

# CHAPTER 1

## INTRODUCTION

A huge shift in consumer behaviour is noticed starting with bartering system to the present era of consumerism (Beder, 2004; White, 2009). Today, buying is not only fulfilling necessity but also satisfying emotional needs. Consumerism has transformed modern lifestyle significantly. Material gains have become important aspects of shopping (Vohra, 2016). Keeping pace with such changes markets are also flooded with innovative merchandising techniques. This has resulted in coinage of unique marketing concepts like sensory marketing, relationship marketing, experiential marketing and influencer marketing etc. (Bagozzi, 1995; Hulten, Broweus and Van Dijk, 2009; KPMG-FICCI, 2018; Schmitt, 1999). This evolution in marketing has initiated the research need for understanding impulsive buying or unplanned buying. Buying as a subject of multidisciplinary study embeds its roots in economics, psychology, and management. The present Chapter offers a brief introduction to the topic of study, theoretical background and, offers the significance of studying impulsive buying in context of services.

### **1.1 Blurred line between global and local consumer behaviour**

The demarcation of global and local consumer has almost got diminished with the growing impact of globalization. Access to globally marketed brands has set new consumer trends. The aspiration become a global citizen has led consumers to embrace universal brands and novel products. The advances in information technology and new methods of communication channels (Cantallops and Salvi, 2014) have made consumption more convenient and quicker.

Consumers now seek quicker resolutions and hassle-free purchases. They have also become more demanding, impatient, and smarter than before. Atkinson and Strating (2016) state that individuals now-a-days watch the advertisements of products on television and buy on the internet. There are other sources of digital information such as reviews and expert comments where consumers can easily find detailed product related information. Consumers look for experiences and solutions in products which fulfil their specific needs. Younger consumers are actively engaged in shopping and influence their parent's buying decision in most of the situations. Middle-aged and older consumers are

likely to act younger than their age and are more interested in lifestyle products such as home decor, beauty, fitness, food and travel. According to a report by Accenture (Accenture Technology Vision, 2014), the number of consumers using digital channels for shopping has been rising noticeably. This is going to influence the overall lifestyle of the people and therefore, the economy of the nation at large. This digital focus would not only limit to the urban areas, but the focus will be more on rural areas for the rest of the decade. The internet users from rural areas are expected to comprise of half of the total Indian internet users in 2020 (Accenture Technology Vision, 2014). The primary driving forces are convenience, discounts, availability and the varieties of merchandise for majority of Indian consumers.

Rising income is an important factor that affects lifestyle, and spending pattern. As income rises, expenditure in services like transportation and communication, health, education and leisure increases. Shopping is becoming more social and frequent, immediate gratification is on the rise. The concept of luxury has transformed itself from materialism to aspiration along with a personal transformation side by side (Yeoman and McMahon-Beattie, 2011). Experiencing luxury is no more limited to the elite but to the affluent class as well. Affluent households seek comfort, and they do not worry about the price to pay. Consumers are prioritizing on the experiential value of products and a desire to be the active co-creator rather than simply consumers (Ernst and Young report, 2014). In comparison to previous generations today people enjoy much more material comfort, which has resulted cultural shift for personal fulfilment and aspiration through experience (Yeoman and McMahon-Beattie, 2011). According to Deloitte (2013) report, the unprecedented growth of the new middle class outside the western economy is expected to be the most powerful economic trend in the coming decades.

## **1.2 Evolving Indian consumer**

The rise in average income level among Indian middle-class consumers has driven their aspiration for quality products and sophisticated services. This rise in income level has happened not just in urban areas but in tier 2 and 3 cities as well. India is projected to be the world's third largest consumer market by 2025 (Kharas, 2017). The proportion of nuclear households will increase to 74% from a current size of 70% by 2025. Such shift

is significant to marketers because nuclear families<sup>1</sup> spend 20% to 30% more per capita than joint families (Singhi, Jain and Sanghi, 2018).

According to a BCG CCI proprietary income database report (Singhi, Jain and Sanghi, 2018), consumers in India are divided into 5 categories based on annual gross household income (in million dollars), Elite (more than 30.8), Affluent (15.4 to 30.8), Aspirer (7.7 to 15.4), next billion (2.3 to 7.7) and Strugglers (below 2.3). The report further suggests that the top three income classes (elite, affluent and aspirer) are growing fast in India. From 2016 through 2025, the share of the elite and affluent household will increase from 8% to 16% of the total. The BCG report (2017) suggests that about 40% of India's population is expected to live in urban areas by 2025, and will account for more than 60% of consumption where much of the growth will take place in small towns. According to the report, there is a huge rise in aspirer and affluent consumers, which is the biggest driver of increasing consumption.

Emerging Indian cities (populations less than 1 million) are growing faster. Consumers in small cities are believed to spend more than their counterparts in other locations (Boston Consulting Group, 2017; PwC Shaping consumer trends, 2016). For instance, consumerism in small places like Assam has been steadily changing in recent years. Over the last decades, there has been a drastic change in the lifestyle of the people (Bhattacharyya, 2009). Exposure to new brands through various marketing channels like social media marketing and malls have influenced their consumption behaviour.

According to FICCIPwC report (2015), economic growth and rising household incomes in India are predicted to increase consumer spending to USD 3.6 trillion by 2020. The E-Commerce market is expected to reach USD 125 billion in terms of its Gross Merchandise Value (GMV), growing at the rate of 31% (FICCIPwC report, 2015).

### **1.3 Rising impulsive buying as a consequence of changing consumer behaviour**

Over the years, the rapid convenience caused by the digital world has made consumers more impulsive in the perusal of instant gratification. Instant gratification is the tendency to immediately satisfy an urge to possess a non-purchased item with no considerations of

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<sup>1</sup> Nuclear households are defined as any household with a single married couple, living alone or with their children (Chakravorty and Singh, 1991; Niranjana et al., 1998; Niranjana, Nair and Roy, 2005)

future consequences of buying. Impulsive buying is the result of emerging consumerism and has become an important phenomenon of consumer behaviour study. Studies report that over 90% of people make occasional impulse purchases (Gaille, 2017). Unplanned shopping increases the chances of impulse buying by 20% (Gaille, 2017). Therefore, industry marketers invest billions of dollars to find ways to trigger consumers' impulse buying in favour of their products with the goal of increasing short-term sales (Dholakia, 2000; Kacen, Hess, and Walker, 2012). According to Tversky and Kahneman (1981), consumption choices are not always made on a rational basis but made without careful deliberations of future consequences. These ignore the general rule of buying which is to look for available alternatives or sufficient information about the product of interest. The planner-doer model of Thaler and Shefrin (1981) suggests two types of individuals where one values options for lifetime utility while the other one values for its current utility. The decision of former governs by slow, controlled and effortful process while the later governs by fast, automatic and effortless thinking. The chances are high for the later one to frequently indulge in impulse buying which is to buy a product instantly without any prior intention of buying. Beatty and Ferrel (1998) defined impulse buying as a sudden and immediate purchase without prior intention of buying a specific product.

Impulsive shopping is believed to be influenced by purchasing power, product availability, and lifestyle (Dittmar, Beattie and Friese, 1995). Studies show that impulse buying is more prevalent in developed economies. Park (2012) stated that the rising impulsive buying among consumers in advanced Western economies is because of the economic and social improvements, such as increases in disposable income and credit card options. In 2012, a study on Point-of-Purchase advertising shows that 76% of all purchases are made on the spot (Amos et al., 2014). According to Furajji, Łatuszyńska and Wawrzyniak (2012), up to 80% purchase decisions are on impulse of certain low involvement product categories (Nayeem, 2012).

The significance of impulse buying is recognized by marketers and academicians all around the world and the phenomenon has been extensively studied by researchers beginning from the DuPont Consumer Habits Studies in the 1940s to 60s (Clover, 1950). Most of the studies have focused on the United States consumers as they are believed to be more impulsive in buying than other countries. Many authors suggest that the number of consumers indulging in impulse purchase has the potential to grow further with the

technological advancement such as internet and television shopping channels and marketing innovations like 24-hour convenience stores (Taushif and Gupta, 2013).

Although most of the works on impulse buying are from the United States, a few studies have found the existence of impulse buying in other countries, such as the United Kingdom (Bayley and Nancarrow, 1998; Dittmar, Beattie, and Friese, 1995; McConatha, Lightner, and Deaner, 1994), South Africa (Abratt and Goodey, 1990), and Singapore (Shamdasani and Rook, 1989). Emerging economies have also witnessed rapid growth in consumer markets of late (Wirtz et al., 2013). Evidences from markets such as Vietnam, Bangladesh, China, India, Singapore, South Korea and Taiwan indicate existence of impulse buying in personal accessories and fashionable products (Kwak et al., 2006; Lin and Lin, 2005; Nguyen et al., 2003; Sharma, 2013; Zhou and Wong, 2003). Nguyen et al. (2003) stated that in spite of the cultural differences, when transitional economies achieve a certain level of development, consumers from these economies demonstrate a tendencies and behaviours similar to those in more advanced economies. Cho, Ching and Luong (2014) discussed in their research that Vietnamese retailers adjust the retailer display to allure more customers to buy impulsively.

### **1.3.1 Product specific impulse buying**

According to Stern (1962), there is a greater likelihood of an impulsive purchase in products where the costs of time, physical and mental efforts are relatively less. He emphasised that price exerts direct control over impulse purchase (such as discount sale, special offer etc). In addition to these, other attributes of impulse buying of goods are the marginal need, mass distribution, prominent store display, short product life, small in size and ease of storage. According to Yeung and Yee (2011), consumer products that are considered to be impulse items are those characterised by low in price or available with a wide choice and that provide many benefits to the consumers. Researchers noted the importance of product involvement, which significantly affects impulse buying (Hausman, 2000; Jones et al., 2003; Piron, 1991). Consumers' strong involvement with a product satisfies their hedonic needs. According to Hirschman and Holbrook (1982), hedonic consumption take into account those behavioural aspects related to fantasy and emotional consumption which are driven by pleasure through experiencing the product.

Goods such as apparel, fashionable products, books, toys, sports equipment and household goods (Jeffrey and Hodge 2007; Kukar-Kinney et al., 2009; Madhavaram and Laverie, 2004; Park and Lennon, 2006) are often bought on impulse. According to Agrawal and Schmidt (2003), the product that drives instantaneous physiological gratification (confectionery, soft drinks, cigarettes etc.), evoke affective responses (clothing, toys etc.), support self-images are likely to generate impulse buying. Food products, such as snacks have a higher impulsive influence on consumer purchase than non-food products (Rook and Hoch, 1985).

Another group of social scientists suggests that products which hold material possessions and symbolic self-completion have the greater potentiality of impulsively bought (Dittmar, Beattie and Friese, 1995; Wicklund and Gollwitzer, 1982). Consumers not only consume physical products but also consume products which have symbolic meaning attached to it. According to Wicklund and Gollwitzer (1982), material symbols compensate the perceived inadequacies in individual self-concept, which is termed as symbolic self-completion. In that sense, cloth and jewellery (the thing directly applied to the body and are highly visible to others) strongly and easily create an impulsive buying tendency (Dittmar, Beattie and Friese, 1995). Sensory experiential products play an important role in symbolic interaction with consumers' emotional experiences in market environments. Experiential luxury is a new trend which is a shift in focus from purchasing luxury goods (a car or a house) to enjoying pleasurable experiences (e.g. travelling). Dittmar et al. (1995) found that musical items and clothing are most likely to buy on impulse since both appear to have the potential for self-expression, mood adjustment and entertainment.

### **1.3.2 Impulsive buying: from a theoretical perspective**

In reference to Section 1.3, it has been observed that impulse buying has been an important topic for marketers and social scientists. The study of impulsive buying is attracting the attention of economist, marketers, and psychologists. The psychological and marketing aspects led the interest of many notable researchers in the field of psychology, economics, and management to extensively study the concept and its application. Initial works in this area were mainly concerned with the concepts of impulse buying (Clover, 1950; Dittmar, Beattie and Friese, 1995; Rook, 1987; Stern, 1962). Over the years, the studies on impulse buying have been shifted from theory to its

marketing implication. The focus is more on identifying the impulse-driven stimuli, internal traits and product-specific impulse buying (Dittmar et al., 1995; Jones et al., 2003; Kollat and Willett, 1969; Markus and Kitayama, 1991; Peck and Childers, 2006; Puri, 1996; Rook and Fisher, 1995).

Rook (1987) offered the most accepted definition by saying that impulse buying is a sudden, compelling, hedonically complex purchase behaviour in which the speed of the purchase decision precludes any deliberate consideration of future consequences. Weinberg and Gottwald (1982) have offered three important determinants of the impulsive buying process, which include the reactive component, the affective component, and the cognitive component. In case of reactive behaviour, consumer shows certain responses in exposure to a certain stimulus in the purchase situation (Weinberg and Gottwald, 1982). When exposed to a stimulus, consumer feels an irresistible urge to possess the product of interest which is the immediate nature of behaviour (Rook, 1987). Affective state is when the consumer is driven by emotional forces. Finally, such type of behaviour is reactive and highly affective as the consumer has very low control over the buying decision (Weinberg and Gottwald, 1982).

Stern (1962) was the first to identify four types of impulse buying: reminder, suggestion, planned and pure impulse buying. Reminder impulse buying happens when the store display reminds consumers to buy something which is not in their original shopping list. Suggestion impulse buying is when the consumer has no prior knowledge of the product but decides to purchase it after evaluating it in-store. Planned impulse buying happens when a consumer enters a store expecting to purchase something that is on special offer. Consumer takes advantage of promotions, even though he or she does not have any intention to buy the product before entering the store (Nesbitt, 1959). Finally, according to Stern, pure impulse buying is only the true impulsive buying, which breaks the normal buying behaviour pattern (Piron, 1991). Piron in 1991 offered a comprehensive definition of impulse buying which integrated various definitions already offered by researchers. According to this definition, impulse buying is *unplanned* because it is made on the spur of the moment or without previous planning to solve a problem in the shopping environment. Secondly, *stimulus* attracts the attention of the organism and influences the activity. The decision does not evaluate the future consequences (Piron, 1991). Finally, the consumer experiences emotional and/or

cognitive reactions, which can include guilt or disregard for future consequences. Many times consumers knowingly or unknowingly buy things without prior planning when there is a discount, offer or in an extreme emotional state of happiness or unhappiness. Rook and Gardner (1993) stated that people tend to buy things on impulse when they feel bored, guilty, or stressed with the expectation that impulse buying will put them in a better mood (Baumeister, 2002).

*Various theoretical approaches in impulse buying are discussed in the following sections:*

Though many scholars have worked in the area of impulsive buying and important concepts are offered in the area, proper theoretical approaches were adopted from the study of Hoch and Loewenstein in 1991 which actually offered an explanation of who and how of impulse buying.

Hoch and Loewenstein (1991) model is a mix of economical (myopia and time inconsistent) and psychological (impulsive) theories. It integrates both rational and emotional processes that influence consumer self-control. According to them, psychological process of consumers influence impulsive purchasing when they are exposed to stimulus in a shopping environment and as a reaction of exposure to those stimulus, they feel an urge to possess a non-purchased product. If not purchased, consumer regrets it as a loss and this increases the desire to purchase the product as quickly as possible to reduce the feeling of loss. At the moment of impulsive purchasing, benefits of immediate gratification compensate future decisions such as monetary/non monetary loss. This model explains the impulsive purchase process and emphasizes upon the importance of understanding consumer's perceptions at the time of impulse purchase.

Dittmar et al. (1995) proposed another model which is based on social constructionist and the psychology of material possessions. According to this model, consumers buy products not only for their functional benefits but also for their symbolic meanings such as social standing, wealth/intellectual supremacy of an individual. Products that are bought impulsively represent individual's identity. Furthermore, in another comprehensive model, they presume that the tendency to buy on impulse will be more powerful when the gap between actual self and ideal self is strong enough. Social status determines choices of products in most of the situations.



According to the “cost-benefit accessibility framework” offered by Puri (1996), impulsive buying tendency of a consumer depends on what s/he will perceive better in a buying situation – cost or benefit of purchase – or both of them. In a situation where the perceived benefit exceeds the cost, the temptation to indulge in impulsive buying would be higher. She also highlighted the importance of value individual place on a product that determines the perceived cost and benefit of impulsive buying. The perceived benefit of buying a product on impulsive tendency would be higher in case of a consumer who sees hedonic value in the product.

Bitner (1992) has proposed that when exposed to environmental cues consumers engage in cognitive thought processes and these thought processes decide either an approach or avoidance behaviour. Another model i.e. environment-shopper relationships is proposed by McGoldrick et al. (1999) which is a causal flow from perception through beliefs to behaviour. According to the model, socio-demographic characteristics and his or her cognitive characteristics work as moderators between environment and the customer response. Socio-demographic status determines consumer’s response to the environment, and consequently the likelihood of an impulse purchase. It has been found that gender (Dittmar and Drury, 2000; Dittmar et al., 1995) and age (Bellenger et al., 1978) are determinants of the propensity of an individual to be impulsive. Similarly, an important factor in the impulse buying process is the affordability in terms of money (Beatty and Ferrell, 1998). The propensity to ‘avoidance of dissonance’ behaviours which is caused by situational factors such as time and money or other risks of engaging in impulsive buying moderates the consumer’s response to a environmental stimulus. However, one of the characteristics of the impulse buying process is that the consumer does not evaluate the consequences of the impulsive behaviour (Piron, 1991).

The new era in consumers impulsive purchase behaviour research started with the consumption Impulse Formation and Enactment model offered by Dholakia (2000). The main assumption is that the impulsive behaviour consists of motivational, volitional, and cognitive psychological processes. He has identified three most important factors of impulsive purchase behaviour, such as marketing stimuli, impulsivity trait, and situational factors. According to Dholakia (2000), marketing stimuli can be controlled by the marketers when presenting to a consumer. The second factor, he presents is situational issues/component that may increase or decrease the propensity of the

consumer to experience the consumption impulse. It is determined that a consumer estimates three factors that may constrain impulsive buying: current impediments, consideration of long-term consequences and anticipatory emotions.

Mattila and Wirtz (2008) determined that consumer stimulation in the shopping environment and social aspects encourages impulsive purchase behaviour. The study indicated that social factors influence impulse buying. The interactive effects of perceived crowding and employee friendliness need to be considered together in-store design.

Harmancioglu et al. (2009) presented that the determinants of impulse purchases include consumers' characteristics (excitement and esteem) and prior product knowledge (as influenced by opinion-leaders and compliance to social norms). According to them, impulse buying intention and impulsive purchase of innovative products are encouraged by consumers' desire and the necessity for excitement. Consumers think that if they buy the latest innovations, they get more respect from others and this will increase self-respect. They also believe that it will make them feel modern. However, impulse purchases of new products cause spontaneous and uncontrolled spending. Moreover, consumers' level of knowledge of new products has a positive effect on their impulse buying intentions and purchases.

Most of these theories specifically focus on person and the environment a person exposed to in the process of impulse buying.

### **1.3.3 Factors associated with impulsive buying**

Impulse buying is stimulated by many factors- sensory contact (proximity of product or marketing stimuli), situational (mood or environmental factors) and individual impulsivity traits (Beatty and Ferrell, 1998; Dittmar et al., 1996; Dholakia, 2000; Puri, 1996; Rook and Hoch, 1985; Rook, 1987; Stern, 1962; Weinberg and Gottwald, 1982). Physical proximity, temporal proximity, and social comparison are believed to trigger the urge to possess a product (Hoch and Loewenstein, 1991). Environmental cues or situational stimuli produce cognitive responses which may result approach or avoidance behaviour towards impulsive buying (Bitner, 1992). Marketing stimuli such as sales promotion and discounts are important factors that influence consumers' impulse buying behaviour (Beatty and Ferrell, 1998; Virvilaite et al., 2011). Situational stimuli include

the surrounding consumption environment, mood, product involvement, time and money (Dholakia, 2000). Consumers not only spend to fulfil basic necessities but also for non-material gains such as fun, fantasy, social and emotional satisfaction (Dittmar, Beattie and Friese, 1996; Hausman, 2000).

#### **a. External stimuli**

Impulse buying behaviour is stimulus-driven (Rook and Fisher, 1995). External trigger cues are controlled by the marketer in an attempt to lure consumers into purchase behaviour (Dholakia, 2000; Rook, 1987; Wansink, 1994; Youn and Faber, 2000). However, irrespective of services or goods, external cues such as price, discounts, special promotions (e.g., free gift vouchers), visual aesthetics cues seem to influence impulse buying.

A consumer may experience the urge for impulsive consumption when exposed to tempting graphics, appealing advertisements or associated sales promotions of a product (Dholakia, 2000; Hoch and Loewenstein, 1991). S/he makes the mental connection between seeing a product in the media or in the form of advertisements and recognising it in reality. Atmospheric cues of a retail environment (smells, sights, sounds), marketing innovations (24x7 retailing, credit cards, POS machines), and marketing mix cues (promotions, advertisements) can trigger impulse buying (Shostack, 1977; Youn and Faber, 2000).

The “Human element” can also be a powerful tool in impulse buying which distinguishes services from physical products. It plays a major role in persuading and affecting customer perception regarding a service delivery (Constantinides, 2006). Attitudes and behaviours of the service personnel have important role to play in perceived service performance which is the “process” or “functional” quality of a service (Gronroos, 1984). Visual inspection of their dress (Solomon, 1985) and nonverbal cues as to the performance of both the service firm personnel and other customers in the service facility aid customers in categorising the firm and forming pre-experience expectations for the service encounter (Bitner, 1990). It can also be that customers get influenced by the perceived experiences of other customers. Positive word of mouth from peer or family may stimulate the consumption impulse experience in consumers, e.g. decision to eat out or going for a movie (Rook, 1995). Baker, Levy and Grewal

(1992) found that the social cues present in the store environment stimulate consumer buying behaviour. External marketing cues not only attract new customers to a retail website but promote cross-selling to existing customers by encouraging impulse purchases of complimentary items or better items (Dholakia, 2000). According to an article written by Koski (2004), the stimulating factors of impulse buying in services can be - anonymity, easy accessibility, wider product ranges, promotions and direct marketing as well as online marketing.

#### **b. Internal factor**

Internal impulse buying factors are inherent to the individual that cannot be controlled by the marketers directly. Consumer impulsivity trait is an internal factor, which is defined as a tendency to respond quickly without reflection; and a tendency to act without a careful plan (Doob, 1990). When a consumer experiences an “irresistible urge to buy”, he feels compelled to make an impulse purchase. Cognitive aspects refer to how one understands, thinks and interprets information, that result in unplanned buying tendencies, and disregard for the future consequences (Youn, 2000). Personality traits can assume the degree of a person’s Impulse Buying Tendency (Beatty and Ferrell, 1998; Rook and Fisher, 1995). Youn and Faber (2000) reported that impulse buying tendency was linked to a personality trait “lack of control” where impulse buyers lack the cognitive control of not purchasing on impulse. Some people are frequent impulse buyers and indulge in such buying behaviour whenever an opportunity arises (Verplanken and Herabadi, 2001). People with high impulsiveness trait are more frequently and easily act on their impulses due to weaker impulse resistance mechanism even when purchase decisions involve a higher level of risk (Vohs and Faber, 2007).

#### **c. Situational factors**

Situational factors such as time, money at the disposal at the moment as well as mood may be responsible for increase or decrease in the tendency of experiencing consumption impulse (Dholakia, 2000; Rook and Gardener, 1993). Mood works as a mediator between environmental cues and behaviour (Hirsch, 1995; Mehrabian and Russell, 1976). A positive mood state can increase risk-taking propensity of individuals, and makes them ignorant of systematically process information (Peck and Childers, 2006; Schwartz and Bohner, 1996).

#### **d. Perceived risk and impulse buying**

Perceived risk is the nature and amount of uncertainty perceived by consumers in considering a particular purchase decision (Cox and Rich, 1964). The uncertainty comes from the difficulty with buying decisions, and consequences of buying a product may be in terms of financial loss, lack of expected utility and negative social image etc. Researchers have suggested many risk reduction models including word-of-mouth, warranties, brand image, money back policy and salesperson assurance (Hawes and Lumpkin, 1986; Settle and Alreck, 1989).

The uncertainties associated with quality cues are any stimuli conveying information regarding the product quality before consumption (Mehrotra and Palmer, 1985). According to Lovelock (1991) all components of a marketing system, ranging from service personnel to service deliveries represents cues from which consumers infer service quality. The basic analyzable dimensions of service quality include assurance, reliability, empathy, responsiveness and tangible cues (Parasuraman, Zeithamal, and Berry, 1985). Steenkamp (1990) noted that tangible cues (such as personal appearance, physical facilities) and intangible cues (such as personal attitudes) are used to choose between service retailers.

In another note, external marketing stimuli can also act as risk relievers, such as discount, product newness, money-back guarantee and advertisement (Akaah and Korgaonkar, 1988; Korgaonkar, 1982; Mai, 2001). The Internet is currently used as a means of tangibilising the intangible (Mortimer and Mathew, 2006). Through internet a product can be made mentally tangible and make the product appear less risky to the consumer (Laroche, Bergeron and Goutaland, 2003).

#### **1.3.4 Product involvement/perceived product value**

Holbrook (1986) emphasized that product value is the outcome of the consumption experience, which indicates that value may be conceived as a post-response outcome. The perceived value of product influences consumer selection, evaluation, purchase, and ultimate satisfaction from a shopping. This includes hedonic value, such as play or fun, and aesthetic pleasure from sensory elements during consumption. Product involvement is consumers perceived personal relevance and the importance attach to a product (Greenwald and Leavitt, 1984, Krugman, 1965, Mitchell, 1979, Petty and Cacioppo,

1981; Zaichkowsky, 1985). Mitchell (1979) defines product involvement as individual internal state variables which are aroused by a particular stimulus or situation. High involvement associated with a product enhances information search and processing and promotes elaborate decision making (Fazio, 1990, Petty and Cacioppo, 1986, Zaichkowsky, 1985). Product involvement has also been associated with the cognitive vs. affective properties of the decision making process. According to the FCB (Foote, Cone and Belding) Grid model offered by Richard Vaughan (1980), consumers distinguish products on the basis of their involvement with them and on whether rational or emotional factors play the crucial role in choice processes and the formation of purchase intentions (Ratchford, 1987; Rossiter and Percy, 1987; Vaughn, 1986). Park and Young (1986) distinguish between cognitive involvement (utilitarian or cognitive motives) and affective involvement (value-expressive or affective motives). Cognitive involvement refers to personal relevance based on the functional, utilitarian performance, factual information of the products and affective involvement is personal relevance based on feelings, emotions and moods (Zaichkowsky, 1994). These concepts are adopted in the present research.

### **1.3.5 Consumer behaviour in experiential and utilitarian products**

Naturally, with changing consumer's role, consumers need changes too. Consumer needs can be classified into two types, i.e. hedonic and utilitarian. Emotional services focus on the consumption experience and are associated with the psychological aspects of product ownership. Consumers search for items that transfer symbolic meaning and constitute a source of relationships and emotions (Consoli, 2009; Siano, 2011). Brands today need to find a way to connect with empowered consumers on an emotional level keeping pace with changing consumer behaviours and needs. Emotions are central to the actions of consumers, triggering buying responses and mediating effects of product or service satisfaction (Bagozzi et al., 1999; Laros and Steenkamp, 2005). When brands inspire positive emotional reactions, rationality issues thrust into the background (Matyszczuk, 2016) enabling brands to engage consumers in conversations, delivering experiences and building strong relationships.

The growing research interests in consumption experiences have established that many consumption activities produce both experiential and utilitarian outcomes (Babin, Darden and Griffin, 1994). This has led to the categorisation of products in terms of their

utilitarian and experiential value (Holbrook and Hirschman, 1982; Miller and Stafford, 1999; Mano and Oliver, 1993). Hedonic provides the sense of enjoyment, and utilitarian provides the sense of usefulness. When using a service, a consumer always feels the involvement in terms of need and interest. According to Boven and Gilovich (2003) experiences are those of a life event or series of events that one encounters, lives through, and “consumes”. Holbrook and Hirschman (1982) suggested that an interaction with the product, service, and/or shopping environment can be intrinsically satisfying which he labelled as experiential approach. Experiential impulsive consumption led individuals not only freedom from routine but also confirm self-values and identity through experiences (Bayley and Nancarrow, 1998). It is the retention and recollection process of both positive feelings and memorable experiences. According to Fiore and Ogle (2000), experiential benefits include pleasure, beauty, and creative expression. Otto and Ritchie (1996) observed the importance of hedonic values, peace of mind, and recognition in the tourism context which are associated with destination attractions and experiences with hotels and airlines. Such experiences play role in offsetting negative emotions as well (Punji, 2011).

Utilitarian buying motive, on the other hand, emphasizes on objective and tangible attributes of products, being more concerned with functionality, convenience-seeking, judgment of rationality/irrationality and price etc. (Ahtola, 1985; Bhatnagar and Ghosh, 2004; Hirschman and Holbrook, 1982; Rintamaki et al., 2006). Functional services are more equipment and object-oriented. Utilitarian buying motives include convenience-seeking, variety seeking, searching for quality of merchandise, and monetary savings (Bhatnagar and Ghosh, 2004; Chandon et al., 2000; Rintamaki et al., 2006; Turley and Milliman, 2000). Utilitarian benefits are also rewarding because they help one attain external aims such as social or economic gain, convenience, safety and status (Berlyne, 1974; Holbrook, 1987). Experiential value from a pleasing store design influence perceived utilitarian value of a product (discount, product quality), which in turn affect store patronage intentions (Babin and Babin, 2001; Baker et al., 2002). These two terms experiential and utilitarian have contributed to the growing body of knowledge with regard to impulsive consumption.

Chiturri et al. (2008) stated that within the range of product attributes observed by the consumers, these two groups hedonic and utilitarian are often studied by researchers. The

difference between utilitarian and hedonic/experiential attributes has an important role in consumer research with the changing nature of consumer purchase behaviour (Veryzer and Wesley, 1998). In today's business environment, "hedonic" and "utilitarian" concepts are frequently used in the marketing research. They are used to measure the concept of product benefits, brand attitude or the shopping value (Batra and Ahtola, 1990; Hirschman and Holbrook, 1982; Mano and Oliver, 1993). Several studies demonstrate that involvement significantly affects consumers' responses to advertisements and the formation of their subsequent product attitudes and purchase intentions (Petty et al., 1983). Highly involved consumers tend to have stronger interaction intentions with websites (Yoo and Stout, 2001) and are more likely to click on banner ads (Cho, 2003).

Consumers' involvement with a particular product increases impulsive buying, *viz.*, levels of fun and pleasure (Bloch et al., 1984; Schmidt and Spreng, 1996). Involvement is found to influence consumers' propensity to make an impulsive purchase in a specific product category (Bellenger et al., 1978; Jones et al., 2003). Dittmar, Beattie, and Friese (1995) reported that impulsive purchases are more likely to occur for products that symbolizes preferred or ideal self. Individuals buy on impulse in response to the strong emotions generated from product stimulus (Rook, 1987; Rook and Gardner, 1993). Thus, individuals who have a high level of involvement (i.e., who are more likely to experience strong emotions in response to a stimulus) are more likely to generate the emotions needed for an impulsive purchase. They are more likely to browse for such products, making an impulsive purchase more probable given the increased frequency of shopping or browsing (Beatty and Ferrell 1998; Bloch et al., 1986; Schmidt and Spreng, 1996).

#### **1.4 Service sector as key driver of an economy**

The service sector is one of the important sectors in the global economy. It is expanding at a quicker rate than the other two sectors, agriculture and the manufacturing (World Bank, 2010). According to World Development Indicators (2011), the services sector accounted for almost 71% of global GDP in 2010. Trade in services is growing at a faster pace since the 1980s and in 2011, commercial services exports grew 11% to US\$ 4.1 trillion (World Trade Report, 2012 (UNCTAD Handbook of Statistics, 2012). For developing countries and least developed countries (LDCs), service trade is the new



frontier for enhancing their participation in international trade and, in turn, realizing development gains (United Nations Conference on Trade and Development, 2014).

Services are defined as a process of performance rather than a thing or object (Lovelock, 1991) which cannot be seen, felt, tasted, or touched in the same manner goods can be sensed. Services are linked to activities, interactions and targets at solving customer problems. These unique attributes generate certain perceived risks when customer tends to make a purchase. The level of risk varies with the type of product and individual attributes (Hoover, Green, and Saegert, 1978; Murray and Schlacter, 1990). To avoid such risk consumers look for tangible evidence in a given service encounter (Langeard et al., 1981; Shostack, 1977). These evidences may be the physical setting such as environmental design, decor, signage and business cards that help to establish the firm's image and influence the customer's expectations (Booms and Bitner, 1982; Shostack, 1977). Various psychological and situational factors can lower the risk associated with purchasing a service. Sharma et al. (2013) established in his research that services that are high on tangibility, search and experience properties are better at inducing impulse buying tendency. Consumers may negatively evaluate a service when there is a delay (Taylor and Baker, 1994). Technology based self-services along with individuals personality characteristics may moderate the perceived risk in services (Dabholkar and Bagozzi, 2002). Ease of use, usefulness, user friendliness and enjoyment may reduce the performance or reliability risk associated with services.

### **1.5 Indian service sector**

India boasts of an emerging economy because the growth is driven by the changing demographics and the favourable economic policies. The country's Gross Domestic Product (GDP) is projected to grow at 7.4 percent, as estimated by the International Monetary Fund (IMF) (2017-18). The growth of India's service sector in terms of its contribution to GDP, and increasing share in trade and investment has drawn global attention. In India, there has been a shift from agriculture to the services sector (Khare, 2011). The share of this sector in GDP has increased with rising per capita income (Banga, 2005; Gordan and Gupta, 2003, Jain and Ninan, 2010). The contribution of service sector to national and state incomes, trade flows, FDI inflows and employment has made it the most vibrant sector in India. According to the Economic Survey 2015-16, the service sector contributed almost 66.1% of its gross value added growth in 2015-16

becoming the important net foreign exchange earner and the most attractive sector for FDI (Foreign Direct Investment) inflows. Gross Value Added (GVA) at current prices for Service sector is estimated at 73.79 lakh crore INR in 2016-17.

India's service sector includes a wide variety of services, which are trade and transport, hotels, restaurants, telecommunication, financial services, real estate, business services, social and personal services, services associated with construction and infrastructure development, and newly emerged e-commerce sector. The major factors that is fuelling Indian service industry are economic affluence, societal change in the role of women, revolution in IT industry, growing need of marketing of services, expansion of cities and townships, potential exports and market orientation over production orientation (Deloitte-CII, 2017; KPMG-FICCI, 2018). The size of the increasing middle-income consumers increases the spending power and creates demand for goods and services in the households. As the number of working women is increasing, their roles are also changing. They tend to hire various services in order to minimize multiple tasks they have to perform. The production orientation is being taken over by market orientation making more room for services like marketing research, accounting and auditing services, financial management and human resource management etc.

India provides a myriad of services to the world. Tourism and software services are the major foreign exchange earners (Economic Survey of India, 2017-18). Other services such as banking, healthcare, insurance, education, entertainment, accounting services etc. are also provided in overseas markets. Opportunities for employment are increasing in Information Technology, Telecom, Healthcare, Infrastructure, and Retail. The rapid penetration of mobile phones in India is fuelling the growth of employment opportunities in Telecom sector. Talking about the tourism industry, it has various cashable opportunities for foreign exchange attraction and employment. Considering a rich cultural heritage, varying terrains and ecology, and the natural beauty of the geography of India, the tourism sector attracts a lot of foreign exchange (KPMG and FICCI, 2018).

The fastest growing telecom services market in India is expected to reach \$103.9 billion<sup>128</sup> by 2020 (Deloitte and CII, 2017). The Indian media and entertainment industry which is consisted of various segments like, television, print, films, radio, music, animation, gaming and visual effects and digital advertising has recorded an unprecedented growth over the last two decades and becoming one of the fastest growing

industries in India. Digitization has brought a new era in broadcasting as it has enhanced the viewing experience of the users (Deloitte and CII, 2017).

India's banking sector remained strong even after the global financial crises. It is expected to become fifth largest in the world by 2020 as per the report prepared by KPMG in association with the Confederation of Indian Industry (Chakraborty, 2013).

Economic Survey (2015-16) reported that the Indian Food and Beverage (F&B) services contributes significantly to the nation's economy and has been attracting investments. The Gross Value Added (GVA) by hotels and restaurants has witnessed an annual increase in both absolute and relative terms. According to the National Restaurant Association of India (NRAI), the restaurant industry is expected to contribute about 2.1 percent to the total GDP of India by 2021 (KPMG-FICCI, 2016). Food expenditures constitute a majority of population's consumption basket and the share is expected to grow further in the coming years as organised food service retail penetrates.

The services sector is the dominant sector contributing more than half of the gross state domestic products (GSDP) in 21 states and Union Territories (for which data are available) and more than 40 percent in all states except Sikkim and Arunachal Pradesh (Economic Survey, 2015-16). The contribution of this sector to state domestic product in Assam during 2016-17 is increased by 1.54% compared to 2011-12. Existing literature suggests that IT services, telecommunications, media and entertainment and financial services have contributed to the high growth of the service sector. Hansda (2001) and Joshi (2008) has pointed out that the rise in the export demand of IT has led to higher growth in Indian service sector.

It is widely believed that services fulfil the desire for luxuries (Fisher, 1935). For instance, higher incomes may lead to the substitution of a service for a service (an expensive restaurant meal for a cheap one), of a service for goods (restaurant food for home-cooked food), or of goods for a service (ready-to-serve food for domestic cooks). As incomes rises individuals may substitute the use of the bus or auto-rickshaw services with hiring a more comfortable luxurious car. High income elasticity of demand for services has contributed to the high growth of this sector (Bhattacharya and Mitra, 1990; Gordan and Gupta, 2003). Technological advancement and availability of skilled manpower have contributed to the growth of services like information technology (IT)

and IT enabled services (ITeS) (Chanda, 2002). Developed countries outsource their services to developing countries like India leading to a rise in demand for services from the developing market (Bhagwati, 1984, Gordan and Gupta, 2003; Hansda, 2001).

Consumers becoming more connected, digitally influenced, more informed and more demanding. India has witnessed a dramatic growth in the number of internet mobile phone users in the recent past which has resulted in huge shifts in consumer awareness, outlook and behaviour. Smartphones have become a window to the world and are now a means of expressing one's opinion and individuality. It's also become the new retail store front.

The shift in purchase behaviour towards online buying has been very evident over the last few years (FICCIPwC report, 2015).

### **1.6 Assam - a potential market hub**

Assam, a state of 'blue hills and green valley,' is one of the largest states in the North-East region of India which provides easy access to a market of over 800 million consumers. Geographically, the region is closure to all the major cities of ASEAN (Association of Southeast Asian Nations) in comparison to other cities of India. Assam covers about 2.4% of the country's total geographical area (Census of India, 2011). The population of Assam is 312.05 lakh, out of which 86% population live in rural areas and 14% population live in urban areas of the State (Directorate of statistics and Economics, 2016).

Assam is considered as one of the most industrially advanced state among North Eastern states of India. The availability of quality commercial space and cheaper real estate rates compared to the metros and mini-metros has opened an avenue for several leading market players to widen business in the state (Confederation of Indian Industry, 2010). The service sector has also flourished significantly in the state economy, contribution to which has increased from 46.9% in 2004-05 to 57.5% in 2013-14 (Economic Survey of Assam, 2013-14). The growth is due to the rapid diversification in the communication sector, trade and business services, banking services, hotel and catering services and the introduction of various ancillary services (Economic Survey of Assam, 2013-14).

Government has been taking initiatives on developing the urban infrastructure of Assam to upgrade to world class level; some of which include hospitals, educational institutions, malls, restaurants, entertainment parks etc. India is trying to create a network of a large number of clean and green small cities instead of targeting the mega cities. Confederation of Indian Industry in the report Assam@75 (2010) mentioned that Assam could be a focal point of economic prosperity which has endowed with the competent human resources, cultural resources, natural resources, water resources and bio-diversity.

The state economy of Assam has witnessed “an encouraging trend” over the period, as the primary sector witnessed a shift to service sector which is flourishing rapidly (Economic Survey of Assam, 2017-18). Service sector has contributed 45.51 per cent in 2016-17, which was 43.97 per cent in 2011-12. At the current price in 2016-17, share of the growth of the service sub-sectors is estimated to be 9.80 per cent in trade, repair, hotel and restaurants, 10.27 per cent in transport, storage, communication and services related to broadcasting, 9.85 per cent in real estate, ownerships of dwelling and professional services and 16.60 per cent in public administration and other services.

The services sector has radically been changed the structure of the economy and generated significant level of employment, particularly in the IT sector, hotel and tourism sector. It is hoped that the service sector would be able to provide larger employment opportunity for the young generation of the state in near future (Economic survey of Assam 2013-14). There is a lot of potentiality around developing industries like food processing, tourism in the Northeast, given its proximity to South East Asian markets in the region (Deloitte-CII, 2017). Guwahati being one of the major commercial hubs of the entire North East India is slowly catching up with the rest of Indian cities in terms of market openness. Many major retail chains are planning to open up their outlets in the place due to encouraging responds from consumers, availability of quality commercial space, cheaper manpower, and the real estate rates compared to the other cities in India. Product access and availability, growing urbanization with an increase in income have influenced the lifestyles of the people.

### **1.7 Research gap**

The changing market scenario and growing disposable income in a developing economy influence consumption trends of consumers. With growing disposable income,

individual's demand for better services in healthcare, education, entertainment, beauty care and other personal services are rising (Chillimuntha, 2011). The importance of convenience and entertainment from services has been growing in almost every aspects of consumers' life. According to Harris Interactive Polling, consumers are likely to spend more on dining out, technology products and in leisurely travel (Byrne, 2012). According to Chaudhari and Halder (2005), the changes in consumer's lifestyle in developing country have also changed consumer's need for product variations. Developing countries like India has undergone major transitions in economy, technological adaptation and consumerism. Online shopping, which was earlier considered as just another trend by most traditional players, is becoming the preferred option for more and more consumers. This is driven by factors like busy working schedule, growing disposable incomes, and advanced service delivery business (Technopak, 2014). In states like Assam, even when the majority of population is concentrated in rural areas, a milestone in digital connectivity is achieved with a spread of 66.9% tele density till March, 2017 (E-PAO, 2017). Marketers find India's North Eastern customers experimentative and adapting. The quick information availability in the form of social media or internet, lifestyle transition from traditional to modern and high purchasing power have led them to embrace wider varieties of products anytime, anywhere. Abratt and Goodey (1990) suggest that higher income contributes to higher level of impulse buying. Sinha (2003) reported that entertainment and emotional satisfaction are the reasons of impulse buying in Indian consumer where the majority is represented as young and working class with higher purchasing power.

Despite the fact that the requirement of various services is growing among consumers, and the industry is also contributing well to the economy, there is a dearth of literature on consumer behaviour in services. Particularly, it's very important to understand the changing trends of consumers (e.g. impulsive buying behaviour) in states like North East India where a lot changes have been happened in the consumer market over the last decades. Few studies have reflected the existence of impulse buying in subscriptions of financial reports, stock market quotes, banking services, leisure travel and mobile shopping services (Chiang and Liao, 2004; Goulding and Shankar, 2011; Phau and Poon, 2000; Pine and Gilmore, 1999), however, are limited in their findings and implications. Laesser and Dolnicar (2012) have reported non-planned, impulse purchasing in tourism services which specifically happens with shorter trips, a small

number of travel companions, and familiarity with the destination. Phau and Poon (2000) in their research compared online buying behaviour between the internet and non-internet users. They found that services with a low cost, and are frequently purchased, and relatively high on differentiation are more likely to be purchased via the Internet. It is because of convenience, Internet buyers make impulsive buying of services like computer software, E-newspapers, videos/music, and online financial and stock information. Choi (2016) established the sensory cues as important in impulsive buying of food from street vendors. However, he also found that the impulsive urge for having street food is negatively affected by perceived risk. Rezaei, Ali and Amin (2016) studied consumer's online impulsive buying behaviour towards tourism products. They found that the relationship between utilitarian and hedonic web browsing motive with web site design influence online impulsive buying behaviour. Taking note of such research works already conducted, it is seen that impulsive buying in services is partly studied.

Impulse buying is expected to be different for different services. The existing literature in impulse buying of services established the influence of different individual factors and service characteristics on impulse buying of services (Sharma et al., 2014). For instance, a number of studies have examined consumer's hedonic feeling towards utilitarian and experiential products and the difference in consumption experiences across countries and cultures. For example, impulsive purchase of tourism products seems to be different from an impulse purchase of grocery products (March and Woodside, 2005; Pine and Gilmore, 1999). Many studies on this ground have emphasized the importance of understanding the distinction between these two attributes in the changing consumption scenario (Veryzer and Wesley, 1998).

Consumers' involvement is another important concern contributes to buying. Consumer involvement with a service depends on value and interest which differ across services. More a consumer inquisitive about a service more knowledgeable he/she would be about that particular service. The cognitive efforts invested by the individual (eg. in seeking detail information) elicit a strong enough "urge" to consume immediately (Rook, 1987; Rook and Gardner, 1993). This behaviour for searching of information from consumer end and supply of such information at the right time (from marketers end) may reduce psychological perceived risk associated with a service (Laroche, Bergeron and Goutaland, 2003). For example, hedonism-seeking motives are innate in the leisure

travel, which is associated with impulsive behaviour (Goulding and Shankar, 2011; Pine and Gilmore, 1999). Researchers have suggested that the emotional benefits of happy memories gained from experiential consumption may compensate latent negative feelings from tangible losses such as money (Miao, 2011). Dittmar et al. (1995) proposed that products which have their symbolic appeals give an indication of buyer's social standing and wealth. The appeals may be different from different countries because of the variation on the salience of values across cultures. Sharma et al. (2014) in their study call for further research in emerging economies.

Sharma et al. (2014) in their study provide a good conceptualization of the phenomenon impulse buying in services by adding the role of perceived risk in impulse buying. Earlier studies have emphasized upon the reinforcement of various internal and external factors on consumers impulse buying urge across products. So far, no published research works have attempted to understand the relationships among individual and environmental factors and perceived risk of impulse buying.

So far, no such research attempts have been made in places like Assam in India which tries to delve into the psyche of consumers in relation to their buying decisions. Particularly in services as service is one of the important contributory sectors to the development of the place.

## **1.8 Summary**

This chapter begins with the changing trend in consumer behaviour with a special emphasis on the service industry. From the industry reports, it can be deciphered that studying changing consumer behaviour in services is of utmost importance. Moreover, the chapter offers a brief understanding of impulsive buying and existence of such buying across goods and services based on extensive literature drawn from relevant body of knowledge. This review of the literature provides a strong need of studying impulsive buying in services particularly identifying the factors influence such buying behaviour. Overall, this chapter offers a comprehensive understanding of impulsive buying and the importance of studying it in context of services. Based on the understanding of the topic of study and importance of studying it in the context of services, the next chapter offers a detail need, objectives and limitation of the study.



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