Study on Impulsive Buying Behavior among Consumers in Supermarket in Kathmandu Valley

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ABSTRACT

This paper is an attempt to examine some of the factors affecting impulsive buying behavior of consumers in supermarkets. It also aims to verify the interrelationship between these factors and impulsive buying behavior. A primary research is carried out among people who shop in supermarkets in Kathmandu valley. A structured questionnaire is used to collect data from respondents of sample size 200. The sample is taken by convenience and quota sampling as per their age group. The findings suggest that majority of supermarket goers buy impulsively. Whenever they visit a supermarket, most of the respondents do not plan ahead. Instead, they scroll through aisles/products and buy what they think they need. Most of the respondents purchase certain products like personal care items, grocery and accessories impulsively. For other products like electronics and kitchenware, they take time to think if they really require those products. Taking into consideration each factor, product category has an insignificant role in influencing impulsive buying behavior. Similarly, respondents who have financial independence also have an insignificant role in influencing impulsive buying behavior. Among the factors that are significant for triggering impulsive buying behavior is availability of cash, mood of consumer, POS terminal/ATM facility, price, store layout, availability of time, product promotion, store environment and reference group. However, the same factors coupled with certain demographic variables may or may not have the same impact on impulsive buying behavior of the same consumers.

Keywords: mood of consumer; store environment; availability of money;primary survey and descriptive statistics.

1. Introduction

An impulse purchase or impulse buying is an unplanned decision to buy a product or service, made just before a purchase. It is a spontaneous, immediate purchase without pre-shopping intentions either to buy a specific product category or to

fulfill a specific buying task (Beatty & Ferrell, 1998). One who tends to make such purchases is referred to as an impulse purchaser or impulse buyer. Impulse buying disrupts the normal decision making models in consumers' brains. The logical sequence of the consumers' actions is replaced with an irrational moment of self-indulgence. Research findings suggest that emotions and feelings; both positive and negative, play a decisive role in purchasing, triggered by seeing the product or upon exposure to a well-crafted promotional message.

Marketers and retailers tend to exploit these impulses which are tied to the basic want for instant gratification. For instance, a person may not be specifically looking for mints or candies while in a supermarket. However, such items are prominently displayed at the checkout aisles to trigger impulse buyers to buy what they might not have otherwise considered. Alternatively, impulse buying can occur when a potential consumer spots something related to a product that stirs a particular passion in them, such as seeing a certain celebrity's picture on the cover of a certain magazine or a bag of favorite color.

According to past studies, impulsive buying is a distinctive aspect among American consumers. Research conducted in the United States and Great Britain has shown that factors like consumers' mood, emotional state, national culture and demographic factors influence impulsive buying behavior. Nevertheless it has also gained its pace in Asian markets like China, India, Singapore, Hong Kong, Thailand and Pakistan. Marketing innovations like credit cards, debit cards, 24-hour retailing and online shopping are contributing in impulse buying.

Researchers have also found that Indian consumers have diametrically changed in terms of their shopping behavior and impulse buying is emerging as a highly noticeable behavior due to entry of foreign products in Indian market, growth in organized retail industry, increasing disposable income, favorable demographic segmentation and changing culture & lifestyle (Muruganantham and Bhakat, 2013). Researches of impulse purchasing in sub-continent countries have observed that some variables like time availability (Beatty & Ferrell, 1998), gender, mood, materialism, age, culture, availability of money, product category (Mai et al., 2003) and product price (Wong and Zhou, 2004) are common among such buyers in supermarket settings.

Researchers and Practitioners have been interested in the field of impulse buying for the past sixty years. Several research on impulse purchasing has been conducted in developed countries like America, Canada, England, Norway, etc and developing countries like Thailand, China, Philippines, Korea, Poland, Lithuania, Indonesia, India, Pakistan, etc. In those researches, marketing researchers have mainly focused on identifying the general factors that increase impulse buying.

However, in case of Nepal, though impulse purchase is a common affair, there is not sufficient research on this phenomenon. Some aspects may have been touched upon but a concrete research is yet to be done.

With the increasing number of shopping centers and supermarkets, increase in disposable income, growing independence of youth consumers, joint family structure shrinking to nuclear size, exposure of a consumer to hundreds of promotional messages in a day, access to online retailers, access to *Automated Teller Machines* (ATMs) and *Point of Sales* (POS) terminals favoring debit/credit card facilities, impulsive buying is rising among Nepali consumers too. Moreover, marketers and supermarket owners capitalize on this phenomenon by stimulating customers to purchase based on a range of attractive store-related attributes (display, store layout, ambience, and position of merchandise) and good service quality.

Several researches have been conducted worldwide where it is observed that impulsive buying is prevalent in retail stores and supermarkets. However, what factors trigger such decision among consumers is a less explored question in Nepalese context. There is hardly any in-depth research done on impulsive buying in supermarkets among Nepalese consumers. Thus, the objective of this study is to identify those key factors that influence consumers in making impulsive purchase decisions and examine the association between those influencing factors and impulsive buying behavior. Further, an overall impulsive buying behavior of consumers who visit supermarkets is to be analyzed. In relation to the above scenario, this research tries identify various factors that trigger consumers in making impulsive purchase decisions while in supermarkets. Next, it also tries to examine if there is any relationship between the various factors and impulsive buying behavior.

The findings derived from this research are of academic advantage and contribute to the existing knowledge of the researched area, thus benefiting other student and non-student researchers. It is also helpful particularly to marketers/owners of supermarkets and retail stores to better understand their consumers and occasion where the consumers display irrational purchases. Accordingly, they can take advantage of this and present stimuli in supermarket settings that trigger such behavior among consumers. In addition, this research helps consumers gain an insight into the true reasons behind their impulsive buying behavior in a supermarket setting. Many a times, consumers themselves are unclear about why they purchase more than what they had initially thought before entering a supermarket/retail stores.

Though the survey is conducted in a formal and structured manner, there are still some major limitations. Often consumers are unaware of their impulsive buying behavior and may fabricate their answers when filling out survey questionnaire. Sometimes, consumers may justify their purchases as being planned and rational rather than being impulsive. Moreover, information provided by respondents may vary in different situations. Due to limited time and budget, the study is conducted in a geographical restriction (within Kathmandu valley only) with a limited number of respondents. In addition, number of variables taken into consideration for evaluation is limited. Overall, the whole study is based on an assumption derived from past studies and researches in international context, that impulsive buying behavior is a common trait among supermarket goers.

For the ease of readers, the study is divided into five different sections. Section one is followed by section two which includes literature review and conceptual framework. It comprises of viewpoints from different writers' articles, reports and journals that have been published and support the idea of this report. It also includes and defines the theoretical framework of the research. Likewise, this section is followed by section three which includes research methodology reflecting methodologies to obtain data for the research and analyze results. It highlights research design, sampling, sample size, nature and sources of data. Next is section four which consists of results and its interpretation through tables and statistical methods. The last section consists of conclusion and recommendation.

2. Review of Literatures

Vishnu and Raheem (2013), Pakistani consumers are more likely to buy impulsively when they see free product and price discounts offers by a store in case of FMCGs. The income level, window displays and visual merchandising have significant influence on consumer's behavior, especially, a well decorated, pleasant and calm store environment along with colorful surroundings. In addition, there is a difference between male and female impulse buying behavior where female consumers tend to be more impulsive.The findings of this study is also backed up by other researches done by V. (2014), Thakor and Prajapati (2012) and Verma and Verma (2012) where the findings is similar for different product categories and demographic characteristics.

Vyas (2015), Consumers subconsciously assign subjective values to package based on their color, shape and basic materials. Thus different packaging elements have functional implications on users' mind. Also, different demographic variables like gender, age group, professional involvement and educational status influence the response in packaging. Packing helps consumer to choose, get an impression about the product and repurchase the product. It influences consumer response towards

the product, lead to impulsive buying and differentiate the brand. Packaging strategies exert an influence on time taken for purchase, brand promotion and communicate about the brand.

Cho and et al. (2014), in-store browsing and positive mood of consumers are the strongest influential predictors of impulse buying behavior. Consumers with positive mood inspire them to travel more sections and aisles in-store and encourages individual consumers to have referenced groups of companies (friends, peers, family members) with them in shopping trip in order to increase the level of consumers, making them excited and elated, and responding more favorably to the surroundings and products evaluation stimulus exposure.

Azim (2013), customers having high deal proneness attitude and exploratory, at the presence of good dynamic store environment makes more impulse purchases. And to increase the impulse buying behavior of people, retailers have to give a good atmosphere to their customers inside the store, and must know about different customers' tendency towards the sales promotions in order to attract the right customers.

Bashir and et al. (2013), the impact of Cultural Values and Lifestyle on Impulse Buying Behavior in case of Pakistan is positive. There is a significant relationship among all the variables of cultural values and life styles. The results also suggest that impulse buying behavior is predicted by security, life satisfaction, gender role, financial satisfaction, in group contact and lifestyle variables of cultural values and lifestyles of Pakistani consumers.

Ekeng and et al. (2012), demographic characteristics have a significant influence on impulse buying. Impulse buying differs significantly between male and female shoppers where the phenomenon is more common among female shoppers due to their likeness and spontaneous attraction to fancy products. Similarly age of shoppers and impulse buying behavior are inversely related because adolescents have no responsibility of raising families and they do not bother about the way they spend money even if it is unplanned as compared to older people. In addition, an increase in income of consumers makes them prodigal in spending and may influence to buy products unplanned. More educated consumers are likely to shop impulsively as they are influenced by their position and placement in society.

Saraswat and et al. (2012), middle income group in Noida city, India are more likely to do impulsive buying because of economic reasons as promotional offers help in getting monetary benefits. Different dynamics of advertisement like advertisement of product in print and visual media, advertisement by celebrities, advertisement using 3-D effect, hoarding and pamphlets of product and event organized by the organization positively affect majority of respondents into

impulse buying. This reflects a pivotal relationship between respondents' impulse buying behaviors and impact of advertising campaign used in practice to enhance impulse purchase decisions.

Chen (2008), product type plays a major role in impulse buying among young generation in Taiwan. Impulsive buying tendency and involvement with clothing products are positively associated with traditional store shopping, but not online. On the other hand, for computer peripherals, higher impulsive buying tendency and higher product involvement are positively associated with higher impulse buying online, but not in-store shopping. In addition, impulsive buying tendency and product involvement are good predictors of impulse purchase for clothing but not sufficient for computer peripherals in traditional store shopping. Another major finding outlines the emerging role of the Internet as a competing marketing channel. Products like clothing cannot be tried on and can be presented only in pictures and words online, greatly inhibiting the likelihood of impulse buying compared to in-store shopping. However, the same does not apply for computer peripherals.

3. The Methodology

The theoretical framework of the research is based on the research conducted by Vishnu and Raheem (2013) which was carried out to identify the factors of impulsive buying behavior for FMCGs in Larkana, Pakistan and its surrounding territories and to critically examine the effect of these variables on impulse buying. In addition, this research also tries to analyze the difference between male and female impulse buying behavior.

3.1 The conceptual model

Consumer behavior is the study of individuals, groups or organizations and the processes they use to select, secure, use and dispose of products, services, experiences or ideas to satisfy needs and the impacts that these processes have on consumer and society. It blends elements from psychology, sociology, social anthropology, marketing and economics. It attempts to understand the decision making processes of buyers, both individually and in groups such as how emotions affect buying behavior. It studies characteristics of individual consumers such as demographics and behavioral variables in an attempt to understand people's wants. It also tries to assess influences on the consumer from groups such as family, friends, sports, reference groups, and society in general.

Consumer buying behavior is the sum total of a consumer's attitudes, preferences, intentions and decisions regarding the consumer's behavior in the marketplace when purchasing a product or service. A model of consumer buying decision

process was developed by Engel, Blackwell and Kollat in 1968. It comprises of five steps; Problem/need recognition, information search, evaluation of alternatives to meet this need, purchase decision and post-purchase behavior.

The conceptual framework used in this research is modified as per the contextual difference and improvised as follows:
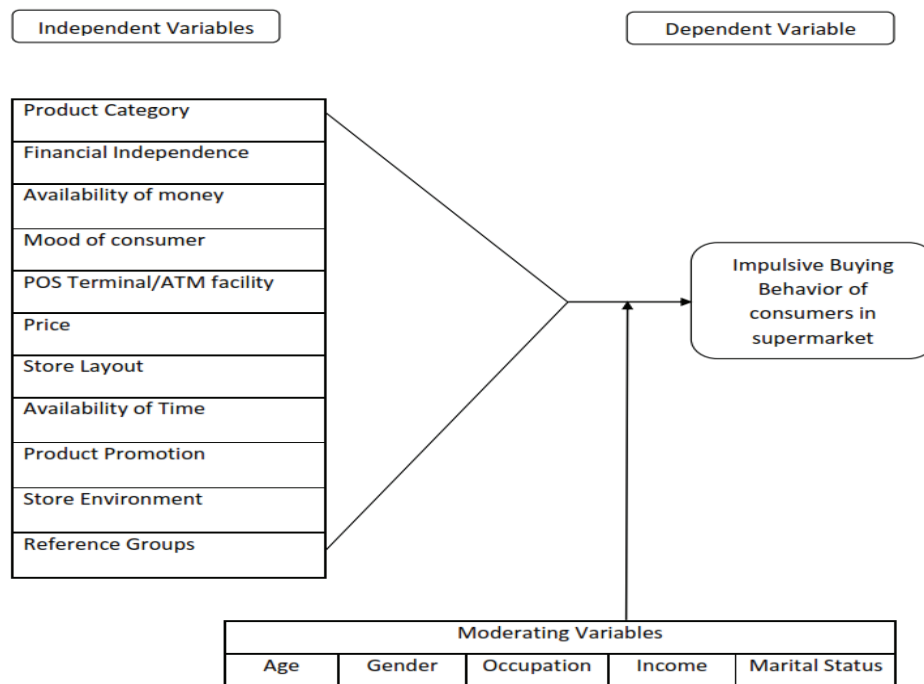
Figure 1. The Conceptual Framework

Product Category refers to different types of products like FMCGs, electronics, apparels, kitchenware, grocery, personal care products, toiletries, footwear, accessories, etc.

Financial Independence refers to the set of consumers who are employed and are earning their living. These consumers are young and do not have major responsibility of taking care of his/her family's finances.

Availability of money refers to the amount of budget or extra money an individual can spend that day during the shopping trip.

Mood of consumers at the time of shopping refers to both positive and negative emotional state of consumers. Positive mood is connected with excitement, happiness. Negative mood is connected with anxiety, depression, and aggression.

POS Terminal/ATM facility refers to the availability of a computerized system that can process debit and credit cards as payment for purchase made in the supermarket oravailability of ATMs within the periphery of the supermarket near (preferably 1 km) the supermarket location.

Price refers to psychological pricing of different products. For instance, attractive price amounts like Rs 199, Rs 498, Rs 999 hits the psychological aspect of consumers to end up in unintended purchases.

Store Layout of a supermarket refers to display of products, size of display and directional signage.

Availability of time for shopping refers to the amount of time consumers feel he/she has available that day during the shopping at supermarket/retail stores, expressed in hours.

Product Promotion includes advertisements (TVC), promotion schemes such as discount, clearance sale/sale, offers (buy 1 get 1 free, limited stock, limited time) and coupons/points received on purchase of certain quantity or amount. Here, the promotion schemes may or may not be known to consumers prior to their visit to supermarket.

Store Environment includes factors like customer service, staff behavior and ambience (color, interiors, background music, ventilation, lighting, etc).

Reference Groups refer to peer-based group of a consumer with whom the consumer shops or the consumer sees its members as role models. The reference group can be friends and family.

Moderating Variables are the demographic variables or personal statistics that include information such as age, gender, income, occupation and marital status that are considered for this research study. These moderating variables influence other independent variables.

3.2 The data

To carry out this research, various articles related to impulsive buying and display of such behavior in supermarket are reviewed. Various findings of previous researchers are referred to and understood thoroughly. A questionnaire with the topic "Factors affecting impulsive buying behavior among consumers in supermarkets in Kathmandu valley" is prepared and distributed among desired sample. The respondents included are residents of Kathmandu valley (Kathmandu,

Lalitpur and Bhaktapur) who go to supermarkets like Bhatbhateni, Saleways, Big Mart, CG Mart and similar for shopping. A sample size of 200 is surveyed. The researcher has also visited some of the supermarkets to observe potential customers and asked them to fill out the questionnaire ensuring that those respondents belonged to various backgrounds with different demographic variables.

In addition to the survey questionnaire, required data are also collected from several secondary sources like published articles and journals, internet based articles and reports. The primary data is processed through Statistical Package Software called SPSS. The results are presented in charts and tables along with descriptions. Finally, the findings of the study are presented at the end.

3.2.1 Determination of sample size

The survey takes into account various respondents from Kathmandu valley. As per the 2011 census, the total population of Kathmandu valley is 2.51 million. According to the National Living Standard Survey2003/04, out of 25 million population, 4000 is a representative sample and is statistically significant. Taking the above (1: 0.00016) as a reference ratio for the population of Kathmandu valley, the appropriate size would be 400. However, this sample size includes people of every age group. Here, an assumption is made that people of working age group are the ones who have the ability and capacity to visit supermarkets or make any kind of purchases. Therefore, out of 400, only 50 %, i.e. 200 respondents are considered a representative sample size for the proposed study.

Determination of this sample size is also backed up by past researches done in different parts of the world where 200 is an average sample size taken into account for their respective studies. The sampling units are both, male and female, as well as those who go to supermarkets for shopping. The sample consists of respondents with variation in gender, age, income level, occupation and marital status.

3.2.2 Data collection procedure

In this study, both primary and secondary data have been used. The primary data is collected via survey of 200 respondents using a structured questionnaire. The data is collected via respondent administered research rather than researcher administered. For this, the researcher has applied convenience sampling method to choose those respondents who visit supermarkets for shopping and have been indulged in impulsive purchases in the past. In addition, a quota sampling as per the respondents' age group is also applied. For the survey, the questionnaire has included different types of questions; open ended questions, close ended questions, single-choice response questions, multiple-choice response questions, likert scale and ranking questions.

The secondary data is collected from several reports, past research, published articles and journals. The data collected from questionnaire is then analyzed using a mathematical tool, SPSS and the result is presented in tables, charts and graphs for clear understanding to its readers. Finally, based on the above data, conclusion about the impulsive buying behavior among consumers is drawn and recommendations are made.

3.2.3 Data analysis methods

The software used for analysis of the research data is the SPSS software. This particularly helps in statistical analysis, data management and data documentation. First, the data collected from questionnaire is logically and systematically entered into SPSS data sheet and analysis is done as per the requirement of this study. Central tendency, frequency table, percentage analysis, dispersion are derived for descriptive analysis. Similarly, correlation and one sample t-test are carried out for inferential analysis. The conclusion and recommendations are devised based on these findings.

4. Result and Discussion

The purpose of this study is to find out whether or not different factors taken into consideration affect impulsive buying behavior of respondents. In addition, this study also emphasizes on the relation among the different variables affecting impulsive buying behavior.

4.1 General profile of respondents

Table 8. Summary of general profile of respondents

S.N.	Demographic Variables	No. of Respondents (200)	Percentage
	Gender		
1	Male	97	48.5
	Female	103	51.5
	Age Group		
	16 – 22	50	25.0
2	23 – 27	50	25.0
	28 – 34	50	25.0
	35 and above	50	25.0
	Occupation		
	Student	56	28.0
3	Self Employed/Business	31	15.5
	Professional/Job Holder	98	49.0
	Housewife/husband	15	7.5
4	**Marital Status**		
	Single	110	55.0

	Married	87	43.5
	Separated	3	1.5
5	**Monthly Income/Pocket Money**		
	Less than Rs10000	50	25.0
	Rs 10000-20000	30	15.0
	Rs 20000-50000	63	31.5
	Rs 50000 and above	57	28.5

Table no. 1 summarizes demographic information of the 200 respondents. As per their gender, number of respondents is 48.5% male and 51.5% female. Equal number of respondents in the category of each age group of 16-22, 23-27, 28-34 and 35and above are taken into consideration. The distribution of respondents as per their occupation showed 28.0% are students, 15.5% are self-employed or has a business, 49.0% are professionals or job holders and 7.5% are housewife/husband. Of the total respondents, 55.0% are single, 43.5% are married and 1.5% is separated. As per their monthly income or the amount that they receive as pocket money, 25.0% earn less than Rs 10000, 15.0% earns between Rs 10000-20000, 31.5% earns between Rs 20000-50000 and 28.5% earns more than Rs 50000.

4.2 Descriptive statistics

Frequency tables are used to summarize and analyze aspects of impulsive buying.

Table 2. Frequency distribution by impulsive buying behavior displayed

Have you bought impulsively?	Frequency	Percent
Yes	173	86.5
No	27	13.5
Total	200	100.0

Table no. 2 shows the distribution of respondents as per the display of their impulsive buying behavior in supermarket. Of the total respondents, 86.5% have bought impulsively when they visited a supermarket where they ended up buying more than they intended to and 13.5% have not bought impulsively.

Table 3. Frequency distribution by the way of shopping in supermarket

Behavior displayed in supermarket	Frequency	Percent
Make a list of items beforehand and shop only what is in the list.	49	24.5
Go to a supermarket, scroll through items and buy what you think you need.	109	54.5
Go to a supermarket, scroll through items and buy any item that appeals you.	42	21.0
Total	200	100.0

Table no. 3 states the distribution of respondents as per the way of shopping that they generally display while going to a supermarket for shopping. Of the total respondents, 24.5% make a list before they visit supermarket and only buy those things that are in the list. Likewise, 54.5% of them go to supermarket, scroll through items and only buy those things that they think they require. Next, 21.0% of them go to supermarket, scroll through items and buy those items that appeal to them even if they do not require it.

Table 4. Frequency distribution by product category bought impulsively

Product Category	Frequency	Percent
Grocery	151	75.5
Electronics	30	15.0
Apparel	106	53.0
Toiletries	109	54.5
Footwear	94	47.0
Personal Care	163	81.5
Accessories	116	58.0
Kitchenware	59	29.5

Table no. 4 shows the distribution of respondents as per the type of products that they spend unintentionally or impulsively. Of the total respondents, majority spend impulsively on personal care items followed by grocery items and accessories. However, for electronics and kitchenware, respondents think carefully before spending.

Table 5. Analysis of factors important in stimulating impulsive buying behavior

Factors	Min	Max	Mean	Std. Deviation
Promotion Scheme	1	7	3.93	2.318
Availability of hard cash	1	7	3.21	2.075
Availability of time	1	7	3.94	1.687
Debit/Credit cards/ATM	1	7	4.15	1.875
Product Type	1	7	3.51	1.728
Mood	1	7	3.94	1.918
Store Layout	1	7	5.32	1.668

*1 represents the most important factor and 7 represent the least important factor

Table no. 5 depicts the seven factors that may trigger impulsive buying; availability of hard cash, product type, promotion scheme, availability of time, mood, debit/credit cards/ATM facility and store layout. These factors are ranked from 1 to 7 respectively where 1 represents the most important factor and 7 represents the least important factor that leads to impulsive buying. Of the seven factors,

Availability of hard cash is ranked the most important factor with a mean of 3.21 and a standard deviation of 2.075. On the other hand, Store Layout is ranked the least important factor with a mean of 5.32 and a standard deviation of 1.668.

4.3 Hypothesis testing

One sample t-test and correlation have been devised from the data collected.

4.3.1 One sample t-test

A one sample t-test is used to test whether a population mean is significantly different from some hypothesized value. The mean of a variable to be compared should be substantively interpretable. It can be used to determine if two sets of data are significantly different from each other, and is most commonly applied when the test statistic would follow a normal distribution if the value of a scaling term in the test statistic are known.

Table 6. One sample t-test for impulsive buying behavior

Impulsive Buying Statements	Mean	Std. Dev	t value	p-value	Remarks
I carefully plan all my purchases.	2.64	1.081	-4.777	0.000	Significant
I end up spending more money than I originally set out to spend.	2.10	0.964	-13.135	0.000	Significant
I often buy things spontaneously.	2.72	1.039	-3.880	0.000	Significant
After I make an impulse purchase, I regret most of the times.	3.10	1.042	1.357	0.176	Insignificant

The statements in table no. 6 are intended to test whether a person is an impulsive buyer or not. The statements 'I carefully plan all my purchases', 'I end up spending more money than I originally set out to spend' and 'I often buy things spontaneously' have their p-value less than 0.05 referring that these statements are significant to impulsive buying. On the other hand, the statement 'After I make an impulse purchase, I regret most of the times' has a p-value of 0.176 which is greater than 0.05. Thus, this statement is insignificant to impulsive buying behavior.

Table 7. One sample t-test for factors affecting impulsive buying behavior

Factors	Mean	Std. Dev	t value	p-value	Remarks
Product Category	2.93	0.845	-1.046	0.297	Insignificant
Financial Independence	3.08	0.986	1.184	0.238	Insignificant
Availability of cash	2.60	1.191	-4.810	0.000	Significant
Mood of consumer	2.37	0.885	-10.023	0.000	Significant

POS terminal/ ATM facility	3.22	1.103	2.819	0.005	Significant
Price	2.86	0.803	-2.377	0.018	Significant
Store Layout	2.61	0.788	-6.882	0.000	Significant
Availability of time	2.30	0.946	-10.467	0.000	Significant
Product Promotion	2.65	0.708	-6.832	0.000	Significant
Store Environment	2.43	0.766	-10.474	0.000	Significant
Reference Group	2.36	0.712	-12.618	0.000	Significant

From table no. 7, an average of the factor 'product category' has p-value of 0.297 and an average of the factor 'financial independence' is 0.238 which is greater than 0.05. This refers that there is no significant relationship between product category and impulsive buying as well as financial independence and impulsive buying.

4.3.2 Correlation among factors affecting impulsive buying behavior

The most familiar measure of dependence between two quantities is the Pearson product-moment correlation coefficient, or "Pearson's correlation coefficient", commonly called "the correlation coefficient". It is obtained by dividing the covariance of the two variables by the product of their standard deviations. The Pearson correlation is defined only if both of the standard deviations are finite and non-zero. If the variables are independent, Pearson's correlation coefficient is 0, but the converse is not true because the correlation coefficient detects only linear dependencies between two variables.

The correlation among these eleven quantitative variables show whether or not they have a positive significant relationship. The eleven variables appear in the questionnaire as follows:

- x1= Product Category
    - If I see a new product in supermarket, I buy it.
    - I spend most of my income/pocket money in non-household items.

- x2= Financial Independence
    - Since I am not the bread earner of my family, I spend my earning without careful planning.
    - I go to supermarket for shopping within first week of receiving salary/pocket money.

- x3= Mood of consumer
    - I spend more when I am happy.
    - I buy products according to how I feel at the moment.

- x4=Price
  - o I am a price sensitive person.
  - o When I see attractive amount (like 199, 248, 599), I have urge to buy the product.

- x5=Store Layout
  - o Sometimes I go to supermarket just because they have interesting window display.
  - o I am attracted to buy product that has a big or eye catching display in supermarket.
  - o I find it comfortable to shop in a supermarket with directional signage.

- x6=Product Promotion
  - o I have difficulty controlling my urge to buy when I see a good offer (like Buy 1 Get 1 free, limited stock, limited time)
  - o Sale/clearance signs are a reason to buy things on whim.
  - o Discount on a product induces me to buy more.
  - o The satisfaction of receiving a coupon or points motivates me to buy more.
  - o I buy a product if I recall its advertisement.

Table 8. Correlation matrix of factors affecting impulsive buying behavior

		x1	x2	x3	x4	x5	x6	x7	x8	x9	x10	x11
x1	Pearson Correlation	1	0.481	0.241	0.334	0.398	0.452	0.193	0.258	0.178	0.328	0.332
	p-value		0.000	0.001	0.000	0.000	0.000	0.006	0.000	0.012	0.000	0.000
x2	Pearson Correlation		1	0.251	0.254	0.274	0.254	0.079	0.260	0.111	0.341	0.461
	p-value			0.000	0.000	0.000	0.000	0.267	0.000	0.118	0.000	0.000
x3	Pearson Correlation			1	0.128	0.285	0.389	0.356	0.252	0.235	0.394	0.384
	p-value				0.072	0.000	0.000	0.000	0.000	0.001	0.000	0.000
x4	Pearson Correlation				1	0.402	0.415	0.061	0.188	0.239	0.300	0.260
	p-value					0.000	0.000	0.394	0.008	0.001	0.000	0.000
x5	Pearson Correlation					1	0.567	0.351	0.368	0.362	0.381	0.259
	p-value						0.000	0.000	0.000	0.000	0.000	0.000
x6	Pearson Correlation						1	0.441	0.327	0.348	0.358	0.342
	p-value							0.000	0.000	0.000	0.000	0.000

		x1	x2	x3	x4	x5	x6	x7	x8	x9	x10	x11
x7	Pearson Correlation							1	0.472	0.302	0.226	0.303
	p-value								0.000	0.000	0.001	0.000
x8	Pearson Correlation								1	0.140	0.249	0.272
	p-value									0.048	0.000	0.000
x9	Pearson Correlation									1	0.124	0.193
	p-value										0.080	0.006
x10	Pearson Correlation										1	0.309
	p-value											0.000
x11	Pearson Correlation											1
	p-value											

- x7=Store Environment
  - I don't mind spending more than my budget if a salesperson is friendly and satisfies my need.
  - I feel comfortable and relaxed shopping in a supermarket with good ambience (background music, lighting, color, interior, ventilation)

- x8=Reference Group
  - I feel delighted to have a companion on my shopping trips.
  - I buy more than I need when I go shopping with family.
  - I buy more than I need when I go shopping with friends.

- x9=Availability of money
  - I tend to shop more than what is needed when I have cash in hand.

- x10=POS terminal/ATM facility
  - I shop without planning when I have a debit card or an ATM is nearby.

- x11=Availability of time
  - I spend time to look through products in a supermarket.

The correlation is performed among the eleven factors as shown in the table no. 8. From the table, the highest p-value is 0.567 obtained from a correlation performed between x5 and x6. Similarly, the moderate p-value is 0.302 obtained from a correlation performed between x7 and x9. And, the lowest p-value is 0.061 obtained from a correlation performed between x4 and x7.Since the p-values of all

factors are greater than 0.05, there is no significant relationship between Store layout and product promotion, store environment and availability of money and price and store environment.

5.   Concluding Remarks

The goal of this research is to get an insight into the impulsive buying behavior of consumers while they are in supermarkets and the factors that affect or trigger those impulses. From the research that is conducted among a considerably representative set of sample size, impulsive buying is a very common phenomenon among consumers.

Some of the factors that are significant to triggering impulsive buying behavior among consumers are Availability of cash, Mood of consumer, POS terminal/ATM facility, Price, Store Layout, Availability of time, Product Promotion, Store Environment and Reference Group. Nine out of eleven variables do have an influence on consumers for impulsive purchase. However, the same factors coupled with certain demographic variables may or may not have the same impact on the same set of consumers. Thus, this finding highlights the core purpose of this research study and reestablishes the assumption of the researcher that existence of certain variables in supermarkets does lead to impulsive buying among consumers but the result may be different as per the consumers' demographics.

It is found that there are certain products that consumers often buy impulsively; personal care items, grocery and accessories. Only a minor portion of the total respondents shows impulsive buying of electronics and kitchenware, probably because these products are high involvement products for consumers as they require more time, money and information about the product. One of the reasons for displaying impulse purchase in supermarkets can be the way consumers shop. Majority of respondents, regardless of their occupation, go to supermarket for shopping without a pre-planned list, which gives them the freedom to shop additional items which they think they might need.

The impulsive buying behavior displayed by consumers in supermarkets may not be applicable in each and every environment. This implies that environment itself is a critical factor leading to impulsive purchases. From the above findings, it is clear that consumers are aware of their impulsive buying behavior and factors that trigger this behavior. However, it is equally important for retailers to understand the power of impulse purchasing behavior of its consumers and the potential financial rewards for the retailers who can maximize this effect.

Therefore, in order to capitalize on this phenomenon of impulsive buying behavior and make the consumers actually spend more than they intended to, retailers or

supermarket owners should deeply study these factors. To ease customers' shopping and trigger those impulses, POS terminal facility which accepts payment using both debit and credit cards should be made available. In addition, an ATM counter of banks can also contribute to it. In order to urge impulsive buying, enlightening consumers' mood is equally important as to provide them with attractive promotional offers and prices. In addition, a favorable store layout and environment with attractive window display, directional signage, good ambience and good salespeople also motivate consumers to buy impulsively. Understanding a group of consumer and their reference groups also helps supermarkets to cash on their impulses.

Keeping in mind the findings of this study, marketers and retail outlet/supermarket owners can actually capitalize on this phenomenon of impulsive buying behavior and make consumers spend more than they intended to. For instance, to ease customers' shopping and trigger those impulses, POS terminal facility which accepts payment using both debit and credit cards could be made available. An ATM counter of different banks nearby can also contribute to it. In order to urge impulsive buying, enlightening consumers' mood is equally important as to provide them with attractive promotional offers and prices. In addition, a favorable store layout and environment with attractive window display, directional signage, good ambience and good salespeople also motivate consumers to buy impulsively. Understanding a group of consumer and their reference groups also helps supermarkets to cash on their impulses.

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