



# Emotional Intelligence and its impact on Impulse Buying and Post Purchase Regret among Young Working Adults

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**Abstract:** This study explores the influence of emotional intelligence on impulse buying and post-purchase regret among young working adults. Emotional intelligence, the capacity to recognize, understand, and manage one's own emotions and those of others, serves as the independent variable in this study. The dependent variables are impulse buying, the tendency to make spontaneous purchases, and post-purchase regret, the sense of remorse after a purchase. Utilizing a quantitative research design, the study surveyed 120 professionals aged 18-30. The findings indicate significant correlations between emotional intelligence and impulse buying, suggesting that individuals with higher emotional intelligence are less likely to engage in impulse purchases. Similarly, a significant relationship was found between emotional intelligence and post-purchase regret, with higher emotional intelligence correlating with lower levels of regret following an impulsive purchase. Additionally, the study revealed a significant correlation between impulse buying and post-purchase regret, confirming that impulsive purchases often lead to subsequent feelings of remorse. Interestingly, the analysis showed no significant gender differences in emotional intelligence, impulse buying, or post-purchase regret, highlighting that these psychological phenomena affect young working adults regardless of gender. This research contributes to the understanding of emotional intelligence's role in consumer behaviour and offers insights into mitigating negative purchasing experiences. The implications of these findings are valuable for developing strategies to foster emotional intelligence, potentially reducing the frequency of impulse buying and the associated regret among young professionals.

**Keywords/Index:** Emotional Intelligence (EI), Impulse Buying, Post Purchase Regret, Buying Behaviour, Schutte Self Report Emotional Intelligence Test (SSEIT), Impulse Buying Scale, Purchase Regret Scale, Consumer Behaviour, Consumer Psychology

## I. INTRODUCTION

The financial independence and increased disposable income of young working adults have made them a significant consumer force. However, this demographic is also susceptible to impulsive buying behaviour, often leading to post-purchase regret and dissatisfaction. Grasping the factors influencing these decisions is crucial for both consumers and marketers. This study investigates the potential of emotional intelligence (EI) to act as a buffer against impulsive buying behaviour and promote greater post-purchase satisfaction among young working adults.

The realm of consumer behaviour is a fascinating and ever-evolving field that delves into the intricate world of why and how people buy. It's a confluence of psychology, marketing, economics, and sociology, all working together to understand the complex motivations that drive us to make purchasing decisions. This comprehensive exploration will dissect these key areas, examining consumer behaviour, consumer psychology, emotional intelligence, impulse buying, post-purchase behaviour, and post-purchase satisfaction.

### 1.1 Emotional Intelligence

Emotional intelligence (EI) refers to the ability to perceive, understand, use, and manage one's own emotions in positive ways to achieve one's goals and navigate social relationships (Bar-On, 1997). While traditionally viewed as a personal characteristic, EI also plays a significant role in consumer behaviour and purchase decisions (Ciarrochi et al., 2000). Understanding how emotional

intelligence impacts consumer behaviour allows businesses to craft marketing strategies that resonate with consumers on an emotional level. By acknowledging the emotional drivers behind purchase decisions, businesses can create a more meaningful connection with their target audience.

## 1.2 Impulse Buying

Impulse buying is a phenomenon that is characterized by spontaneous and emotionally driven decision-making, where individuals succumb to immediate desires or whims, rather than rational deliberation (Verplanken & Herabadi, 2001).

Impulsive buying behaviour can be influenced by various factors, including situational triggers, such as in-store promotions or peer influence, as well as individual differences in personality traits and emotional states (Dittmar et al., 1995). Additionally, impulsive buying may be fuelled by psychological factors, such as the need for instant gratification or the desire to alleviate negative emotions (Baumeister et al., 2007).

Despite its spontaneous nature, impulsive buying can have significant implications for consumers' financial well-being and overall satisfaction with their purchases (Rook, 1987). Researchers suggest that understanding the underlying motivations and triggers of impulsive buying behaviour is crucial for developing effective strategies to manage and mitigate its negative consequences (Verplanken & Sato, 2011). Driven by emotions rather than reason, impulse buying involves the unplanned purchase of a product or service due to a surge of feelings or momentary cravings. It's often triggered by environmental cues or internal emotional states. Here's a deeper look: Emotional Triggers can be a pivotal factor. Certain emotions like excitement, boredom, stress, or frustration can act as catalysts for impulse purchases. Consumers might seek to feel good in the moment, reward themselves, or break out of a mundane routine through unplanned purchases (Rook & Fisher, 1995).

Environmental stressors also trigger impulsive buying, and many organizations tend to target this factor. Physical stores strategically utilize product placement, enticing displays, and even in-store music to create an atmosphere that fuels impulse buying. Online retailers leverage targeted advertising, limited-time offers, and free shipping incentives to trigger impulsive purchases. For Instance, we've all experienced the temptation of impulse buying, like grabbing those attractive, discounted shoes near the checkout counter. This can be triggered by several factors. Sensation Seeking behaviour also leads to impulsive buying. People who crave new and exciting experiences (high sensation seekers) are especially prone to impulse purchases. The thrill of finding something unexpected or the novelty of an unplanned item can be very appealing to them. Cognitive biases like the endowment effect (overvaluing what we already own) or the sunk cost fallacy (continuing an activity due to past investments) can contribute to impulsive decisions. For example, adding an item to your cart just to qualify for free shipping, even though you weren't planning on buying it. This behaviour can be influenced by several factors. This can lead to decision making biases.

Social influences and social cues, like need to fit in or keep up with the latest trends can trigger impulse purchases. Social media endorsements by celebrities or widely shared online products can create a desire to have those same items, leading to unplanned decisions. For Instance, spontaneously buying a product after seeing numerous positive reviews and recommendations from friends on social media. By comprehending the factors that lead to impulse buying, organizations can develop strategies to encourage these purchases when it aligns with their objectives. However, it's equally important to consider ethical implications and ensure consumers don't make impulsive decisions they might regret later.

## 1.3 Post Purchase Regret

Post-purchase regret, also known as buyer's remorse, is a feeling of regret or uncertainty that consumers may experience after making a purchase. This psychological discomfort is often associated with impulse purchases, where the decision to buy is made spontaneously, without thorough consideration of the product's necessity or value (Kumar et al., 2021). This arises when the buyer's beliefs and their purchasing decisions do not match, and this causes them to ponder whether they made the right choice or not, which later creates the sense of regret after purchases. When a purchase is made against one's needs, expectations, or ideals, it can cause dissonance and leave one feeling regretful. This occurrence can be explained by the cognitive dissonance theory, which suggests that humans have an innate drive to avoid having their ideas and behaviours be inconsistent.

Post-purchase regret is a complex emotion that stems from the psychological tension between what was bought and what could have been, often exacerbated by impulsive buying behaviour and the subsequent realization that the purchase may not have been necessary or valuable.

## II. METHOD

### 2.1 Research Design

This study looks at how emotional intelligence influences impulse buying and post purchase satisfaction using quantitative research methods. The research seeks to explore how emotional intelligence influences impulse buying and post purchase satisfaction through the analysis of numerical data and statistical information. To guarantee objective insights of young working professionals, data is collected from a large sample, frequently using survey questionnaires.

### 2.2 Variables

Independent Variable- Emotional Intelligence

Dependent Variables- Impulse buying, Post purchase satisfaction/regret

### 2.3 Sample

120 people make up the study's sample, 58 of whom are men and 62 of whom are women. The age range of the study's participants was 18 to 30. The sample was gathered by sending out Google Forms to employees of various companies.

### 2.4 Sampling Technique

This method of sampling was purposive sampling. It is non-probability sampling strategy. The selection of the participants was based on certain attributes pertinent to the study's goals..

A Google form was created specifically for this experiment and handed out to employed individuals who met specific characteristics or qualities relevant to the research objectives. Based on their individual experiences these professionals were asked to complete the questionnaire. They were also urged to distribute the form to other employees who fulfilled the pre-established requirements in order to guarantee a specific and narrowly focused sample for the research.

### 2.5 Procedure

The study was conducted in online mode, for which a google form was formulated that comprised of questions from The Schutte Self-Report Inventory (SSEIT), Impulsive buying scale and Purchase regret scale. The Google form consisted of a total of 55 questions. After being briefed about the study, the participant's consent was taken to partake in the study. Every participant received an explanation of the research ethics. The questionnaire was given to the participants after a brief rapport-building session. The participants were given the link to the questionnaire, which they were asked to complete as honestly as possible. Following the completion of data collection, the results were scored and analysed.

### 2.6 Description of tools

#### 2.6.1. Schutte Self Report Inventory (SSEIT)

“The Schutte Self-Report Emotional Intelligence Test (SSEIT)” is a test that measures the general Emotional Intelligence (EI). It is based on the EI model that was proposed by Salovey and Mayer in 1990. The SSEIT is designed to evaluate a number of emotional intelligence competencies, such as the capacity to recognize emotions, use emotions to promote cognition, comprehend emotions, and regulate emotions in both oneself and others. The test consists of 33 items and uses a 5 point Likert scale which ranges from 1 (“strongly disagree”) to 5 (“strongly agree”) for responses. Developed by Dr. Nicola Schutte and her colleagues in 1998, the reliability rating of SSEIT is reported to be 0.90, indicating a high level of consistency in the measurement of emotional intelligence.

#### 2.6.2. Impulsive Buying Scale

Rook and Fisher developed the “Impulse Buying Scale” in 1995 is a psychological tool designed to measure the trait of impulsiveness in consumer purchasing behaviour. The scale consists of 9 items and utilizes a 5-point Likert scale format, where 1 represents ‘strongly disagree’ and 5 represents ‘strongly agree’. They developed this scale by drawing on 35 questions from the literature on broad measures of impulsiveness and from earlier studies on the phenomenology of impulse purchase. A sample of undergraduate business students was used for the pre-testing of the items, and through the use of statistical methods like confirmatory factor analysis, correlational testing, and exploratory factor analysis, the scale was refined to the final 9-item measure.

With a chi-square statistic of 49.45 (df= 27;  $p < .01$ ), an adjusted goodness of fit index (AGFI) of .92, a comparative fit index (CFI) of .97, and a normed fit index (NFI) of .94, the confirmatory factor analysis of the Impulse Buying Scale revealed an adequate model fit. Every lambda coefficient had a significant and big value, and every t-value was greater than 9.0 ( $p < .001$ ). The scale has a reported mean score of 25.1 and a standard deviation of 7.4. Its Cronbach's alpha of .88 indicates that it has strong internal consistency.

### 2.6.3. Purchase Regret Scale

The 12-item Purchase Regret Scale developed by Peter H. Bloch is a tool used to measure the level of regret a consumer feels after making a purchase. The scale assesses both cognitive and emotional aspects of regret, including disappointment, frustration, and feelings of missed opportunities. It is designed to help researchers and marketers understand the factors that contribute to post-purchase regret and how it affects consumer behaviour and satisfaction. The reliability rating is reported to be 0.82, indicating a high level of consistency in the measurement of emotional intelligence.

On a 5-point Likert scale, respondents are asked to rank each item according to how much they agree or disagree with statements about their feelings of regret about the purchase.. The scale measures the intensity of regret and identify the specific aspects of the purchase that led to such feelings.

## 2.7 Statistical analysis

Software: IBM SPSS Statistics Version 26 and Microsoft Excel 2016.

Correlational design was used because it examines the relationship between two or more variables. The study's design was chosen because all three variables are related to one another, making correlational research the best technique for examining the strength of the association between variables.

The research also examines the gender disparities in the three variables using the "t-test". This method of statistics is utilized to find out if there is a significant difference between the means of two groups. While testing hypotheses, it is commonly used to compare sample means from different populations. There are two primary kinds: independent samples paired samples t-test for comparisons within groups and Independent t-test for distinct groups. The t-test determines the significance by calculating a t-value, which measures the difference between means relative to variation within groups. The p-value that corresponds to this t-value is usually 0.05.

## III. RESULTS AND INTERPRETATION

The responses filled by the participants were recorded, and the data was converted in the form of MS excel sheets. After this the Correlation, and t-test were calculated respectively with the help of the SPSS software. The result obtained are showcased in the below figure and tables:

Table 1: Descriptive statistics of the study sample.

	Mean	Standard Deviation	Total Sample
Emotional Intelligence	3.8	1.2	120
Impulse Buying	2.6	1.3	120
Post Purchase Regret	2.4	1.4	120

Results in table 1 showcase that, participants, on average exhibit moderate to high emotional intelligence (mean of 3.8). However, The standard deviation of 1.2 indicates that there is variability in emotional intelligence scores among the participants, with some individuals scoring higher or lower than the mean. The average impulse buying score (2.6) indicates a moderate tendency toward impulsive purchases. The relatively low standard deviation (1.3) suggests that participants' impulse buying behaviour is somewhat consistent. Participants, on average, experience mild to moderate post-purchase regret (mean of 2.4). The wider spread (standard deviation of 1.4) implies that some individuals feel regret more intensely than others.

Table 2: Pearson Correlation between Emotional Intelligence and Impulsive Buying

	Total Sample	Coefficient (r)	P-value
Emotional Intelligence	120	-0.338**	Significant
Impulse Buying	120		

*Significant\*\* at 0.01 level*

The results in Table 2 shows a significant negative correlation ( $p < 0.001$ ) between emotional intelligence and impulsive buying behaviour. This indicates that higher emotional intelligence scores tend to coincide with lower impulsive buying tendencies.

Table 3: Pearson Correlation between Emotional Intelligence and Post Purchase Regret

	Total Sample	Coefficient (r)	P-value
Emotional Intelligence	120	-0.259**	Significant
Post Purchase Regret	120		

*Significant\*\* at 0.01 level*

The results from table 3 indicates a significant negative correlation ( $p < 0.001$ ) between emotional intelligence and post-purchase regret. This suggests that higher emotional intelligence scores are associated with lower levels of post-purchase regret.

Table 4: Pearson Correlation between Post Purchase Regret and Impulsive Buying

	Total Sample	Coefficient (r)	P-value
Post Purchase Regret	120	0.551**	Significant
Impulse Buying	120		

*Significant\*\* at 0.01 level*

Table 4 shows that impulsive buying had a very positive significant correlation with post purchase regret (.551) at 0.01 level indicating that an increase in the impulsive buying resulted in increase of post purchase regret.

Table 5: Independent Sample T- test on the opinion of the male and female Respondents towards Emotional Intelligence

Emotional Intelligence	Mean	Standard Deviation	T-value	Significance
Male	1.7	0.82	-.026	.729
Female	1.7	0.82		

Table 5 shows that there is no difference between the male and female young adults in the case of Emotional Intelligence.

Table 6: Independent Sample T- test on the opinion of the male and female Respondents towards Impulsive buying

Impulsive Buying	Mean	Standard Deviation	T-value	Significance
Male	1.4	0.50	-.401	.689
Female	1.5	0.50		

Table 6 shows that there is no difference between the male and female young adults in the case of Impulse Buying.

Table 7: Independent Sample T- test on the opinion of the male and female Respondents towards Post Purchase Regret

Post Purchase Regret	Mean	Standard Deviation	T-value	Significance
Male	1.5	0.50	.187	.852
Female	1.5	0.50		

Table 7 shows that there is no difference between the male and female young adults in the case of Impulse Buying.

#### IV. DISCUSSION

This research explores the connections between emotional intelligence (EI), impulsive buying behaviour, and post-purchase satisfaction in a sample of 120 young working adults. The participants completed surveys that assessed their emotional intelligence, tendencies towards impulsive buying, and experiences with post-purchase regret.

Analysis of the emotional intelligence scores suggests that a significant portion of the respondents might have higher emotional intelligence across various domains, including "self-awareness", "self-regulation", "social awareness", "relationship management", and "motivation". In the impulse buying scale, the majority of respondents exhibited planned and thoughtful buying behaviour. However, a minority acknowledged occasional impulsive purchases and a tendency towards recklessness in spending. Analysis of

post-purchase satisfaction scores revealed that while most respondents reported low regret and negative emotions after purchases, a significant portion felt they could have used the money better, suggesting lingering doubts.

The Pearson correlation analysis between emotional intelligence and impulsive buying revealed a significant relationship. Therefore, hypothesis 1 was accepted. The data indicated a negative correlation between emotional intelligence scores and impulsive buying tendencies. This indicates that individuals with higher levels of EI are less prone to act on impulse when making purchases. This finding aligns with previous research indicating that emotional intelligence can play a role in self-regulation and decision-making processes, leading to more deliberate and controlled buying behaviours (Tariq et al., 2021).

Correlation analysis between emotional intelligence and post purchase regret also revealed a significant relationship. Hence, hypothesis 2 was also accepted. The study also found a negative association between emotional intelligence scores and levels of post-purchase regret. This implies that individuals with higher emotional intelligence may experience fewer regrets after making a purchase, possibly due to their ability to better anticipate the outcomes of their decisions and manage any negative emotions that may arise (Kumar et al., 2021).

Correlation analysis between impulse buying and post purchase regret also revealed a significant relationship. Hence, hypothesis 3 was accepted. Impulsive buying was found to positively correlate with post-purchase regret, suggesting that people who frequently make impulsive purchases are more likely to feel regret after making those purchases. This supports the notion that impulsive buying, often driven by immediate gratification, can lead to negative emotional consequences like regret once the initial excitement wears off (Kumar et al., 2021).

The current study's investigation into gender differences within the context of consumer behaviour has yielded noteworthy insights. The independent sample t-test results indicate no significant gender-based differences in post-purchase regret, impulse buying, and emotional intelligence among customers. These findings challenge some of the traditional stereotypes and assumptions about gender-specific behaviours in the marketplace.

The analysis revealed no significant difference between male and female customers regarding post-purchase regret. Therefore, hypothesis 4 was rejected. This finding is consistent with the research by Akçi and Kılınç (2016), which suggested that "while there may be variations in the levels of regret experienced, the overall incidence of regret does not significantly differ between genders".

Similarly, the study found no significant difference between male and female young working adults in the case of impulse buying. Hence, hypothesis 5 was rejected. This result aligns with the findings of Büyüker and Atilla (2013), who reported that "while there may be differences in the affective and cognitive components of impulse buying, the overall tendency does not significantly differ between men and women".

The data also indicated no significant difference between male and female customers concerning emotional intelligence. Therefore, hypothesis 6 was also rejected. This supports the research by Fischer et al. (2018), which found that "gender differences in emotional intelligence are not as pronounced as previously thought and that any differences observed are often mediated by other factors such as age".

This suggests that gender may not be as influential a factor in determining consumer behaviour as traditionally believed. It highlights the importance of considering individual differences beyond gender when examining consumer behaviour patterns.

These findings underscore the importance of emotional intelligence in the context of consumer behaviour. By fostering higher levels of EI, individuals may be able to reduce impulsive buying and the subsequent regret, leading to more satisfying and rational purchasing decisions. It can help us comprehend how emotional intelligence, impulsive buying, and post purchase regret interact better. This study paves the way for future research on interventions and tactics that can improve emotional intelligence and encourage more thoughtful consumer decision-making by emphasizing the safeguarding role of emotional intelligence.

## V. CONCLUSION

This study suggests that emotional intelligence plays a crucial role in managing impulse buying and promoting post-purchase satisfaction among young working adults. Individuals with higher Emotional Intelligence may be better equipped to make thoughtful decisions, regulate emotions, and avoid impulsive purchases that can lead to regret. By recognizing the role of emotional intelligence in consumer decision-making, businesses can develop targeted strategies to enhance consumer well-being and satisfaction, ultimately fostering long-term relationships with their customers. Through a deeper understanding of these relationships, policymakers, marketers, and practitioners can work towards creating environments that support more mindful and deliberate consumer choices, leading to improved consumer welfare and societal well-being.

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