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# Impact of Personality on Impulsive Buying Behaviour of Youth in Kashmir Province of Jammu and Kashmir

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*Most of the time consumers make plentiful decisions relating to every feature of their daily life. Nevertheless, most of these resolutions by and large are made devoid of much contemplation as to how or what is implicated in the particular development. Generally, in majority of consumer 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. But contrary to it, 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 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, 2000). Practically consumers seldom have all the necessary information or satisfactorily precise information or even an ample level of interest or inspiration to craft the so-called faultless judgment. It is for this reason that consumers are always restricted by their existing skills, inflexible traditions of life, by their standards and ambition for life, and by their limited scope for comprehension (Schiffman&Kanuk, 2000). Consumers are always seen reluctant to engage themselves in expansive decision making who have no time in the world and are thus always prepared to patch up just for good enough. Generally consumers don't have time to search for alternatives which narrows down their scope for making rational decision.*

*Impulsive buying is essentially an irrational buying that a consumer makes and an impulsive buyer is always found susceptible to unprompted behaviour. There are whole host of factors that induce consumer to impulsiveness. Research in past on scale improvement in Impulsive Buying and Personality Framework has had exploited independent approach in the development of an instrument.*

*An attempt has been made to test a model based on theoretical aspects of Personality and Impulsive Buying. A sample of 624 was chosen for the study which included students of higher education having diverse back ground. Based on the results of structural coefficients, model has been found significant which has clearly revealed that different aspects of personality significantly determine the cognition and affection of a young consumer which in turn determines the buying tendency of an individual.*

**Keywords:** Personality, Affection, Cognition, Buying Tendency, Scale Development

## INTRODUCTION

Personality varies from an individual to individual and in most of the cases inheritance as a determinant of personality becomes the predominant factor for shaping the personality of an individual. Environmental factors at times also influences the personality and in addition, there are whole host of situational factors that shape the personality of an individual as well. As personality differs from an individual to individual and so does vary their buying behaviour, the buying behaviour of a straggler on the whole may be found completely different from that of a trendsetter and the cognitive abilities of diverse individuals perchance may be unlike and same may be the case with feelings component. It is worth to mention here that both affection and cognition shape the buying behaviour of a consumer. Identifying how affection and cognition vary from a person to person and how these two psychological components shape impulsiveness and spontaneity within the consumer group was one the aspects that this was study is intended to. This study has brought to fore interesting observations associated with consumers having diverse personalities. This present work on consumer behaviour shall act as significant ingredient and shall facilitate an end user to shape his/her buying behaviour while in controlling the rudiments that incite the consumer to impulsive buying behaviour. Affection and Cognition has a

stretched history of shaping the consumer behaviour but how interaction of personality and impulsiveness carry along the rationality within the consumer was something new that was the centre of attention in present study. Most of the research studies in past have focused mainly on advertisements and its impact on consumer behaviour but only a little attention has been paid towards internal stimuli such as personality and its influence on impulsive buying behaviour of youth. The current study shall generate greater weight for corporate organizers as the findings of the study shall enable them to target different consumer groups with the spot-on-tactics because it is not that business organizations will map for innovators and then same can be applied to the laggards and to the middle majority on the whole. There needs to be different strategies in inciting such consumers for spontaneous shopping. In the same way, it was important to explore as to how people having varied personalities differ in their buying nature and in impulsive buying in particular like that of Extrovert and Introvert, Agreeable and Not Agreeable, Consumer possessing high Emotional Intelligence and Low Emotional Intelligence and being highly Open to Experience and Low to openness to Experience. This is because of the fact that if a consumer happens to be Extrovert, having low Emotional Intelligence, high Openness to Experience different strategies such as tactics of profanity can be better off to incite them towards impulsive buying. Things don't get different when Sensing verses Intuitive, Thinking verses Feelings, Judging verses Pursuing become the focal point of discussion as the shoppers being highly sensitive, Feeling and perceiving can also be provoked and incited by external tactics such as advertising in general and Subliminal Advertising in particular. The same may not be the case with consumers being highly intuitive, Sensing and Thinking and different approach from advertising outfit will have to be pursued to have higher and desirable outcome. But this also opens the gateway for the consumer welfare

advocates to decide how to do against decisive techniques of external agency. There cropped up the need of identifying personality of the youth and the degree of impulsiveness that prevails within an individual being different from others in terms of personality.

## LITERATURE REVIEW

Most of the time consumers make plentiful decisions relating to every feature of their daily life. Nevertheless, most of these resolutions by and large are made devoid of much contemplation as to how or what is implicated in the particular development. Generally, in majority of consumer 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. But contrary to it, 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 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, 2000).

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don't have time to search for alternatives which narrows down their scope for making rational decision (March & Simon, 1958). Past studies in the field of consumer behaviour have made every effort to make a distinction between people who are impulsive buyers and those who are not (Rook and Fisher 1995; Youn and Faber 2000). Even though such endeavor is expensive and valuable in its approach, it is not free from being obscure and the fact that more or less everybody engages in sporadic spontaneity and that even well predictable impulsive buyers can and do have power over their urge at times to control their impulsiveness.

Impulsive buying is basically defined as an unplanned buying (Dittmar, 1995). Applebaum (1951) stated that impulsive buying is an outcome of promotional stimuli and that buying items are not decided in advance in a consumer's mind before starting a shopping trip. According to Kollat (1993), impulsive buying behavior is realistically accidental behavior when it is associated to emotional preferences in shopping.

Furthermore, 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 the shops (Cobb and Hoyer, 1986). Rook (1987) re-conceptualized the idea of impulsive buying and 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. Also, 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 behavior 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.

It is more or less instantaneous choice making process that takes fairly little time and is just like clutching an article and not cautiously selecting it. In addition, it is emotionally-oriented, with the recklessness sentiments persuading consumers to instantaneously buy a specific product. Thus, impulse buying is seen as an unreasonable performance and at times horrific buying behavior.

Furthermore, impulsive buying is a hedonic and multifaceted occurrence of emotions that responds to stimulus and thrill seeking (Piron, 1991). To sum up, impulse buying embraces unintentional buying, a stimulus and purchasing on-the-spot.

There are two unambiguous motives in the impulse buying antecedent framework. As for the basic motive is concerned, it articulates that consumers do not settle on to buy a particular item before the shopping trip. While the succeeding motive encompasses that consumers end up the purchase dilemma in store only (Beatty and Ferrell, 1998).

Thus, as per this observation, impulse buying is defined as an unlooked for and an inadvertent buying. It takes precedence when consumers are subjected to external stimuli such as sales sponsorship. Furthermore, there are innumerable in-house feelings that intensify impulse buying behaviour to a large extent.

Till date, there have been number of attempts to develop a model for determining impulsiveness and reasons thereof. But it still requires immense workout for developing comprehensive framework that could facilitate different stakeholders in the estimation of impulsiveness across different consumer groups which the present study on model development has fittingly taken into consideration.

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**Table1: Literature Review in Tabular Form**

Author	Year	Findings/Suggestions/Conclusion
Rook and Fisher	1995	They observed that credit cards make it easier to purchase things spontaneously.
Dittmar et.al	1995	They revealed that music products and clothing were the most probable items to be purchased impulsively.
Beatty and Ferrell	1998	There are multitude of supplementary situational and unpredictable factors such as money in hand and time accessibility that force spontaneous shopping.
Wood	1998	An inverse association was identified between age and impulsive buying.
Bayley and Nancarrow	1998	Immediacy attribute forces consumers to purchase spontaneously because they are always accompanied by preconceived notion that they get such opportunity only once.
Youn and Faber	2000	Consumers are prejudiced by an occurrence of interior disagreement between both rational and arousing drives as soon as a hasty buying impulse strikes.
Youn and Faber	2000	Revealed that spontaneity was found significantly associated with that of personality variable 'lack of control'.
Shiv and Fedorikhin	2002	Impressed that when privileged possessions are limited, actions of a consumer are determined by lower-order developments.
Jones et. al.	2003	Consumers do not lean to look for additional information so as to construct fitting buying judgment.
Verplanken et al.	2005	Revealed that that a universal impulsive buying propensity is robustly embedded in personality.
Chang et. al	2011	Argued that consumers who had more positive emotional responses to the retail environment were more likely to make higher impulsive purchases.
Sharma	2012	Adopted the conceptual framework of cognition and affection for exploring impulsive buying behaviour.
Donelly, Iyer, and Howell	2012	They stated that conscientiousness was more probably to play a key part in scheduling for upcoming everyday expenditure.
Muruganantham and Ravi	2013	Consumers who had more positive emotional responses to the retail environment were more likely to make higher impulsive purchases.
Bratko et al.	2013	Found that extraverts were motivated largely by the over lapping genetic manipulators during impulsive buying propensity.

## RESEARCH OBJECTIVES

The main objective of this study was to explore the impulsive buying behaviour of the consumers and their degree of affection and cognition with respect to different personalities, as level of affection and cognition aids in determining the type of behaviour (Almanda Leigh Coley, 2009). This research proposal employed new scale PACBS (developed by the researcher in the inter-disciplinary subject of personality and impulsive buying in order to determine the association between the personality, Impulsive Buying and the buying tendencies for a particular product). It was also purposeful to

analyze how respondents under study differed in their Undesirable advocacy to Buy, Cognitive Dissonance (Emotional Conflict), Affirmative Buying Sensations, Mood management so as to find out their overall level of affection as these sub dimensions form the part of affection. Cognition also formed the centre of attention and for determining its level among the respondents Scant Planning, Prudence and Cognitive Deliberation and No Prominence to potential consequences were explored for the cause. Apart from this, impulsiveness across different demographic variables was also investigated for the purpose of determining association between impulsiveness and demographic variables.

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### The main objectives of the study were:

1. To study the relationship between personality and impulsive buying behaviour.
2. To study the impact of personality on cognition and affection of a consumer.
3. To study the impact of cognition and affection on buying tendencies of a consumer.
4. To study the impact of personality on buying tendencies of a consumer.
5. To make different suggestions for both consumer welfare advocates and marketers.

## HYPOTHESIS

H<sub>01</sub> : Cognition and Personality are independent.

H<sub>02</sub> : Affection and Personality are independent.

H<sub>03</sub> : Affection and Cognition are independent.

H<sub>04</sub> : Cognition and Buying Tendencies are independent.

H<sub>05</sub> : Affection and Buying Tendencies are independent.

H<sub>06</sub> : Personality and Buying Tendencies are independent.

## RESEACH METHODOLOGY

### Research Design

The research design included both explorative and descriptive approaches where former approach was employed for preliminary identification of the problem and then redressing the problem through application of descriptive research design. Exploratory design was primarily adopted to explore different constructs and data was collected through cross sectional 'one-shot' design.

### Sampling Design

#### a.) Area of Study and Sample Frame

The area of study was Jammu and Kashmir and data was collected from the institutes of higher learning that included Universities and Government Colleges.

### b.) Population for the Study

The population above 18 years of age was considered as sample for the study. Majority of the population as said earlier included students studying in various colleges of the Srinagar city. The population was further dived into three groups of Early Adulthood (18-23), Middle Adulthood (24-29) and Late Adulthood (30-35).

### c.) Sampling Method (Technique)

Sampling method being common and important practice of any social science research was also taken care by adopting cluster sampling and as respondents exhibit common characteristics within the colleges and universities, it deemed to use cluster sampling. As is well known that it is not possible to collect data from whole of the population and is time consuming as well, therefore, it necessitated to adopt some form of sampling. Since area of the study being large in scope, and being mostly spread in educational institutes, it was more than appropriate to use cluster sampling. Each of the Universities and Colleges were taken as clusters. Furthermore, to achieve more reliable results, simple random sampling was used by affiliating random numbers to Universities and Colleges.

### d.) Sample Size

Selection of an optimum sample size is always the core issue that researchers face to make their study more reliable. A sample size of 624 was chosen for this study. The formula used for the calculation of sample size is discussed here underneath:

$$n = X^2 * N * P(1-P) / [ME^2 * (N-1) + (X^2 * P * (1-P))]$$

Source: C. R. Kothari, *Research Methodology (Methods and Techniques)*

Where

n = Sample size

X<sup>2</sup> = Chi-Square for the specified Confidence level at 1 degree of freedom

N = Population Size

P = Population proportion (0.50 in this study)



ME = Desired Margin of error( Expressed as proportion 5%)

With 95% significance level, 5% acceptable margin of error, population of youth in Srinagar being greater than 1 lakh but limited to 1,01,43,700, also with proportion being 0.50 and Chi Square at one degree of freedom at 95% level is 3.84. After using these values in the above mentioned formula, sample size calculated for all values greater 1 lakh but less than 10,00,00,000 is 384. Additional 21 respondents were included for data collection which increased sample size to 405. Additional 240 respondents were included for data collection which increased sample size to 624.

### Instrument

Self Administered Structured Instrument (i.e. PACBT Questionnaire) consisted of four sections, Section A included demographic characteristics of respondents used for data collection, section 'B' comprised of personality items; while as C included impulsive buying variables and finally section 'D' included eight statements about buying tendencies for specified products. Apart from demographics which consisted of nominal scales, 5- point scale was adopted for rest of the items.

## DATA ANALYSIS AND DISCUSSION

In order to test various theoretical relationships, Structural Model was tested and model is shown in figure 1 below:

Based on past literature, six factors including Expressive Propensity, Emotional Stability, Sociableness, Pleasure Seeking Propensity, Conscientious and Conservativeness were treated as observed variables that determined personality of a consumer. In the same way, several observed variables including Prudence and Cognitive Deliberation, Scant Planning, Belief about Impulsive Buying and No to Potential Consequences determined Cognition of a consumer. The three underlying factors including Affirmative Buying sensations, Undesirable Advocacy to Purchase and

Emotional Conflict formed the part of Affection of a consumer. Making further advances in this direction, eight statements were assigned to one factor and were used for analyzing buying tendencies of a consumer. It is pertinent to mark here that the latent dimensions including Personality, Cognition, Affection and Buying Tendencies were added primarily based on the results of EFA of previous studies and past related literature.

### Assess Structural Model Validity

The important consideration of a structural model lies in the assessment of Model Fit Indices of the hypothesized framework. Only when both model fit indices including Goodness of Fit Indices and Badness of Fit Indices have desirable results associated with them, one can proceed with further analysis.

Based on the results of Structural coefficients, the proposed model was found to fit the data satisfactorily as the fit values were well within acceptable ranges [Chi-square = 1146244,  $p < .000$ , RMR=0.148, GFI=0.713, CFI= 0.863 and RMSE=0.058, NFI=0.810, NNFI=].

The structural Model clearly indicates that personality determines cognition and affection as path estimate for affection (0.65,  $p < 0.05$ ) is significant and so is the path estimate for cognition (0.37,  $p < 0.05$ ) and are both significant predictors of personality and hence impulsive buying. Similarly, cognition and affection are significantly related as their path estimate (0.38) is significant at 0.05 of significance level.

The magnitude and significance of the loading estimates clearly indicate that all of the five six constructs of personality, four constructs of affection, three constructs of affection and eight items of the buying tendencies are relevant in predicting Personality, Cognition, Affection and Buying tendencies. Moreover, personality has significant impact on cognition and affection. Cognition (-0.44) and affection 0.98 also have

### Specify the structural Model

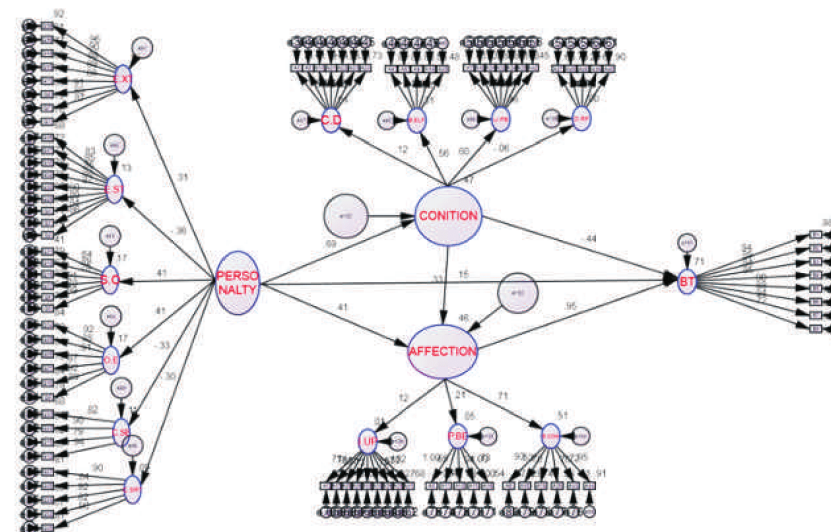


Figure:1

significant impact in determining buying tendencies for specified products. Personality does not directly impact buying tendencies for specified product and it has only an indirect effect through cognition and affection which are primarily determined by the personality.

## HYPOTHESIS TESTING

### H<sub>01</sub>: Cognition and Personality are independent.

The results of the Structural Equation Modeling have revealed that Cognition and Personality are significantly related with each other and it is apparent from Structural Model Coefficients (Table 2) that significance value associated with the data (Personality vs Cognition) is significant as  $p < 0.05$ . Therefore, null hypothesis is rejected.

### H<sub>02</sub>: Affection and Personality are independent.

The results of the Structural Equation Modeling have revealed that Affection and Personality are also significantly related with each other and it is apparent from Structural Model Coefficients (Table 2) that significance value associated with the data (Personality vs Affection) is significant as  $p < 0.05$ . Therefore, null hypothesis is again rejected.

### H<sub>03</sub>: Affection and Cognition are independent.

The statistics associated with cognition and affection in Structural Model Coefficients is consistent with the literature as both are associated with each other and their association is significant as well. Furthermore, null hypothesis is also rejected as  $p < 0.05$ .



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Table 2: STRUCTURAL MODEL COEFFICIENTS

				Estimate	S.E.	C.R.	P
<b>Determinants of personality</b>							
	Ext	<---	Personality	1.000			
	EST	<---	Personality	-1.040	.234	-4.448	***
	SO	<---	Personality	1.357	.279	4.873	***
	OE	<---	Personality	1.367	.278	4.920	***
	CSC	<---	Personality	-1.084	.247	-4.379	***
	CSR	<---	Personality	-.947	.236	-4.017	***
<b>Determinants of affection</b>							
	IUP	<---	AFFECTION	.151	.062	2.455	.014
	ECON	<---	AFFECTION	1.000			
	PBE	<---	AFFECTION	.297	.069	4.298	***
<b>Determinants of cognition</b>							
	UPB1	<---	COGNITION	1.000			
	BELIEF	<---	COGNITION	1.140	.187	6.095	***
	CD	<---	COGNITION	.160	.071	2.252	.024
<b>Impact of personality on cognition and affection</b>							
	COGNITION	<---	Personality	.921	.206	4.464	***
	AFFECTION	<---	Personality	.665	.279	2.384	.017
	AFFECTION	<---	COGNITION	.481	.192	2.509	.012
<b>Impact of Cognition and affection on Buying tendencies for specific products</b>							
	BT	<---	COGNITION	-1.098	.533	-2.061	.039
	BT	<---	AFFECTION	1.918	.747	2.568	.010
	BT	<---	Personality	.467	.671	.697	.016

## H<sub>04</sub>: Cognition and Buying Tendencies are independent.

After examining Structural coefficients associated with Personality Impulsiveness and Buying Tendencies Scale, it is oblivious that Cognition and Buying Tendencies are significantly related with each other. Moreover, the probability associated with the data is less than 0.05 as  $p < 0.05$  implies rejection of null hypothesis.

## H<sub>05</sub>: Affection and Buying Tendencies are independent.

Here null hypothesis was also rejected as the probability associated with the data is less than 0.05 and it supports the alternative hypothesis that affection and buying tendencies are significantly related with each other.

## H<sub>06</sub>: Personality and Buying Tendencies are independent.

To see if there is any direct relationship between personality and buying tendency, a hypothesis was

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set up and after examining the structural Model Coefficients, it was found that the association between two variables is significant as probability associated with the data is less than 0.05

## CONCLUSION

Based on the application of Structural Model Equation, a number of theoretical relations were tested and it is explicitly shown in table 2 that all the determinants of personality significantly determine the personality of an individual. Furthermore, the test findings associated with affection and cognition are significant as well. The important part of the present study that is impact of personality on cognition and affection is also highlighted in the same table. The results are again consistent with the past literature and significantly determine the cognition and affection of a young consumer. In addition, cognition has significant role in determining the degree of affection of a consumer as is reported by the structural coefficients.

The second portion of the structural model (please refer figure 1) is also illustrated as structural coefficients in table 2. The examination of the second part of the model is also constructive. It can be seen from the table 2 that the level of cognition and affection significantly determine the degree of buying tendencies which is significant as well. Therefore, higher the degree of cognition lower would be buying tendencies as its coefficient is negative significant. This largely emphasizes the significance of type of personality that would determine the degree of cognition which in return lays the foundation for buying tendencies. Similarly, type of personality determines the degree of impulsiveness (Affection) which in turn leads to significant association between buying tendencies and affection of a consumer. The structural model coefficients provide an inclusive picture of various independent and dependent various that shapes the buying behaviour of a consumer.

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