

THE ANTECEDENTS OF IMPULSE BUYING BEHAVIOUR: A STUDY OF URBAN CONSUMERS IN INDIA

Sumana Chaudhuri

Department of Management
Birla Institute of Technology, Mesra,
Ranchi, Jharkhand - India

ABSTRACT:

In India the shopping environment has changed from the primitive or the unorganized retail shops to the modern day retail stores and the shopping malls. It has been seen that the consumer behaviour changes with the change in the shopping environment. As the retail environment is experiencing a huge change with the introduction of new formats and the opening up of retail industry to the global investors there is a huge scope for research and analysis and thus it is necessary to understand the impulse buying behaviour of the consumers in such an environment. The purpose of the present study was to investigate the impulse buying behaviour of the Indian shoppers when they visited the shopping malls or the retail outlets. The major objectives of this study are to examine the impact of in-store browsing, hedonic shopping value and shopping enjoyment on the impulse buying behaviour and the effect of demographic characteristics (age, income and gender) of the customers on impulse buying behaviour. Data were collected from the customers present in three different zones (i.e. north, south and central) of Kolkata, India. Impulse buying, hedonic shopping value and shopping enjoyment emerged as bi-dimensional while in-store browsing emerged as a single factor. Results of this study provide an in-depth understanding of the in-store browsing, hedonic shopping value and shopping enjoyment and how it influences the impulse buying. Findings also provide an important understanding of the impact of demographics (age, income and gender) on impulse buying. As this study is exploratory in nature, certain limitations are identified and based on that suggestions are offered for future research.

KEYWORDS: In-Store Browsing, shopping enjoyment, hedonic shopping value, Impulse Buying, Indian Retail Sector.

INTRODUCTION:

The shopping environment has changed from the primitive or the unorganized retail shops to the modern day retail stores and the shopping malls. It has been seen that the consumer behaviour changes with the change in the shopping environment (Sinha & Uniyal, 2005). As the retail environment is experiencing a huge change with the introduction of new formats and the opening up of retail industry to the global investors there is a huge scope for research and analysis and thus it is necessary to understand the impulse buying behaviour of the consumers in such an environment. Research on impulse buying behaviour has been conducted in numerous contexts but very few empirical researches exist about the Indian consumers' impulse buying behaviour. As the shopping malls or the retail outlets are growing at a rapid rate the Indian business houses should understand the behavioural changes in the consumers towards shopping in these shopping malls. The shoppers who enjoy shopping involve in more of exploratory shopping in these shopping malls. The fact that the consumers' enjoy shopping is a good news for these modern retail formats and the shopping malls. These modern retail formats and the shopping malls along with store promotions are likely to encourage impulse buying. Therefore it is necessary for the retailers to find out ways to attract the consumers and understand their tendency to impulse buy (Sinha & Banerjee, 2004). This study would concentrate on the impulse buying behaviour of the shoppers when they visited the shopping malls or the retail outlets. It would also

explore the consequences of in-store browsing, shopping enjoyment and hedonic shopping value that lead to within the store activities (impulse buying) and how these change with the change in demographics (age, income and gender).

IN-STORE BROWSING:

When exploring the customers' contact with the retailer at the store, the researchers and managers always take shopping and buying to be the equal. But this is not realistic because in a store at any given point of time the percentage of shoppers who are "just looking around" or browsing is significant. This in-store browsing is a significant form of consumer behaviour and has received little attention in literature in spite of the fact that it helps the companies and the marketers understand impulse buying in a better manner (Beatty & Ferrell, 1998, Bloch, Sherrell, & Ridgway, 1986). Bloch and Richins (1983) defined browsing as "the in-store examination of a retailer's merchandise for informational and/or recreational purpose without an immediate intent to buy". The phrase "without an immediate intent to buy" means that at the time of browsing the consumer has no plans to purchase. This shows that browsing is indeterminate in nature.

HEDONIC SHOPPING VALUE:

Previous research on shopping values focused mostly on the utilitarian part of shopping (Bloch & Bruce, 1984). There was a lack of research in examining the hedonic shopping value when compared to the utilitarian shopping value (Sherry, 1990). Babin, Darden and Griffin (1994) defined hedonic shopping value as the perceived entertainment and the emotional worth provided through shopping experience. Research studies have recognized and included fun, pleasure, recreation, freedom, fantasy, increased arousal, heightened involvement, new information, escape from reality, and others in hedonic shopping value (Darden & Reynolds, 1971; Tauber, 1972; Hirschman & Holbrook, 1982; Babin, Darden & Griffin, 1994). It encourages increased arousal, heightened involvement, perceived freedom, fantasy fulfillment and escapism (Bloch & Richins, 1983; Hirschman, 1983). Hedonic shopping value may or may not include purchases. Some customers enjoy the product's benefits even without buying it (MacInnis & Price, 1987; Markin, Lillis & Narayana, 1976).

SHOPPING ENJOYMENT:

Over the past few years shopping enjoyment has been an area of research in the field of consumer shopping behaviour (Wagner & Rudolph, 2010). In spite of the many non – store retailing (internet or catalog shopping) avenues available most of the consumers' find shopping experience to be pleasurable in the traditional brick – and - mortar stores. The customers consider shopping in these physical stores to be enriching and delightful and therefore are likely to return again (Rice, 1997). The love for shopping is universal (Jin & Sternquist, 2004). Shopping enjoyment is conceptualized as an individual difference variable or a personality trait where one finds the shopping trip to be much more pleasurable and enjoyable than the other consumers' (Bellenger & Korgaonkar, 1980; Odekerken - Schroder, De Wulf & Schumacher, 2003). It is described as the enjoyment that the individual gets from the shopping process and this enjoyment comes from within the individual (Cox, Cox & Anderson, 2005).

IMPULSE BUYING:

Impulse buying is defined as an immediate purchase without any previous intention to buy the commodity (Beatty & Ferrell, 1998). According to Parboteeah (2005) the three characteristics of impulse buying are unplanned buying, a response to stimulus and instantaneous. There are two dimensions of impulse buying (Verplanken & Herabadi, 2001). The first dimension is the lack of planning, thinking and reflecting and the second dimension is related to the internal excitements or exciting senses.

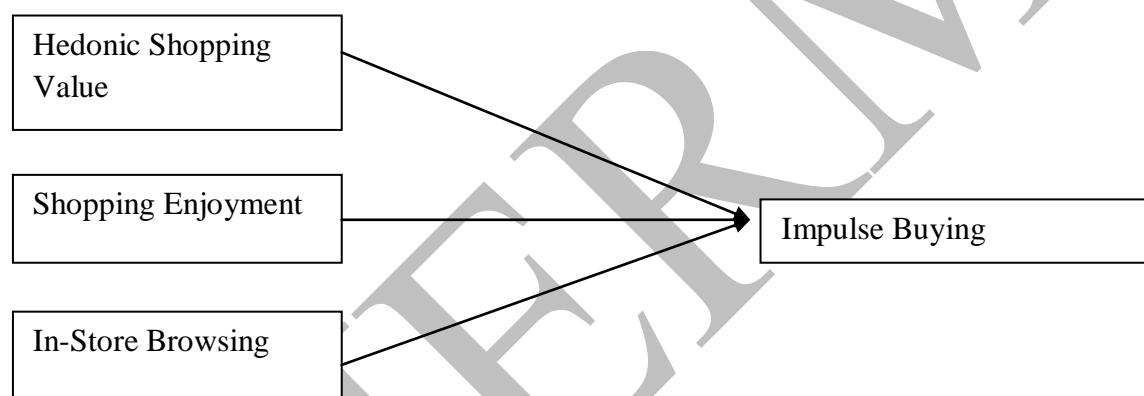
Babin, Darden, and Griffin (1994) suggest that browsing activities promote impulse buying. In-store browsing is a central behaviour that will lead to impulse buying (Jeon, 1990; Beatty & Ferrell, 1998). Jarboe and McDaniel (1987) found that browsers made more unplanned purchases than non-browser in a regional mall setting. As customer browses longer, they will tend to encounter more stimuli, which would tend to increase the likelihood of experiencing impulse buying. Foroughi, Buang and Sherilou (2011) have

confirmed that in-store browsing had a significant effect on impulse purchase. Gultekin and Ozer (2012) have supported the effect of browsing on impulse buying. Studies show that browsing at the airport terminal does not necessarily lead to purchase (Nanda & Sharma, 2012). Anic and Radas (2006) have stated that the longer consumers are in the store doing in-store browsing the more goods they will buy and the higher their shopping value will be.

Hedonic shopping value is consistent with impulse buying as a trait (Hafstrong, Chae & Chung, 1992; Kolodinsky, 1990; Smith, 1989; Sproles & Kendall, 1986). Gutierrez (2004) found that there is no relationship between hedonic shopping value and impulse buying.

Studies show that a consumer who does not enjoy his/her shopping process will tend to shorten his/her in-store browsing time, thus less likely to make impulse buying (Beatty & Ferrell, 1998). Hanzae and Taherikia (2010) have revealed that shopping enjoyment influences the impulse buying process.

RESEARCH MODEL:



OBJECTIVES:

The main objectives of the study are:

1. To examine the impact of in-store browsing, hedonic shopping value and shopping enjoyment on impulse buying.
2. To examine the impact of demographics (age, income and gender) on impulse buying.

METHODOLOGY:

SAMPLE:

Of the 440 questionnaires initially targeted, only 350 usable questionnaires were collected. The shopping malls and the retail outlets were located in three different zones (north, south and central) of Kolkata, India. In this study, the survey method was used. Convenience sampling method was used to collect data. Respondents belonged to different gender, income and age groups. A brief summary of sample characteristics is given in Table 1.

Table 1. Summary of Sample characteristics

Demographic Characteristics	No.	Percentage (%)
Gender		
Male	170	48.57
Female	180	51.43
Age		
21-25	160	45.71
26-30	91	26

31-35	34	9.71
36-40	22	6.29
More than 40	43	12.29
Income (in INR)		
20,001-25,000	170	48.57
25,001-30,000	69	19.71
30,001-35,000	42	12
35,001- 40,000	31	8.86
40,001 and above	38	10.86

MEASURES:

A brief description of the various measures is presented below:-

IN-STORE BROWSING:

In this study, in-store browsing was measured using 3 items. In-store browsing items were drawn (Jeon, 1990). It has a reliability of 0.69. Alpha values above 0.5 or 0.6 are acceptable (Nunnally, 1967).

HEDONIC SHOPPING VALUE:

In this study, hedonic shopping value was measured using 11 items. Hedonic shopping value scales in this study was adapted from Babin, Darden and Griffin (1994). The reliability (alpha coefficient) for experiential value perception was 0.90 and 0.85 for escapism perception. Since the Cronbach α values are greater than 0.7, it indicates a high quality of internal consistency (Nunnally, 1978).

SHOPPING ENJOYMENT:

Originally **termed** as attitude towards shopping by Donthu and Gilliland (1996), this scale consists of eight questions and was developed in dissertation research by Ellis (1995). This scale was later used by Reynolds and Beatty (1999). The internal consistency for the factors of shopping enjoyment was measured using Cronbach's alpha and has a minimum acceptable value of 0.70 (Gerbing & Anderson, 1988). It is 0.80 for anti shopper and 0.78 for pro shopper.

IMPULSE BUYING:

In this study, impulse buying was measured by a scale of 9 items depending on the scale used by Lin and Lin (2005). The reliability of the instrument is measured using Cronbach's alpha. A variable or factor is said to be reliable when Cronbach's alpha (α) > 0.6 (Hair, William, Babin & Ralph, 1998). The reliability coefficient of Cronbach's alpha for negative perception for impulse buying and positive perception for impulse buying was 0.70 and 0.64. Therefore the factors or the variables are reliable. A summary of the tool characteristics for each of the above scales is given in Table 2.

Table 2. A Summary of Tool Characteristics

Factors	No. of items	Mean	S.D	Alpha Coefficient
In-Store Browsing	3	8.60	2.59	0.69
Anti- Shopper	4	10.89	3.46	0.80
Pro - Shopper	4	11.74	3.55	0.78
Experiential value perception	4	18.04	5.44	0.90
Escapism perception	7	15.41	4.25	0.85
Negative	5	13.64	3.77	0.70

Perception for Impulse Buying				
Positive Perception for Impulse Buying	4	10.03	2.97	0.64

RESULTS AND DISCUSSION:

The study was conducted in an exploratory framework using survey research to examine the strength of association among the variables. The data were subjected to statistical analysis for drawing inferences. Multiple Regression Analysis (MRA) was used to examine the strength of association among in-store browsing and impulse buying. Independent sample t-test is used to analyze the impact of gender of the customers on impulse buying. Analysis of Variance (ANOVA) is used to analyze the impact of age and income of the customers on impulse buying.

FACTOR ANALYSIS RESULTS:

The data were subjected to factor analysis to identify the factors and establish the construct validity. The factor analysis was done using principal component with varimax rotation, as they appeared to be interrelated with each other. A summary of the factor analysis results for different scales is presented below.

IN-STORE BROWSING: Factor analysis for the 3-item scale of in-store browsing resulted in one factor with an Eigen value of 1.84. It accounts for 62.46 per cent of variance. A summary of the factor analysis results along with their loadings is presented in Table 3.

Table 3. Summary of Factor Analysis for In-store browsing

Factor 1	
In-Store Browsing	
Item	Loading
1	0.82
2	0.81
3	0.72
Eigen Value	1.84
Percentage of Variance	62.46

The Kaiser-Meyer - Olkin (KMO) measure of sampling adequacy (KMO = 0.92) value is acceptable. Bartlett's test result shows that the values are significant and thus acceptable (Table 4).

Table 4. KMO and Bartlett's Test Results for In-store Browsing

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.92
Bartlett's Test of Sphericity	
Approx. Chi-Square	2241.15
df	55
Sig.	0.01

HEDONIC SHOPPING VALUE: The factor analysis for 11-item scale of hedonic shopping value was performed, which resulted in two distinct factors, namely Experiential Value Perception and Escapism Perception. They have Eigen values of 5.89 and 1.48 respectively and together accounted for 67.06 per cent of variance. A summary of the factor analysis results along with their loading is presented in Table 5.

Table 5. Summary of Factor Analysis for Hedonic Shopping Value

Factor 1	Factor 2
Experiential Value Perception	Escapism Perception

Item	Loading	Item	Loading
1	0.84	7	0.74
2	0.73	8	0.76
3	0.85	9	0.78
4	0.82	10	0.72
5	0.76	11	0.74
6	0.69		
Eigen Value	5.89	1.48	
Percentage of Variance	53.57	13.49	
Total variance explained = 67.06 per cent			

For the case of Hedonic Shopping Value, Kaiser-Meyer- Olkin (KMO) measure of sampling adequacy (KMO = 0.92) value is very high and excellent, because it is much higher than the recommended value of 0.6 (Kaiser, 1974). Bartlett's test results also show that the values are significant and thus acceptable (Table 6).

Table 6. KMO and Bartlett's Test Results for Hedonic Shopping Value

Kaiser-Meyer- Olkin Measure of Sampling Adequacy	0.92
Bartlett's Test of Sphericity	
Approx. Chi-Square	2241.15
df	55
Sig.	0.01

SHOPPING ENJOYMENT : Factor analysis results for the 8-item scale showed 2 factors identified as Anti - Shopper and Pro - Shopper. The factors confirmed the dimensions proposed by Goyal and Mittal (2007). They have Eigen values of 3.36 and 1.61 respectively, and altogether accounts for 62.19 per cent of variance. A summary of the factor analysis results along with their loadings is presented in Table 7.

Table 7. Summary of Factor Analysis for Shopping Enjoyment

Factor 1		Factor 2	
Anti - Shopper		Pro - Shopper	
Item	Loading	Item	Loading
1	0.76	5	0.73
2	0.77	6	0.80
3	0.80	7	0.78
4	0.77	8	0.75
Eigen Value	3.36	1.61	
Percentage of Variance	42.01	20.18	
Total variance explained = 62.19 per cent			

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (KMO = 0.80) value is acceptable. Bartlett's test result shows that the values are significant and thus acceptable (Table 8).

Table 8. KMO and Bartlett's Test Results for Shopping Enjoyment

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.80
Bartlett's Test of Sphericity	
Approx. Chi-Square	889.56
df	28
Sig.	0.01

IMPULSE BUYING: The 9-item scale of impulse buying was factor analyzed, which resulted in 2 distinct factors, namely Negative Perception for Impulse Buying and Positive Perception for Impulse Buying. They have Eigen values of 3.31 and 1.01 respectively and together accounts for 48.06 per cent of variance. A summary of the factor analysis results along with their loadings is presented in Table 9.

Table 9. Summary of Factor Analysis for Impulse Buying

Factor 1		Factor 2	
Negative Perception for Impulse Buying		Positive Perception for Impulse Buying	
Item	Loading	Item	Loading
5	0.65	1	0.81
6	0.63	2	0.65
7	0.49	3	0.67
8	0.68	4	0.48
9	0.74		
Eigen Value	3.31	1.01	
Percentage of Variance	36.84	11.22	
Total variance explained = 48.06 per cent			

For the scale of impulse buying also Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy (KMO=0.85) value is acceptable. Bartlett's test results also show that the values are significant and thus acceptable (Table 10).

Table 10. KMO and Bartlett's Test Results for Impulse Buying

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.85
Bartlett's Test of Sphericity	
Approx. Chi-Square	610.20
df	36
Sig.	0.01

Thus impulse buying, hedonic shopping emerged as bi-dimensional and in-store browsing emerged as a single factor. After examining the construct validity and identifying the factors the proposed hypotheses were tested. The results related to the different hypotheses are presented and discussed below.

H1. In-store browsing would be positively associated to impulse buying.

Multiple regression analysis (MRA) was performed separately for negative perception for impulse buying and positive perception for impulse buying using in-store browsing dimensions as predictors and impulse buying as criterion variable. The results regarding the negative perception for impulse buying factor showed that the dimensions of in-store browsing ($\beta = 0.15$) emerged as significant predictors of Impulse Buying explaining 17 percent of the variance for the criteria measure ($F = 36.83, P < 0.01$). Findings for the Positive Perception of Impulse Buying Factor showed that the dimensions of in-store browsing ($\beta = 0.16$) emerged as significant predictors and accounted for 15 percent for the criteria measure ($F = 32.33, P < 0.01$) (Table 11).

Table 11. Summary of Regression Analysis results showing in-store browsing dimensions as predictors and impulse buying as criterion measure for the factors Negative Perception for Impulse Buying and Positive Perception for Impulse Buying

Predictors	Impulse Buying	
	Negative Perception for Impulse Buying	Positive Perception for Impulse Buying
In-store Browsing	0.15**	0.16**
R	0.41	0.39

R^2	0.17	0.15
\underline{R}^2	0.17	0.15
F	36.83**	32.33**

β values ** Significant at the 0.01 level *Significant at the 0.05 level

The results indicate that impulse buyers who lack the control are more affected by advertisement and promotions and they engage in In-Store Browsing more. The more the in-store browsing the more the impulse buying takes place.

H2. Shopping enjoyment would be positively related to impulse buying.

Multiple regression analysis (MRA) was performed for separately for negative perception impulse buying and positive perception for impulse buying using shopping enjoyment dimensions as predictors and impulse buying as criterion variable. The results regarding the negative perception for impulse buying factor showed that the dimensions of shopping enjoyment namely pro-shopper ($\beta = 0.15$) emerged as significant predictors of Impulse Buying explaining 25 percent of the variance for the criteria measure ($F = 72.56$, $P < 0.01$). Findings for the Positive Perception of Impulse Buying Factor showed that the dimensions of shopping enjoyment namely pro-shopper ($\beta = 0.16$) emerged as significant predictors and accounted for 36 percent for the criteria measure ($F = 54.33$, $P < 0.01$) (Table 12).

Table 12. Summary of Regression Analysis results showing shopping enjoyment dimensions as predictors and impulse buying as criterion measure for the factors Negative Perception for Impulse Buying and Positive Perception for Impulse Buying

Predictors	Impulse Buying	
	Negative Perception for Impulse Buying	Positive Perception for Impulse Buying
Pro - Shopper	0.15**	0.16**
Anti - Shopper		
R	0.41	0.39
R^2	0.25	0.36
\underline{R}^2	0.25	0.36
F	72.56**	54.33**

β values ** Significant at the 0.01 level *Significant at the 0.05 level

These customers always see something new, beautiful and attractive whenever they pass by the shops and then they just want to buy it. They then become very excited and then suddenly and unexpectedly they buy it on impulse. These people love to go shopping whenever they find time as it is a good way for them to relax and refresh. These people enjoy shopping more than what most people do. This group of customers buys products not for the necessity of the product but just for fun, amusement, recreation and pleasure.

H3. Hedonic shopping value would be positively associated to impulse buying.

Multiple Regression Analysis (MRA) was performed for impulse buying using hedonic shopping value dimensions as predictors and impulse buying as criterion variable. The results regarding the negative perception for impulse buying factor showed, that the dimensions of hedonic shopping value namely, Experiential Value Perception ($\beta = 0.15$) and Escapism Perception ($\beta = 0.11$) emerged as significant predictors of Hedonic Shopping Value explaining 9 percent of the variance for the criteria measure ($F = 12.72$, $P < 0.01$). The findings for the Positive Perception of Impulse Buying Factor showed that the dimensions of Hedonic Shopping Value namely Experiential Value Perception ($\beta = 0.16$) and Escapism Perception ($\beta = 0.16$) emerged as significant predictors and accounted for 9 percent for the criteria measure ($F = 11.35$, $P < 0.01$) (Table 13).

Table 13. Summary of Regression Analysis results showing hedonic shopping value dimensions as predictors and impulse buying as criterion measure for the factors Negative Perception for Impulse Buying and Positive Perception for Impulse Buying

Predictors	Impulse Buying	
	Negative Perception for Impulse Buying	Positive Perception for Impulse Buying
Experiential Value	0.15**	0.16**
Escapism perception	0.11*	0.16**
R	0.31	0.29
R ²	0.09	0.09
R ²	0.09	0.08
F	12.72**	11.35**

β values ** Significant at the 0.01 level *Significant at the 0.05 level

When the customers visit the shopping malls they get stimulated and motivated by the shopping environment, advertising, promotion and deals. While passing through the arcade of shops, they get very thrilled when they see the varieties of new, innovative and beautiful products and cannot control or resist their desires, emotions and feelings when they feel like buying it. In addition to that, they get excited while searching or looking for the product. They decide on the spot and buy the goods in an unplanned and in an unconstrained manner.

H4. Gender has an impact on impulse buying.

A t-test for Independent samples was conducted to examine the differences in Impulse Buying between the male and female customers'. However no significant differences were found for Negative Perception for Impulse Buying and Positive Perception for Impulse Buying (Table 14).

Table 14. Summary of Independent Sample T-Test examining differences in Impulse Buying with respect to male and female customers

	Gender	N	Mean	Std Deviation	Std. Error Mean	t-test	Sig (2-tailed)
Negative Perception for Impulse Buying	Male	170	13.62	3.99	0.30	- 0.05	0.95
	Female	180	13.65	3.57	0.26		
Positive Perception for Impulse Buying	Male	170	9.80	3.05	0.23	- 1.41	0.15
	Female	180	10.25	2.89	0.21		

H5. Age has an impact on Impulse Buying.

In order to examine the differences in the customer's Impulse Buying across age, Analysis of Variance (ANOVA) was conducted. Customers were divided into five different age groups categories starting from '21 – 25' to 'more than 40'. The results (Table 15) show that there are significant differences with regard to Negative Perception for Impulse Buying ($F = 5.74, p < 0.05$) and Positive Perception for Impulse Buying ($F = 2.41, p < 0.05$).

Table 15. Summary of Analysis of Variance (ANOVA) examining differences in Impulse Buying in age

		Sum of Squares	df	Mean Square	F	Sig
Negative Perception for Impulse Buying	Between Groups	311.047	4	77.762	5.74	0.00**
	Within Groups	4667.593	345	13.529		
	Total	4978.640	349			
Positive Perception for Impulse Buying	Between Groups	84.12	4	21.03	2.41	0.04 *
	Within Groups	3008.39	345	8.72		
	Total	3092.51	349			

** Significant at the 0.01 level

* Significant at the 0.05 level

H6. Income has an impact on Impulse Buying.

In order to examine the differences in the customer's Impulse Buying across income, Analysis of Variance (ANOVA) was conducted. Customers were divided into five different income groups categories starting from '20,001 – 25,000' to 'more than 40,000'. The results (Table 16) show that there are significant differences with regard to Negative Perception for Impulse Buying ($F = 4.14, p < 0.05$) and Positive Perception for Impulse Buying ($F = 2.61, p < 0.05$).

Table 16. Summary of Analysis of Variance (ANOVA) examining differences in Impulse Buying in income

		Sum of Squares	df	Mean Square	F	Sig
Negative Perception for Impulse Buying	Between Groups	228.05	4	57.01	4.14	0.00**
	Within Groups	4750.58	345	13.77		
	Total	4978.64	349			
Positive Perception for Impulse Buying	Between Groups	90.82	4	22.70	2.61	0.03*
	Within Groups	3001.69	345	8.70		
	Total	3092.51	349			

** Significant at the 0.01 level

* Significant at the 0.05 level

CONCLUSION:

In this study, impulse buying, hedonic shopping value and shopping enjoyment emerged as bi-dimensional and in-store browsing emerged as a single factor. The results show that in-store browsing, hedonic shopping value and shopping enjoyment are positively related to impulse buying. The results showed no significant differences for Negative Perception for Impulse Buying and Positive Perception for Impulse Buying with respect to gender. The results show that there are significant differences for Negative Perception for Impulse Buying and Positive Perception for Impulse Buying with regard to age and income.

IMPLICATIONS:

In-Store Browsing, hedonic shopping value and shopping enjoyment leads to impulse buying which increases the profit for the manager. The retailers should try to attract shoppers within their store and design strategies to engage them in in-store browsing, hedonic shopping value and shopping enjoyment which leads to impulse buying. A small increase in percentage in the point of sales and can lead to large change in volume in the medium to long term sales.

LIMITATIONS:

Keeping in mind the exploratory nature of the study and the methodology used for the analysis of the data, certain limitations are identified. The sample size was relatively small and drawn from a specific geographical region (eastern part of the country) which makes the generalization of the findings difficult. The respondents might have been under time pressure or the burden of the number of questions may have affected their answer quality.

FUTURE RESEARCH:

Based on the limitations, certain suggestions are also offered for further research. The use of convenience sampling makes the generalization of the findings difficult. So it is necessary to replicate the findings using random sampling method. In this research data has been collected using a paper based survey. Collecting data using an internet based survey and then comparing the results remain another area that can be explored.

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