

Impulsive Buying Tendency, Cognitive Anxiety and Self-Coping Behaviour of Working Women in Service Sector: A Study in Indian Perspective

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ABSTRACT

Keeping in mind the growing importance of working women professionals and their significant share in the retail market, their liberal outlook, attitude and independent decision making ability, this study intends to understand the nature of "Impulse buying behavior" of Indian working women and the nature of the association with the validity of the three parameters of impulse buying behavior: Impulse Buying Tendency (IBT), Cognitive Anxiety (CA) and Self-Coping Capacity (SCC).

Previous literature revealed the fact that most of the Impulsive buyers are women, but the vast individuality in buying behavior of working women and mutual influence of positive and negative mental state intensifies behavior-intention gap of buying that did not get cited noticeably.

The present study is empirical and exploratory in nature. After several rounds of pilot survey, the final structured questionnaires were managed on 300 respondents from different sectors like educational, hospital, retail and financial in the Kolkata city, West Bengal. Various psychometric attitudinal statements were used for preparing the structured questionnaire to identify dependency of three parameters (IBT, CA and SCC) on different sub factors. The collected data is analyzed through SPSS package by using different statistical tools. Results of Correlation analysis exposed different factors that are closely associated with these three inner mental stages of impulse buying process-IBT, CA and SCC.

Keywords: Impulse Buying Tendency, Cognitive Anxiety, Self-Coping Capacity

INTRODUCTION

Complexity of Impulse buying behaviors allow researchers and marketers to unfold the behavioral factors which are encouraging or restricting customers from buying impulsively. The World Development Report (2012) estimates the data in the period of 1980-2008 and reflected the picture where global rate of female workforce participation increased from 50.2 to 51.8 percent, mainly in the year of 2009 and 2010. According to a report commissioned by private equity fund Everstone Capital, women will contribute a significant portion in retail market, making India 12% richer by 2015 and 25% richer by 2025. Past literature found that there is a demographic demarcation between male and female consumers, whereas women are more prone to impulse purchase than men (Coley and Burgess, 2003; Dittmar et al., 1995). Sometimes, to overcome anxiety and

depression and to relieve their stress, women are engaged more in impulse buying process. (Silvera, Lavack & Kropp, 2008).

Women professionals have become predisposed either to a favorable buying tendency or a cycle of anxiety-tension-stress-dissonance feelings. Harmancioglu and colleagues (2009) and also other scientific researchers in their research agreed with the fact that there is no unified attitude or factors to affect impulse purchase behaviors. The subject intensifies the marketer to be cautious about their deals with the customers, personality and their preference. Tifferet & Herstein (2012) in their study revealed the fact that how different factors might be make women more inclined towards impulse buying.

The aim of the article is to validate how in different situations the diverse mental states of

women are controlling the intensity of impulse buying and its tenacious effect on retail market.

Impulse Buying of Women –Past Review

Hoch and Loewenstein (1991) also in their study exposed the fact that impulse buying is a mental struggle between one's wishes and one's power of self-restraint. So, researchers concentrated on identifying the internal mental states to reveal consumers' impulse buying behavior (Rook, 1987; Rook and Gardner, 1993).

Since past sixty years the study of consumer behavior and its application on marketing and research has occupied a large segment and strived to recognize convincing phenomena, known as "Impulse Buying" and presently more or less 80% consumers are involved in occasional buying (Welles, 1986; Abrahams, 1997).

Despite significant efforts exerted to the theoretical framework, little success has been found in relating women consumerism to impulse buying and diverse approach of their pre and post purchase behavior in a common frame.

Female consumerism and their particular buying behavior explained different factors behind it. Gaffney et al. (1998) in their study in different periods observed uneven distribution of impulsive buying pattern among women respondents, where the percentage varies from 70% to 90%. Others have identified that women tend to use clothing to recover their mood and social self-esteem (Kwon and Shim 1999). Good mood of buyers is a reward in itself for them to be more impulsive (Giraud, 2001). The mall environment also affects the buying behavior of the female respondents (Stoel et al., 2004). Shopping enjoyment is another variable, whereby individuals consider shopping as a form of recreation, do not stick to a particular buying list, and therefore, tend to make many impulsive purchases (Sharma and Siva kumaran, 2004). Girls with a high degree of self-confidence still expressed a lot of concern in dealing with sales-people (Mallalieu and Palan, 2006). Workman and Paper (2010) on their research made an in-depth analysis on the female impulse purchase behavior and finally concluded that females are more prone to impulse buying than men with self-confidence, more prone to obsession and depression. Maricic (2011) sighted the fact that cognitive and affective state of consumer minds work

together and are dependent on each other which instigate impulse purchase. So, the present story of consumers can be depicted as that of economic consumers as they are not only interested in their physiological needs but also their psychological desires.

Impulse Buying Tendency and Impulse Purchase Behavior

According to Rook and Fisher (1995) individuals' impulsiveness traits to regulate consumer appropriateness. Moreover, impulsiveness is a unique personal trait that signifies individual's tendency to think and act distinctively when they are exposed to many internal and external factors. (Beatty and Ferrell, 1998).

Individuals vary in their tendency to buy on impulse and sometimes highly impulsive buyers do not show their interest to buy impulsively, as because the various intervening factors such as monetary factor, social acceptance and time pressure may intrude (Dholakia, 2000).

The investigation of Harmancioglu et al., (2009) proved that consumers with a higher IBT are more likely to be instigated by marketing stimuli such as advertisements, visual elements, or promotional gifts and thus engage in in-store browsing and tend to respond more frequently on urges to buy impulsively (Page and youn, 2000). Individual personality and the differentness of one's perception works as an indicator to accept or deny the stimulus.

Some association exists between impulse buying tendency and actual impulse purchase behavior (Flight et al., 2012 ; Foroughi et al., 2013), which need to be considered to realize the deeper aspect of human behavior.

Cognitive Anxiety and Impulse Purchase Behavior

Prior research has proven that level of anxiety disorder varies in different circumstances and for different individuals, so understanding the relation and its outcome is the most significant topic to study impulse purchase behavior. Valence et al. (1988) emphasized that consumer anxiety is the central phenomena to insist compulsive buying behavior and frequent loss of control.

Anxiety can exist in pre or post purchase stage of impulsive buying and different underlying constructs sometimes bring the variation of self-perception that creates the level of anxiety.

Different demographic, cultural and societal factors are also responsible to generate stress or anxiety in times of buying. Sometimes chronic stressful people feel relief when they engage themselves more in impulse buying (Faber and Christenson 1996). So, impulsive-purchase can be viewed as a stress coping strategy and an important mood management function. Taylor (2008) established his concern about the fact that whether reduction in impulse buying tendency lowers the anxiety level or conversely reduction in anxiety reduces the impulsivity.

A negative association was found between impulsivity and anxiety (Preve2014). But anxiety and stress can be controlled by self-controlling motives of individuals that could help to improve the psychological well-being of society.

Self-Control Capacity and Impulse Purchase Behavior

Hoch and Loewenstein (1991) in their study revealed the fact that the outcome of this complex decision points to the conflict between the competing strength of self-restraint and desire. The degree of self-control varies for different individuals depending up on their different personality traits. Youn, 2000 recommended that when power of self-control becomes gradually weak, people engage themselves more in impulsive buying.

Projecting view of the strength model of self-control recognised the variation of this personality trait and temporary fluctuation of individual stability in self-control (Baumeister and Heatherton 1996; Baumeister et al., 2000). It helped the researchers to find out a link between personality trait and restrain behavior of consumers in the buying process (Verplanke and Herabadi, 2001). It also indicates future consequences (Joireman et al., 2005) and help to estimate potential customers (Nenkov et al., 2008). While Summarizing the review, it may be questioned that in the specific situation of the expected impulse purchase, how self-control actually produces the changes to restrain impulses and temptation to buy and how it is effective to make a balanced decision.

METHODOLOGY

The time taken for the data collection process was almost eight months exclusively on working women in West Bengal (Kolkata) working in four different sectors viz. Finance, Health, Retail and Education. A total of 300

questionnaires were distributed to the women working in different services, out of which 230 completed questionnaires which were selected finally for the purpose of this study.

The study was empirical and exploratory in nature. A descriptive research design was adopted to collect the primary data using structured-non disguised questionnaire with convenience sampling method. In order to collect the primary data, the questionnaire was framed with the help of various psychometric tools and three different scales had been selected under numerous sub behavioral factors.

- **Impulse Buying Tendency Scale (IBTS)** Rook and Fisher (1995) developed 9 items dimensional scale to measure buying impulsiveness and it was later used and cited by numerous researchers to study purchase frequency of different impulse products and linked with personality of the consumer. In this study, IBT scale is also designed under 24 psychographic statements to understand the effects of IBT on actual impulse buying behavior and their relationship.

Thus, it is proposed that:

H1. There is relationship between IBT and actual impulse buying

- **Cognitive Anxiety Scale (CAXS)** was created by psychologists Charles Spielberger, R.L. Gorsuch, and R.E. Lushene (1983) and made to access different types of anxiety. Early scales by Charles Spielberger inclined to focus on physiological and somatic features and worry, mostly referred to as emotional anxiety. After that Cassady & Johnson emphasized this as a cognitive process, where physiological and mental anxiety exists. Here, 6 psychographic statements had been chosen on the basis of different anxiety attributes to understand anxiety symptoms of women respondents before or after making Impulse purchase.

Thus, it is proposed that:

H1. There is relationship between CA and actual impulse buying

- **Self-Coping Capacity Scale (SCCS)** was first introduced by Folkman & Lazarus (1980), a 42-item questionnaire measuring three coping domains: emotion-focused coping, problem-focused coping and the seeking of social support to minimize stress and negative emotional consequences in the area of health psychology. In this study, 11

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diverse coping statements are taken to measure negative tendencies and uncertain risk of the customer which arises towards the products and how they can tackle it to reduce stress.

Thus, it is proposed that:

H1. There is relationship between SCC and actual impulse buying

DATA ANALYSIS AND FINDINGS

Cronbach's alpha coefficient approves the internal consistency of the set of items of a given scale. In this study of the set of forty psychometric statements shows Cronbach's

alpha for Cognitive Anxiety Scale, Impulse buying tendency scale and self-coping capacity scale is 0.773. In general, Cronbrash's alpha value greater than 0.50 is desirable.

Demographic Profile of Respondents:

250 female respondents working in different service sectors like Finance, Health, Information Technology, Retail and Education are taken for the study. All the respondents belong to three types of organizations and these are under (1) private ownership (2) public/ semi government/ state government /central government and (3) multi-national companies/ companies with foreign collaboration

Table1. Distribution of Respondents from Different Sectors

Sector	Percentage (%)
Finance	19.02
Health	17.16
Retail	3.52
Education	60.03
Total	100

Out of 250 respondents around 60 % are from educational sector, followed by 19% from finance, 17% from health and rest 3% from retail sector.

Table2. Demographic Profile of the Respondents

Demographic Characteristics	Class	Frequency	Percentage
Age (Years)	25-33	146	63.5
	33-42	50	21.7
	42-51	20	8.7
	51 & above	14	6.1
	Total	230	100
Marital Status	Married	120	52.2
	Unmarried	110	47.8
	Total	230	100
Dependent family members	None	116	50.4
	One	44	19.1
	Two	34	14.8
	Three	18	7.8
	More than three	18	7.8
	Total	230	100
Educational Qualification	Under graduate	14	6.1
	Graduate	90	39.1
	Post graduate	116	50.4
	Doctorate	10	4.3
	Total	230	100
Information of the work activity status	Regular/ Full time employee	218	94.8
	Part time employee	6	2.6
	Working from home	4	1.7
	Self employed	2	0.9
	Total	230	100
	Less than 10,000	14	6.1

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Monthly Income Level (Rs)	10,001-20,000	90	39.1
	20,001-40,000	90	39.1
	40,001-60,000	14	6.1
	60000 & above	22	9.6
	Total	230	100
Occupational status	Business	10	4.3
	Service	220	95.7
	Total	230	100

Demographic characteristics of the sample reveals that around 64% are within the age group of 25-33 years, 21.7% of the samples are within 33-42 years, 8.7% of the samples are from 42-51 years and 6.1% of the samples are above 51 years. Again, married respondents are 52.8% and rests 47.8% are unmarried. Quiet a substantial portion of the sample i.e. 50.4% having no dependent family members. The others have one (19.1%), two (14.8%) and 7.8% for each case in three or more than three dependent family members. In terms of educational qualification about 6.1% are under graduate level, 39.1% are graduate, 50.4% are post graduate and the rest 4.3% are having other higher professional qualifications. Income level of the respondents shows that 6.1% are having income less than equal to Rs.10,000/-, 39.1% are having monthly income Rs.10,001-20,000. 39.1% of the sample are having monthly income between Rs.20,001-40,000. Between monthly income from Rs.40,001 to 60,000 the income

level is 6.1%, and above Rs.60,000 are 9.6% of the respondents. The type of organization reveals that majority i.e. 94.8% of the sample are engaged as regular or full-time employee, 2.6% are working as part time employee, 1.7% are working from home and the rest 0.9% of the respondents are working as self-employed. Among the 230 respondents the frequency of occupational status shows that maximum 95.7 % of the samples are in service sector and rest 4.3% have engaged themselves in their own business.

Characteristics Profile of the Respondents

Five point like rt scales (1-2-3-4-5) has been used to indicate the nature of buying tendency of the sample respondents, where 1 signifies extreme negative attitude and 5 signifies extreme positive attitude towards impulsive buying process and scale are considered from extreme left to right of the scale.

Table3. Descriptive Statistics of different attributes to measure impulse behavior of the respondents

		Percentage (%)					Mean	S.D.	Skew	Kurt
1	Instigate by schemes, discounts and campaigns	9.6	17.4	35.7	31.3	6.1	3.07	1.0573	-0.322	-0.475
2	Prefers free products	11.3	14.8	27	37.4	9.6	3.191	1.1539	-0.453	-0.629
3	Likes to get discounts on price	7	12.2	40	36.5	4.3	3.191	0.9542	-0.579	0.089
4	Strong influence of courteous salesperson	6.1	14.8	40	29.6	9.6	3.217	1.0155	-0.246	-0.207
5	Interest in shopping at well-designed window shops	14.8	22.6	40	18.3	4.3	2.748	1.0583	-0.019	-0.521
6	Likes the overall design of the store	9.6	9.6	38.3	37.4	5.2	3.191	1.0165	-0.649	0.024
7	Enough attention of salesperson	6.2	16.5	37.4	32	7.8	3.27	1.1028	0.364	1.214
8	Display of new products attracts the attention	6.1	8.7	24.3	45.2	15.7	3.557	1.0529	-0.771	0.234
9	Tend to buy product if I really like	39.1	34.8	16.5	7	2.6	1.991	1.0387	0.974	0.408
10	Credit card facilitates for buying	30.4	21.7	27	13.9	7	2.452	1.2513	0.398	-0.861
11	Spending more time increases more shopping activity	12.2	25.2	20.9	31.3	10.4	3.026	1.2173	-0.11	-1.048

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12	New and innovative products	7.8	9.6	39.1	27	16.5	3.348	1.1085	-0.334	-0.279
13	Efficacy of income level	18.3	21.7	30.4	21.7	7.8	2.791	1.203	0.043	-0.902
14	Spur of the moment and positive consequences	23.5	21.7	25.2	20.9	8.7	2.696	1.2785	0.155	-1.071
15	Want to make myself as fashion leader	25.2	20	33	14.8	7	2.583	1.2138	0.223	-0.834
16	Pleasure seeking approach	8.7	12.2	26.1	38.3	14.8	3.383	1.1439	-0.547	-0.398
17	Buy according to pre-planned decision	3.5	28.7	27	26.1	14.8	3.2	1.1176	0.094	-0.989
18	Eye-catching products attracts the attention	2.6	13.9	37.4	39.1	7	3.339	0.8972	-0.357	-0.066
19	want to be the first person to own anything new in the market	32.2	25.2	21.7	12.2	8.7	2.4	1.2896	0.562	-0.758
20	Popularity of the product	12.2	18.3	31.3	29.6	8.7	3.043	1.1501	-0.227	-0.734
21	Buy more on festive season	8.7	13.9	23.5	40	13.9	3.365	1.1496	-0.545	-0.483
22	Peer groups/relative pressure	13.9	19.1	27	33	7	3	1.1698	-0.268	-0.888
23	Not getting customised service and dissatisfied	7.8	22.6	50.4	11.3	7.8	2.887	0.9802	0.23	0.22
24	Leisure oriented activity	15.7	26.1	30.4	21.7	6.1	2.765	1.1419	0.079	-0.809
25	Social-media influence	13	23.5	32.2	27	4.3	2.861	1.0913	-0.131	-0.789
26	Instigate by social commerce and help to increase knowledge	7	33	34.8	20.9	4.3	2.826	0.9846	0.19	-0.484
27	Social sites influence buying on Impulse	18.3	36.5	33	7.8	4.3	2.435	1.0185	0.509	0.055
28	Website and social commerce are important antecedent of buying motives	9.6	23.5	36.5	20.9	9.6	2.974	1.1039	0.052	-0.57
29	Dependency on family acceptance	7.8	16.5	47.8	21.7	6.1	3.017	0.9732	-0.151	0.021
30	Easy on-line payment option	14.8	25.2	33.9	17.4	8.7	2.8	1.1562	0.158	-0.669
31	New product design in social sites	7	20	35.7	34.8	2.6	3.061	0.9669	-0.42	-0.468
32	Ability of self-control and alter the decision	7.9	43.5	34.8	8.7	5.2	2.791	21172	7.775	73.794
33	Improper information harass sometimes and control buying	7.8	45.2	31.3	11.3	4.3	2.591	0.9449	0.652	0.22
34	Prefer consumer feedback before purchase	30.4	33	24.3	10.4	1.7	2.2	1.0446	0.528	-0.495
35	Interest to focus on urgency and can adjust behavior or activities to meet the requirements.	14.8	45.2	29.6	8.7	1.7	2.374	0.9028	0.494	0.146
36	carefully consider my needs before making purchase	25.2	43.5	20	8.7	2.6	2.2	1.0018	0.759	0.216
37	Having objectives related to spending is important	12.2	34.8	35.7	14.8	2.6	2.609	0.9706	0.214	-0.351
38	carefully consider the product quality before making purchase	35.7	38.3	21.7	2.6	1.7	1.965	0.917	0.834	0.65
39	“Just do it” may have adverse effect on decision	7.8	32.2	36.5	19.1	4.3	2.8	0.9841	0.189	-0.395

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40	generally don't want to adjust with my decision after purchase	10.4	41.7	27.8	12.2	7.8	2.652	1.0764	0.606	-0.2
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Here, 40 behavioral statements are selected for mapping of the personality profile of the respondents to identify the degree of intensity towards impulse purchase and all the statements are clubbed together into 3 stages of mental states of impulse purchase to identify IBT (impulsive buying tendency), CA (cognitive anxiety) and SCC (self-coping capacity) level and mean value represents the tendency of strong or weak intention towards impulse purchases. The mean value is greater than 3, which means that these attributes are positively co-related and mean value less than 3 is

negatively associated with impulsive tendency. Here mean value reveals the tendency of strong or weak characters of respondents or their related intention to encourage impulse purchases.

In **Table 4** below the score '1 - 2' indicates strong negative purchase intention zone, or strongly disagree with the statement score "2 - 3" means moderate negative purchase intention zone, score "3- 4" means moderate positive intention zone and finally score "4 -5" reveals strong positive intention zone or strongly agree for impulse purchase.

Table 4. Psychometric analysis of working women's impulsive characteristics to understand their buying behavior

SL. No	Attributes	IBT	Percentage	CA	Percentage	SCC	Percentage
1	Strongly negative	8	3.5	72	31.3	24	10.4
2	Moderately negative	112	48.7	144	62.6	160	69.6
3	Moderately positive	110	47.8	14	6.1	44	19.1
4	Strongly positive	0	0	0	0	2	0.9
	Total	230	100	230	100	230	100

So, Majority of the surveyed women's IBT falls between 2 to 3 and 3 to 4 range in the Likert scale which represents that IBT level is more or less stable in between two parameters positive and negative and percentage of CA (62.6%) and SCC (69.6%), is usually high in case of negative IBT that brings less CA, and consecutive effect of less SCC. But moderately positive percentage of IBT (48%) mostly follows low CA (6.1%) and low SCC (19.1%), reflects high positive

mindful personality, the level of Cognitive anxiety and Self-Coping Capacity are not so strong to depress the impulsive tendency. The IBT level (48%) from the above data is proved that IBT is very common for most of the impulse purchasers and if it is high, then negative association linked with CA and SCC factors. On-existence of SCC (0.9%) reveals the fact that women are more prone to impulse buying tendency.

Table 5. Dependency of Impulse buying tendencies (IBT) of the respondents on different sub factors

Factors	F- value	P - value
Age	2.153	0.048
Marital Status	3.773	0.045
Educational Qualification	0.929	0.429
Monthly Income	0.535	0.71
Occupational status	0.206	0.651
Information of the work activity status	0.707	0.55
Work location of the respondents	1.967	0.141
Dependent family members	1.113	0.354
Preferable shopping hours	6.542	0.002

The variation of the IBT mainly across different sub factors has been studied to measure the dependency of impulse buying tendency. The F and p value of the one way ANOVA table reveals that IBT is highly dependent on mainly the marital status (F-value =3.773, P value= 0.045), age factors (F-value =2.153, p value= 0.048) and preferable shopping hours (F-value

=6.542, P value= 0.002) which revealed the fact that that time factor is one of the great precursors to catch more attraction on different products and motivate customers to engage impulsively. As married women are bounded by different social and family responsibilities, so intensity decreases for married women than

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those whose young and unmarried. Here, the other factors are showing less dependency

Table6. Dependency of the feeling of cognitive anxiety (CA) of the respondents on Different sub factors

Factors	F- value	p - value
Age	0.279	0.84
Marital Status	2.274	0.134
Educational Qualification	0.283	0.838
Monthly Income	0.168	0.954
Occupational status	0.645	0.424
Information of the work activity status	1.009	0.391
Work location of the respondents	0.695	0.406
Dependent family members	3.174	0.016
Preferable shopping hours	0.179	0.837

Here, CA (Cognitive Anxiety) is highly dependent on dependent family members (F-value =3.174, p value=0.016) of working women, as they bear a certain amount of

household expenses. Sometimes difference of choice of other family members is also another reason for it. Other factors are showing moderate to low dependency.

Table7. Dependency of self-coping capacity (SCC) of the respondents on different sub factors

Demographic Profile	F- value	P - value
Age	1.94	0.047
Marital Status	4.082	0.046
Educational Qualification	0.094	0.963
Monthly Income	0.964	0.43
Occupational status	0.046	0.83
Information of the work activity status	0.146	0.932
Work location of the respondents	0.888	0.348
Dependent family members	4.28	0.788
Preferable shopping hours	0.121	0.886

The dependency ratio of self-coping capacity (SCC) of working women shows high dependency on married women (F-value =4.082, p=0.046) and also on age factors (F-value

=1.940,p=0.047). Married working women are bounded by different family burdens as well as time pressure and self –control also varies for different age groups of the population.

Table8. Association of psychographic variables in Impulse buying process

		IBT	SCC	CA
IBT	Pearson Correlation	1	-.212*	-0.078
	Sig. (2-tailed)		0.023	0.407
SCC	Pearson Correlation	-.212*	1	.295**
	Sig. (2-tailed)	0.023		0.001
CA	Pearson Correlation	-0.078	.295**	1
	Sig. (2-tailed)	0.407	0.001	

*Correlation is significant at the 0.05 level (2-tailed).
 **. Correlation is significant at the 0.01 level (2-tailed).

The IBT, CA and SCC are all basically different psychographic phases to consider for impulsive buying. Correlation between all these variables is really significant to relate the actual buying behavior of working women groups. The findings based on the Pearson Correlation, where IBT is negatively related with SCC (-.212*) and CA (-.078), as because if there are high impulse buying tendencies, then CA and SCC will automatically reduce and temporal

cognitive anxiety is absent that increases intension –behavioral gap.

At this point retailers could be the opportunists to grab this situation and form their marketing strategy. Again, strong positive association exists between SCC and CA, where SCC (.295**).As because high cognitive anxiety is the root cause of increased self-coping capacity to restrain impulsivity that can vary up on diverse demographic factors.

CONCLUDING REMARKS

The psycho metric statements of this study want to identify intervening perceptual and contextual factors of impulse buyers by considering the three important variables like IBT, CA and SR.

The study offers the results, findings and managerial implications concerning modifications in crafting the various marketing, media and promotional strategies to influence the buying of the customer to earn maximum profit in the market. But in the long run it dissatisfies customers and sometimes makes them unhappy. To make a long-term profit, a balanced strategy should be formulated and an understanding of the customer is really an important connotation to the retailers and the marketers.

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