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Role of intrinsic factors in impulsive buying decision: An empirical study of young consumers

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ABSTRACT

The primary aim of the current research was to study the effect of various intrinsic factors on consumer decision making vis-à-vis impulsive buying tendencies. After employing EFA and CFA on 630 consumers in the different parts of Jammu and Kashmir, results showed that intrinsic factors significantly influence the Impulsive Buying Decision. The application of Structural Equation Modeling disintegrated intrinsic factors into positive and negative influencers of impulsive buying behaviour. The present study has significant bearing in consumer world as it has highlighted through a model for how intrinsic factors shape the buying tendencies of a young consumer. Through the application of Multi Group Analysis, a comparison has been drawn between impulsive buying behaviour and various intrinsic factors across males and females taken as two different consumer groups. Overall results have been found significant and could well be adopted for strategy making by various stake holders in the field of consumer psychology and consumer behaviour to figure out the effects of intrinsic factors on buying behaviour.

1. Introduction

Generally, in majority of the decision-making circumstances, consumers hardly entertain the adequate degree of information exploration. Rather, it would become tiresome practice if all buying decisions entail the need for extensive effort. Furthermore, if all the purchases were made customarily, then they would most often have the propensity to be boring, monotonous and would hardly bring enjoyment or freshness to a buyer. The degree of an exertion that a consumer exercises for getting to the bottom of problem largely depends on the level of his/her precision for the selection criteria, the scope of information he/she is already having about the product beforehand, and the accessibility to the number of substitute options (Schiffman & Kanuk, 2007).

Impulsive buying is basically defined as an unplanned buying (Dittmar, Beattie, & Friese, 1995). Applebaum (1951) stated that impulsive buying is an outcome of promotional stimuli and that buying items are not decided in advance in consumer's mind before starting a shopping trip. According to Kollat and Reed (2007), impulsive buying behavior is realistically accidental behavior when it is associated to emotional preferences in shopping. However, role of interior elements cannot be neglected and in this context, impulse buying is described as an outcome of in store behaviour and that consumers do not have any objective to shop for any particular item before entering any shop (Cobb & Hoyer, 1986). Rook (1987) re-conceptualized the idea of impulsive buying and

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defined it as a spontaneous process that occurs when consumer experiences an unexpected and unrelenting push for attaining something instantaneously. The desire to purchase on impulse is hedonically complex and largely encourages emotional conflict and more so impulsive buying occurs with diminished regard for its consequences. In other words, consumers after having gone through impulsive purchase do not give any importance to future short comings arising as a result of spontaneous buy. He also stated that the occurrence of impulsive buying behaviour often go together with negative consequences such as being let down, finding one-self to be blameworthy and distressed about financial tribulations associated with it. From his viewpoint, impulse buying is often concentrated and forceful.

Furthermore, impulse buying is defined as "an unintentional purchase" that is characterized by relatively rapid decision-making and a subjective bias in favour of immediate possession" (Gardner & Rook, 1988). It is described as more arousing, less deliberate and more irresistible buying behaviour compared to planned behaviour. High impulsive buyers are likely to be unreflective in their philosophy, to be emotionally attracted to the object, and to desire immediate gratification. These consumers often pay little attention to potential negative consequences that may result from their actions (Hoch & Loewenstein, 1991). Rook and Hoch (1985) came up with improved research work on impulse buying wherein they identified interior psychological stages that pressurize a consumer to spontaneity. Cognitive and emotional responses which create a beam of imbalance and that shoppers go through during spontaneous buying were centre of attention of their study and through this study they recognized five distinguishable factors that trigger impulsiveness that is: (1) feeling a sudden and spontaneous desire to act; (2) being in a state of psychological disequilibrium; (3) experiencing psychological conflict and struggle; (4) reduction in cognitive evaluation of the product; and (5) disregard for the future consequences (Rook & Hoch, 1985). Hoch and Loewenstein (1991) proposed impulse buying as a conflict between the two psychological processes of affect and cognition. They revealed that the emotional elements produce forces of crave ensuing in spontaneity, whereas the cognitive elements facilitate self-control or determination and these two are by no means free from one another. Any variation in either feelings or cognition can cause the shopper to swing above/below the buying bar, thereby forcing a purchase. It is for this reason that when an individual is found deficient of self-control over his buying crave, spontaneous buying becomes apparent (Youn & Faber, 2000).

The scuffle that enrages between the interior arousing craves to purchase and the in house strength of will not to purchase is akin to a balance beam that has the propensity to change over at a flash. Merely a trivial modification is necessary in majority of the cases so as to transpire the consumer buying behaviour from that of being resistant to purchase decision. Research in past has recognized that the emotional desires and cognitive willpower strive against each other and produce an irregular beam of impulsivity and self-control. It is not that consumer's cognitive or affective processing can only pressurize the end user to impulsiveness but there are other characteristics that need to be taken into consideration. Kempf (1999) proposed that the dependence on affective or cognitive processing may also be stimulated by the nature of items for consumption. She disagreed with the conception that useful product evaluations are expected to be dependent on cognitive characteristics of a consumer, whereas hedonic goods are more prone to be judged on the basis of emotional responses. Contrary to it, Shiv and Fedorikhin (2002) disapproved and impressed that when privileged possessions are limited, actions of a consumer are determined by the lower-order developments that persistently scrutinize the environs for experiencing the emotional significance. In case of gender differences, research in the past has proven that whilst two females go for shopping in joint, they repeatedly squander more time and money than females who go for shopping whilst unaccompanied by others (Underhill, 2001). Underhill (2001) also put forward his view, that the money a consumer pays is direct consequence of how much time they consume in the shopping mall.

It was observed that females frequently go for more possession of products than that of males and in reality take pleasure in shopping. Despite the fact that the contemporary world abandons any dissimilarity between male and female, the research on the subject in past has substantiated that both process information in much different way (Peter, Olson, & Grunert, 1999).

The important questions that should be investigated and have paramount importance in the subject of consumer behaviour largely enfold whether intrinsic factors have any role in determining impulsive buying tendencies? Does the degree of emotions override the rational decision making? Can irrational decision making be controlled through more self management? Can psychological aspects of a consumer be identified for exploring its impact on buying tendencies? Whether gender differences are significant in determining the association between interior aspects of an individual and impulsive buying tendencies. And more importantly what needs to be done to do away impulsive buying tendencies? This study focuses mainly on the influence of intrinsic factors on impulsive buying tendencies. Intrinsic factors for the current study have been identified through past literature, exploratory factors analysis and through expert opinion. Impulsive buying behaviour has several perspectives but from consumer welfare outlook, it is more a curse that has troubled majority of consumer groups and young consumers in particular. In this direction, it is important to uncover the effects of interior elements deep ingrained in consumer dogma so that possible interventions could be suggested to overcome irresistible fantasies. The impulsive buying behaviour is an enigma that most of the consumer groups encounter and always seek to eradicate it. Therefore, researcher felt it as a social responsibility to work on this mystery so as to bring in various measures that could do away this everyday puzzle.

Thus the study through structure models aims to explore the impact of interior factors on impulsive buying tendencies which is based on six intrinsic factors (acting as influencers) and one output variable in the form of buying tendencies. With an obvious dearth in literature pertaining to intrinsic factors and impulsive buying behaviour, the findings of the study could be used by different stake holders like sales managers, academicians and consumer welfare advocates for the welfare of consumers at large. Though a plethora of research has been conducted on the impulsive buying behaviour but such studies lack the application of higher order statistics perquisite for obtaining reliable results. Furthermore, the current study was conducted through the application of structured questionnaire that has been missing in past research. The application of multiple group analysis for

assessing its impact on the association between intrinsic indicators and impulsive buying tendencies is unique aspect of this piece of work. In addition, hypotheses development, determining the reliability and validity measures of the instrument and the application of both measurement model and structural model are distinctive attributes of the study. Hitherto most of the studies have focused on cognition and affection and only on their association with different demographic variables, but impact of various intrinsic factors on impulsive buying tendencies is still unexplored and this has been fittingly considered in the current study. The class of intrinsic factors and the ways of their identification employed in past research are full of limitations and this too has been done away which is again peculiar feature of the current study. This study has several target variables and not just one like it has been only sales managers in past research, it has greater credence for Sales Managers, Consumer Welfare Advocates and to the Academicians across the Globe as well.

The complete paper has been divided into 6 sections. Section "1" focuses on Introduction and Back Ground of the Study. Section "2" deals with Theoretical Framework and Hypotheses Formation. Furthermore, Section "3" primarily focuses on the Methods and Materials used in the current study. Sections "4 and 5" highlights Analysis of the Data, Results and Discussion. Finally, Section "6" concludes the study with Conclusion.

2. Theoretical framework and hypotheses

Different attributes of impulsive buying are required to be marked in order to recognize the impulsive buying behaviour of youth. In past, innumerable research studies have been conducted to explore major attributes of impulsive buying behaviour. Intrinsic factors are large in number but based on the past studies only seven intrinsic factors have been taken up in the current study which are discussed below.

2.1. *Extensive planning*

The degree of hunt with impulsive buyers is always on lower side and they could hardly afford to search for alternative options. Impulsive buyers do not have any time in the world to come out from their daily schedule of wandering indulgence. Consumers on the whole do not look for any item and do not prefer planning about specific products during a shopping trip. Spontaneous buying behaviour crops up when buyers have unconscientious crave to unexpectedly acquire a product (Jones, Reynolds, Weun, & Beatty, 2003; Rook, 1987; Rook & Fisher, 1995). Most of the time, it is the ambition for fashion that persuades spontaneous buyers to unnecessarily purchase items leading to impulsive buying. A large number of the earlier studies have found scant planning as a primary component associated with impulsive buying. So deficiency in planning is undoubtedly one of the significant element that reveals the impulsive buying predispositionsns. Therefore, it can be hypothesised that extensive planning has significant negative effect on impulsive buying tendencies:

H_{01}. Extensive planning is negatively related to impulsive buying tendencies.

2.2. *Prudence and cognitive deliberation*

Spontaneous buyers may associate their irrational performances to delicate and individual variables of gratification. This rationalization makes impulse buying performances cognitively complex. Rook and Gardner in 1993, in their study on the mood-impulse buying association, defined impulse buying as an umbrella idiom that engrosses unreliable measures of unprompted and deliberate performances. Researchers initially established that impulsive buyers exhibited greater feelings of amusement, delight, enthusiasm, and joy. They further affirmed that impulsive buying behaviour also depends on the personality of a shopper and choice making cannot be differentiated by the scope of cognition alone. From their perspective, although information processing does play a part in the confirmation of a purchase decision, but its weight is less significant than from that of the emotional commitment (Weinberg & Gottwald, 1982).

Deficiency in cognitive deliberation may produce unwanted results such as product dissatisfaction, regret, guilt feelings, low self-esteem and even financial hardship as well. These fallouts are the indications of decisions being made out of hassle and without any forethought. Further, this rationalization supports the conviction that the propensity to purchase something on craze is conveyed by negligible cognitive efforts. Therefore, it can be hypothesized that affinity to higher prudence and cognitive deliberation is negatively related to impulsive buying tendencies.

H_{02}. Prudence and cognitive deliberation is negatively related to impulsive buying tendencies.

2.3. *High regard for potential consequences*

Impulsive buyers are hardly concerned about the end results associated with spontaneous buying decisions and spontaneous buyers do not reflect on the costs associated with such decisions. Impulsive buyers are by and large unreflective in nature. It is

immediate gratification that presides over all the competing factors of rationality and satisfaction of the immediate pleasure is the bone of contention embedded in impulsive buyers. For this reason, impulse buying behaviour is a means of satisfying the short lived desires (Jones et al., 2003; Rook, 1987).

The nature of predisposition to give importance to contiguous rewards above distal rewards has been studied in the cognitive framework of willpower (Thaler & Shefrin, 1981). In behavioural sciences, impulsivity is conceptualized as the selection of immediate but smaller rewards over larger and delayed ones (Ainslie, 1975; Navarick, 1987). The tendency to disfigure the assessment of consequences capitulates self-control to entice emotions, which can be distinguished as being self-centered, narcissistic, intolerant and narrow minded, happy-go-lucky and missing a thoughtfulness for the upcoming events in the life. Therefore, it can be hypothesized that high regard to potential consequences is negatively related to impulsive buying tendencies.

H_{03}. High regard to potential consequences is negatively related to impulsive buying tendencies.

2.4. *Belief about impulsive buying*

Belief forms the central part of cognition and of major buying decisions made by a common buyer. The belief about impulsiveness is an important component of impulsive buying as it has the power to largely determine the future buying intent. The stronger the belief about impulsive buying being irrational, the slower the buying frequency and vice versa. An impulsive purchaser hardly cares about the buying frequency and his/her belief would negatively correlate with impulsive buying. There is every chance that a rational buyer and impulsive buyer would show some difference of opinion with respect to belief about impulsive buying. Therefore, it can be hypothesized that belief about impulsive buying being dangerous is negatively related to impulsive buying tendencies.

H_{04}. Belief about impulsive buying being damaging is negatively related to impulsive buying tendencies.

2.5. *Undesirable advocacy to buy*

A drive is an emotionally ambitious stage where an individual goes through emotions and physiological stimulations. As soon as need is incited, it provokes the consumer and drains him/her into the next stage of drive. As drive further intensifies, the passion for decision making exaggerates, ensuing superior level of involvement and information dispensation. Consumer incentives and need identification go together and here incentives are inducements associated with products, services and information that consumers recognize the particular buy will gratify a need. Inducements also known as enticements can be reflected of as an enforcement that persuade the shopper's behaviour in the direction of heart-warming needs (O'Shaughnessy, 1987). In other words, inducement stuffs are associated to the need identification phase, where inducements act as catalysts to slender the space between the real and anticipated stage.

Buying impulses are illustrated as an irresistible urge to buy as well as forceful and affectively stimulated, and to be associated with superior potential for emotional provocation. So authoritative, conceivable, buying urges take priority over all diagnostive or coherent analysis pertaining to the purchase decision.

Impulsive behaviour is headed by a phase in which there occurs swelling apprehension and disagreement over whether the urge ought to be comply with or having power over desire should be up-holded. Hirschman (1986) proposed that most of the time and in majority buying situations, the shopper's self possessed feelings possibly influence the hidden craves that stimulate an unexpected buying decision. The moment the hunt for desire is triggered, the urge gets so authoritative and unrelenting that it commands instantaneous accomplishment. Consumers are prejudiced by an occurrence of interior disagreement between both rational and arousing drives as soon as a hasty buying impulse strikes (Hirschman, 1986; Youn & Faber, 2000). Therefore, it can be proposed that Undesirable advocacy is positively related to impulsive buying tendencies.

H_{05}. :
Undesirable advocacy to buy is positively related to impulsive buying tendencies.

2.6. *Cognitive dissonance*

It is still anonymous whether or not impulsive buyers go though post purchase cognitive disequilibrium. Disequilibrium after purchase would mean countering the impulsive buying behaviour as post purchase conflict, if any surfaces within the consumer, will force the consumer to contemplate about future buying decisions. But research in past, has found that impulsive buying behaviour is limited in focus and does not engage in any reflection about upcoming consequences arising out of the reckless purchase. However, after such purchase, negative emotions surface within a consumer, which transform to a higher level of stress depending upon the level of cognition present in a consumer and this post purchase negativeness together with stress is known as

post-purchase cognitive disequilibrium or cognitive dissonance (Rook, 1987; Stern, 1962; Loudon & Della Bitta, 1993) and is important aspect associated with measurement of impulsive buying behaviour.

These investigations in the field of impulsive buying specify that, at the pre buying phase, spontaneous buyers may be more receptive to their sensations or mood states. At the post procurement phase, spontaneous shoppers demonstrate more provocation accompanied by sensations than do non spontaneous end users. The cognitive dissonance crops up at a time when the end users engage in severe internal exchange of ideas trapped between buying impulses and the spirit of willingness to oppose them. Rook (1987) further said, surrendering to buying inclinations may result in prompting vulnerable emotions adjacent to the buying desire. Consequently, compromising to emotional conflicts and dissonance may be linked with unconstructive and pessimistic thoughts (such as remorse feeling or lamenting self) that consumer may have after making an impetuous buying decision. Therefore, it can be hypothesized that cognitive dissonance is positively related to impulsive buying tendencies.

H_{O6}. :
Cognitive dissonance is positively related to impulsive buying tendencies.

2.7. *Affirmative buying sensations*

Buying sensations are the emotions associated with the impulsive buyers and it was observed that consumers who had more positive emotional responses to the retail environment were more likely to make higher impulsive purchases (Muruganantham & Bhakat, 2013). Piron in 1991, came up with his recommendations that in-house stimuli refers to cravings, irresistible desires and domestic feelings that stimulate consumer's deep longing and force an unexpected purchase.

In one more study, it was empirically surveyed to see whether the feelings of a spontaneous shopper can be distinguished from those of non spontaneous shoppers. After employing self observation and external observation statistics, they found spontaneous shoppers to be highly absorbed, more pleased and highly passionate than non spontaneous purchasers (Weinberg & Gottwald, 1982). Based on these propositions, it can be hypothesized that affirmative buying sensations are positively related to impulsive buying tendencies.

H_{07}. :
Affirmative buying sensations are positively related to impulsive buying tendencies.

2.8. *Conceptual framework*

Based on the literature review and purpose of the study, a framework intended to examine the impact of intrinsic factors on impulsive buying tendencies has been proposed (please see Fig. 1). Here in this framework, there are seven intrinsic factors and one output variable. Furthermore, gender differences as the moderator for assessing its impact on relation between intrinsic factors and impulsive buying tendencies is also appended to the conceptual framework.

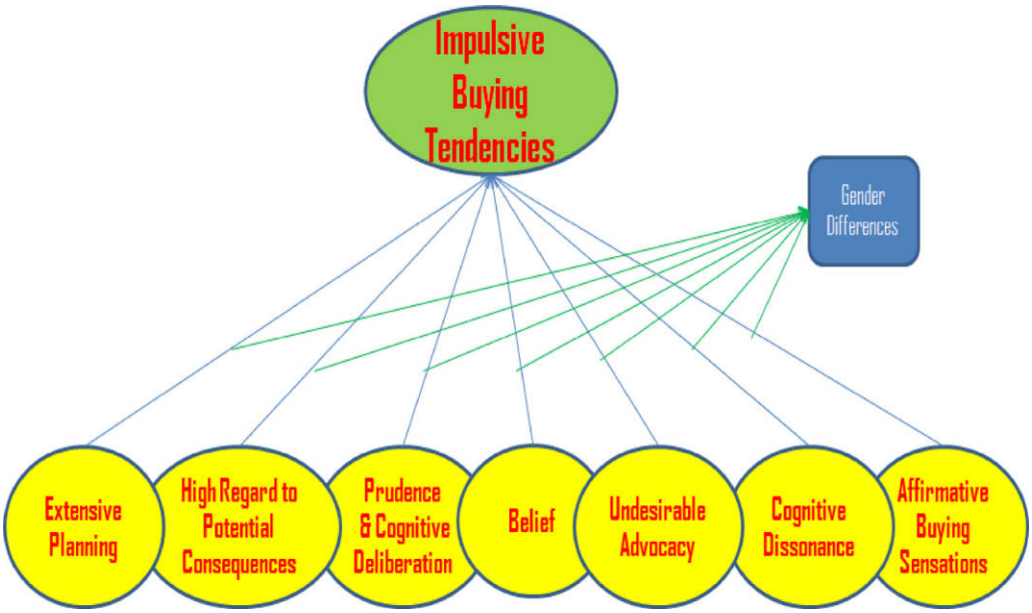

Fig. 1 – Intrinsic Factors and Impulsive Buying Tendencies.

3. Methodology

Data collection was done by researchers themselves and difficulties if any faced by the participants were clarified on the spot. Furthermore, final sample unit being young a consumer was taken from educational institutes which composed of multiple stages. Therefore, multistage random sampling procedure was employed. At the first stage, Universities and Colleges in the state of Jammu and Kashmir, India were outlined for data collection. Initially universities were marked alphabetically and two universities were chosen randomly (*University of Kashmir and Islamic University of Science and Technology Awantipora-Kashmir*). Similarly, five colleges (*Islamia College of Science and Commerce, Government Degree College Bemina, Government Degree College Ananthnag, Government Degree College Baramula and Women's College Maulana Azad Road*) were chosen on the basis of random numbers. Making further inroads in this direction, all the departments of the selected Universities and Colleges were sketched and three departments from all the selected institutes were chosen for the next phase. At the final stage, young consumers (students) for the current study were selected randomly.

Every effort was made to get full response from the respondents but to researcher's advantage, students were in ready mood to take part in survey so as to reduce the degree of boredom from routine based curriculum. In order to figure out the appropriate sample size, certain parameters and available measures were explored and these included: (a) Sample size determination table (384 as per Krejcie & Morgan, 1970); (b) Based on number of item in the ratio of 5:1 or 10:1 (Hair, 2010); (c) Rule of thumb (Roscoe, 1975). All three perspectives were employed to attain a reliable sample size and sample size of 630 was finally chosen in the ratio of 63:10. However, even though investigators made every effort to acquire 100 percent responses from the respondents under study but still 6 cases had to be ignored for missing values.

Therefore, minor missing percentage reduced the final sample size to 624 but with the population of students in the higher institutes, no specific group was targeted for the reason that the study was related to internal factors associated with the young consumers at large. Furthermore, after looking through Table 1 representing sample profile of the respondents it could be seen that that sampling profile was evenly distributed among respondents under study.

Table 1 – Sample frame of respondents.

Group	Particulars	Frequency	Percentage
Gender	Male	344	55.12
	Female	280	44.87
Age	18-23	425	68.11
	24-29	189	30.29
	30-35	10	1.60
Marital status	Single	564	90.38
	Married	60	9.62
Qualifications	Under graduates	400	64.10
	Post graduates	200	32.05
	Others	24	3.84
Income	Up to 3,00,000	240	38.46
	Rs. 3,00,001–6,00,000	184	29.49
	Rs. 6,00,001– 9,00,000	120	19.23
	Rs. 9,00,001–12,00,000	80	12.82
Nativity	Rural	304	49.72
	Urban	320	51.28

3.1. *Rationale for taking young consumers*

This study focused only on young consumers for the reason that this is the consumer group that is more vulnerable to fantasies, time and again gets engaged into reckless behaviour. On the other hand, the young consumers have to be developed all the time for prospective growth of a nation. Therefore, there is a need to study youth through different perspectives that could assist the government and consumer welfare advocates in shaping and sustaining the young consumer in wider perspective.

3.2. *Instrument for the study*

Prior to actual data collection at large scale, questionnaire in the present study was tested for certain anomalies which were removed for purification of the instrument. Questionnaire was the main tool used for data collection and was drafted specific to the

research problem. The research problem and the questionnaire were framed with the help of literature and in consultation with research experts. The questionnaire apart from details on seven important elements of the study that is extensive planning, affirmative buying sensation, cognitive dissonance, undesirable advocacy to buy, high regard for potential consequences, cognitive deliberation, belief about impulsive buying and buying tendencies for specific products also included demographic variables so as to gather background information about respondents.

To further clarify it, structured and validated instrument used in the study consisted of three sections, Section 'A' included demographic characteristics of the respondents under study, Section 'B' comprised of 44 items designed to assess various intrinsic measures and finally Section 'C' included eight statements about buying tendencies for specified products. Apart from the demographic variables which consisted of nominal scales, 5-point Likert scale was adopted for rest of the items. Initially after performing factor analysis on 50 items for intrinsic measures, only 44 items could be retained which produced 7 reliable factors discussed above and for buying tendencies only 8 eight items (from 13 items) were retained after factor extraction. The theme for various factors was assigned on the basis of association of items in the particular factor and in consultation with research experts and available literature.

3.2.1. *Model fit indices*

Making further inroads in this direction, a Measurement Model (please see Fig. 2) was formed on the basis of EFA results to assess model validity and reliability. All the 8 factors explored through exploratory factor analysis were allowed to correlate with each other in a single Measurement Model (Fig. 2).

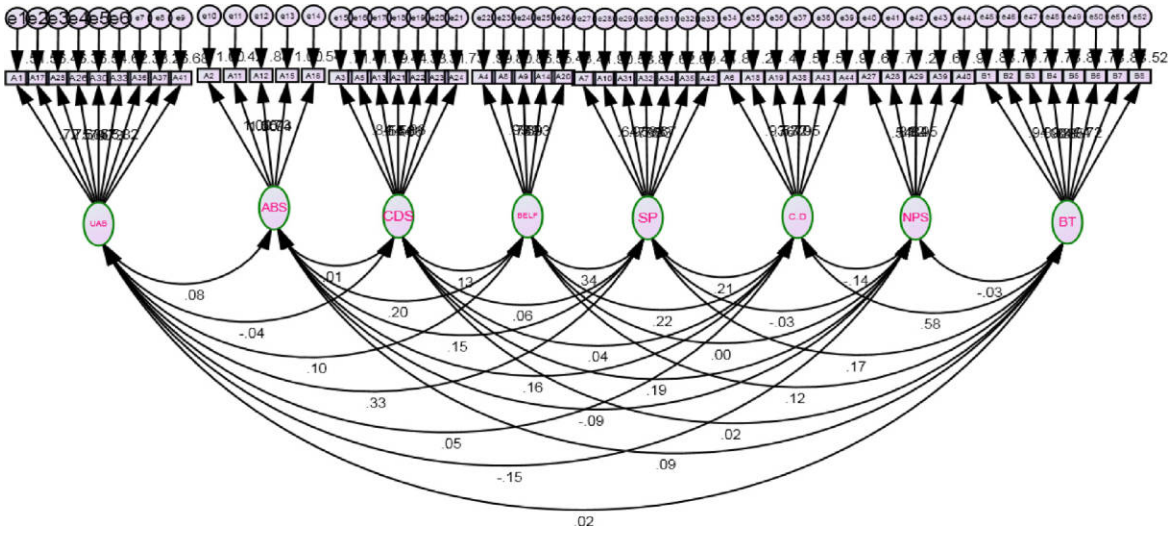

Fig. 2 – Measurement Model.
ABS=Affirmative Buying Sensations; UAB=Undesirable Advocacy to Buy; CDS=Cognitive Dissonance; BELF=Belief about Impulsive Buy; EP=Extensive Planning; HPS=High Regard for Potential Consequences; C.D.=Cognitive Deliberation; BT=Buying Tendencies.

The fit indices associated with model are well within the acceptable range with CFI being 0.912, GFI being 0.941, RMR=0.087, and RMSEA=0.056.

3.2.2. *Reliability (composite, Cronbach, half split and inter rater)*

Reliability was established mainly through composite reliability, overall Cronbach alpha, half split and inter rater reliability. For composite reliability, all the underlying factors had CR greater than minimum acceptable level of 0.60 (please refer Table 2) and scale was reliable. Furthermore, Cronbach alpha (0.86 overall alpha) and half split reliability [0.84–45 items and 0.86–45 items] were also calculated which supported reliability of the instrument. In addition, average measures intra-class correlation' value being more than 0.864 supported inter rater reliability of the instrument.

Table 2 – Detail of instrument with CR, AVE and SQR (AVE).

Constructs	Item loadings	Eigen value	%Age of variance	CR	AVE	SQRT(AVE)
	0.756					
	0.778					
	0.721					
	0.640					
	0.777					
	0.787					
	0.669					
	0.601					
Undesirable advocacy to buy	0.823	4.623	5.137	0.90	0.51	0.71
	0.955					
	0.743					
	0.930					
	0.955					
Affirmative buying sensations	0.799	3.680	4.089	0.87	0.57	0.75
	0.854					
	0.701					
	0.480					
	0.725					
	0.633					
	0.570					
Prudence and cognitive deliberation	0.852	2.468	2.742	0.87	0.57	0.75
	0.926					
	0.891					
	0.895					
	0.831					
Belief about impulsive buying	0.745	3.098	3.442	0.87	0.51	0.71
	0.767					
	0.918					
	0.768					
	0.897					
	0.764					
	0.825					
Scant planning	0.686	4.649	5.166	0.85	0.54	0.74
	0.608					
	0.779					
	0.702					
	0.723					
	0.884					
Cognitive dissonance	0.745	3.014	3.349	0.89	0.54	0.73
	0.872					
	0.838					
	0.653					
	0.870					
No prominence to potential consequences	0.907	2.588	2.876	0.88	0.55	0.74
	0.908					
	0.617					
	0.857					
	0.876					
	0.819					
	0.872					
	0.861					
Buying tendency	0.866	6.633	7.371	0.90	0.53	0.73

3.2.3. *Validity of the instrument (convergent and discriminant)*

For convergent validity, average variance extracted was calculated. It could be seen from Table 2, that all the factors have achieved convergent validity for their AVE extracted is more than minimum acceptable level of 0.50.

Discriminant validity was also assessed through square root of average variance extracted and correlation of the factors (Fornell and Larcker Criteria, 1981). For all the factors, square root of average variances extracted is greater than their correlation coefficient which supports discriminant validity of the instrument (please refer Table 3).

Table 3 – Fornell and Larcker criteria.

	CD	BELIEF	SP	NPC	UAB	ABS	CDS	BT
CD	0.75							
BELIEF	.160	0.71						
SP	.084	.314	0.74					
NPC	.163	-.036	-.053	0.74				
UAB	-.033	.107	.306	-.119	0.71			
ABS	.035	.220	.202	-.106	.085	0.71		
CDS	.055	.194	.209	-.133	.030	.173	0.73	
BT	.022	.109	.176	-.024	.002	.098	.564	0.73

4. Analysis

This part is divided into three sub sections and it primarily focuses on the main structural model to examine the impact of intrinsic factors under study on impulsive buying tendencies. This also includes sub structural model with male group acting as moderator and finally the sub structural model with female group acting as moderator between intrinsic factors and impulsive buying tendencies is also part of this section for assessing its impact on the association between intrinsic factors and impulsive buying tendencies.

4.1. *Structural model/main*

In this study, a structural model based on conceptual framework was tested. Seven intrinsic factors and their impact on buying tendencies for specified products formed structural model of the current study. Here in this structural model, intrinsic factors (CDS, ABS, CD, UAB, BELIEF, HPS and EP) are treated as independent (exogenous) variables while as buying tendencies for specific products represents dependent (endogenous) variable (see Fig. 3).

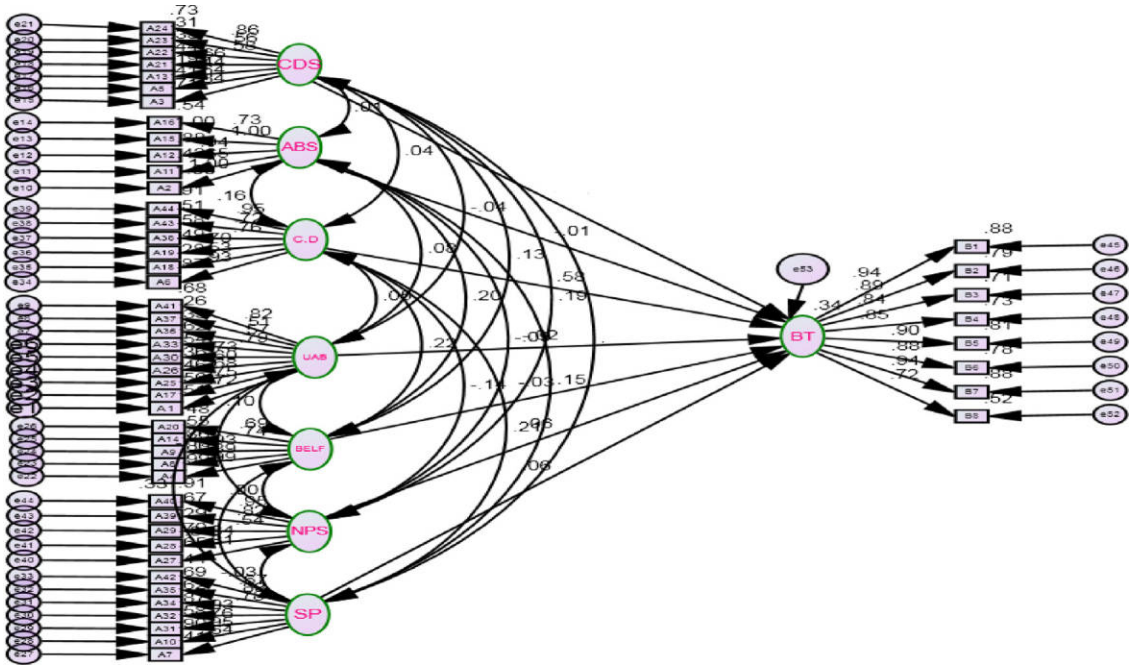

Fig. 3 – Main structural model.

As with measurement model, the proposed structural model was found to fit the data quite satisfactorily as the fit values are well within acceptable range [Chi-square=5921.899, $p<0.000$, RMR=0.149, GFI=0.931, CFI=0.943 and RMSE=0.057, NFI=0.912].

Furthermore, the findings of structural model clearly indicate it that all the Intrinsic factors significantly determine the buying tendency for specific products. It is clear from Table 4 that the path estimate for BT and CDS is significant as *p* value is less than 0.05. Similarly, path estimates for BT and CD, BT and ABS, BT and UAB, BT and BELF, BT and HPS, BT and EP are significant.

Table 4 – Structural coefficients/main m``odel.

	Estimate	S.E	C.R.	*p*	Label
BT←CDS	0.821	0.175	4.69	***	Sig
BT←C.D.	−0.621	0.241	−2.58	***	Sig
BT←ABS	0.351	0.096	3.66	***	Sig
BT←UAB	0.357	0.086	4.15	***	Sig
BT←BELIEF	−0.245	0.054	−4.54	***	Sig
BT←HPS	−0.671	0.092	−7.29	***	Sig
BT←EP	−0.818	0.198	−4.13	***	Sig

Based on the measures of C.R. and *p* values, hypotheses for the current study were tested and overall results pertaining to hypotheses tested are provided in Table 5. Furthermore, CDS, ABS, UAB are positive indicators of Impulsiveness while as CD, BELF, HPS and EP are negative indicators of impulsiveness.

Table 5 – Summary of hypotheses.

Hypotheses	Estimate	S.E	C.R. (*t*)	*p*	Result
H_{01}: Extensive planning behaviour is negatively related to impulsive buying tendencies	−0.818	0.198	−4.13	***	Accepted
H_{02}: Prudence and cognitive deliberation is negatively related to impulsive buying tendencies	−0.621	0.241	−2.58	***	Accepted
H_{03}: High regard for potential consequences is negatively related to impulsive buying tendencies	−0.671	0.092	−7.29	***	Accepted
H_{04}: Belief about impulsive buying being damaging is negatively related to impulsive buying tendencies	−0.245	0.054	−4.54	***	Accepted
H_{05}: Undesirable advocacy to buy is positively related to impulsive buying tendency	0.357	0.086	4.15	***	Accepted
H_{06}: Cognitive dissonance is positively related to impulsive buying tendencies	0.821	0.175	4.69	***	Accepted
H_{07}: Affirmative buying sensations are positively related to impulsive buying tendencies	0.351	0.096	3.66	** * **	Accepted

4.2. *Structural model/male*

Here in this case male was used as the moderator to explore whether gender differences moderate the relationship between intrinsic factors and impulsive buying tendencies. The model for the moderator-male between intrinsic factors and impulsive buying tendencies is depicted in Fig. 4.

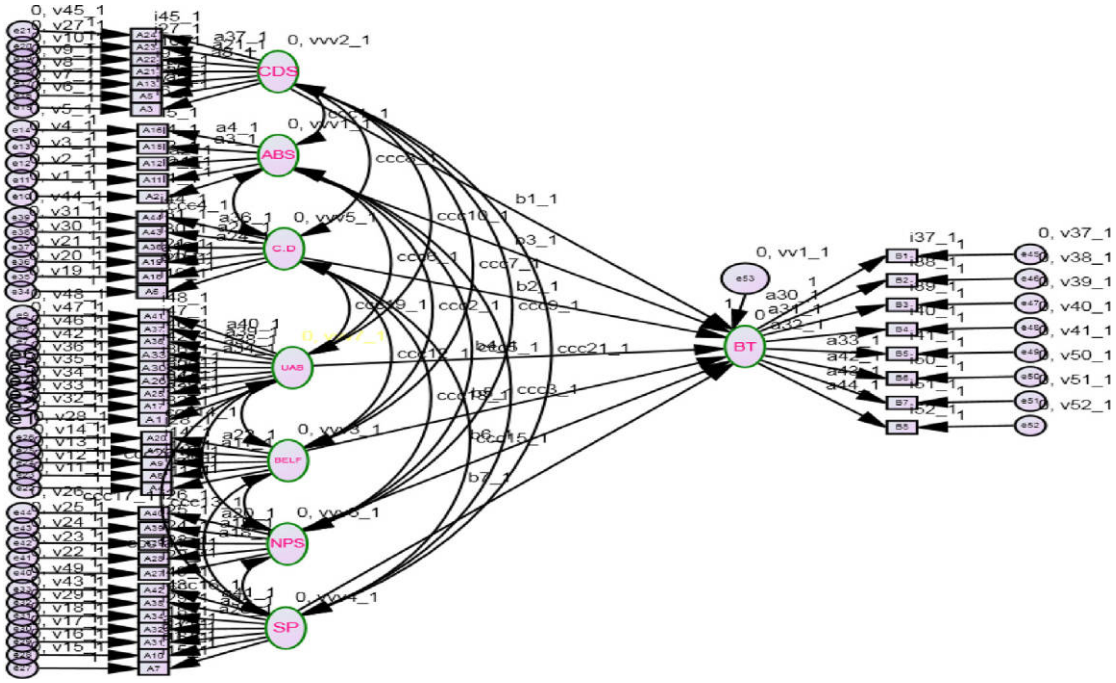

Fig. 4 – Structural model/male.

To test whether gender differences moderate the relationship between intrinsic factors, multiple group analysis in AMOS was employed. In the first case, multiple group analysis for male was assessed. The various model fit measures associated with structural model vis-à-vis male are discussed below.

It is clear from Table 6 that fit indices for all the models including unconstrained, measurement weights, measurement intercepts, structural weights, structural covariances and structural residuals are on higher side and have achieved the minimum acceptable level.

Table 6 – Model fit indices-structural model/male.

	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI	PRATIO	PNFI	PCFI	RMSEA
Unconstrained	0.849	0.840	0.920	0.915	0.920	0.940	0.798	0.865	0.039
Measurement weights	0.847	0.840	0.919	0.915	0.919	0.956	0.810	0.879	0.039
Measurement intercepts	0.845	0.841	0.919	0.917	0.919	0.976	0.825	0.897	0.039
Structural weights	0.844	0.841	0.918	0.916	0.918	0.979	0.826	0.898	0.039
Structural covariances	0.843	0.842	0.918	0.917	0.918	0.989	0.834	0.908	0.038
Structural residuals	0.843	0.842	0.918	0.917	0.918	0.989	0.834	0.908	0.038
Measurement residuals	0.830	0.831	0.905	0.906	0.905	0.891	0.837	0.913	0.041

Since model fit indices are on higher side, the examination of structural model coefficients/male is constructive.

It is evident from Table 7 that intrinsic factors for male consumers significantly determine the buying tendencies for specific products as their path estimates are significant ($p<0.05$).

Table 7 – Structural model coefficients/male.

			Estimate	S.E	C.R	P	Label
BT	**<---**	**CDS**	0.38	0.09	4.19	***	b1_1
BT	**<---**	**C.D**	-0.81	0.16	-5.08	***	b2_1
BT	**<---**	**ABS**	0.13	0.05	2.58	***	b3_1
BT	**<---**	**UAB**	0.40	0.17	2.33	***	b4_1
BT	**<---**	**BELF**	-0.83	0.14	-5.95	***	b5_1
BT	**<---**	**HPS**	-0.48	0.15	-3.21	***	b6_1
BT	**<---**	**EP**	-0.65	0.18	-3.60	***	b7_1

4.3. *Structural model/female*

Here in this case, female was used as the moderator to explore whether gender differences moderate the relationship between intrinsic factors and impulsive buying tendencies. The model for the moderator-female between intrinsic factors and impulsive buying tendencies is depicted in Fig. 5.

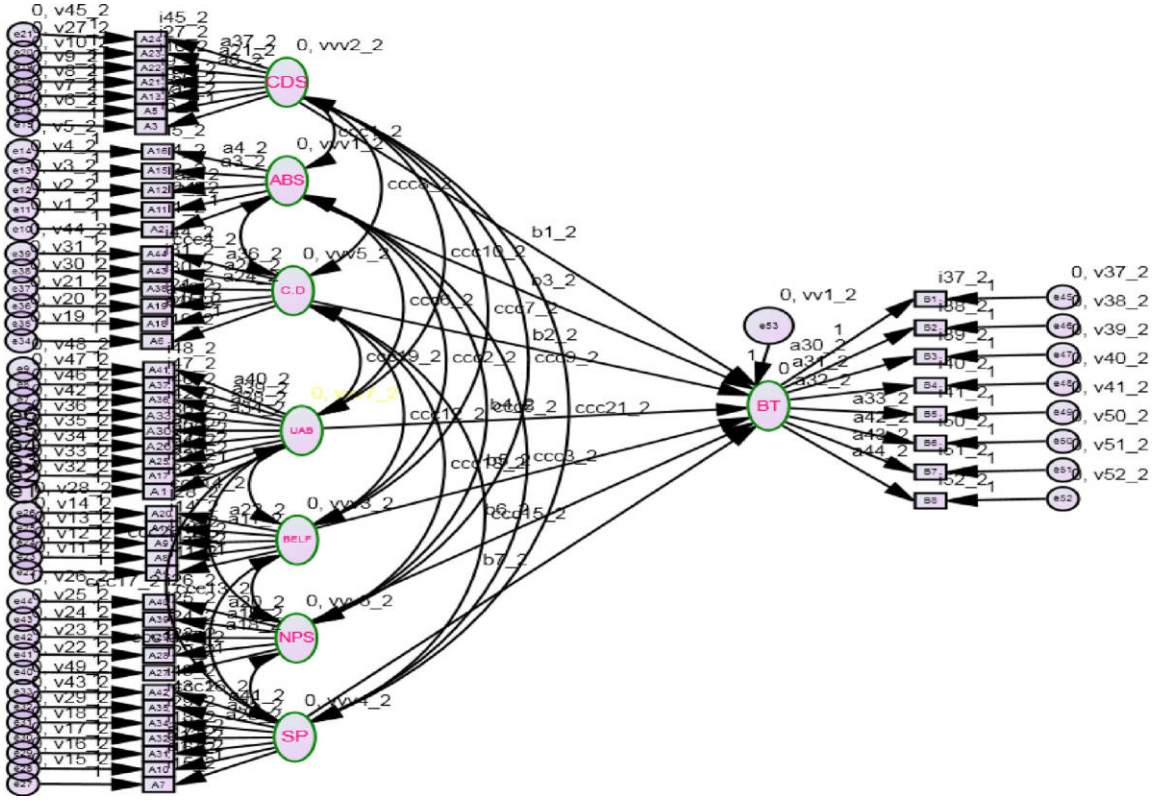

Fig. 5 – Structural model/females.

In the second case, multiple group analysis for female was assessed. The various model fit measures associated with structural model vis-à-vis female are discussed below.

As with males, it is clear from Table 8 that all fit indices (female) for all the models including unconstrained, measurement weights, measurement intercepts, structural weights, structural covariances and structural residuals are on higher side and have achieved the minimum acceptable level.

Table 8 – Model fit indices-structural model/female.

	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI	PRATIO	PNFI	PCFI	RMSEA
Unconstrained	0.849	0.840	0.920	0.915	0.920	0.940	0.798	0.865	0.039
Measurement weights	0.847	0.840	0.919	0.915	0.919	0.956	0.810	0.879	0.039
Measurement intercepts	0.845	0.841	0.919	0.917	0.919	0.976	0.825	0.897	0.039
Structural weights	0.844	0.841	0.918	0.916	0.918	0.979	0.826	0.898	0.039
Structural covariances	0.843	0.842	0.918	0.917	0.918	0.989	0.834	0.908	0.038
Structural residuals	0.843	0.842	0.918	0.917	0.918	0.989	0.834	0.908	0.038
Measurement residuals	0.830	0.831	0.905	0.906	0.905	1.009	0.837	0.913	0.041

Since model fit indices are on higher side, it constructive to examine the structural coefficients of the model.

It is clear from Table 9 that all the intrinsic factors of female consumers significantly determine the buying tendencies for specific products as the probability associated with all the variables is less than 0.05.

Table 9 – Structural coefficients/female.

			Estimate	S.E	C.R	P	Label
BT	**<---**	**CDS**	0.68	0.12	5.67	***	b1_2
BT	**<---**	**C.D**	-0.45	0.06	-7.50	***	b2_2
BT	**<---**	**ABS**	0.52	0.14	3.71	***	b3_2
BT	**<---**	**UAB**	0.72	0.20	3.60	***	b4_2
BT	**<---**	**BELF**	-0.31	0.05	-6.20	***	b5_2
BT	**<---**	**HPS**	-0.17	0.07	-2.43	***	b6_2
BT	**<---**	**EP**	-0.39	0.09	-4.33	***	b7_2

5. Results and discussion

To start with and based on the application of structural equation modeling, a number of hypothetical relationships were tested and it is explicitly shown in Table 4 that all the intrinsic factors under study demonstrate considerable effect on impulsive buying tendencies for specific products.

Cognitive dissonance (CDS) has considerable effect on impulsive buying tendencies as their estimate (0.821) is significant at 0.05 significance level. This clearly demonstrates that with 1 percent increase in cognitive dissonance among young consumers, there would be 0.821 percent increase in buying tendency. In case of cognitive deliberation, estimate (−0.621) of the relationship is negative significant at 0.05 significance level. Therefore, with 1 percent change (increase) in cognitive deliberation, there would be 0.621 reduction in impulsive buying tendencies. Furthermore, the relationship between affirmative buying sensations and buying tendency is significant at 0.05 significance level with an estimate of 0.351. This relationship is also positive indicating that with one percent change (increase) in affirmative buying sensations, there would be 0.351 percent enlargement in buying tendency.

Similarly, the relationship between the variables of undesirable advocacy to buy and buying tendency is significant at 0.05 significance level and with an estimate of 0.357. This again suggests that with one percent change (increase) in undesirable advocacy to buy, there would 0.357 boost in buying tendency.

Moving ahead, the relationship between belief and impulsive buying tendencies is negative significant with an estimate of −0.245 which suggests that with one percent change (increase) in belief about impulsive buying being damaging, there would be decline in impulsive buying tendency. In other words, if the belief or perception about impulsive buying being damaging gets intensified it will have negative ramifications on impulsive buying tendencies.

Furthermore, it is evident from Table 9 that perception regarding potential consequences has significant bearing on impulsive buying tendencies. In this case, the association between regard for potential consequences and impulsive buying tendencies is of high magnitude with an estimate of −0.671. Therefore, with one percent change (increase) in high regard for potential consequences there would be 0.67 percent decline in impulsive buying tendencies.

Moreover, the relationship between extensive planning and impulsive buying tendencies is also significant with high magnitude of negative estimate (−0.818). This clearly reveals that the extent of planning has paramount influence on impulsive buying behaviour. In other words, with one percent change (increase) in extent of planning there would be 0.818 percent decline in impulsive buying behaviour.

Furthermore, the effect of moderator which is gender in present case is considerable as well. Both males and females report significant results associated with impulsive buying tendency and intrinsic factors. The application of multiple group analysis has clearly revealed that the association between intrinsic factors and impulsive buying tendencies is significant when moderated by gender differences. It is clear from Tables 7 and 9 that the relationship between (CDS, CD, ABS, UAB, BELF, HPS, SP) and (BT) is significant as *p* value for all the relations is significant and less than 0.05.

But there is one important aspect that needs to be discussed here which is the degree of estimates for both the groups of males and females. The estimate for the relationship between CDS and BT is positive significant across both the groups but the degree of estimate is different for both the males and females. It is higher for females (0.68) than that of males (0.38) indicating that males face lesser imbalance in cognitive dissonance than that of females.

The intensity of cognitive deliberation is higher for males group (0.81) than that of females which is (0.45). This clearly illustrates that cognitive deliberation varies significantly across two groups and has significant bearing on the degree of impulsive buying tendencies.

Affirmative buying sensations are the positive buying emotions that consumers may feel before or after the buying instant. It is significantly varying across males and females and is higher for females (0.52) than that of males (0.13). This is the indication of the fact that females have higher propensity for positive buying emotions and so does the impulsive buying behaviour.

All the following factors are negative significant indicating that increase in one would have receding effect on the other. But there are clear differences in the intensity of factors including belief, high regard for potential consequences and extent of planning across males and females. The degree of belief is higher for males (0.83) than that of females which is 0.31. This again demonstrates the higher propensity of females for impulsive buying tendency than that of males.

Besides it, regard for potential consequences has paramount influence on impulsive buying tendencies across both the groups and it is evident from the findings that two groups differ significantly across this dimension as well. Furthermore, it is lower for females than that of males which is again indication of the fact that females are more averse to potential consequences that may arise from a particular buy. Lastly, the extent of planning is also varying significantly and there are clear differences across two groups as it is higher for males than that of females.

Overall, results in the current study show the relevance of intrinsic factors in inflating impulsive buying behaviour across young consumers with different demographic back ground. On one hand, these findings substantiate results from some past studies, while on the other hand endow scope for validation of the current study through associated future endeavors.

6. Conclusion

Considering the potential of young Indian consumers and with the paucity of literature pertaining to impulsive buying behaviour from psychological perspective, the current endeavor has many things to offer.

First it pertinent to make allowances for the fact that the type of structural model that was adopted in the current study stands unique in itself. Furthermore, inclusion of new and comprehensive items across different intrinsic factors has greater credence from academics and managerial perspective. The comprehensive framework for estimating the relationship between intrinsic factors and impulsive buying tendencies is distinctive in its approach. In addition, belief about impulsive buying that had been appended in the current framework has also been a success of the current research.

Furthermore, consumers who are more susceptible to cognitive dissonance have the tendency to achieve unmatched product combinations and it would be easy for a seller to identify such consumers and match the product combinations accordingly. It is in confirmation with the results provided in section 4 as consumers having higher cognitive dissonance mostly show higher impulsiveness. Retail outlets could use different color combination to amplify the cognitive dissonance, undesirable advocacy and affirmative buying sensations of a young consumer. Young consumers are mostly anxious about image gratification to please their loved ones. Therefore, varied product combinations can be off good strategy to entice this consumer class and leverage higher sales. Expressiveness could mostly be taped in different readymade garments like pants, shirts, trousers, jackets etc. Besides amplifying undesirable advocacy, affirmative buying sensations and cognitive dissonance, marketers could disfigure extensive planning phenomenon, high regard for potential consequences and could also undermine the belief about impulsiveness being damaging to intensify the irrational buying behaviour among young consumers. This is for the reason that undesirable advocacy, affirmative buying sensations, cognitive dissonance have positive significant relationship with impulsive buying tendencies. On the other hand, extensive planning, belief and high regard for potential consequences have negative significant relationship which is required to be controlled for intensifying impulsive buying behaviour. Marketers need to explore different intrinsic factors of different consumer groups before going for full launch of impulsive products. This is in confirmation with the findings illustrated in previous section as consumers having varied degrees of intrinsic factors differ in their impulsive buying propensity. This can again be set off by marketer through various promotional strategies that can infuse spontaneity in a consumer even possessing higher cognitive deliberation.

The findings associated with the multiple group analysis are paramount as its application has unearthed significant findings associated with the two consumer groups of males and females. Its application has differentiated the two consumer groups as they have reported different behaviour across selected intrinsic factors. Based on the analysis, it is clear that the females have higher propensity to be susceptible to cognitive dissonance, undesirable advocacy, and affirmative buying sensation than their counter parts. In the same way, females have lesser strength in comparison to their counter parts with respect to negative indicators of

impulsiveness including extensive planning, high regard for potential consequences, belief about impulsiveness and cognitive deliberation. This would require that marketers need to target more of female consumers for unmatched sales than that of males and while devising any promotional or communication model to entice consumers they should be more focused to distort the negative indicators of male consumers.

The present model has supplemented the marketers with enough evidence that apart from other factors such as income, culture, there are psychological factors that significantly determine buying tendencies of consumers at large. Therefore, to set off impulsive buying tendencies of young consumers, marketers will be required to resort to indirect approach of influencing domestic ingredients of a consumer through promotional and advertising techniques. Both the general advertising and subliminal advertising could be employed to distort the negative indicators of an impulsive buy while in amplifying the positive indicators/ intrinsic factors of a consumer.

Furthermore negative intrinsic factors studied in the current study could also be disfigured by innumerable promotional strategies. Higher and convincing smell of fast food within the consumer reach could well twist planning propensity of highly unadventurous shopper. Throwing open barbeques shop within local communities could trigger higher sales as it is prone to irrational buying desired by a buyer.

Theoretically present research contributes in numerous ways. In wider perspective, this work supplements scientific community of consumer researchers with further insights in consumer impulsive buying behaviour and particularly into consumer buying impulses across selected intrinsic factors.

The present model of intrinsic factors and buying tendencies can be of creditable importance to consumer welfare sponsors who can take cognizance from the findings of the study as to examine how impulsive buying behaviour can actually be controlled and disfigured. On the other hand, impulsive buying behaviour is considered a phenomenon that most of the consumer groups come across and consequently look for alternatives to eradicate it. As from the examination of findings of the study, it is apparent that intrinsic factors are plausible to influence impulsive buying tendencies of a young consumer and need better execution for rational decision making.

Consumer welfare advocates could make use of structural model findings to deal with impulsive buying tendencies. With positive and negative indicators, impulsiveness could also be done away by amplifying negative indicators including belief about impulsive buying being damaging, extensive planning and high regard for future and cognitive deliberation. On the other hand, Impulsiveness could well be abbreviated through various psychological programmes designed to reduce the affirmative buying sensations, undesirable advocacy to buy and by shrinking the degree of cognitive dissonance through proper planning, well framed budget in place, high self esteem and through reduced isolation.

Conflict of interest

It is hereby confirmed that there is no potential conflict of interest including any financial, personal or other relationships with other people or organizations that could inappropriately influence, or be perceived to influence, this work.

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