strongly Disagree

Sl No		5	4	3	2	1
16.1	Availability and utilization of personal tabs, laptops, and smart mobiles stimulating your impulse buying patterns					
16.2	Wide accessibility of e-commerce websites stimulates your impulse buying patterns					
16.3	Your buying patterns are affected by the presence of informational services of particular retailer through e - mails.					
16.4	Your purchase behavior is largely affected by the effect of increasing internet browsing speed.					
16.5	The purchase patterns in you are stimulated by the large access to social networking websites.					

Challenges or problems of impulse buying? Please tick mark (✓) the appropriate option that indicates how much you agree or disagree with each statement pertaining to the ways use to attract the customers to buy products from e stores. Assign your perception in 5-point scale, 5 = Strongly Agree, 4 = Agree, 3 = Moderately Agree, 2 = Disagree, 1 = strongly disagree.

Qn. No.	Challenges or problems of impulse buying	5	4	3	2	1
17.1	Lack of technical knowledge					
17.2	Pricing or margin competition					
17.3	Missing or fake product					

17.4	Non-availability of technical staff					
17.5	Lack of knowledge of variety of products					
17.6	Agility challenge					
17.7	Strong tendency to develop obsessive or compulsive disorders					
17.8	Low levels of self-esteem					
17.9	Lead to many buying mistakes					
17.10	The regret after the purchase of item					
17.11	Lack of personalization					

Any other suggestions ?

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Thank you

APPENDIX-II
ITEM STATISTICS - IMPULSE BUYING
BEHAVIOUR OF WOMEN IN KERALA

	Mean	Std. Deviation	N	Cronbach's Alpha if Item Deleted
Garments	3.4551	.81160	323	.935
Fashion accessories	3.6285	.95459	323	.934
Gift items	4.3467	.75832	323	.935
Medicines	2.9257	.73556	323	.934
Books	3.3963	.76669	323	.934
Baby supplies	3.2848	.90512	323	.935
Food items	3.5562	.62583	323	.934
Sports items	3.1455	1.02479	323	.935
Electronic goods	3.7152	.83368	323	.935
Entertainment and recreation items	4.0495	.80989	323	.936
Quality of the product	3.4396	.75915	323	.935
Price charged on the product	2.7059	.97652	323	.935
Style and fashion of the product	3.2879	.71848	323	.935
Brand name of the company	3.4303	.73560	323	.935
Traditional product	3.0774	.85804	323	.934
Product specialty	2.5882	1.21102	323	.934
Convenience and time saving	3.1176	.80281	323	.934
Sales promotion	4.1393	.90329	323	.935
Instant ability to get items that I want	2.7802	.97387	323	.934
Clear return policy	3.7926	.78238	323	.935
Variety of products/brands	3.2688	.72462	323	.934
Shopping channel	3.4056	.85223	323	.934
Products are not available in local shops	2.6099	.87910	323	.934
Offers and discounts always available	3.5635	.82554	323	.934
Price of products are reasonable	3.3684	.73754	323	.934
Online tracking ability	2.4954	.97283	323	.934
Product reviews influence me to go for online shopping	3.8700	.84247	323	.935
Mobile applications are available nowadays	3.2198	.66926	323	.934

Store and Mall environment, ambience and comfort influence me	3.0310	.82223	323	.934
I will pay attention to store's window display	2.3870	1.08150	323	.934
Influence of the associate salesperson is a motivating factor to take spot decision	2.9690	1.08303	323	.934
Good product display influences spontaneous purchase decision	2.8050	1.31488	323	.934
There is a chance to enter a store when attracted by an eye-catching window display.	3.3994	.73400	323	.934
Physical stimuli	3.1668	.88547	323	.935
It seems that I can explore a new world when I go shopping	2.9845	.85051	323	.934
Spending time on shopping is so enjoyable	2.9133	.82890	323	.934
During shopping, feeling excited is common	3.3220	.68822	323	.934
During shopping I get an idea of what I want to buy automatically	2.8111	1.11104	323	.934
Experience in shopping	2.7870	.96134	323	.935
I have a general tendency to develop interest for something new	2.5480	1.03661	323	.934
Feeling of excitement is possible only when unexpected purchase event happens	2.5108	.98232	323	.934
Free product can be the reason for me to buy things unpredictably	2.6006	1.05365	323	.934
If I see items at discounted price, tendency will urge to buy	3.7895	.80311	323	.935
Multiple utility products catch immediate attention for the erratic buying tendency on that product which I familiar through advertisement.	2.8922	.76646	323	.934
Product involvement	3.5132	.63846	323	.935
When mind is happy, I buy things on the spur of the moment	4.6316	.69416	323	.936
Internal stimuli often persuade me to buy things spontaneously	3.0093	.90714	323	.934
Friendly and skilled staff often make me buying a product which they didn't plan to buy	3.5046	.78957	323	.935

When I see a good deal, I tend to buy more than I intended to buy	3.4892	.89981	323	.935
Positive Mood	3.6656	.56321	323	.935
I am ready for unplanned purchase, if I have confidence	4.3622	.73218	323	.936
I feel a sense of excitement when I make an abrupt purchase	3.3529	.99652	323	.935
Use of UPI Payments along with the cash purchase has been a trend in Kerala, which facilitate for the purchase	3.7534	.50588	323	.935
It is difficult to control urge to buy when the situation is favourable for the purchase	3.4163	.53766	323	.935
When I see a good deal, I tend to buy more than I intended to buy	3.6161	.63636	323	.935
Intention to buy	3.6966	.91954	323	.936
The urge to buy something just comes over at once and obviously I will be overwhelmed.	3.4303	.97672	323	.936
I feel the desire to buy an item as quickly as possible so as to terminate the pain of not buying.	2.1176	1.21779	323	.935
I have difficulty in getting control over my buying impulses.	2.9907	.90714	323	.935
“Buy now, think about it later” is feeling common for all	1.8142	1.07318	323	.935
Feel urge to buy impulsively	3.3794	.83623	323	.935
When I go shopping, I buy things that I had not intended to purchase.	2.9752	1.19497	323	.936
I generally make unplanned purchase.	1.6161	.97547	323	.934
I often buy things spontaneously	2.4118	.95916	323	.935
Generally speaking, I would consider myself to be an impulsive shopper	3.6563	.85403	323	.934
Impulse buying	3.4868	.85354	323	.935
Quality	2.6687	.68151	323	.935
Price	3.0495	1.44807	323	.936
Utility of the product	3.3529	.81478	323	.934
Guarantee and warranty	2.2941	.85803	323	.936
Returns and exchange	3.5820	.69732	323	.934
Post sale service	2.4087	.91580	323	.935

Door delivery	3.5913	.86702	323	.934
Convenience	2.6749	.67536	323	.935
Seasonal offers	3.0031	1.43275	323	.936
Parking facility	3.3560	.80383	323	.934
Recreation facilities	2.3096	.88297	323	.936
Kids zone	3.5356	.67874	323	.934
Rest rooms	2.4180	.89958	323	.935
Special room for feeding	3.6594	.88560	323	.934
Photo zone	3.6502	.86237	323	.934
Celebration zone (Eg. Birth day celebration facility)	2.5077	1.01040	323	.935
Safety and hygienic measures	3.6130	.86086	323	.934
Satisfaction on product	3.0768	.59675	323	.934
The product that I purchased impulsively is useful.	3.0372	1.27513	323	.935
I am satisfied with the quality of the product that I bought impulsively	3.3715	.72536	323	.934
I am satisfied with the features of the product purchased impulsively	3.2105	1.31839	323	.934
I am satisfied with the price of the product purchased impulsively	3.4396	.70397	323	.934
Satisfaction on feel of utility	3.2577	.81781	323	.934
Grocery store	3.1579	1.35929	323	.934
Departmental store	3.4118	.67850	323	.934
Convenience store	2.4985	.92372	323	.935
Hyper/Super market	3.4551	.63564	323	.934
Price clubs	2.4892	1.01037	323	.935
Discount chain stores	3.6966	.70549	323	.935
Street vendors' and Farmers' market	3.1734	.55809	323	.935
Craft/Art specialty	3.4644	.98803	323	.934
Home appliances/Hardware	2.6440	1.33055	323	.933
I liked overall design of the store	2.7585	1.24507	323	.933
I felt good shopping in this store	3.1269	.72617	323	.934
I felt exciting shopping in this store	2.9009	1.29599	323	.933
I desired to buy in this store	3.0000	.83406	323	.934
Sales assistant was helpful	2.5511	.99986	323	.935

Sales assistant was friendly	3.4427	.74285	323	.934
Sales assistant was polite	2.5573	.90494	323	.935
Sales assistant looked professional	3.4613	.68766	323	.934
Sales assistant satisfied my needs completely	3.7399	.91257	323	.936
Availability and utilization of personal tabs, laptops, and smart mobiles stimulating your impulse buying patterns	3.3932	.95401	323	.934
Wide accessibility of e-commerce websites stimulates your impulse buying patterns	2.7678	1.15504	323	.933
Your buying patterns are affected by the presence of informational services of particular retailer through e - mails.	2.7895	1.30656	323	.933
Your purchase behavior is largely affected by the effect of increasing internet browsing speed.	3.5449	.99079	323	.934
The purchase patterns in you are stimulated by the large access to social networking websites.	3.3591	.82345	323	.934
Lack of technical knowledge	3.3622	1.14292	323	.933
Pricing or margin competition	3.2353	.89533	323	.933
Missing or fake product	3.2260	.88553	323	.933
Non-availability of technical staff	3.3994	1.18673	323	.933
Lack of knowledge of variety of products	3.2229	.95545	323	.934
Agility challenge	3.5635	.78307	323	.935
Strong tendency to develop obsessive or compulsive disorders	3.0712	.76280	323	.934
Low levels of self-esteem	3.1548	1.09241	323	.933
Lead to many buying mistakes	3.3251	.93062	323	.933
The regret after the purchase of item	3.2508	.91347	323	.934
Lack of personalization	3.3994	1.19715	323	.933

Source: Primary data

It is evidence from the above table that each table values corresponding to the item Cronbach's Alpha if Item Deleted to assess the Impulse Buying Behaviour of women in Kerala is clustered around 93.5% based on standardised questions, which is considered very good. This means that the built tool is extremely reliable.