

## Propinquity Of Avariciousness With Impulse Buying Tendency

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### Abstract:

*Impulse buying behavior is a sudden spontaneous urge of the consumer to make unplanned purchase after seeing the product in the retail space. Such type of behavior involves purchasing without much thinking. A number of studies have been conducted in the past regarding consumer decision making. This study has its base in the form of price sensitive impulse buyers. Though impulse buying behaviors has been studied in past, little evidence is available in literature on segmenting impulse buyer market; neither any specific scale has been developed to segment personalities based their impulse buying tendencies. Different personality traits from perspective of retail consumers are discussed and it is analyzed that how impulse buying market can be segmented based on the personalities of consumers. Using the technique of K means clustering analysis three segments are identified within impulse buying market having distinctive characteristics, among them avaricious value seeking impulse buyers segment dominates. Indian economy is a mixed economy and the Indian consumers generally tend to look for purchasing whenever the prices are low or at least the prices are fair which is eventually visible in this study also. This research will open insights about the segmenting impulse buyers to enable store managers enhance value per customer.*

**Keywords:** *Impulse buying tendency, Retail stores, Unplanned shopping, Price Sensitivity*

### Genesis Of idea:

After carrying out the literature review it was found that buying impulsively is exhibited by different personality types. Big 5 personality has also been studied but the specific psychographic traits of the consumers that are going to be discussed in the paper have not been studied neither any scale has been designed particularly for such traits. Even the price sensitive impulse buyers which are going to be called as Value Seekers in the article have not been read well in the past. Scales have been designed in general manner.

### Major Findings:

Three different clusters having dimensions of personalities with regard to impulse buying have been formed. Different clusters have different type of dominating personalities. These clusters are representing the consumer personalities towards their impulse buying tendency as well as their value seeking behavior plays an important role in the study.

### Introduction:

This study focuses on the value seeking behavior of impulse purchasers. These value seekers are always in a search of fair prices or the low prices. When it comes to impulse purchasing it has also been studied that consumers don't hesitate to pay premium prices for the premium products. But Indian consumers generally make purchases when the prices are suitable for them to buy because Indian consumers are price sensitive consumers and such a price is known as Fair price. Whenever there is any discount provided by the retailers it has been observed that the consumers purchase more than usual even purchase some products that are not required by them. Long queues and chaos can be seen at the retail stores during such offerings by the retailers. Coming to other aspect of personality each and every individual is having their own personality and behavior pattern which is different in every sense. The impulse buying is greatly governed by the personality of consumer and it has been studied extensively in the past but

remains somewhat unexplored. Consumers purchasing behavior is greatly influenced by the psychographic traits during making an impulse purchase. This study will help to identify the influence of different psychographic traits of consumers and also the value seeking behavior while making impulse purchases.

## **Review of Literature**

### **IMPULSE BUYING TENDENCY**

Impulse purchase can be defined as spontaneous, sudden, and unplanned purchase, which results in prohibiting the careful assessment of product and purchase consequences. (Kollat and Willet, 1967; Cobb & Hoyer, 1986; Rook, 1987; Piron, 1991; Beatty & Ferrel, 1998; Bayley & Nancarrow, 1998; Kacen & Lee, 2002; Vohs & Faber, 2007; Parboteeah, 2005). Verplanken and Herabadi (2001) presented the impulse buying tendency with two aspects –Cognitive aspect and Affective aspect. Cognitive aspect deals with the scarce of planning and deliberation while making a purchase, on the other hand affective aspect deals with pleasure feeling and excitement, an urge to buy and then may regret afterwards. Harmancioglu et.al (2009) has acknowledgement the drivers of impulse buying as- New product knowledge, consumer excitement and consumer esteem. Sharma et.al (2010) found that individuals who are variety seeking are more prone towards impulse purchases. Kaur and Singh (2007) explored about the Indian youth and their interest towards impulse buying and found that shopping for enjoyment and sensory stimulants influences impulse purchasing. Chaturvedi Ramesh (2013) has told that in-store factors is one of the major cause of impulse purchase like discount and offer, visual merchandising, trial ability, staff attitude, store design etc. Muruganatham and Bhakat (2013) found that impulse buying is a result of interaction of the various internal and external stimuli. Kalla and Arora (2011) provided a gist of two of the motivators –Internal motivators and External motivators consisting of eighteen items such as Self discrepancy, Hedonic needs, Mood states, social status, discounts, display, store environment, shelf space etc. Bellini et.al (2017) has proposed a model depicting that pre-shopping tendency influences directly impulse buying: and the model confirms a higher pre-shopping preparation leads to lower levels of impulse buying.

### **MATERIALISM**

Materialism is a philosophy that leads the other philosophies related to matter or substance. This belief can be found in human nature especially of those who just loves to prioritize the goods and matter as compared to other things. Materialism in most of the cases represents the status symbol of an individual. The society is abundant of materialists and their materialism. In the present scenario when consumers are competing for better lifestyles due to globalization, digitization and easy availability of numerous foreign brands it is materialism that compels the consumers to buy different goods and materials for their satisfaction. When it comes to buying materialism is a key ingredient. Belk (1985) defined materialism as the importance a person attaches to worldly possessions. Richnis and Dawson (1992) explained materialism as a consumer's value and this value drives the consumer to buy. Vohra, A.V. (2016) recommended that luxury and luxurious items has now booked its place among the middle class Indian consumers also along with the rich ones. Turk and Ercis (2017) found that impulse buyers are high on materialism; if one of these increases the other also responds the same. Platania et.al (2016) resulted that materialism is a predictive index for impulse buying behavior. Pradhan D. et.al (2018) found that those impulse buyers who are materialists could go for compulsive purchasing. Taztel (2002) expressed that there is a high impact of materialism on impulse buying. Materialistic individuals exhibit a positive attitude towards impulse purchase. Podoshen and Andrzejewski (2012) suggested that materialism leads to a loss of self-gratification when it comes to impulse buying as the consumer gets overburdened by debts in enhancing their lifestyles. Badagayian and Verma (2014) found that impulsive buyers are on high

on materialism and also suggested that marketers can lure the materialistic consumers by introducing “only for you” type of products so that they can feel pride in possession of such kind of products.

### CONSUMER INNOVATIVENESS

Consumer innovativeness is a thrust that drives the consumer for the consumption of latest and advanced goods. According to consumer behavior innovativeness can be seen in two different forms –The Product Innovativeness and The consumer Innovativeness. Harmancioglu et.al (2009) has found that word of mouth positively influences the new product knowledge as well as well as the information about the new product enhances the impulse buying intention. A number of scales have been designed for the measurement of innovativeness of consumers. (Raju’s innovativeness scale 1980; Roherich’s Scale 1995; Le Louran’s scale 1997; Goldsmith and Hofacker’s scale 1991) but the above mentioned scales lacks in clarity of measurement also some were very domain specific. Most of these scales contain the same type of items. Roherich (2004) suggested that individual innovativeness and social innovativeness are the two most interesting areas to be explored among all the scales designed for the measurement of innovativeness. There is no such scale found for the measurement of impulsive purchasing with respect to consumer innovativeness.

### NEED FOR UNIQUENESS

Uniqueness is a quality of being different from others. It can also be called as “one of its kind”. In the present era most of the consumers or individuals always want to be get noticed by others. Khuong and Tran (2015) posited consumer’s need for uniqueness had direct positive influence on impulse buying. This means that customers with low self-control, high demand for uniqueness, strong interest in fashion and great desire for experiencing new things may get deeper involvement in impulse buying than normal people. Tian et.al (2001) has developed a scale and validated it measuring different dimensions for the consumer’s need for uniqueness and reported that consumers looking for a high need for uniqueness as compared to others will be cautious towards popular consumer preferences, will become more familiar with product offerings during their search for unique goods. Ruvio et.al (2008) has developed a shorter version of the Tian’s Scale (2001) and also validated the cross cultural variance that has never been done before. Scales have been developed and a lot of researches with respect to need for uniqueness has been done but when it comes to the association of impulse buying and need for uniqueness there are no such researches can be found easily in context of Indian market. Using the above mentioned scales the researcher will try to associate the consumer’s uniqueness and the impulse buying.

### PRICE SENSITIVITY

Price has always been an important factor while purchasing any product. Generally consumers in India are very sensitive towards price and a low price product excites them and indulges them to buy. When it comes to impulse buying, Park et.al (2012) explained that consumers inclined towards impulse purchasing heavily depends on special offerings or promotional offerings and price sensitivity is positively related to impulse buying. Lee and Kim (2013) stated that impulse buying tendency affects the importance of price and is related in a positive manner to impulse buying. Xu and Huang (2014) empirically found that that price discounts triggers the impulse buying intention of the consumers and concluded that sales promotion is one of the most important tools for triggering impulse buying online and offline. H. Zhou and Z Gu (2015) found that if the price discounts based on the amount of money are provided to consumers then it could arouse more willingness to buy impulsively. Nagadeepa C et.al (2015) in a study revealed that sales promotion scheme of discounts on price compels the consumers to buy impulsively in case of apparels. Haryanto et.al (2019) construes that fair prices provided by the retailers lure the consumers to buy spontaneously.

**RESEARCH OBJECTIVES:**

- 1) Segmenting the impulsive purchasers based on their personality.
- 2) To study the extent of impulsiveness among the clusters identified.

**PROPOSITION:**

- 1) Market can be segmented on the personality of consumers.

**RESEARCH METHODOLOGY:**

The research is a combination of both the qualitative and quantitative research techniques. The sample size of the research is 108. Data has been collected from sample units through mall intercept survey. A questionnaire was designed using Likert scale ranging from 1 to 6, where 1=Strongly Disagree and 6=Strongly Agree. Administrators distributed 130 questionnaires but only 108 questionnaires were found suitable and free of errors. All the retail outlets where the questionnaires were distributed are large scale business outlets like Big Bazaar, Westside, Spencer’s and Reliance Trendz and the business functions are performed at a huge scale. The data has been analyzed using SPSS 22. Two step cluster technique as used to identify the number of clusters then K means cluster analysis technique has been applied for segmenting the consumers. The research is descriptive in nature and exploratory. There is no hypotheses present in the article as the segments of the impulsive buyers will be identified and this objective don’t need any hypothesis to test as there is a proposition instead of hypothesis.

**DATA ANALYSIS AND TABLES:**

Different scales have been validated using Cronbach alpha.

- 1) The scale for Impulse Buying Tendency (IBT) containing 3 items has been validated in the following table.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.702	3

**Item Statistics**

IBT(Impulse Buying Tendency)	Mean	Std. Deviation	N
Impulse buying - i buy without thinking	2.81	1.473	108
I buy what I like without thinking about consequences	3.26	1.449	108
I sometimes buy things because I like buying things rather than I need them	3.19	1.193	108

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
9.26	10.699	3.271	3

- 2) Materialism has 4 items that point towards the materialistic nature of consumers towards impulse buying.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.783	4

**Item Statistics**

	Mean	Std. Deviation	N
Luxurious products indulge me to buy	3.37	1.489	108
I prefer buying premium products without thinking much of consequences	3.15	1.359	108
I admire people who buy expensive products instantly	2.74	1.631	108
All luxurious items in my life is a result of unplanned shopping	2.98	1.635	108

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
12.24	22.764	4.771	4

- 3) Consumer Uniqueness has 4 items inside it.

**Item Statistics**

	Mean	Std. Deviation	N
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I consider myself as special and different after buying spontaneously	3.46	1.390	108
I can't resist buying a unique dress on shelf	3.30	1.186	108
Products that are special and different attracts me to buy even if not required	3.72	1.515	108
Novel things appeal me to buy instantly	3.81	1.422	108

**Reliability Statistics**

Cronbach's Alpha	N of Items
.806	4

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
14.30	19.351	4.399	4

4) Consumer Innovators has 5 items.

**Reliability Statistics**

Cronbach's Alpha	N of Items
.716	5

**Item Statistics**

	Mean	Std. Deviation	N
I don't look for information about new and trending products and used to buy without any calculation	2.43	1.232	108
When I see a new brand on the shelf I am not afraid of giving it a try	3.24	1.558	108
Among my friends I am the first to try (buy) the newly launched products	2.76	1.446	108

I continuously seek for innovative product experiences without thinking much of its utility	3.04	1.207	108
I can't resist buying as I am a tech savvy	2.52	1.336	108

Cronbach's Alpha	N of Items
.751	4

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
12.24	22.764	4.771	4

5) Price Sensitivity scale has 4 items.

**Item Statistics**

	Mean	Std. Deviation	N
I always shop at sales or discount	3.56	1.292	108
Low price indulges me to buy	4.11	1.416	108
Whenever I find low prices I could not stop myself from buying	3.87	1.535	108
I buy even if not needed when price is attractive	3.44	1.430	108

**Scale Statistics**

Mean	Variance	Std. Deviation	N of Items
14.98	18.486	4.299	4

6) The final cluster centers using K means clustering technique is as follows

**Number of Cases in each Cluster**

Cluster	1	19.000
	2	32.000

	3	57.000
Valid		108.000
Missing		0.000

6(a)

Final Cluster Centers	Cluster		
	1	2	3
Luxurious products indulge me to buy	5	3	3
I prefer buying premium products without thinking much of consequences	5	3	3
I admire people who buy expensive products instantly	4	3	2
All luxurious items in my life is a result of unplanned shopping	5	3	2
I consider myself as special and different after buying spontaneously	3	4	3
I can't resist buying a unique dress on shelf	3	4	3
Products that are special and different attracts me to buy even if not required	4	4	3
Novel things appeal me to buy instantly	3	4	3
I don't look for information about new and trending products and used to buy without any calculation	2	4	2

6(b)	When I see a new brand on the shelf I am not afraid of giving it a try	3	4	3
	Among my friends I am the first to try (buy) the newly launched products	3	4	2
	I continuously seek for innovative product experiences without thinking much of its utility	4	4	3
	I can't resist buying as I am a tech savvy	4	3	2
	I always shop at sales or discount	3	3	4
	Low price indulges me to buy	3	3	4
	Whenever I find low prices I could not stop myself from buying	4	3	4
	I buy even if not needed when price is attractive	2	3	4

## 7) Descriptives

### Impulse Purchasing Tendency

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	19	3.8421	1.00841	.23135	3.3561	4.3281	1.67	5.67
2	32	3.0938	.94749	.16749	2.7521	3.4354	1.67	5.33
3	57	2.8304	1.08949	.14431	2.5413	3.1195	1.00	4.33
Total	108	3.0864	1.09029	.10491	2.8784	3.2944	1.00	5.67

## CONCLUSION AND RESULTS:

It is found that finally 3 clusters are formed after applying the technique of K means clustering. The three clusters were earlier verified by Two Step Clustering technique to find the exact number of clusters. It can be seen from Table no .6(a) that the very first cluster has 19 consumers, second clusters has 32 respondents and the third cluster has 57 respondents. After analyzing the respondents in different clusters it can be said that

- 1) The first cluster has approx. 17% of the consumers are buying impulsively due to their materialistic personality trait. Personality trait of Materialism is dominates this cluster.
- 2) From the second cluster it can be seen that approx. 30% consumers are high on two personality type's i.e. Uniqueness and Consumer Innovativeness.

- 3) The third cluster has almost 53% of the consumers and they buy impulsively as these consumers are value seekers. This trait has been found high in this cluster while other traits are found negligible.
- 4) From table no.7 it is observed that the consumers in cluster 1 are high on impulse buying tendency as compared to other two clusters.

### **SUGGESTIONS TO RETAIL MANAGERS:**

Among the impulse buyers a group of consumers about 17% are high on impulse purchasing as compared to other consumers. These consumers are high on materialism. The managers in this case should concentrate upon the consumers having materialistic characteristic, as these consumers are small in number but it is observed that they exhibit very high impulse buying and could be a main source for revenue generation. Managers in practice should focus on to make marketing strategies that can lure materialistic impulse buyers like there can be a section in the store where only the products which are favorites for the materialists with a tagline to attract them should be established within the premises. There are a set of consumers who are about 30% who buy impulsively because they have uniqueness trait high as well as they consider themselves innovators when it comes to impulse purchasing. These consumers could be named as Unique Innovators. The retail managers should focus on such characteristics of the consumers and should keep novelty products that are unique as well as high on technological aspects or innovativeness. Though these consumers are somewhat small in numbers but these types of consumers are the main sources of revenue generation for the retail store. Managers in the outlets should focus on placing such type of products at place in order to lure the impulsive consumers from where the access to unique items is easy, it may be near the entrance in the outlet. They could also try by creating a section named as “Only Unique Products” inside the outlet so that the consumer with high uniqueness could get attracted and purchase the products impulsively.

There is also a group of consumers which leads the other two types of impulse buyers and consists of 53% in the market and they are value seekers because these consumers buy impulsively when there are discounts provided by the retailers and they always seek for less prices than usual prices. If there is any such scheme such as discounts or sale then these are the consumers who buy heavily on impulse. Retail managers should regularly practice the discounts or advertise like “More for Less” to lure value seekers. These consumers can also be called as they are Avarice consumers as they always look for sales or discounts.

### **LIMITATIONS AND FUTURE SCOPE**

This study has been conducted in Lucknow city (India) capital of Uttar Pradesh state. There could be different consumer preferences in other parts of the country. Also the samples taken from the responses could vary according to the conditions and situations at that time. The study has been conducted in a few big retail stores and the samples taken could have been more for better results. That is why the generalization of this study may not be applicable in every part of the country. More could be done in the study in near future taking into consideration some other personality traits that have not been discussed here like dogmatism. A model could be developed by taking into consideration the moderation and mediation effect of price sensitivity on impulse purchasing.

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