



## Exploring the Role of Personal and Situational Factors on Impulse Buying Behaviour among Indian Consumers

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### Abstract

Impulse buying behaviour has received considerable attention in consumer research. With the growing acceptance of organised retail in India, it is extremely important to understand the impulse buying phenomenon and how it is influenced by personal and situational factors. The study was undertaken to explore the role of five personal factors (economic well being, money availability, time availability, credit card use & family influence) and three situational factors (store environment, retailers' motivational activities & product attributes) on impulse buying behaviour in Indian context. Responses from 512 hypermarket and supermarket consumers from different parts of India's National Capital Region (NCR) were analysed and validated by using multiple regression (SPSS 22 software). Results revealed that apart from store environment all the constructs significantly impacted impulse buying behaviour. The study presents useful insights to retail management, academicians and researchers regarding impulse buying behaviour of Indian consumers in a still developing organized retail sector in India.

**Keywords:** Impulse buying behaviour, personal factors, situational factors, hypermarket, supermarket.

### I. Introduction

Globally, the phenomenon of impulse buying is extremely prevalent. A significant amount of marketing effort has been focused on impulsive buying, which permeates consumer behaviour (Rook, 1987). Impulse buying has received attention over the past years from a wide range of fields, including psychology, marketing, and consumer behaviour (Virvalaite et al. 2009). Khan, et al. (2015) observed that 30-50% of all buying are categorised as impulse buying, and approximately 90 percent of consumers are impulse buyers. The

CEO of Coca-Cola claims that almost 70% of the company's sales come from impulsive purchases (Karmali, 2007). Similar findings were made by a Canadian grocery chain, which discovered that if each consumer purchased an additional item on impulse, profits would rise by more than 40% (Babin & Attaway, 2000). Impulse buying is defined as "an unplanned and on the spot purchase triggered stimuli, created by retailers through sensory marketing activities, such as attractive product display, store designs, pricing, promotional schemes, packaging and sales activities in all range of product categories" (Rook, 1987; Beatty & Ferrell, 1998). Jones et al. (2003) assert that impulse buyers tend to make an unintended, unreflective and immediate purchase decisions without considering the consequences. The unintended buying arises when a consumer perceives a sudden urge to buy a specific product while shopping, whereas, the impulse buying is unreflective when the purchase is made without engaging himself in the evaluation process (Rook & Fisher, 1995).

The rise of organized retail formats like supermarkets and hypermarkets is accelerating the expansion of organized retail in India (IBEF, 2017). Hypermarket and supermarket are the attractive location, facilitated with shopping convenience, shopping enjoyment (Holbrook and Hirschman, 1982) and customisations in the offered products all under one roof, generate shopping motivation in the shoppers (Arnold & Reynolds, 2003; Amos et al., 2014). These are the large retail stores, selling wide varieties of consumer product, mostly food, household and grocery products with a low marginal profit and a self-service approach. Both of these retail formats feature a sizably wide floor space, provide a distinctive choice of products in a competitive and lower price range, in a pleasurable and arousing setting, and encourage impulse buying



behavior (Babin et al., 1994; Wakefield & Baker, 1998).

The growing number of tier-2 and tier-3 cities increased the space for hypermarket and supermarket formats in the country (IBEF, 2017). The hypermarket and supermarket formats each have a network of more than 300 locations, covering an area of more than ten million square feet. India ranked second in the Global Retail Development Index (AT Kearney, 2016), due to its large market potential, rapid expansion, urbanization, growing middle class, and rising income and purchasing power of consumers in tier-2 and tier-3 cities. According to Atulkar & Kesari (2016), average Indian customers are getting richer, younger, and more focused on buying experiences. To save time and energy, they frequently visit hypermarket and supermarket stores for similar product categories, competitive pricing, promotional activities, shopping enjoyment, and emotional connectivity, (Sharma et al., 2010). It has been noted that consumer footfall increases on weekends and during holidays as customers visit these two formats to spend quality time with their families while shopping, which encourages impulse purchases (Atulkar and Kesari, 2017).

Although earlier studies have attempted to shed light on the impact of situational factors (Belk, 1975; Chavosh et al., 2011; Foroughi et al., 2012); Jeffrey & Hodge, 2007) and personal factors (Husnain et al., 2019) on impulsive buying behaviour, this study differentiates itself and is significant for four reasons. First, the past efforts did not consider the simultaneous impact of the selected eight variables on impulsive buying behaviour. Second, prior research efforts have disregarded the variable economic well-being that is thought to affect a person's impulsive buying behavior. Third, majority of the studies on impulsive buying have been undertaken in Western context, whereas the Asian context has largely been overlooked; hence this detailed study would undoubtedly contribute to the body of knowledge in this field. Fourth, given the enormous opportunities for businesses operating in the Indian retail sector, which is currently estimated to be worth \$490 billion and is expected to grow at a compound annual growth rate of 6% to reach \$865 billion by 2023. As a result, a better understanding of concepts that are practically implementable is expected to help with better decision making. The study will undoubtedly produce clear, actionable results from both a local and a global standpoint. With the aforesaid relevance, the study is extremely

important for the understanding of impulse buying phenomenon.

## II. Literature Review and Hypotheses Development

### 2.1 Personal Factors and Impulse Buying Behaviour

#### 2.1.1 Effect of Economic Well-being

According to Badgaiyan (2014), economic well-being refers to a person's overall financial health. This differs from the variable money availability since it measures an individual's overall financial position and evaluates it with a considerably long-term perspective. Although impulsive purchase behaviour is a spontaneous phenomenon, its roots are believed to be deeply ingrained in a person's financial health. As a result, persons with higher economic well-being scores are regarded to be more impulsive buyers than those with lower scores. Hence, it is being hypothesised that:

**H1:** Economic well-being positively affects impulse buying behaviour.

#### 2.1.2 Effect of Money Availability

According to Beatty and Ferrell (1998), availability of money refers to the amount of budget or the extra funds that individual feels to spend on moment or that day. The availability of money has been identified as a key driver in the process of impulsive buying (Beatty and Ferrell, 1998), as it affects the consumers' purchasing power. In this context, Luo (2004) noted that availability of money has a positive relationship with impulsive purchase. Additionally, according to Huang and Hsieh (2011), when consumers perceive having extra money to spend, they may feel aroused, thus evoking pleasant emotional states. Past studies reported that income has significant impact on impulsive buying behavior (Awan & Abbas, 2015; Bashar, et al, 2012). Thus, it is considered as more money availability will have a significant positive relationship with impulsive buying behavior. Based on research evidences, Therefore, it is hypothesized that:

**H2:** Money availability positively affects impulse buying behavior.

#### 2.1.3 Effect of Time Availability

Research evidences suggest that time spent during shopping also has an impact on impulsive buying behavior. Even in the marketing literature, in line with economic theory, has assumed a relationship between time scarcity and consumers demand for products that offer convenience (Holbrook & Lehmann, 1981). Accordingly, research has shown



that the longer a consumer spends in a store, the more likely it is that they would make an impulsive purchase (Underhill, 1999; Mesiranta, 2009; Foroughi et al., 2012; Jeffrey and Hodge, 2007). Numerous studies have demonstrated that time availability has a positive influence on impulsive buying behavior, as shoppers who have more time likely to buy more products than they had originally planned. So, if a customer feels good in-store, they may spend more time in that store resulting in an increase in impulsive buying (Badgaiyan & Verma, 2014). Similarly, Husnain et al., (2019) indicated that buyers who spent more time in the store purchased more items and spent more money than the ones who made quick purchases. A significant study by Beatty & Ferrell (1998) found that the amount of time a consumer has to shop affects whether or not they will make impulsive purchases. Foroughi et al. (2012) discovered that time availability had a major impact on positive mood, which in turn had a significant impact on the desire to make impulsive purchases.

Based on research evidences, it is proposed that:

**H3:** Time availability positively affects impulse buying behaviour.

#### 2.1.4 Effect of Credit-card Use

According to (Hirschman, 1979; Roberts & Jones, 2005), using a credit card may accelerate impulsive buying behaviour. Feinberg (1986) conducted four experiments and noted that the presence of credit card cues increased the likelihood, speed, and amount of spending. In a similar vein, Roberts & Jones (2005) discovered that using a credit card increased excessive spending, and Soman (2001) noted that people who use credit cards frequently make extra purchases and had a tendency to spend over their means. Likewise, Karbasivar & Yarahmadi (2011) also reported significant association between frequent credit card use and impulse buying. Past evidences suggested that credit card use stimulates impulse buying behaviour. Thus, it is hypothesised that:

**H4:** Credit-card use positively affects impulse buying behaviour.

#### 2.1.5 Effect of Family Influence

Based on previous literature, a person's shopping habits may be influenced by friends, family, and companions. Underhill (2009) reported that stores that attracted more couples, friends or groups of shoppers usually had better results in terms of performance. According to Parboteeah (2005) in the presence of peers, people tend to make more

purchases, but in the presence of family members, they tend to make fewer purchases. Luo (2004) found that consumers perceive family members to be more concerned with economic matters and view impulsive purchasing as undesirable. Unexpectedly, the findings of certain studies are conflicting and show a positive association between impulse buying and shopping with family. Similarly, Anic & Radas (2006) stated that impulsive buying increases, in the presence of companions and children. Badgaiyan & Verma (2014) contend that collectivist societies that prioritise family are more impulsive than individualistic societies. Accordingly, it is believed in traditionally collectivist societies like India, where family needs are valued more highly than individual needs, it is very likely that making impulsive purchases in the presence of family members will increase due to people's desire to buy for their relatives. Based on research evidences, it is proposed that:

**H5:** Family influence positively affects impulse buying behaviour.

## 2.2 Situational Factors and Impulse Buying Behaviour

### 2.2.1 Effect of Store Environment

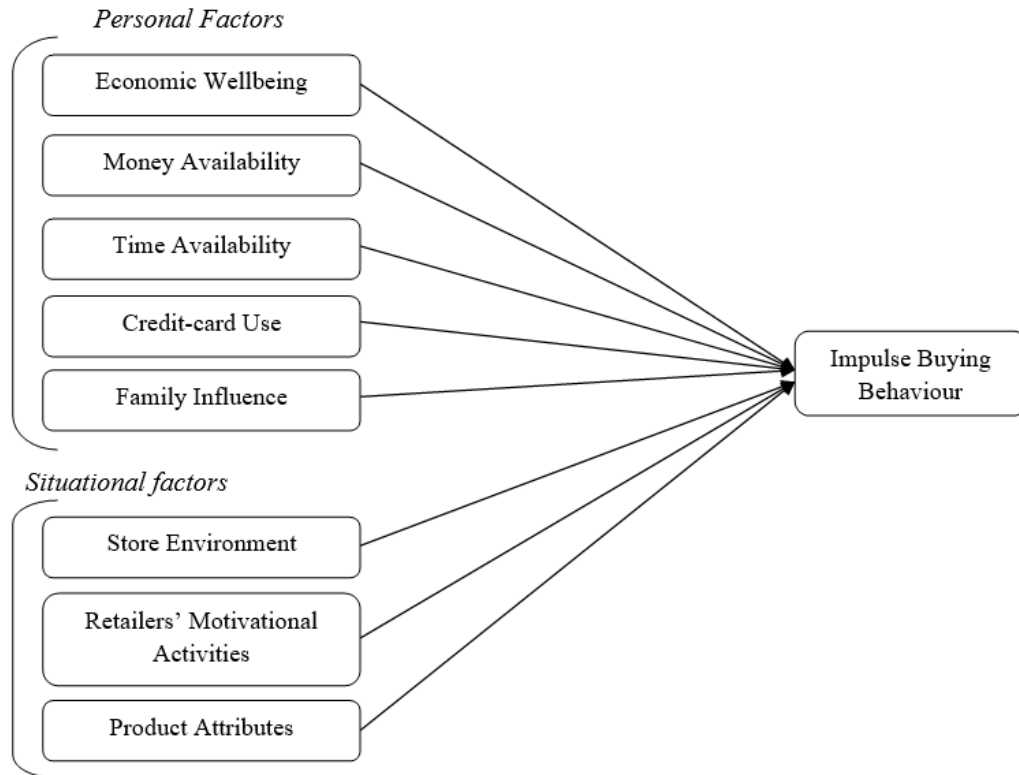
According to Atulkar & Kesari (2017) retailers today are constantly striving to increase the number of impulsive purchases by appealing store design, product displays, lighting, and an enjoyable store environment with soft music. Kacen et al. (2012) suggest that a better-designed retail atmosphere can attract customers' attention to an item, increase its attraction, and maximise the shopper's possibility for impulse purchases. According to (Park et al., 2006 & Abdolvand et al., 2011) Customers are likely to make more purchases than others when they experience a musical and aromatic store environment. In-store music, aroma and relaxing environment, are an important determinants of store environment which promotes impulsive buying (Mattila & Wirtz, 2008; Chavosh et al., 2011; Amos et al., 2014). In addition to lighting and colours, the arrangement of commodities in the store besides lighting and colors significantly affects the purchase behavior of consumers (Babin & Kim, 2001). Xu (2007) reports that store atmosphere impacts consumers' emotions, which in turn leads to an increase in impulse buying. If customers feel relaxed and satisfied with the store environment it impacts positively on their emotion, and as a result, they do more shopping from that store. Results supports that store atmosphere positively impacts impulsive buying behavior. Thus, it is hypothesized that:



**H6:** Store environment positively affects impulse buying behaviour.

**Independent Variables**

**Dependent Variable**



**Figure I.** Conceptual Framework

### 2.2.2 Effect of Retailers' Motivational Activities

Free samples, gift cards, coupons, point of purchase, sign displays, live performances, and encouraging sales staff are just a few examples of the motivational activities retailers undertake specifically to increase sales (Arnold and Reynolds, 2003; Amos et al., 2014). According to (Liao et al. 2009 & Muratore, 2016) when consumers receive a price reduction and an offer on a realised good or service, they are more likely to act impulsively. Retailers believed that price promotion is a crucial marketing strategy for encouraging impulse purchase, thus they position the items on sale on a specific display (Dittmar et al., 1995). In addition, skilled sales staff provide exceptional services by answering consumer queries, offering information on products and alternatives, which motivates and engages them in buying process (Badgaiyan and Verma, 2014, 2015). The friendly behaviour of sales staff and their assistance in the buying process may lessen the negative emotions of the consumer and encourage them to make repeat purchases. Motivational activities, such as events, offers for regular consumers, promotional schemes, and

support from sales staff, enhance consumer purchasing confidence (Richins, 2011). As a result, this study proposed the following hypothesis:

**H7:** Retailers' motivational activities positively affect impulse buying behaviour.

### 2.2.3 Effect of Product Attributes

Product attributes, such as product price, product features and product quality itself, are the major triggers of impulse purchases, which the retailers can employ while offering products to the consumer (Nsairi, 2012). Studies of (Rook, 1987; Dittmar et al., 1995) indicate that the consumer makes impulse purchases, both for expensive and inexpensive product categories, if they offered at a lower price. McGoldrick (1982) asserted that consumers today are seeking for a combination of quality and quantity together with a competitive price, therefore price is no longer the primary driver of impulsive purchases. As a result, in both planned and unplanned purchase scenarios, low-priced products are less likely to be purchased on impulse (Kacen et al., 2012; Kinney et al., 2012). Impulsive buying is encouraged by the consumer's attachment



to acquiring a high-quality goods, seeing a product, receiving a discount, and receiving salesperson assistance (Nsairi, 2012; & Jain, 2013; Badgaiyan & Verma, 2015). Jones et al., (2003) noted that consumers always make extensive plans before acquiring extremely expensive goods, but when it comes to relatively lesser priced goods, they are more susceptible to act impulsively. Indian consumers nowadays seek a stronger balance between price, quality, and quantity rather than just focusing on the product's pricing (Badgaiyan & Verma, 2014). Therefore, this study proposed the following hypothesis:

**H8:** Product attributes positively affects impulse buying behaviour.

### III. Research Methodology

#### 3.1 Sample designing and data collection

For data collection process, consumers of hypermarket and supermarket retail stores offering wide range of products located in National capital region (NCR) were approached. Data collection was personally undertaken by the author and convenience sampling was used for selecting respondents. The primary reason for selecting convenience sampling were: (a) as no fixed list can be prepared about the prospective consumers as to who shall be and when will they be visiting the concerned outlet for any purchase, and (b) as non-serious respondents were likely to affect the real outcome of the research, it was considered that convenience sampling be used and only genuinely

interested consumers were approached and requested for furnishing information and opinions. To avoid non response bias, respondents were assured about the confidentiality of the research (identity card was shown) and were briefed about the importance of the research as well. Also, to encourage participation, the respondents were provided an optional incentive of a free gift coupon. The present study utilizes the Krejcie and Morgan (1970) criteria for the identification of a reasonable sample size, and hence a sample size of 512 was considered adequate for the present study.

#### 3.2 Measurement Instrument

The data was gathered through direct surveys using questionnaires given to the respondents. Scale items were adopted from previous studies and Cronbach's alpha was calculated to check the reliability of measurement instruments. Initially, the questionnaire was pre-tested on 25 retail consumers, by using 32 items in nine different constructs (independent and dependent) to check the validity and the used question format is clear and understandable to the respondent. Based on the feedback from the pilot survey, some minor changes have been made. The final set of 26 items were used for the research and remaining 6 items were eliminated due to no response, cross and poor loadings. All the responses for the items were measured in 5-point Likert scale, where a value of 1 expresses 'strongly disagree' and a value of 5 expresses 'strongly agree'.

### IV. Data Analysis

Table 1. Demographic characteristics of the respondents

<i>Variables</i>	<i>Frequency n=512</i>	<i>Percentage</i>
<b>Gender</b>		
Male	217	42.4
Female	295	57.6
<b>Age (Yrs)</b>		
16-25	166	32.4
26-35	142	27.7
36-45	118	23.1
45 & above	86	16.8
<b>Marital Status</b>		
Single	271	52.9
Married	207	40.4
Others	34	6.7
<b>Income (INR)</b>		
0-2 lakh	89	17.4
2-4 lakh	159	31.1
4-6 lakh	163	31.8



More than 6 lakh	101	19.7
<b>Occupation</b>		
Student	187	36.6
Businessman	65	12.7
Job holder	209	40.8
Others	51	9.9
<b>Education level</b>		
Intermediate	49	9.6
Bachelor	168	32.8
Master	213	41.6
M.Phil	21	4.1
Ph.D	33	6.5
Others	28	5.5

Source: The Author

**Table 2.** Reliability of Constructs

Construct	Number of items	Cronbach alpha
Economic wellbeing (Rosenstone et al., 1986)	4	0.76
Money Availability (Beatty & Ferrell, 1998)	3	0.81
Time Availability (Beatty & Ferrell, 1998)	2	0.86
Credit-card use (Karbasivar & Yarahmadi, 2011)	3	0.79
Family influence (Badgaiyan & Verma, 2014)	3	0.74
Store environment (Mattila & Wirtz, 2008; Mohan et al., 2013)	3	0.89
Retailers' motivational activities (Dittmar et al., 1995; Kacen et al., 2012)	3	0.81
Product attributes (Rook, 1987; Kacen et al., 2012)	2	0.83
Impulse buying behaviour (Badgaiyan & Verma, 2014 & 2015)	3	0.73

**Table 3.** Results of convergent Validity

Construct	Items	Loading	CR	AVE
<i>Economic well being</i>			0.83	0.56
	My financial situation is better than last year.	0.71		
	I have more savings than before.	0.85		
	My income has gone up more than the cost of living.	0.66		
	I am able to buy most of the things I need.	0.75		
<i>Money availability</i>			0.77	0.53
	I have limited budget for shopping	0.73		
	I can afford to make any unplanned purchases.	0.69		
	I usually have extra money to buy things I need.	0.77		
<i>Time availability</i>			0.67	0.51
	I have limited time available for shopping.	0.64		



	I generally feel time pressure, when I shop.	0.78		
<i>Credit card use</i>			0.77	0.53
	I generally use credit card.	0.66		
	I mostly avoid purchasing through credit card.	0.74		
	I use credit card to buy impulsively.	0.77		
<i>Family Influence</i>			0.81	0.66
	When shopping with family members, I buy more products.	0.83		
	When I am with family members, I end up spending more than planned.	0.79		
	I impulsively buy a product because of my family members.	0.68		
<i>Store environment</i>			0.76	0.52
	Musical retail store environment positively affects my shopping.	0.78		
	The pleasant aroma of retail store affects my shopping.	0.67		
	Entertaining retail environment makes my mood to purchase more.	0.70		
Construct	Items	Loading	CR	AVE
<i>Retailers' motivational activities</i>			0.81	0.58
	If I see price promotion, I like to buy impulsively.	0.78		
	I like to purchase products to get extra benefits of promotional offer.	0.71		
	Friendly behaviour of salespeople involves me into browsing and purchasing activity.	0.80		
<i>Product attributes</i>			0.79	0.65
	Before buying, I always consider the price and quality of products.	0.84		
	I like to purchase lower priced products in higher quantity.	0.77		
<i>Impulse buying behaviour</i>			0.88	0.70
	Attractive marketing activity motivated me to buy more than the schedule purchases.	0.89		
	I usually buy more than what I plan.	0.83		
	Shopping process emotionally engages me in impulse buying.	0.79		

#### 4.1 Scale reliability and Validity

Construct validity has been gauged by two types of validity which is convergent and discriminant validity. Convergent validity is observed by factor loadings, composite reliability (CR), and average variance extracted (AVE) (Fornell & Larcker, 1981). For convergent validity, the three conditions a) composite reliability (CR) being greater than 0.6; b) composite reliability (CR) being greater than average variance extracted ( $CR > AVE$ ); and c) average variance extracted (AVE) being greater than 0.5 were found to be satisfied (Table 3). The

discriminant validity shows that the value of square root of AVE should exceed the construct correlation with all other constructs (Table 4). The values of composite reliability (CR) (Werts et al., 1974) and Cronbach's alpha are used to measure the internal consistency of the constructs, supposed to be underestimate scale reliability with the recommended threshold criterion of 0.70 for both (Nunnally, 1978). The resulted values of CR lies in between 0.67 and 0.88 and for Cronbach's alpha, the values lie in between 0.73 and 0.89 reflecting good construct reliability (Table 2 & 3).



**Table 4.** Results of Discriminant Validity

	<b>EWB</b>	<b>MA</b>	<b>TA</b>	<b>CCU</b>	<b>FI</b>	<b>SE</b>	<b>RMA</b>	<b>PA</b>	<b>IBB</b>
<b>EWB</b>	<b>0.748</b>								
<b>MA</b>	0.433	<b>0.728</b>							
<b>TA</b>	0.297	0.365	<b>0.714</b>						
<b>CCU</b>	0.560	0.370	0.435	<b>0.728</b>					
<b>FI</b>	0.536	0.263	0.477	0.329	<b>0.812</b>				
<b>SE</b>	0.496	0.315	0.410	0.317	0.596	<b>0.721</b>			
<b>RMA</b>	0.606	0.435	0.352	0.512	0.620	0.593	<b>0.762</b>		
<b>PA</b>	0.429	0.252	0.337	0.689	0.587	0.231	0.369	<b>0.806</b>	
<b>IBB</b>	0.642	0.396	0.421	0.522	0.611	0.351	0.264	0.690	<b>0.836</b>

(Keys: EWB: Economic wellbeing; MA: Money availability; TA: Time availability; CCU; Credit card use; FI: Family influence; SE: Store environment; RMA: Retailers’ motivational activities; PA; Product attributes; IBB: Impulse buying behaviour)

**Table 5.** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.698	.487	.478	.23237

- a. Note(s): Dependent Variable: IBB
- b. Predictors: (Constant), EWB, MA, TA, CCU, FI, SE, RMA, PA.

**Table 6.** ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	23.321	8	2.915	53.98	.000
	Residual	27.615	503	.054		
	Total	50.936	511			

- a. Note(s): Dependent Variable: IBB
- b. Predictors: (Constant), EWB, MA, TA, CCU, FI, SE, RMA, PA.

**Table 7.** Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.462	.167		2.766	.006
	EWB	.356	.059	.337	6.034	.000
	MA	.272	.053	.267	5.132	.000
	TA	.467	.231	.485	2.022	.043



	CCU	.376	.073	.479	5.151	.000
FI		.153	.047	.378	3.255	.001
SE		-.076	.052	-.068	-1.461	.144
	RMA	.237	.052	.298	4.557	.000
	PA	.381	.039	.519	9.769	.000

a. Dependent Variable: IBB; Significance level < 0.05 (two-tailed test)

Regression analysis is used to test the significance and the relationship between dependent and independent variables. The model summary shows  $R = 0.0698$  and  $R^2 = 0.487$  (Table 5). This shows impulse buying behaviour can be explained by personal and situational factors by 69%. The ANOVA table shows a significant value of the F statistic that is less than 0.05, which means that regression model predicts the outcome significantly and this model can predict impulse buying behaviour. As indicated from Table 7, all five personal factors impacting the impulse buying behaviour, namely, economic well being ( $\beta = 0.337$ ;  $p = 0.000$ ), money availability ( $\beta = 0.267$ ,  $p = 0.000$ ), time availability ( $\beta = 0.485$ ;  $p = 0.043$ ), credit card use ( $\beta = 0.479$ ;  $p = 0.000$ ), family influence ( $\beta = 0.378$ ;  $p = 0.001$ ) had a significant positive impact on impulsive buying behaviour. On the other hand, retailers' motivational activities ( $\beta = 0.298$ ;  $p = 0.000$ ) and product attributes ( $\beta = 0.519$ ;  $p = 0.000$ ) out of the three situational factors were found to significantly impact the impulsive buying behaviour, whereas the situational factor construct, store environment ( $\beta = -0.068$ ;  $p = 0.144$ ) show negative insignificant influence. Therefore,  $H1$ ,  $H2$ ,  $H3$ ,  $H4$ ,  $H5$ ,  $H7$  and  $H8$  were supported except  $H6$ .

## V. Results and Discussion

Present study set out to assess the influence of personal & situational factors on impulse buying behaviour. The current research is distinctive in the sense that it proposed and empirically analyzed an often neglected view of understanding the impulse buying behaviour of consumers at hypermarket and supermarket retail stores in the central part of India. As predicted, economic well being, was found to have significant positive relationship with impulsive buying

behaviour and consistent with the earlier study of Badgaiyan (2014) as economic well being is positively related to individual's purchasing power. Although impulsive purchase behaviour is a spontaneous phenomenon and its roots are believed to be deeply ingrained in a person's financial health.

The study's findings support past studies that revealed impulse buying rises as consumers have greater money available (Badgaiyan & Verma, 2015; Beatty & Ferrell, 1998) by showing a substantial relationship between the availability of money and purchasing behavior. Nguyen et al. (2006) opined that the availability of money was a facilitator in the impulsive buying process. (Foroughi et al., 2012) suggests that money availability increases consumers' confidence and purchasing power for shopping which provides opportunity for impulse buying. Another personal factor, the time availability had the significant positive effect on impulsive buying behaviour. The finding related to the significant positive effect of availability of time on impulsive buying behaviour is similar to the findings of Beatty & Ferrell (1998) who reported that time availability did positively and significantly influence in-store browsing, thus increasing the likelihood of impulsive buying. Foroughi et al. (2012) contend that consumers' time availability is the reason they spend more time shopping with friends or family, which tends to lead to more impulsive purchases.

The use of credit cards, the fourth personal factor positively affects impulsive buying behaviour. This supports the findings of Feinberg (1986) and Roberts & Jones (2005) and underlines the facilitating nature of credit cards on consumer spending. The results revealed that the variable family influence had a significantly positive impact on impulsive buying behaviour. This indicates that impulsive purchases tended to rise in the presence of family members during the shopping trips and



consumers prefer to buy more goods and spend more money while shopping with others. In the collectivist culture of India, where relationships within the social group are valued highly, it is expected that people shopped more impulsively when accompanied by the loved ones.

Unexpectedly the study findings for store environment construct show negative insignificant influence on impulse buying support the previous study efforts of Park et al. (2006). According to Summers & Hebert, (2001) that the shoppers who visited the retail stores merely to enjoy and spend time with their families or friends won't spend more money on impulse buying. The combination of a musical and aromatic environment in retail stores help customers relax and refresh their mood (Bagdare & Jain, 2013), which is greatly valued by customers who visit the retail store for enjoyment. However, the study findings are inconsistent with the results of various researchers (Dube & Morin, 2001; Mattila & Wirtz, 2008; Abdolvand et al., 2011; Chang et al., 2014; Amos et al., 2014) who reported that the store environment positively impact on impulse buying. This is also inconsistent with the previous research, where Xu (2007) reports that store atmosphere impacts on the consumer's emotions, and causes them to make more impulse purchases.

The study findings for the construct retailers' motivational activities indicated positive significant affect on impulse buying, which is also corroborated by the previous research studies (Arnold and Reynolds, 2003; Liao et al., 2009; Amos et al., 2014). Nowadays, the retailers through variety of motivational activities, such as sales promotion for both weaker and stronger brand, promotional events and friendly employee behaviour, create favourable effects and motivations in the consumer to buy impulsively. It has been observed that consumers constantly search for promotional offers and schemes while making any kind of purchasing decisions. Therefore, the attractive promotional activities and merchandising display on a regular basis, leads to situations where consumers make spontaneous or planned purchases of the various goods on offer and create urge to buy behaviour in the consumers, which turn them into impulse buyers. However, on the other hand, sales promotion is regarded as one of the most effective and time-tested methods for boosting sales during holidays or off-seasons and encourages customers to visit the store for impulsive purchases.

Finally, finding for the construct product attributes shows positive significant effect on impulse buying. Study also supports the past

research efforts (Rook, 1987; McGoldrick, 1982; Dittmar & Bond, 2010), which demonstrate that the product attributes itself, are what drive people to make impulsive purchases. Price has a significant impact on impulsive purchases (Kinney et al., 2012; Muratore, 2016), particularly when higher-quality products are offered at lower prices. Retailers frequently provide packages of benefits at appealing prices to entice customers and make them aware that they will receive more value for their investment. Therefore, knowledge of the products that hold emotional attachment (Dholakia, 2000), appeal and stimulates impulsive desires for the product, which is rarely purchased on a impulse, helps retailers decide which products to add to or remove from their shelves in order to boost sales.

## VI. Managerial Implications

The results not only support earlier studies but also emphasize the importance of these factors in strategic planning for retailers when they opening new retail locations or renovating their outdated retail store. Understanding these factors enables retailers to use the study to develop and fulfil their consumer promises, and to plan their marketing strategies. This in turn helps to increase sales, develop better store layouts, and enhance the performance of retail stores.

Considering the fact that money availability was found to be significantly impacting the impulsive buying behaviour, retailers could be benefitted from this finding. Although, retailers cannot actually expand the size of their customers' pockets, still, they can instill a sense of financial confidence in them and encourage credit usage so that customers who are short on cash at the time do not hesitate to make purchases. More credit options and payment plans should also be made available to the customers so that the negative effects of a cash shortage wouldn't influence their purchasing decisions.

By considering the significant positive impact of time availability on impulsive buying behaviour, retailers must make an attempt to affect the amount of time customers believe they have available in the store. It can be achieved by streamlining the entire purchasing process and possibly setting up help desks to assist customers who appear to be in a rush. Further, appropriate fragrances, lighting, displays, and events could all entice customers to stay longer at the store, which could lead to impulsive purchases. Therefore, every step of the buying process needs to be properly planned in order to give customers the impression



that every moment spent inside the store was worthwhile and enjoyable.

Also, it is vital for marketers to promote family shopping to capitalize the advantages of the positive effect of the presence of family members. May be, special family contests in promotional events, or the day's 'best family award' kind of activities could be offered as a means to entice shoppers to shop with their family members. Additionally, in order to promote family shopping, special programs for group or family shoppers may be launched. Further, marketers can also develop promotional messages that support the idea of group shopping.

Based on the findings that indicated positive effect of credit-card use on impulsive buying behaviour, credit card use should be promoted to increase the likelihood of impulsive buying. Attempts should be made to offer installment-based payment choices for the purchase of even low-priced items in order to avoid potential postponement due to insufficient funds at the point of purchase. Additionally, to encourage customers to adopt the habit of using credit cards, retailers should devise special programs like discounts on purchases made using credit cards.

Considering the positive relationship between store environment and impulsive buying behaviour, retailers need to make sure that customers' feel-good factor is assessed not only in terms of the quality of the product or the monetary discounts on offer, but also in terms of the overall atmosphere of the store. For this, efforts should be made on a regular basis to obtain consumer feedback regarding their overall experience in the store to improve the store atmosphere. With results showing a significant relationship between retailers' motivational activities and impulsive buying behaviour, marketers can use sales promotion techniques like events, offers, rebates, rewards, gifts, and promotional prices for their weaker brands or even for stronger brands in cases where inventories have accumulated.

## VII. Conclusion, Limitations and Avenues for Future Research

In light of the expansion of the Indian consumer market toward organized retail outlets in Central India, the current study concentrated on the impact of personal factors and situational factors on impulse buying behaviour. Guided by previous literatures, the study demonstrated positive relationship between personal factors (economic well being, money availability, time availability, family influence & credit card use) and situational

factors (retailers' motivational activities & product attributes) with impulse buying, and it validates the findings of earlier studies in this domain. Utilizing these findings, retailers in the Indian setting in particular and in nations of the subcontinent that share a similar culture in general could formulate efficient marketing strategies to take advantage of number of opportunities in the retail industry through the most effective stimulation of impulsive buying. The study findings for store environment construct show negative insignificant influence on impulse buying as the attraction and enjoyment part of the retail store encourage consumers for longer in-store browsing, however, it has been discovered that shoppers who visit store just for fun are less prone to make impulsive purchases. Undoubtedly, the present study will help retail organizations strategically in addition to expanding the body of knowledge.

Despite best efforts, there are inherent limitations in research that future researchers may strive to address. The findings of this study were based upon cross-sectional data; longitudinal data collection would have produced a more informative result. Furthermore, the study was conducted among hypermarket and supermarket visiting consumers of National capital region (NCR), which restricts the generalizability of the outcomes. In the future, research can be done on certain age groups, in different locations, and by comparing different age groups. This study can also be used in a similar setting to reexamine the results. Future studies can also be done by also incorporating mediating variables such as urge to buy impulsively or pleasure arousal and moderating variables such as gender, age, income. It will be interesting if future studies apply experiments on specific outlets and on some selected consumers after their shopping trips.

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