



IMPULSIVE BUYING TENDENCY - REWARD OR PUNISHMENT? AN EVIDENCE FROM INDIAN WORKING WOMEN

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Abstract: The study examined the integration and appropriateness of BIS/BAS scales (Carver and White, 1994) in the light of different personality context of Indian working women. A behavioral dimension of motivational theory focuses mainly two types of behavior; behavioral approach system (BAS) is regulated by immediate urge or hedonic motives, in which satisfaction comes when one reach towards goals. A behavioral avoidance (or inhibition) system (BIS) represents the avoidance motives, in which some unpleasant mental position distracts them from actual goal. This, depend up on the individual differences at different levels in the consideration of these systems. The high and low margin of BIS/BAS scale represents the psychology of human behavior in different situation and resulting the dimension of behavioral variability from approach to avoidance. The association between BIS/BAS concept evaluates the two extremes between "good" and "bad." This study would seem to analysis the personality profile and also a variety of association including links with self to a sense of positivity versus negativity. It is also important to examine the characteristics of task and the extent to which stimulates responsive versus potential restrain.

Key Words: Impulsive Buying Tendency; Coping Behaviour; Hedonic Motives

1. INTRODUCTION

Now a days unplanned buying becomes a common trend of women and it has already been proved that women are more impulsive than men in times of buying. According to a report commissioned by private equity fund of Ever stone Capital, women will contribute a significant portion in retail market, making India 12% richer by 2015 and 25% richer by 2025. But female consumerism and their particular buying behavior explained different factors behind it and the study in different periods observed uneven distribution of impulsive buying pattern of women, where the percentage varies from 70% to 90% .

Impulse buying behavior is an enigma in the marketing world, for here is a behavior which the literature and consumers each state is normatively wrong, yet which accounts for a substantial volume of the goods sold every year across a broad range of product categories. The fundamental shifts in consumer spending patterns have far-reaching implications not only for manufacturers, marketers and retailers of consumer products and services, but for India and Indian society as a whole and rate of participation of female workforce is highest in unintended buying in India. Impulse buying is the outcome of either internal traits or influenced by external environmental stimuli. The purpose of this paper is to examine the relationship that exist between different demography, some relevant personality traits and individual perception as well as common internal and external cues that generate impulse buying tendency. The dependency of different factors and their association also help to determine strong and weak attributes of impulse purchase tendency, reason of anxiety, satisfaction levels and self-restrain behavior towards unplanned buying process. Moreover, this study is also concerned about how impulse purchase behavior should be rationalize to get maximum benefit for the customers.

2. LITERATURE REVIEW

Research scholars have taken a very keen interest in impulse buying for the past sixty years (**Clover, 1950**).

Now a days unplanned buying becomes a common trend of women. The remarkable growth and development of supermarkets, discount store and all other shopping hubs since the past sixty years has grabbed the attention of consumer researcher, manufacturer and retailers worldwide. (**Abrate and Goodey, 1990**).

Previous research has examined the nature of women purchase behaviour in different way and how women's shopping is influenced by a variety of factors. Early researchers have found that younger women from higher socio-economic classes spend more time in shopping for fashion-oriented products than older women of lower socio-economic classes (**Rich and Jain, 1968**)

Sekiguchi (1985) has rightly framed the increased number of people who expressed impulse buying as "It was right to have bought it," or "It helped to get rid of stress". Thus, impulse buying may reflect one of the buying behaviors to reduce stress.

Lunt and Livingstone (1992) and later Miller (1998) reflected the contradictory opinion of the purchase behaviour of women and recommended that they are more involved in purchase decision than men.

To reduce the stress in everyday life, consumers sometimes involve themselves in impulsive buying behavior (**Burroughs and Rindfleisch, 2002**)

Gardner et al. (1998) in his study stated that good feelings, fun and happiness might be the outcome of impulse buying who enjoys it. But satisfaction is a broad connotation that mainly depends up on self-concept of individual.

Giraud (2001) exclaimed that good mood of buyers rewards themselves to be more impulsive. Product acquisition and thought of materialism is also one of the pictures of self-completion strategy to instigate Impulse buying (**Dittmar, 2001**).

Culture has an effect on impulse buying both at the regional as well as the individual levels (**Mai et al., 2003**). Impulse buying behavior is exposed to stimulus and influenced by distinct personal characteristics of the consumers (**Javanmard and Hosseini, 2003**).

Verplanken et al., (2005) compared impulse purchase as a mood therapy to recover bad moods of individual.

Park et al. (2006) mentioned that store internal environment is another strong weapon of the retailers to retain customer and also to maintain a strong relationship between their brand and consumer's emotional state.

Mallalieu and Palan (2006) depicted that girls with a high degree of self-confidence express their concern while dealing with the salespeople.

Anxiety and impulsivity are considered two independent biologically based personality to accept avoidance or approach concept respectively. The degree of inhibition and safety seeking approach also varies and that depends up on the inconsistency of impulsivity (**Taylor et al., 2008**).

Workman and Paper (2010) gave a vivid picture while 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 obsession and depression.

Saleh (2012) in his study stated that impulse buying sometimes lead to regret.

Jalali et al. (2014) observed the association between self-esteem, social influence and life satisfaction and impulse buying tendency.

Klimkiewicz et al. (2014) in their study revealed the association between stress and impulse buying behavior, where he noticed fierce behaviour under the influence of alcohol.

Consistent with this idea, **Jakuszkowiak-Wojten et al. (2015)** stated that many researchers found a link between anxiety and impulse.

Van Blyderveen et al. (2016) also proposed the same that people while suffering from negative emotion they want to buy more in an unplanned way.

Moreover, satisfaction act as a partial mediator between pre and post purchase mood. Past positive experiences and distinct individual preferences are the root cause of Unplanned buying (**Abbasi, 2017**).

Therefore, satisfaction is the connotation between positive and negative stats of mind and when bad moods are attached with this, the effect would be anxiety, stress or regret. On the other hand, positive mood or emotions might feel happiness. (**Broz et al., 2018**).

3. OBJECTIVES OF THE STUDY

This study aims to achieve the following objectives:

- (a) To study how the variations of personality traits, different perception and stress has made an impact on impulse purchase behavior of working women in different phases of their lives.
- (b) To find out how the sign of stress vary with age, marital status, education, type of families and their responsibilities, financial stability, type of job, work environment etc.
- (c) To study how working women act as a rational buyer by restraining themselves from unintended buying so as to balance their work-family life, mental health and well-being.

4. RESEARCH METHODOLOGY

Data has been collected from female working respondents, either single or married, belonging to the various levels of hierarchy in four different sectors in West Bengal viz. Finance, Health, Retail and Education. Most of the respondents have been either contacted personally in their work places or their responses were collected by sending mailed questionnaires due to time and place constraints. Moreover, questionnaires were also filled up over telephonic conversations with the concerned respondents. 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 two different scales had been selected under numerous sub factors. Further data were analyzed through SPSS package by using different statistical tools.

The SPSRQ (Torrubia et al., 2001) was initiated to assess BIS- and BAS- functioning by the SP- and SR-scales respectively. This questionnaire was interpreted and modified for Dutch children and adolescents by Verbeken (2009) answered on a five point scale ranging from 'never' (score 1) to 'always' (score 5).

Here 40 psychographic statements were taken to measure positive and negative tendencies and uncertain risk of the customer which arises towards the impulsive products and how they can tackle it to reduce their stress.

The Constructs considered for this research study are discussed below:

- **Sensitivity to Reward Scale (SRS)** In this study 24 psychographic statements has been designed to understand the effects of SRS to measure unplanned buying tendencies of the respondents towards impulse buying behavior.
- **Sensitivity to Punishment Scale (SPS)**
Here, 5 psychographic statements had been chosen on the basis of different anxiety attributes to understand an uncertain risk of the women respondents and their diverse anxiety or stress symptoms which they feel before or after purchasing impulsive products
- **Sensitivity to Coping scale (SCS)**
. In this study, 11 diverse coping statements are taken to measure negative tendencies and balancing attitude of women respondents while taking decision on unplanned buying.

5. DATA ANALYSIS AND FINDINGS

5.1 DEMOGRAPHIC PROFILE OF RESPONDENTS

Cronbach's alpha coefficient approves the internal consistency of the set of items of a given scale. In general, Cornbrash's alpha value greater than 0.50 is desirable.

230 female respondents working in different service sectors 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.

Table 1: Profile of the respondents with respect to Nature of Organization

Nature of Organization	No. of Respondents	Percentage (%)
Finance	44	19.20
Health	40	17.16
Retail	8	3.52
Education	138	60.03
Total	230	100.0

Out of 230 respondents around 60 % are from educational sector, followed by 19% from finance, 17% from health and rest 3% from retail sector.

Table 2: Profile of the Respondents with Respect to Age

Age (years)	No. of Respondents	Percentage (%)
21-30	140	60.9
31-40	45	19.5
41-50	26	11.3
50 and above	19	8.3
Total	230	100

The collected data has been divided into classes ranging from 21-30 yrs, 31-40yrs, 41-50 yrs, and lastly above 50 years, where the respondents are 140, 45, 26 and 19 respectively.

Table 3: Profile of the Respondents with Respect to Marital Status

Marital Status	No. of Respondents	Percentage (%)
Single	107	46.5
Married	110	47.8
Divorced	05	2.1
Widowed	08	3.6
Total	230	100

wishes to unearth how much the marital status of individual respondents indicates the tendency of their impulsive attitude and satisfaction level.

Table 4: Profile of the Respondents with Respect to Number of Dependents in their Family

No. of Children	No. of Respondents	Percentage (%)
Nil	43	19.0
One	60	26.0
Two	32	14.0
Three	16	7.0
Total	230	100.0

The data collected includes both single and married respondents out of which 19% respondents are without any children or dependents. Remaining 108 respondents are having either one, two or three dependent members or children in their family. Out of them 26% respondents are with one child followed by 14% with two children and finally 7% respondents having three children.

Table 5 : Demographic profile of the respondents with respect to Educational Qualification

Educational Qualification	No. of Respondents	Percentage (%)
Under Graduate	10	4.3
Graduate	95	41.3
Post Graduate & Other Professional Qualifications	115	50.1
Doctorate	10	4.3
Total	230	100.0

The percentage of such respondents having only under graduation degrees is 4.3 %, followed by 41.3 % respondents who have completed their graduation and 50.1% Master's Degree as well (post-graduation) and 4.3% of respondents having higher education degrees namely M.Phil. / Ph.D. or any other professional qualifications.

Table 6: Profile of the respondents with Respect to Income Level

Monthly Income (Rs)	No. of respondents	Percentage (%)
Below 10,000	10	4.3
10,001-20,000	80	34.8
20,001-40000	93	40.4
40,001-60,000	20	8.7
Above 60000	27	11.8
Total	230	100.0

4.3 % respondents belong to a monthly income group earning below Rs. 10000, followed by 34.8% of respondents who belong to a group having income between Rs. 10001 and Rs. 20000. 40.4% respondents belong from the group earning between Rs.20000 – Rs.40000 and between Rs.40000 – Rs.60000 the respondents are 8.7% and the rest 11.8% represents the income group earning above Rs. 60000.

Table 7: Profile of the Respondents with respect to Work activity status

Work activity status	Frequency	Percentage (%)
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	100.0

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.

Table 8: Profile of the Respondents with respect to Occupational status

Occupational status	Frequency	Percentage (%)
Business	10	4.3
Service	220	95.7
Total	230	100.0

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.

5.2 DESCRIPTIVE ANALYSIS OF CONSTRUCTS TO MEASURE IMPULSIVE BEHAVIOUR OF THE RESPONDENTS

Here ,40 behavioral statements are selected for mapping the personality profile of the respondents to identify the varied phases of impulse purchase behavior and all the statements are clubbed together into three mental states to identify the levels of SRS (Sensitivity to reward scale), SPS (Sensitivity to Punishment scale) and SCS (Sensitivity to coping scale) and the mean value represents the tendency of strong or weak intention towards impulse purchase. The mean value is greater than 3 indicates positive co-relation 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 intention towards unplanned buying process. In this study the scales show Cronbach's alpha is 0.793

Table 9: Descriptive Analysis of the psychographic statements to analysis the constructs

Sl. No.	Psychographic Statements	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	1.05	-0.32	-0.47
2	Prefers free products	11.3	14.8	27	37.4	9.6	3.19	1.15	-0.45	-0.62
3	Likes to get discounts on price	7	12.2	40	36.5	4.3	3.19	0.95	-0.57	0.08
4	Strong influence of courteous salesperson	6.1	14.8	40	29.6	9.6	3.21	1.01	-0.24	-0.20
5	Interest in shopping at well-designed window shops	14.8	22.6	40	18.3	4.3	2.74	1.05	-0.01	-0.52
6	Likes the overall design of the store	9.6	9.6	38.3	37.4	5.2	3.19	1.01	-0.64	0.02
7	Enough attention of salesperson	6.2	16.5	37.4	32	7.8	3.27	1.10	0.36	1.21
8	Display of new products attracts the attention	6.1	8.7	24.3	45.2	15.7	3.55	1.05	-0.77	0.23
9	Tend to buy product if I really like	39.1	34.8	16.5	7	2.6	1.99	1.07	0.97	0.40
10	Credit card facilitates for buying	30.4	21.7	27	13.9	7	2.45	1.25	0.39	-0.86
11	Spending more time increases more shopping activity	12.2	25.2	20.9	31.3	10.4	3.02	1.21	-0.11	-1.04
12	New and innovative products	7.8	9.6	39.1	27	16.5	3.34	1.10	-0.33	-0.27
13	Efficacy of income level	18.3	21.7	30.4	21.7	7.8	2.79	1.20	0.04	-0.90
14	Spur of the moment and positive consequences	23.5	21.7	25.2	20.9	8.7	2.69	1.27	0.15	-1.07
15	Want to make myself as fashion leader	25.2	20	33	14.8	7	2.58	1.21	0.22	-0.83
16	Pleasure seeking approach	8.7	12.2	26.1	38.3	14.8	3.38	1.14	-0.54	-0.39
17	Buy according to pre-planned decision	3.5	28.7	27	26.1	14.8	3.2	1.11	0.09	-0.98
18	Eye-catching products attracts the attention	2.6	13.9	37.4	39.1	7	3.33	0.89	-0.35	-0.06

19	want to be the first person to own anything new in the market	32.2	25.2	21.7	12.2	8.7	2.40	1.28	0.56	-0.75
20	Popularity of the product	12.2	18.3	31.3	29.6	8.7	3.04	1.15	-0.22	-0.73
21	Buy more on festive season	8.7	13.9	23.5	40	13.9	3.36	1.14	-0.54	-0.48
22	Peer groups/relative pressure	13.9	19.1	27	33	7	3.00	1.16	-0.26	-0.88
23	Not getting customized service and dissatisfied	7.8	22.6	50.4	11.3	7.8	2.88	0.98	0.23	0.22
24	Leisure oriented activity	15.7	26.1	30.4	21.7	6.1	2.76	1.14	0.07	-0.80
25	Social-media influence	13	23.5	32.2	27	4.3	2.86	1.09	-0.13	-0.78
26	Instigate by social commerce and help to increase knowledge	7	33	34.8	20.9	4.3	2.82	0.98	0.19	-0.48
27	Social sites influence buying on Impulse	18.3	36.5	33	7.8	4.3	2.43	1.01	0.50	0.05
28	Website and social commerce are important antecedent of buying motives	9.6	23.5	36.5	20.9	9.6	2.97	1.10	0.05	-0.57
29	Dependency on family acceptance	7.8	16.5	47.8	21.7	6.1	3.01	0.97	-0.15	0.02
30	Easy on-line payment option	14.8	25.2	33.9	17.4	8.7	2.80	1.15	0.15	-0.66
31	New product design in social sites	7	20	35.7	34.8	2.6	3.06	0.96	-0.42	-0.46
32	Ability of self-control and alter the decision	7.9	43.5	34.8	8.7	5.2	2.79	2.11	7.77	73.79
33	Improper information harasses sometimes and control buying	7.8	45.2	31.3	11.3	4.3	2.59	0.94	0.65	0.22
34	Prefer consumer feedback before purchase	30.4	33	24.3	10.4	1.7	2.2	1.04	0.52	-0.49
35	Interest to focus on urgency and can adjust	14.8	45.2	29.6	8.7	1.7	2.37	0.90	0.49	0.14

	behavior or activities to meet the requirements.									
36	carefully consider my needs before making purchase	25.2	43.5	20	8.7	2.6	2.2	1.00	0.75	0.21
37	Having objectives related to spending is important	12.2	34.8	35.7	14.8	2.6	2.60	0.97	0.21	-0.35
38	carefully consider the product quality before making purchase	35.7	38.3	21.7	2.6	1.7	1.96	0.91	0.83	0.65
39	“Just do it” may have adverse effect on decision	7.8	32.2	36.5	19.1	4.3	2.8	0.98	0.18	-0.39
40	Mostly, don't want to adjust with my decision after purchase	10.4	41.7	27.8	12.2	7.8	2.65	1.07	0.60	-0.2

Table 10: Descriptive Analysis of the Constructs

CONSTRUCT	Total no. of statements	MEAN	ATTRIBUTES
SRS	24	3.0	Positively Related
SPS	5	2.74	Negatively Related
SCS	11	2.54	Negatively Related

Under this constructs 40 behavioral statements are segmented in to three different scales of SRS (Sensitivity to Reward Scale),SPS (Sensitivity to Punishment Scale) and SCS((Sensitivity to Coping Scale).24 statements are considered under SRS, whereas 5 statements are under SPS and finally 11 behavioral statements are included under SCS.

Under SRS (Sensitivity to Reward Scale) average mean values 3.0 means positive correlation between impulsive attitude with a sense of reward. Starting from pleasure seeking approach of the respondents to different schemes, discounted price or free products offered by retailers and well-mannered behavior of salesperson with their strong influence, store internal environment like store design, proper assortment of new and innovative products, popularity of the product, new product design advertisement in social sites, impact of festive season and finally peer groups pressure also have positive relation to insist them sometimes for unintended shopping.

Under SPS (Sensitivity to Punishment Scale) average mean value 2.74 shows that the association between reward with punishment towards unintended buying is not considerably strong. Psychographic statements like sales person's constant attention in any retail shop illustrates how it sometimes irritates the consumer and brings anxiety that restricts their buying behavior. Also spending more time in any retail shop increases the probability of more shopping activity which may sometimes bring stress or dissonance feelings after conducting unplanned purchase. Although working women with different age groups have several bindings on their dependent family members that makes hindrance to take

any self-decision while buying, but in maximum cases different psychographic statements prove that no strong positive association exists between reward and punishment in case of impulse buying process.

Under **SCS (Sensitivity to Coping Scale)** the mean value 3.2 of the statement “Buy according to pre-planned decision denotes positive correlation exist between self-restrain capacity with impulse buying attitude, but average mean value (2.54) of the remaining ten psychographic statements revealed that no strong association exist between them. A woman’s perception of her job anxiety level and decision hassles in case of purchase of impulsive products often determines her coping behavior and vary according to their different demographic attributes. Mostly for young unmarried working women groups experience less SCS than married working women with or without children and age factor is also one of the important determinants to consider. As married women are somehow bounded by different responsibilities and family burdens, so self-restrain attitude is generally high for them against impulsive products.

5.3 ASSOCIATION BETWEEN IMPULSIVE BEHAVIOUR CONSTRUCTS

Table 11: Correlation Analysis [Pearson Correlation]

		SRS	SCS	SPS
SRS	Pearson Correlation Sig. (2-tailed)	1	-.212* 0.023	-0.078 0.407
SCS	Pearson Correlation Sig. (2-tailed)	-.212* 0.023	1	.295** 0.001
SPS	Pearson Correlation Sig. (2-tailed)	-0.078 0.407	.295** 0.001	1
*Correlation is significant at the 0.05 level (2-tailed).				**.
Correlation is significant at the 0.01 level (2-tailed).				

The SRS, SCS and SPS are all basically different psychographic phases to consider for impulsive buying behavior. Correlation between all these variables are really significant to relate the actual buying behavior of working women groups. The findings based on the Pearson Correlation, where SRS is negatively related with SCS (-.212*) and SPS (-.078), as because if there are high reward achieving tendencies, then SPS and SCS will automatically reduce and temporal cognitive anxiety is absent that increases unplanned buying intention. At this point retailers could be the opportunists to grab this situation and formulate their varied marketing strategy to earn maximum profit. Again, strong positive association exists between SCS and SPS respectively, where SCS denotes (.295**). As because high cognitive anxiety and stress against unintended buying is considered as punishment that increase self-coping attitude to restrain themselves from impulsivity. But here the variation occurs due to different demographic factors. All the correlation values are highly significant ($p < 0.001$) at 1% level of significance.

5.4 ANALYSIS OF VARIATION OF CONSTRUCTS

Table 12: Variation of Constructs for Different Demographic Variables

Constructs	SRS		SPS		SCS	
	F	p	F	p	F	p
Age	2.153	0.048	0.279	0.84	1.94	0.047
Marital Status	3.773	0.045	2.274	0.134	4.082	0.046
Education Qualification	0.929	0.429	0.283	0.838	0.094	0.963
Monthly Income Level	0.535	0.71	0.168	0.954	0.964	0.43
Occupational Status	0.206	0.651	0.645	0.424	0.046	0.83
Work Activity Status	0.707	0.55	1.009	0.391	0.146	0.932
Work location	1.967	0.141	0.695	0.406	0.888	0.348
Dependent Family Members	1.113	0.354	3.174	0.016	4.28	0.788

Preferable shopping hours	6.542	0.002	0.179	0.837	0.121	0.886
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The variation of the SRS, SPS and SCS mainly across different sub factors has been studied to measure the varied phase of impulse buying behavior among women respondents. The significance level for all parameters are above 0.05 which depicts that *Education qualification, Monthly income level, Occupational Status, Work activity Status, Work location and finally Dependent family members* does not have any significant impact on any reward receipt parameters or impulse buying tendency. The F and p value of the one way ANOVA table reveals that SRS 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 time factor is one of the great precursors to catch more attraction on impulsive products and motivate customers to engage in impulse buying process. As married women are bounded by different social and family responsibilities, so intensity of unplanned buying generally decreases for married women than those who are young and unmarried. Here, SPS (punishment in relation with Cognitive Anxiety and stress) 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 internal anxiety. Other factors are showing moderate to low dependency. The dependency ratio of SCS 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). It reflects that married working women are bounded by different role complexity, family responsibility and also faces tremendous job pressure and finally their self –control capacity also varies in accordance with their different age groups.

5.5 CONCLUDING REMARKS

Theoretical Implication

This study is to identify the perceptual, contextual, factors of Impulse buyers by considering three important constructs like SRS((Sensitivity to Reward Scale), SPS((Sensitivity to Punishment Scale) and SCS((Sensitivity to Coping Scale).

- From the above study, conclusions could be drawn regarding the impulsive tendency under the parameters of SRS, where age , marital status and preferable shopping hours are mainly dependent factors to insist the impulsive attitude of working women. Personal interview with the women working in retail sector exposed the fact that many of them work in garments, food processing, grocery and daily consumable items, jewellery showrooms. Many women also work in cash counter and customer service desk which longer shift or odd hours being responsible for handling money or valuables like jewellery and have to stay in working centre or store to deposit the money after work or charge of opening and closing the store. Many of them are facing high level of stress due to long working hours and work-life balance So these class of working women does not able to give some time for their own and also for their family. Preferable shopping hours, age, marital positions and family burdens are really considerable factors to identify the rewards which they want to give themselves.
- Considering the psychometric statement of working women to cognize the cognitive anxiety or stress under the parameter of SPS , it reflects that anxiety or stress works as a punishment in times of unplanned purchase. Dependent family members or societal acceptance of products are being considered as an important criterion to consider SPS. Interview with working women specially the married working women revealed the fact dependent family members are very important factor to consider. The reason behind is in India particularly the upper middle-class family the married working women belonging to the dwell earner groups have to contribute a portion of their income to supplement the overall family expenditure. Here dependent members of this type of family are directly or indirectly playing a decisive role in Impulse purchase.
- In the overall sample, the job anxiety is highly associated with the self-coping strategies and again SCS are mainly associated with age factor and marital status, where P value less than 0.05. So, a woman's perception of her job anxiety level and decision hassles in case of purchase of impulsive products often determines her coping behavior.
- Pearson co-relation and corresponding p-value (-.212*) for SCS and (-0.078) for SPS against SRS shows that it has no significant relation with SPS and SCS, which indicated the strong impulsive tendency or reward achievement tendency never follow SCS, indicating temporal cognitive anxiety or stress is absent in case of unplanned purchase. Retailers could be the opportunist to grab this gap and form their marketing strategy to raise the desirability and the appeal of their products and also to help customers to identify the products as well as to make favorable and pleasing long lasting/enduring images in the shoppers mind about their brands. But this gap could be work as a constraint if customer's want or need does not match with retailer's choice or perception.
- Again positive relation exist in case of high SPS and SCC, where P value shows (.295**). Generally self –restrain capacity is the output of high cognitive anxiety or stress in times of purchase. So, mainly for married working women with dependent family members, anxiety is high in times of purchase which increase self –control capacity to restrain themselves from impulsive purchase. However, in this sample respondent's choice of self-coping strategies are also highly dependent on demographic characteristics of the respondents like age, marital status, and income and education level.

Managerial Implication

- The study offers the results, findings and managerial implications concerning modifications in crafting the various marketing and promotional tools and media in relation with the major association of positive or negative states of behavior of the customer with their diverse individual traits or personality.
- Mental anxiety or stress of impulse buyers in times of purchase decision would be the most effective side of the retailer to influence their buying decision by their lucrative promotional strategy that can easily works as a strong weapon to earn the loyalty of customer.

- The efficacy of self-control depends on several factors, including personal trait and weaknesses, clarity of goals, reduction of self-regulatory strength and also caused by prior predisposed decision on some particular products lead higher profit margins for manufacturers and retailers, but in the long run it dissatisfies customer and make them unhappy. So, balance decision making process of buying is really an important connotation to the customers and it is also an important part of retailers to form their retail strategy. In such a scenario a blend of observational/projective research methods can be found more useful for future research in a larger data setting to understand complex impulse purchase behavior of working women.

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