

CHAPTER 4

IMPULSE BUYING IN EXPERIENTIAL AND UTILITARIAN SERVICES

The previous chapter described the approach to answer the research questions in context of present study (refer to chapter 2) and the method of reaching at the objectives wherein the purpose is to investigate the existence of impulse buying in experiential and utilitarian services. It also explains the appropriate method to understand the influencing factors that lead to such buying behaviour. Following the methodology presented in the previous chapter, data collection was done to achieve the formulated objectives. The present chapter reveals the analyses in response to the gathered data and explains the results in context of the objectives. The first section comprises of descriptive statistics reflecting the profile of the sample. The second section presents respondent's scores on the psychological attributes related to impulsive buying behaviour as well as their tendency for impulse buying of different services.

Third section is about the difference in impulse buying of respondents in respect to different services when exposed to external factors and also the descriptive statistics of scores of the external factors. Fourth section includes hypothesis testing using t-test, univariate analysis of variance, multivariate analyses of variance to see the difference between the variables and also the interaction effect among different variables. Finally, the chapter concludes with the summary of the findings.

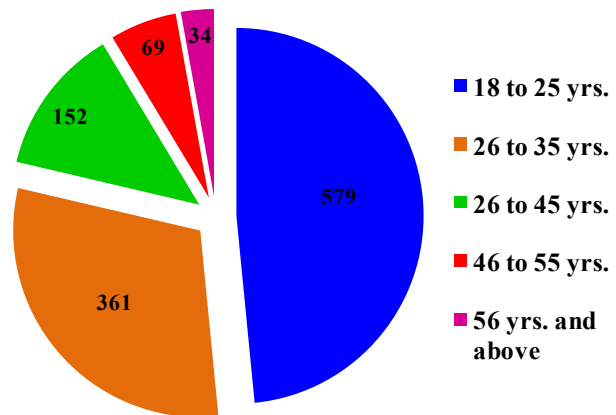
4.1 Socio economic and demographic profile

This section presents a general profile of all the 1200 respondents in terms of their socio-demographic profile, psychographic factors and purchasing habits in respect to various services. In the beginning, profile of the sample has been discussed giving an overview of the key characteristics of the respondents in the study. The demographic profile of the respondents has been presented respect to their age, gender, education, income, occupation, lifecycle stage and family type with necessary explanations.

4.1.1 Age

Figure 4 represents the age wise distribution of the respondents. A large number of the respondents participated in the study are young at age, majority being from the age group of 18 to 25yrs. representing 48.5% of the respondents. This is followed by the age group of 26 to 35yrs. which represents 30% of the respondents. 12.7% of the respondents are in between 36 to 45yrs. of age. and very few respondents i.e. 5.8% belong to the age group of 46 to 55yrs. Only 0.5% respondents are above the age of 55 yrs.

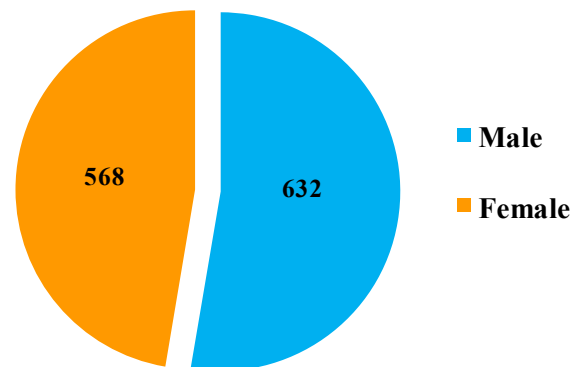
Figure 4: Age of the respondents



4.1.2 Gender

Number of male and female participant in the study is almost equal with a ratio of 53:57. Figure 5 reveals that out of 1200 respondents, 52.7% respondents are males whereas 47.3% are females. Thus, gender in terms of male and female represents almost an equal distribution in the study.

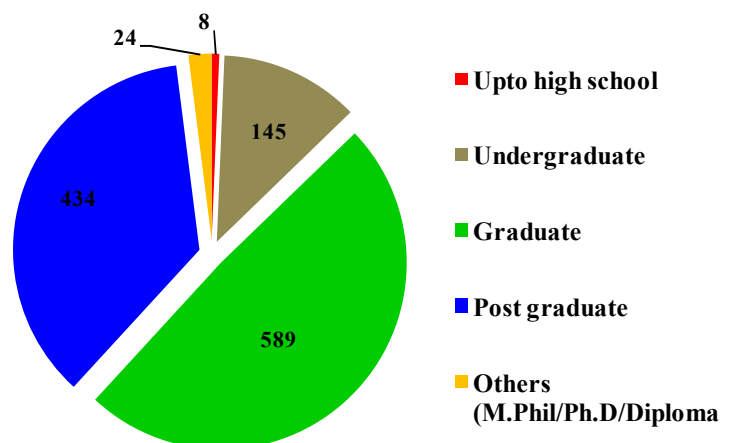
Figure 5: Distribution as per gender



4.1.3 Education

Analysis with regards to educational level illustrated in figure 6 suggests that majority of the respondents are graduates (49.1%). This is followed by post graduates who comprise of 36.2%. 12.1% respondents are at the undergraduate level. Only about 2% of respondents fall into the category of others which includes Ph.D.,

Figure 6: Educational profiles of the respondents

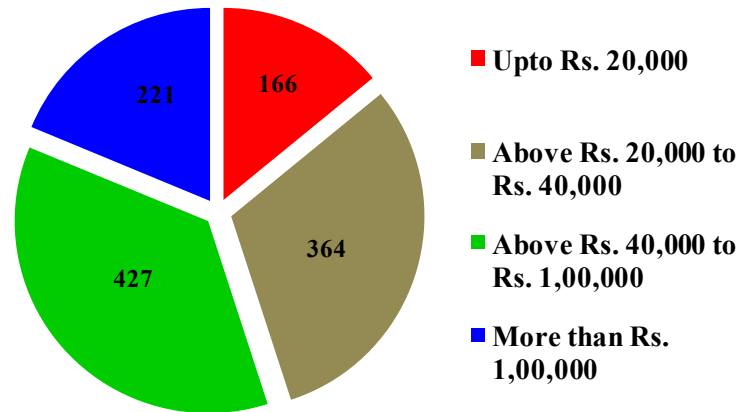


M.Phil and vocational degree holders. A very few respondents i.e. 0.7% are studied only up to high school.

4.1.4 Income

In terms of monthly household income, the majority of the respondents in the study belong to middle income class which ranges from Rs. 40,000 to Rs. 1,00,000. From the figure 4.4, it is seen this covers 36% of the respondents. Following this 30% of the respondents have a monthly household income in between Rs. 20,000 to Rs. 40,000. 18% of the respondents belong to affluent class with a monthly household income of more than Rs. 1,00,000. 14% of the respondents have the lowest monthly income which is upto Rs.20,000.

Figure 7: Income wise distributions



4.1.5 Lifecycle stage

Respondents representing different lifecycle stages are presented in Table 5. It is seen from the table that more than half of the samples (66.8%) are single or unmarried. This figure is in conformity with the age profile of the respondents where majority are in the young age group. Next, 25.9% of the respondents are married couple having children, some staying with them while others staying out of home. A small percentage i.e. 7% of respondents is married couple without having children.

Life cycle stages		Count	Percentage
Lifecycle stage (1200)	Single	801	66.8
	Married no children	88	7.3
	Married with children	311	25.9

4.1.6 Family type

Table 6 presents the family type in terms of joint and nuclear family. Majority of the respondents are living in nuclear families which comprises of 77.8%. Only about 22% are living in joint family.

Family type (1200)	Joint	266	22.2
	Nuclear	934	77.8

4.2 Analysis of internal factors and impulse buying of services

Respondents score on internal factors such as general impulsive buying behaviour (GIB), Lifestyle, Optimum stimulation level (OSL), Independent self construal (ISC) are recorded to see how the internal attributes affect their impulsive buying behaviour. The descriptive statistics are analysed in the following section.

4.2.1 Descriptive statistics

The analysis is done by recording responses on each item under a variable which is measured on a five point Likert scale, and then average, standard deviation and score range of each of the variables are calculated based on those responses.

Variables		Mean	SD	Min-Max range
Internal factor N=1200	General Impulsive buying behaviour	3.01	0.51	1-5
	Lifestyle	3.15	0.55	
	Optimum Stimulation Level	3.00	0.57	
	Independent Self Construal	3.24	0.53	
Perceived risk in experiential Services N=1200	Overall	2.26	0.73	
	Restaurant	2.27	0.82	
	Movie	2.29	0.78	
	Leisure travel	2.21	0.86	
Perceived risk in utilitarian Services N=928	Overall	2.61	0.82	
	Online shopping	2.44	0.84	
	Mobile services	2.24	0.81	
	Banking services	2.40	0.77	

Higher the mean score on a particular factor higher is the presence of that attribute in the respondent. In a score range between 1 (strongly disagree) and 5 (strongly agree), below

2.5 may be considered as low in the dimension, a score between 2.5 to 3.5 may be considered as moderate and above 3.5 may be considered as high. A description of the score on each variable is explained in the following paragraphs.

a. General Impulsive buying behaviour

General impulsive buying behaviour is individual general tendency to indulge in impulsive buying activity. The average score of GIB presented in Table 7 indicates that respondents have a moderate level ($\bar{x}=3.01$) of tendency to indulge in impulse buying behaviour. It may be that respondents do not necessarily feel the impulsive buying tendency of a product as soon as h/she encounters, rather certain situations or products may trigger such buying tendency.

b. Lifestyle

Respondents score on lifestyle from the Table 7 suggests that they follow neither a too modern lifestyle nor too traditional lifestyle. Lifestyle measures respondents' general lifestyle orientation, interest and spending habits. Lifestyle also describes the economic condition in which people live, how they spend their money, and how they allocate their time.

c. Optimum stimulation level

A moderate optimum stimulation level ($\bar{x}=3.00$) from Table 7 indicates that respondents neither necessarily search for high stimulation nor comfortable at low stimulation. Rather they maintain a balance in between. They are neither too risk taking nor too risk averse. Depending on the situation they take calculative measures.

d. Independent self construal

From the Table 7, it can be seen that respondents independent self construal ($\bar{x}=3.24$) are of moderate level but it is towards a higher end indicating a willingness for independent decision making. Probably, the decision regarding major life events are made on discussion but daily routine decisions are taken on their own.

e. Perceived risk

Overall perceived risks for both utilitarian and experiential services are determined by calculating the combined average scores of each of the three services listed under two categories of services. Result presented in Table 7 suggests that average perceived risk varies from service to service. However, overall perceived risk is found to be higher in utilitarian service (2.61) than experiential services though deviations in respondents' scores are marginally higher in utilitarian. The separate analyses done for each of the services under the two categories are also presented in the table. The result suggests that among the three experiential services, movie (\bar{x} =2.29) and restaurant (\bar{x} =2.27) have slightly higher level of perceived risk than the leisure travel (\bar{x} =2.21). Likewise, among utilitarian services, respondents have comparatively low level of perceived risk in mobile services (\bar{x} =2.24) than online shopping (\bar{x} =2.44) and banking services (\bar{x} =2.40). However, the differences in average values are too low to consider for interpretation.

4.2.2 Impulse buying in experiential and utilitarian services

Impulse buying in experiential and utilitarian services is measured based on the respondents' average score on each of the variables that measures impulse buying for various services. Respondents have given responses to items that measure impulse buying tendency of the mentioned services. The responses for each item under a service is recorded on a five point likert scale, where 1 indicates strongly disagree and 5 indicates strongly agree. The recorded responses are then calculated and combined average score is found. A score below 2.5 is considered as low in impulse buying for the particular service, 2.5 to 3.5 is considered as moderate and above 3.5 is considered as high in impulse buying.

Analysis presented in Table 8 suggests that overall impulse buying in services is somewhat moderate (\bar{x} =2.55). The result presented in Table 8 suggests that impulse buying in experiential services is of moderate level (\bar{x} =2.74). However, in utilitarian services, it is seen to be slightly low (\bar{x} =2.36).

Variables	Descriptive statistics (N=1200)		Min-Max range
	Mean	SD	
<i>Impulse Buying in services</i>	2.55	0.67	1-5
<i>Impulse Buying in Utilitarian services</i>	2.36	0.80	
Mobile	2.42	0.99	
Online buying	2.68	0.92	
Bank	1.99	0.92	
<i>Impulse Buying in Experiential services</i>	2.74	0.68	
Movie	2.85	0.83	
Restaurant	3.00	0.75	
Leisure travel	2.36	0.88	

Again detail descriptive analysis is found to explore impulse buying tendency for different services under the category of experiential and utilitarian services. It is found from Table 8 that within experiential services, a moderate level of impulse buying is seen in movie (\bar{x} =2.85) and restaurant services (\bar{x} =3.00). On the other hand, low level of impulse buying is found in leisure travel (\bar{x} =2.36).

Likewise, among the services under utilitarian category, respondents show somewhat moderate level of impulse buying tendency in online shopping (\bar{x} =2.68). However, both mobile services (\bar{x} =2.42) and banking services (\bar{x} =1.99) show low level of impulse buying tendency.

4.2.3 Internal factors influence on impulse buying of experiential and utilitarian services

The results derived above lead to further curiosity of enquiring the impact of internal factors on impulse buying of experiential as well as utilitarian services. For this also respondents are categorized into high, low and medium based on their responses to each of the four internal factors separately. This is done with the help of visual binning using equal percentile cut point. High means the respondents have high attributes of the particular internal factor favourable for impulse buying. Same follows for medium and low. Mean score of the impulse buying tendency of experiential and utilitarian services against each level of internal factors are found. Table 9 suggests that the mean score of impulse buying for experiential and utilitarian services increases with increase in level of internal factors. The highest impulse buying for experiential services (\bar{x} =3.27) is found

when the lifestyle is in the high level which means that respondents who are towards modern orientation are more likely to buy experiential services impulsively. This is followed by general impulsive buying behaviour where the mean score ($\bar{X}=3.22$) in high level is found high in impulsive buying of experiential services.

Variable	Level	Number	Internal Impulse buying in experiential services (Mean)	Internal Impulse buying in utilitarian services (Mean)
General Impulse buying tendency	Low	101	2.45	2.08
	Medium	105	2.77	2.47
	High	94	3.22	2.70
Lifestyle	Low	135	2.50	2.25
	Medium	70	2.77	2.32
	High	95	3.27	2.71
Optimum stimulation level	Low	83	2.53	2.25
	Medium	107	2.75	2.44
	High	110	3.07	2.50
Independent self construal	Low	118	2.58	2.13
	Medium	104	2.88	2.46
	High	78	3.04	2.78

In case of utilitarian services, even with the high level of internal factors impulse buying is seen to be of somewhat moderate level. A slight high impulsive buying is found when the GIB, lifestyle and Independent self construal are in high level.

4.3 Differences in impulse buying of experiential and utilitarian services

For practical as well as theoretical effectiveness of the study, it is important to understand how different demographic groups respond to impulse buying in terms of experiential and utilitarian services. Whether impulse buying is different for different services or irrespective of different services it differs only across demographic groups. As the respondents of the study are drawn from different socio-demographic background, a detailed analysis in terms of differences in impulse buying tendency for both the types of services across various demographic is in order. The result would uncover if differences in such buying behaviour exist across various age groups, gender, education, life cycle stage and occupation. The analyses are presented separately for both experiential and utilitarian services.

4.3.1 Different demographic groups and their impulse buying tendency for experiential services

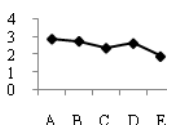
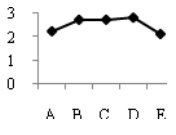
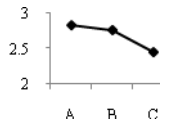
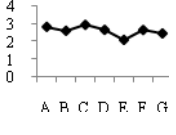
To check the differences in impulse buying of experiential services among different demographic groups, one way analysis of variance is conducted. Keeping impulse buying in experiential services as dependent variable and the demographic variables with different levels as independent variables where the score on impulse buying in experiential services is calculated from composite average score of the three experiential services namely restaurant, movie and leisure travel.

The subsequent sections are dealing with testing the following null hypothesis.

H₀: There is no significance difference in impulse buying tendency for experiential services across different demographic groups.

The ANOVA is conducted for each of the demographic variables separately. The section presents only those results that found significant and relevant for further analysis. The results presented in Table 10 suggest that significant differences exist across age, education, occupation and lifecycle stage for average impulse buying tendency of experiential services. However, in case of gender, no significant difference is found.

Result presented in Table 10 is explained in the following sections.

Table 10: Difference in impulse buying of experiential services across different levels of demographic variables							
Demographic variable	Levels	Number	Mean	SD	F	Sig.	Remark
Age 	18 to 25 yrs. ^(A)	579	2.88 ^{B,C,D,E}	0.60	33.53	0.000	Rejected
	26 to 35 yrs. ^(B)	361	2.76 ^{A,C,D,E}	0.70			
	36 to 45 yrs. ^(C)	152	2.38 ^{A,B,D,E}	0.56			
	46 to 55 yrs. ^(D)	69	2.64 ^{A,B,E}	0.82			
	More than 55 yrs. ^(E)	34	1.92 ^{A,B,C,D}	0.59			
Education 	Upto high school ^(A)	8	2.23 ^{B,C,D}	0.52	7.88	0.000	Rejected
	Undergrad ^(B)	145	2.72 ^{A,E}	0.61			
	Graduate ^(C)	589	2.72 ^{A,D,E}	0.70			
	Post graduate ^(D)	434	2.81 ^{A,C,E}	0.65			
	Others (Ph.D./MPhil/Diploma) ^(E)	24	2.11 ^{B,C,D}	0.47			
Lifecycle stage 	Single ^(A)	801	2.84 ^C	0.64	39.36	0.000	Rejected
	Married no children ^(B)	88	2.77 ^C	0.58			
	Married with children ^(C)	311	2.45 ^{A,B}	0.70			
Occupation 	Student ^(A)	567	2.85 ^{B,D,E,G}	0.58	10.67	0.000	Rejected
	Service ^(B)	373	2.63 ^{A,C,E}	0.73			
	Businessman ^(C)	57	2.96 ^{B,D,E,G}	0.85			
	Self employed ^(D)	65	2.68 ^{A,C,E}	0.52			
	Retired ^(E)	17	2.12 ^{A,B,C,D,F,G}	0.72			
	Presently not employed ^(F)	29	2.67 ^E	0.84			
	Homemaker ^(G)	92	2.48 ^{A,C,E}	0.68			

*Scores having different **superscripts** have significant difference with each other. Superscript signifies a specific demographic level and its difference with another level which have different superscript.

4.3.1.1 Age and impulse buying in experiential services

ANOVA test results in Table 10 suggest a significant difference between age and impulse buying in experiential services ($F=33.53$, 1194; $p<.05$). A post hoc (LSD) analysis is done to see how age groups differ from each other in relation to impulse buying for experiential services. Comparatively a higher level of impulse buying in experiential services exist in younger age groups i.e. 18yrs. to 25yrs. ($\bar{x}=2.88$) and 26yrs.

to 35yrs. (\bar{x} =2.76) and they are significantly different from one another. Impulse buying in experiential services tends to drop with increase in age. Surprisingly, a shift in impulse buying towards higher level is found in the middle age group i.e. 46yrs. to 55yrs. Impulse buying in experiential services is almost absent above the age of 55yrs.

4.3.1.2 Education and impulse buying in experiential services

In reference to Table 10, significant differences on average impulse buying tendency have also been observed among different educational levels ($F=7.88, 1199$; $p<.05$). Post hoc analysis suggests significant differences across pairs of different educational levels. It is seen that undergraduates (\bar{x} =2.72), graduates (\bar{x} =2.72) and post graduates (\bar{x} =2.81) have almost equal average impulse buying tendency which is significantly higher than the other two groups where one belongs to not that highly educated groups (\bar{x} =2.23) and others (\bar{x} =2.11).

4.3.1.3 Lifecycle stage and impulse buying in experiential services

In reference to Table 10, significant differences also observed among various lifecycle stages on impulse buying of experiential services ($F=7.88, 1199$; $p<.05$). Post hoc analysis shows that there are significant differences between different pairs of life cycle stages ($p<.05$). Interestingly, individuals who are single or unmarried (\bar{x} =2.84) are found to be more impulsive when buying experiential services, which is significantly more than married couples without children (\bar{x} =2.77). However, married respondents with children are less likely (\bar{x} =2.45) to be impulsive in buying experiential services.

4.3.1.4 Occupation and impulse buying in experiential services

In Table 10, significant differences between different occupations of respondents and their tendency for impulse buying of experiential services ($F=10.67, 1199$; $p<.05$) is noticed. Among all the occupational groups, businessmen are found to have highest impulse buying in experiential services (\bar{x} =2.96) followed by students (\bar{x} =2.85). Respondents who are presently not employed ($M=2.68$) and are self employed (\bar{x} =2.68) share same level of impulse buying in case of experiential services. Presently not employed includes respondents who have recently completed their studies/housewives/left jobs/in search of jobs. Service personnel also fall almost in the same level with a mean score of 2.63 in impulse buying tendency for experiential

services. Occupational categories including Retired ($\bar{x}=2.12$) and homemaker ($\bar{x}=2.48$) are found to have low level of impulse buying for experiential services. As suggested by post hoc analysis these mean differences are significant at individual levels ($p<.05$).

Although, ANOVA result shows that there are differences among different demographic groups in impulse buying of experiential services, however, the mean score of each of the levels under a group indicates moderate level of impulse buying tendency for experiential services. When same analyses conducted for utilitarian services, it is found that significant difference exists among the groups but are of low level ($\bar{x}<2.5$) to consider for interpretation.

Following are the findings of ANOVA analysis, it would be interesting to examine if any differences are found in different utilitarian and experiential services across different levels of demographic groups.

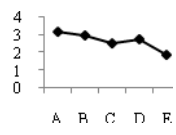
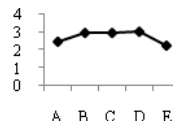
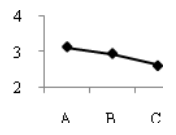
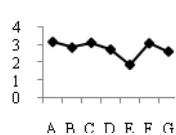
4.3.2 Impulse buying tendency in restaurant services among different demographic groups

Though demographic differences are tested in overall experiential services, a separate analysis for the services under experiential category would give better insight to the research. Therefore, with an aim to understand the differences between various demographic groups in terms of their tendency for impulsive buying of restaurant services is on ANOVA analysis is conducted. The following null hypothesis is tried to be tested with the analysis.

H₀: There is no significant difference across demographic groups in the impulse buying tendency of restaurant services

ANOVA is done to see if average tendency of impulse buying in restaurant services differs across different age groups, educational level, occupation and life cycle stages. If so, what are the pairs of groups that differ from each other in terms of impulse buying in restaurant services. The result of ANOVA analysis is presented in Table 11.

Table 11: Differences in impulse buying of restaurant services within various levels of demographic groups

Demographic groups	Levels	Number	Mean	SD	F	Sig.	Remarks
Age (1195) 	18 to 25 yrs. ^(A)	579	3.21 ^{B,C,D,E}	0.67	54.72	0.000	Rejected
	26 to 35 yrs. ^(B)	361	3.00 ^{A,C,D,E}	0.69			
	36 to 45 yrs. ^(C)	152	2.54 ^{A,B,D,E}	0.68			
	46 to 55 yrs. ^(D)	69	2.78 ^{A,B,C,E}	0.93			
	More than 55 yrs. ^(E)	34	1.87 ^{A,B,C,D}	0.69			
Education 	Upto high school ^(A)	8	2.50 ^D	0.61	7.09	0.000	Rejected
	Undergrad ^(B)	145	2.99 ^E	0.68			
	Graduate ^(C)	589	2.99 ^E	0.75			
	Post graduate ^(D)	434	3.06 ^{A,E}	0.75			
	Others (Ph.D./MPhil/Diploma) ^(E)	24	2.28 ^{B,C,D}	0.96			
Lifecycle stage 	Single ^(A)	801	3.14 ^{B,C}	0.70	56.96	0.000	Rejected
	Married no children ^(B)	88	2.96 ^{A,C}	0.61			
	Married with children ^(C)	311	2.63 ^{A,B}	0.80			
Occupation 	Student ^(A)	567	3.18 ^{B,D,E,G}	0.67	20.77	0.000	Rejected
	Service ^(B)	373	2.86 ^{A,C,E,G}	0.77			
	Businessman ^(C)	57	3.13 ^{B,D,E,G}	0.78			
	Self employed ^(D)	65	2.75 ^{A,C,E,F}	0.54			
	Retired ^(E)	17	1.89 ^{A,B,C,D,F,G}	0.83			
	Presently not employed ^(F)	29	3.10 ^{D,E,G}	0.79			
	Homemaker ^(G)	92	2.64 ^{A,B,C,E,F}	0.80			

*Scores having different superscripts have significant differences.

It is seen from Table 11 that demographic groups are significantly differed in terms of impulse buying of restaurant services ($p < .05$). Therefore, relevant null hypotheses are rejected. Further, post hoc analyses are conducted to see how the mean tendency of impulse buying at various levels within a demographic variable differs from each other. Results show that the differences between most of the levels within the groups are significant. Results are presented in the following sections.

4.3.2.1 Age and impulse buying in restaurant services

ANOVA results in Table 11 suggest that impulse buying tendency of restaurant services is higher for younger respondents particularly in the age group between 18 to 25yrs ($\bar{x}=3.21$). This is followed by the group 26 to 35yrs. ($\bar{x}=3.00$) which is of moderate level. However, a reverse shift is seen for the age group between 45 to 55yrs. ($\bar{x}=2.78$) which is however, a bit higher than that of the age group 35 to 45yrs. ($\bar{x}=2.54$). Respondents above 55yrs. ($\bar{x}=1.87$) show very low level of impulse buying tendency for restaurant services. When post hoc analysis is conducted to see the pairwise differences among the levels, it is found that all the pairs within a demographic group differ from each other.

4.3.2.2 Education and impulse buying in restaurant services

In case of educational level, Table 11 suggests that post graduate students have relatively higher level of impulse buying ($\bar{x}=3.06$) than all other educational levels. This is followed by other two groups which show exactly same average level of impulse buying for restaurant services, these are undergraduate ($\bar{x}=2.99$) and graduate students ($\bar{x}=2.99$). However, respondents who are in the lower level of education i.e. upto high school ($\bar{x}=2.55$) and others (Mphil/Ph.D./Diploma) ($\bar{x}=2.28$) have low impulse buying for restaurant services. It can be safely interpreted that college graduates are more intended to make impulsive buying than the others.

4.3.2.3 Life cycle stage and impulse buying in restaurant services

In reference to Table 11, respondents who are single or unmarried are found to be more interested in impulsive buying of restaurant services ($\bar{x}=3.14$) than the other two groups that are married with children ($\bar{x}=2.63$) and married with no children ($\bar{x}=2.96$). Post hoc analysis in Table 4.7 suggests that all the groups are different from each other in impulse buying tendency.

4.3.2.4 Occupation and impulse buying in restaurant services

From Table 11, it can be seen that among the entire occupational groups, student ($\bar{x}=3.18$), businessman ($\bar{x}=3.13$) and presently not employed ($\bar{x}=3.10$) have higher level of impulse buying for restaurant services. Self employed ($\bar{x}=2.78$) and homemaker ($\bar{x}=2.64$) are found to have moderate impulse buying for services. Impulse buying for restaurant services is almost nonexistent in retired personnel ($\bar{x}=1.89$). Most of the

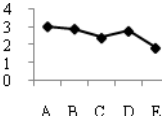
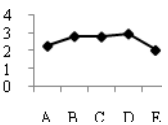
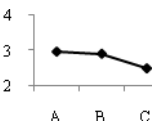
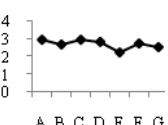
occupational groups are significantly different from each other as post hoc analysis suggests. Table 11 suggests that student as occupational group is differed from all other groups except businessman in terms of impulse buying tendency of restaurant services. Service personnel are differed from others except self employed. Likewise, self employed are differed from homemaker and services personnel.

4.3.3 Impulse buying tendency in movie services among different demographic groups

Understanding how different demographic groups and their levels behave in terms of their tendency for impulsive buying of movie services is also important. One way analysis of variance is conducted to test whether average level of impulse buying in movie services is significantly differed across various demographic groups. For this following hypothesis is formulated:

H₀: There is no significance difference across demographic groups in terms of impulse buying tendency of movie services

The analysis in Table 12 presents the average level of impulse buying in movie service among different demographic groups. The results indicate that null hypothesis can be rejected. Post hoc analyses within the levels of different demographic groups have further showed significant difference in terms of impulse buying in movie services.

Table 12: Difference in impulse buying in movie services across different levels of demographic variable							
Demographic variable	Levels	Number	Mean	SD	F	Sig.	Remarks
Age 	18 to 25 yrs. ^(A)	579	3.02 ^{A,B,C,D}	0.73	33.45	0.000	Rejected
	26 to 35 yrs. ^(B)	361	2.89 ^{A,C,E}	0.83			
	36 to 45 yrs. ^(C)	152	2.40 ^{A,B,D,E}	0.75			
	46 to 55 yrs. ^(D)	69	2.77 ^{A,C,E}	1.05			
	More than 55 yrs. ^(E)	34	1.85 ^{A,B,C,D}	0.94			
Education 	Upto high school ^(A)	8	2.30 ^D	0.53	9.30	0.000	Rejected
	Undergrad ^(B)	145	2.83 ^E	0.72			
	Graduate ^(C)	589	2.81 ^{D,E}	0.88			
	Post graduate ^(D)	434	2.97 ^{A,C,E}	0.77			
	Others (Ph.D./MPhil/Diploma) ^(E)	24	2.07 ^{B,C,D}	0.77			
Lifecycle stage 	Single ^(A)	801	2.98 ^C	0.77	42.03	0.000	Rejected
	Married no children ^(B)	88	2.92 ^C	0.68			
	Married with children ^(C)	311	2.49 ^{A,B}	0.91			
Occupation 	Student ^(A)	567	2.99 ^{B,E,G}	0.72	8.08	0.000	Rejected
	Service ^(B)	373	2.72 ^{A,C,E}	0.92			
	Businessman ^(C)	57	2.99 ^{B,E,G}	0.98			
	Self employed ^(D)	65	2.87 ^{E,G}	0.71			
	Retired ^(E)	17	2.27 ^{A,B,C,D,F}	1.08			
	Presently not employed ^(F)	29	2.78 ^E	0.89			
	Homemaker ^(G)	92	2.57 ^{A,C,D}	0.83			

*Scores having different superscripts have significant difference.

Even in the case of movie services, similar trend like restaurant services can be seen. All the demographic groups are significantly different in terms of tendency for impulsive buying of movie services. Younger respondents are more likely to be impulsive in watching movie than the older age groups. With regards to educational group, post graduates tend to be more impulsive than the other groups. Single individual and married couple with no children shows almost equal level of impulse buying in terms of movie services. Businessman and students are almost equally interested in going for movie services impulsively.

In case of age, it is seen that lower the age higher the tendency for impulsive buying of movie services. Respondents in the age group between 18 to 25 yrs. (\bar{x} =3.02) show

higher level of impulsive buying tendency. Post graduates ($\bar{x}=2.97$) show higher level of impulsive buying tendency followed by graduates ($\bar{x}=2.81$) and undergraduates ($M=2.83$) who share almost equal level of impulsive buying tendency. Couples who are married with having children are low ($\bar{x}=2.49$) in impulsive buying of movie services. Business ($\bar{x}=2.99$) and students ($\bar{x}=2.99$) have the highest level of impulsive buying tendency for movie services than the other occupational groups.

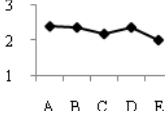
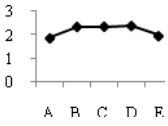
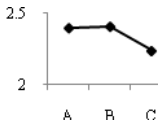
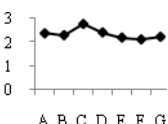
4.3.4 Impulse buying tendency in leisure travel among different demographic groups

Same test is conducted to see impulse buying tendency in leisure travel among different demographic groups. Following hypothesis is formulated for the same.

H₀: There is no significant difference across demographic groups in impulse buying tendency of leisure travel

The result in Table 13 indicates that significant differences exists in the groups except in education ($p>0.05$). Post hoc analysis also suggests significant differences between different demographic groups and their levels; however, the mean value presented in the Table 13 suggests too low to interpret as it is less than 2.50 for almost all the levels except for occupation. Therefore, it can conclude that impulse buying in leisure travel hardly exist among the respondents. Overall, among all the three services in experiential category, respondents less likely to feel impulse buying tendency for leisure travel.

Table 13: Difference in impulse buying in leisure travel between different level within the demographic variable

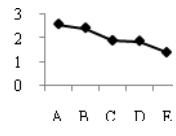
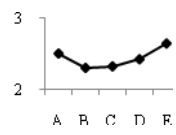
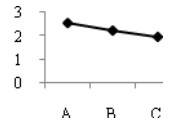
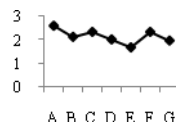
Demographic variable	Levels	Number	Mean	SD	F	Sig.	Remarks
Age 	18 to 25 yrs. ^(A)	579	2.41 ^{C,E}	0.89	3	0.018	Rejected
	26 to 35 yrs. ^(B)	361	2.38 ^{C,E}	0.90			
	36 to 45 yrs. ^(C)	152	2.20 ^{A,B}	0.78			
	46 to 55 yrs. ^(D)	69	2.38	0.91			
	More than 55 yrs. ^(E)	34	2.03 ^{A,B}	0.68			
Education 	Upto high school ^(A)	8	1.88	0.60	1.92	0.10	Accepted
	Undergrad ^(B)	145	2.35	0.86			
	Graduate ^(C)	589	2.36	0.87			
	Post graduate ^(D)	434	2.39	0.92			
	Others (Ph.D./MPhil/Diploma) ^(E)	24	1.97	0.32			
Lifecycle stage 	Single ^(A)	801	2.40 ^C	0.92	3.92	0.02	Rejected
	Married no children ^(B)	88	2.41	0.81			
	Married with children ^(C)	311	2.2 ^A	0.78			
Occupation 	Student ^(A)	567	2.38 ^C	0.87	3.30	0.003	Rejected
	Service ^(B)	373	2.30 ^C	0.93			
	Businessman ^(C)	57	2.78 ^{A,B,D,E,F,G}	0.94			
	Self employed ^(D)	65	2.42 ^C	0.59			
	Retired ^(E)	17	2.20 ^C	0.70			
	Presently not employed ^(F)	29	2.12 ^C	1.02			
	Homemaker ^(G)	92	2.23 ^C	0.79			

*Scores having different superscripts have significant difference.

4.4 Impulse buying tendency in utilitarian services among different demographic groups

ANOVA analyses are conducted to see the significant differences in different utilitarian services and the pairs of demographic groups.

Table 14: Difference in impulse buying in utilitarian services between different level within the demographic variable

Demographic variable	Levels	Number	Mean	SD	F	Sig.	Remarks
Age 	18 to 25 yrs. ^(A)	579	2.58 ^{B,C,D,E}	0.66	47.73	0.000	Rejected
	26 to 35 yrs. ^(B)	361	2.42 ^{A,C,D,E}	0.89			
	36 to 45 yrs. ^(C)	152	1.89 ^{A,B,,E}	0.59			
	46 to 55 yrs. ^(D)	69	1.87 ^{A,B,C,E}	0.78			
	More than 55 yrs. ^(E)	34	1.39 ^{A,B,E}	0.52			
Education 	Upto high school ^(A)	8	2.51	0.65	1.244	0.291	Accepted
	Undergrad ^(B)	145	2.31	0.74			
	Graduate ^(C)	589	2.33	0.84			
	Post graduate ^(D)	434	2.43	0.78			
	Others (PhD/MPhil/Diploma) ^(E)	24	2.29	0.64			
Lifecycle stage 	Single ^(A)	801	2.54 ^{B,C}	0.73	67.463	0.000	Rejected
	Married no children ^(B)	88	2.22 ^{A,C}	0.98			
	Married with children ^(C)	311	1.95 ^{A,B}	0.77			
Occupation 	Student ^(A)	567	2.62 ^{B,C,D,E,G}	0.63	23.198	0.000	Rejected
	Service ^(B)	373	2.15 ^{A,E}	0.88			
	Businessman ^(C)	57	2.36 ^{A,D,E,G}	1.03			
	Self employed ^(D)	65	2.04 ^{A,C}	0.84			
	Retired ^(E)	17	1.7 ^{A,B,C,F}	0.68			
	Presently not employed ^(F)	29	2.36 ^{E,G}	0.98			
	Homemaker ^(G)	92	1.99 ^{A,C,F}	0.67			

ANOVA result shows that there are significant differences among different demographic groups in impulse buying of utilitarian services. However, the mean score of most of the levels under a group indicates below moderate level of impulse buying tendency for utilitarian services. Overall, some level of impulsive buying is seen in younger respondents particularly among students. Further, ANOVA analysis is conducted to see

if any significant differences are found among different levels of demographic groups within different services of utilitarian category.

4.4.1 Impulse buying tendency in online shopping among different demographic groups

Following hypothesis is formulated to test the same.

H₀: There is no significant difference between demographic groups and impulse buying of online shopping

The above hypothesis is formulated to examine if any difference between impulse buying in online shopping and demographic variables exists. Result of ANOVA analysis in Table 15 indicates that significant differences exist in the groups ($p > .05$). Post hoc analysis suggests that age group between 18 to 25 yrs. have high level of impulse buying in online shopping. However, it is seen that with age online impulse shopping goes down. Among the entire educational group, post graduate students are found to have high level of online impulsive shopping followed by other which consist of Ph.D/MPhil and professional diploma holders. Single respondents indulge more in online impulsive shopping than others. Likewise, student respondents are higher in online impulsive shopping than others.

Table 15 shows significant differences across the pairs of different demographic groups ($p < .05$). Formulated null hypothesis is rejected. Again, post hoc analyses suggest that there are differences between most of the levels within the groups. Following sections present a detail interpretation:

4.4.1.1 Age and impulse buying in online shopping

It is seen from Table 15 that younger consumers are more prone to make impulsive online shopping than the elders. The average score on impulsive buying is high among 18 to 25yrs. ($\bar{x}=2.93$) and 26 to 35 ($\bar{x}=2.67$). It is lowest among the consumers that are more than 55yrs. ($\bar{x}=1.34$). Post hoc analysis suggests significant differences among all the demographic levels.

Table 15: Difference in impulse buying in online shopping between different level within the demographic variable

Demographic variable	Levels	Number	Mean	SD	F	Sig.	Remarks
Age 	18 to 25 yrs. ^(A)	579	2.93 ^{B,C,D,E}	0.79	49.905	0.000	Rejected
	26 to 35 yrs. ^(B)	361	2.67 ^{A,C,D,E}	0.96			
	36 to 45 yrs. ^(C)	152	2.34 ^{A,B,D,E}	0.86			
	46 to 55 yrs. ^(D)	69	2.09 ^{A,B,C,E}	0.89			
	More than 55 yrs. ^(E)	34	1.34 ^{A,B,C,E}	0.51			
Education 	Upto high school ^(A)	8	2.33	0.54	5.50	0.000	Rejected
	Undergrad ^(B)	145	2.54 ^D	0.95			
	Graduate ^(C)	589	2.60 ^D	0.96			
	Post graduate ^(D)	434	2.84 ^{B,C}	0.84			
	Others (PhD/MPhil/Diploma) ^(E)	24	2.65	0.86			
Lifecycle stage 	Single ^(A)	801	2.86 ^{B,C}	0.84	57.560	0.000	Rejected
	Married no children ^(B)	88	2.57 ^{A,C}	0.99			
	Married with children ^(C)	311	2.24 ^{A,B}	0.94			
Occupation 	Student ^(A)	567	3.00 ^{B,C,D,E,F,G}	0.77	27.016	0.000	Rejected
	Service ^(B)	373	2.44 ^{A,D,E}	0.98			
	Businessman ^(C)	57	2.55 ^{A,E}	0.89			
	Self employed ^(D)	65	2.15 ^{A,B,C,E}	0.86			
	Retired ^(E)	17	1.58 ^{A,B,C,D,F,G}	0.63			
	Presently not employed ^(F)	29	2.51 ^{A,E}	1.03			
	Homemaker ^(G)	92	2.36 ^{A,E}	0.84			

*Scores having different superscripts have significant difference.

4.4.1.2 Education and impulse buying in online shopping

From Table 15 it can be inferred that impulsive buying in online shopping increases with education. Among the three higher educational groups, post graduates are more intended to make online shopping impulsively.

4.4.1.3 Life cycle stage and impulse buying in online shopping

Single consumers ($\bar{x}=2.86$) are relatively high on online impulsive shopping than the other two groups married with children ($\bar{x}=2.24$) and married with no children ($\bar{x}=2.57$).

4.4.1.4 Occupation and impulse buying in online shopping

With reference to Table 15, it can be interpreted that students ($\bar{x}=3.00$) followed by businessman ($\bar{x}=2.55$) are intended to make high level of impulse buying online.

4.4.2 Impulse buying tendency in mobile services among different demographic groups and their levels

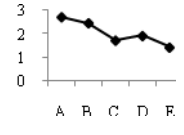
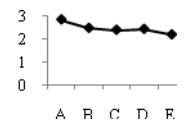
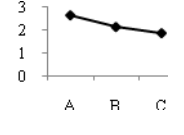
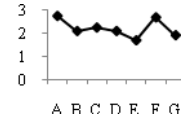
Following hypothesis is formulated to examine impulse buying in mobile services across different demographic levels

H₀: There is no significant difference between demographic groups and impulse buying of mobile services

ANOVA test is done to see whether impulse buying in mobile services differs across demographic groups. Null hypothesis is rejected as significant differences are seen ($p<.05$). Lower the age higher the tendency for impulse buying in mobile services.

Significant differences in impulse buying of mobile services across different demographic groups and their levels can be seen. However, the mean value for the levels are below 3.00 which indicates a below moderate level of impulsive buying in mobile services.

Table 16: Difference in impulse buying in mobile services between different level within the demographic variable

Demographic variable	Levels	Number	Mean	SD	F	Sig.	Remarks
Age 	18 to 25 yrs. ^(A)	579	2.70 ^{B,C,D,E}	0.90	47.42	0.000	Rejected
	26 to 35 yrs. ^(B)	361	2.45 ^{A,C,D,E}	1.04			
	36 to 45 yrs. ^(C)	152	1.73 ^{A,B}	0.73			
	46 to 55 yrs. ^(D)	69	1.92 ^{A,B,E}	0.97			
	More than 55 yrs. ^(E)	34	1.44 ^{A,B,D}	0.55			
Education 	Upto high school ^(A)	8	2.85	0.75	0.91	0.46	Accepted
	Undergrad ^(B)	145	2.48	0.96			
	Graduate ^(C)	589	2.40	1.02			
	Post graduate ^(D)	434	2.44	0.97			
	Others (Ph.D/MPhil/Diploma) ^(E)	24	2.20	1.02			
Lifecycle stage 	Single ^(A)	801	2.67 ^{B,C}	0.92	90.67	0.000	Rejected
	Married no children ^(B)	88	2.14 ^{A,C}	1.07			
	Married with children ^(C)	311	1.86 ^{A,B}	0.89			
Occupation 	Student ^(A)	567	2.76 ^{A,B,C,D,E,G}	0.87	29.35	0.000	Rejected
	Service ^(B)	373	2.11 ^{A,F}	1.03			
	Businessman ^(C)	57	2.26 ^{A,E,F,G}	1.13			
	Self employed ^(D)	65	2.11 ^{A,F}	0.90			
	Retired ^(E)	17	1.71 ^{A,C,F}	0.61			
	Presently not employed ^(F)	29	2.70 ^{B,C,D,G,E}	0.97			
	Homemaker ^(G)	92	1.93 ^{A,C,F}	0.82			

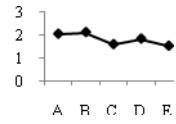
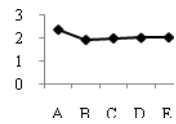
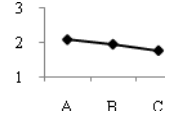
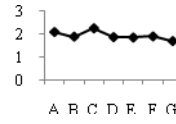
*Scores having different superscripts have significant difference.

In case of age, it has been noticed that consumers in the age group 18 to 25 years ($\bar{x}=2.70$) have shown some level of impulsive buying. Consumers above 55 years of age are less likely to feel impulsive buying. Again, consumers who have studied up to high school show moderate level of impulsive buying tendency but the numbers of consumers in this group are relatively small to come to a right conclusion. In case of lifecycle stage, single consumers prone to make moderate level ($\bar{x}=2.67$) of impulsive buying. Students ($\bar{x}=2.76$) and presently not employed ($\bar{x}=2.70$) tend to indulge more in impulsive buying of mobile services. Married couples ($\bar{x}=1.86$) who have children have lower level of tendency to make impulsive buying of mobile services. Likewise, retired consumers and homemakers are less likely to make impulsive buying.

4.4.3 Impulse buying tendency in banking services among different demographic groups and their levels

H_0 : There is no significant difference between demographic groups and impulse buying of banking services

ANOVA result in Table 17 indicates that significance difference exists in various demographic groups and their impulse buying for banking services. From Table 17, it is seen that significant differences in impulse buying of banking services are there across different demographic groups and their levels except of education. However, the mean values of different levels suggest that impulse buying is almost none as it is below 2.50. Therefore, it can be concluded that impulse buying in baking services do not exist.

Table 17: Difference in impulse buying in banking services between different level within the demographic variable							
Demographic variable	Levels	Count	Mean	SD	F	Sig.	Remarks
Age 	18 to 25 yrs. ^(A)	579	2.05 ^{B,D}	0.87	12.327	0.000	Rejected
	26 to 35 yrs. ^(B)	361	2.12 ^{C,D,E}	1.04			
	36 to 45 yrs. ^(C)	152	1.60 ^{A,B}	0.71			
	46 to 55 yrs. ^(D)	69	1.84 ^B	0.88			
	More than 55 yrs. ^(E)	34	1.53 ^{A,B}	0.78			
Education 	Upto high school ^(A)	8	2.38	1.05	0.615	0.652	Accepted
	Undergrad ^(B)	145	1.92	0.81			
	Graduate ^(C)	589	1.99	0.92			
	Post graduate ^(D)	434	2.01	0.97			
	Others (Ph.D/MPhil/Diploma) ^(E)	24	2.03	0.71			
Lifecycle stage 	Single ^(A)	801	2.08 ^C	0.90	13.381	0.000	Rejected
	Married no children ^(B)	88	1.95	1.24			
	Married with children ^(C)	311	1.77 ^A	0.83			
Occupation 	Student ^(A)	567	2.10 ^{B,G}	0.83	4.843	0.000	Rejected
	Service ^(B)	373	1.89 ^{A,B}	1.00			
	Businessman ^(C)	57	2.27 ^{B,D,G}	1.18			
	Self employed ^(D)	65	1.87 ^C	0.93			
	Retired ^(E)	17	1.85	0.97			
	Presently not employed ^(F)	29	1.90	1.05			
	Homemaker ^(G)	92	1.69 ^{A,C}	0.76			

*Scores having different superscripts have significant difference.

4.5 Impulse buying tendency in experiential and utilitarian services as an interaction effect of different demographic levels of the respondents

From the results of ANOVA analysis, it has been found that impulse buying tendency in experiential and utilitarian services significantly differs across various demographic groups and their levels. It would be interesting to know, how different demographic levels taken together behave in terms of impulse buying tendency for experiential and utilitarian services.

4.5.1 Impulse buying tendency in experiential services in relation to age and income taken together of the respondents

To test how different age groups with different income levels taken together behave in terms of impulse buying tendency for experiential services, following hypothesis is formulated.

H₀: There is no significant interaction between the income levels and age groups

The above hypothesis is formulated in order to check main as well as interaction effects among age groups and income level and their interaction effect on impulse buying of experiential services. This would provide the understanding of how the combinations of different age groups with different income levels affect impulse buying of experiential services. Table 18 indicates a significant main effect of income ($F(3, 1155) = 7.7, p < 0.05$) and age ($F(4, 1155) = 27.84, p < 0.05$). The interaction effect between age and income together on impulse buying of experiential services shows significant difference in means, $F(11) = 3.08, p < 0.05$. It implies that respondents from different income backgrounds and from different age groups tend to be different in their impulse buying of experiential services.

From the descriptive statistics presented in Table 18, a detail description of the impulse buying of experiential services among different age groups at different income levels are found. Highest average levels of impulse buying are seen in the age group 36 to 45yrs. ($\bar{x} = 3.12$) with a monthly income more than Rs.1,00,000. This is followed by the same age group with a monthly income of Rs. 20,000 to 40,000 ($\bar{x} = 3.01$). It can be

drawn from the above table that consumers in the age group between 18 to 25yrs. are consistently at the level of higher tendency for impulsive buying irrespective of income.

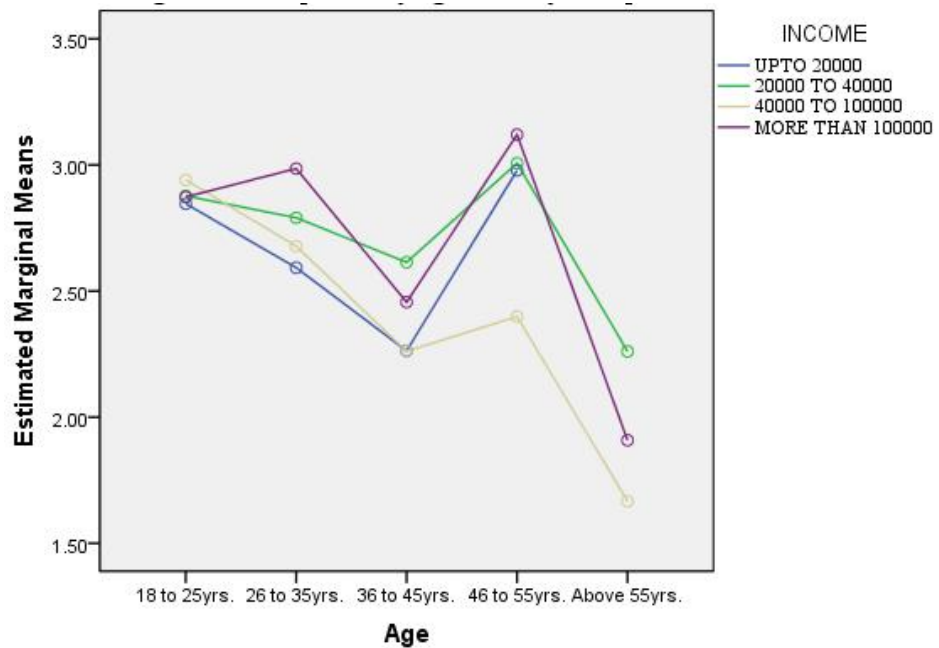
Table 18: Two way analysis of variance between age group and income as independent variables and impulse buying in experiential services as dependent variables		
Income	Age	Mean of experiential services
Upto Rs.20,000 (N=166)	18yrs. to 25	2.85
	26 yrs. to 35	2.59
	36 yrs. 45	2.26
	46 yrs. to 55	2.98
Above Rs.20,000 to Rs. 40,000 (N=360)	18yrs. to 25	2.88
	26 yrs. to 35	2.79
	36 yrs. 45	2.61
	46 yrs. to 55	3.01
	Above 55 yrs.	2.26
Above Rs.40,000 to Rs. 1,00,000 (N=427)	18yrs. to 25	2.94
	26 yrs. to 35	2.68
	36 yrs. 45	2.26
	46 yrs. to 55	2.40
	Above 55 yrs.	1.67
Above Rs.1,00,000 (N=221)	18yrs. to 25	2.87
	26 yrs. to 35	2.99
	36 yrs. 45	2.46
	46 yrs. to 55	3.12
	Above 55 yrs.	1.91

Important inferences can be drawn from the analysis that impulse buying in experiential services start dropping as age increases within the income level Rs. 40,000 to 1,00,000. Secondly, irrespective of income level, adult respondents in the age group between 45 to 55yrs. indulge in more impulsive buying of experiential services.

Table 19: Tests of Between-Subjects Effects					
Dependent Variable: Impulse Buying Tendency of Experiential services					
Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	75.526a	18	4.196	10.512	0.000
Intercept	2355.604	1	2355.604	5901.773	0.000
Income * Age	9.220	3	3.073	7.700	0.000
Age	44.452	4	11.113	27.843	0.000
Income * Age	13.529	11	1.230	3.081	0.000
Error	461.001	1155	0.399		
Total	9374.431	1174			
Corrected Total	536.527	1173			

a. R Squared =0 .141 (Adjusted R Squared =0 .127)

Figure 8: Impulse buying tendencies in experiential



Non-estimable means are not plotted

4.5.2 Impulse buying tendency in experiential services in relation to gender and income of the respondents

In order to check whether any interaction effect between gender and income on impulse buying of experiential services exists, a two way ANOVA is conducted. This helps in understanding how male and female with different income levels intend to make impulse buying of experiential services.

H₀: There is no significant interaction between the income levels and gender

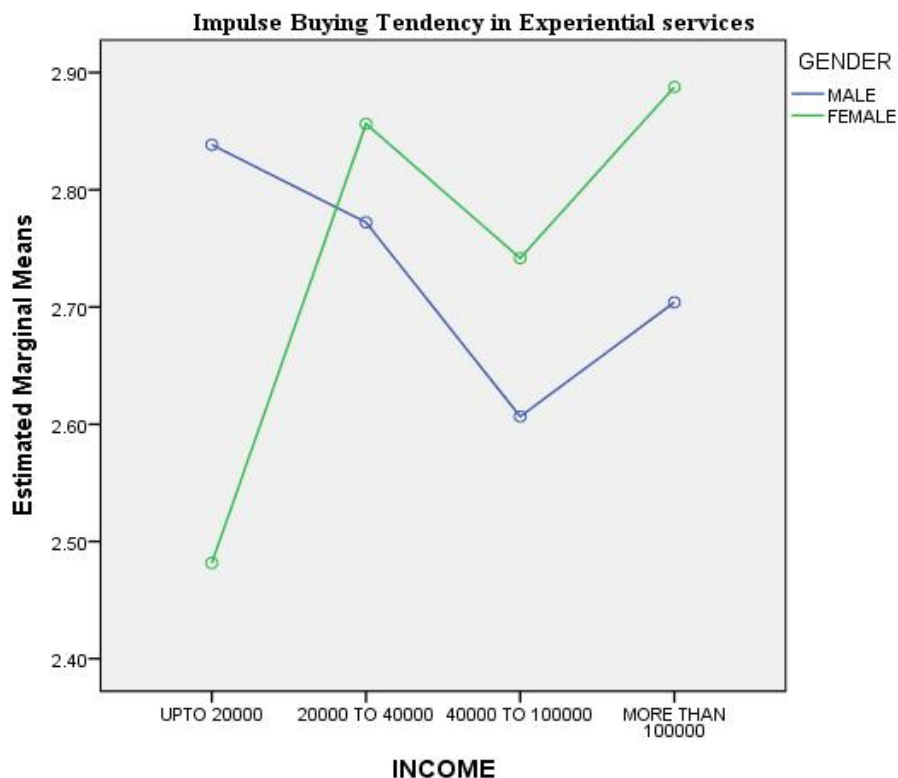
As already known, Table 20 indicates a significant main effect of income ($F(3, 1170) = 4.119, p < 0.05$) suggesting that impulse buying tendency for experiential services changes with incomes. A significant interaction effect in terms of impulse buying tendency in experiential services is found among gender and different income levels ($F(3) = 6.28, p < 0.05$). It indicates that behaviour of male and female with different economic background significantly differ as far as impulse buying of experiential services is concerned.

Table 20: Two way analysis of variance between gender and income as independent variables and impulse buying in experiential services as dependent variables		
Income	Income	Mean of experiential services
Male (N=622)	Upto 20000	2.84
	Above Rs.20,000 to Rs.40,000	2.77
	Above Rs.40,000 to Rs. 1,00,000	2.61
	More than Rs.1,00,000	2.70
Female (N=556)	Upto 20000	2.48
	Above Rs.20,000 to Rs.40,000	2.86
	Above Rs.40,000 to Rs. 1,00,000	2.74
	More than Rs.1,00,000	2.89
(Income*Age group) Sig. (p value)		0.00

Descriptive statistics in Table 20 suggest that female in the higher income levels are more intended to be impulsive in case of buying experiential services. On the other hand, same buying behaviour can be noticed with male but towards a lower income level. In case of male, impulse buying drops as income increases but for female opposite trends can be seen. Probably women tend to value emotional and symbolic possessions which give more relationship-oriented reasons, while men favour functional, instrumental and activity-related focus (Dittmar, Beattie and Friese, 1995; Dittmar, 1989). As the affordability increases women's impulsive buying of experiential services also increases.

Table 21: Tests of Between-Subjects Effects					
Dependent Variable: Impulse Buying Tendency Experiential services					
Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	13.855a	7	1.979	4.421	0.000
Intercept	7519.611	1	7519.611	16794.781	0.000
Gender	0.033	1	0.033	0.074	0.786
Income	5.533	3	1.844	4.119	0.006
Gender * Income	8.435	3	2.812	6.280	0.000
Error	523.850	1170	0.448		
Total	9393.791	1178			
Corrected Total	537.705	1177			
a. R Squared = 0.026 (Adjusted R Squared = 0.020)					

Figure 9: Impulse buying tendencies in experiential services as an Interaction between gender and income groups



4.6 Impulse buying tendency in utilitarian services within different levels of demographic groups.

Differences in impulse buying tendency of utilitarian services as interaction effects of various demographic groups within themselves are tested, however, no significant

differences are found. Again, separate analyses are conducted to see if any such differences exist within the three services under utilitarian category. Result suggests that only in the case of online shopping differences can be noticed. The following section presents the result of online shopping.

4.6.1 Impulse buying tendency in online shopping in relation to gender and income of the respondents

Two way ANOVA is conducted to see an interaction effect of gender and income on impulse buying of online shopping. The analysis provides an understanding of whether male and female from different income levels make online shopping decisions impulsively.

H₀: There is no significant interaction between the income levels and gender

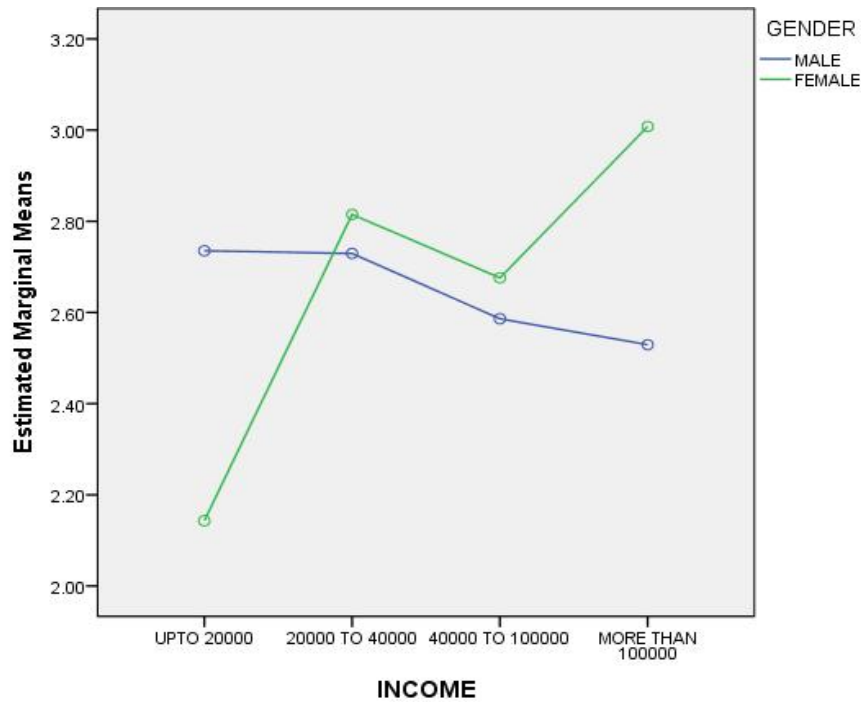
The result presented in Table 22 indicates a significant main effect of income ($F(3, 1170) = 6.132, p < 0.05$) suggesting that impulse buying in online shopping differs among different income levels. Again, male and female from different economic background show different level of impulse buying tendency in terms of online shopping. In Table 22, significant interaction effect is found between male and female at different income levels ($F(3) = 10.931, p < 0.05$).

A detail interpretation of the descriptive statistics in Table 22 shows that male in lower income level tends to be more impulsive in terms of online shopping whereas female towards higher income level show such tendency more. However, female with more than Rs. 1,00,000 has the highest tendency for impulsive online shopping among all the income groups. In case of female as income grows the shift in impulse buying tendency of online shopping noticeably goes higher. In contradictory to this, the tendency of online impulsive shopping goes down with income, however, the change is little bit steady in case of male. This is visible from the figurative description illustrated in Figure 4.6. Earlier research suggests that women are more intended to make impulsive buying than men. Moreover, men look for functional performances which describe personal identity whereas women look for emotional and appearance describes social identity (Dittmar, Beattie and Friese, 1995).

Income	Income	Mean of online shopping services
Male (N=622)	Upto 20000	2.74
	Above Rs.20,000 to Rs.40,000	2.73
	Above Rs.40,000 to Rs.1,00,000	2.59
	More than Rs.1,00,000	2.53
Female (N=556)	Upto 20000	2.14
	Above Rs.20,000 to Rs.40,000	2.82
	Above Rs.40,000 to Rs.1,00,000	2.68
	More than Rs.1,00,000	3.01

Dependent Variable: Impulse Buying Tendency in Online shopping					
Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	38.709a	7	5.530	6.775	0.000
Intercept	7068.807	1	7068.807	8660.906	0.000
Gender	.059	1	0.059	0.073	0.787
Income	15.015	3	5.005	6.132	0.000
Gender * Income	26.766	3	8.922	10.931	0.000
Error	954.924	1170	0.816		
Total	9444.640	1178			
Corrected Total	993.632	1177			
a. R Squared =0 .039 (Adjusted R Squared = 0.033)					

Figure 10: Impulse buying tendencies in online shopping as an interaction of gender and income groups



4.7 Conclusion

From the analyses and findings presented in this chapter, overall picture of the sample characteristics and their impulse buying tendency for experiential and utilitarian services can be drawn.

Overall, the respondents have a moderate level of impulsive attributes. Usually, they prefer an easy going life with minimum varieties and changes. Younger respondents are, to some extent, risk-taking and variety seeking, and are intended to make impulsive buying. It can also be inferred from the analysis that, the middle age group between 45 to 55 yrs., show somewhat higher level of impulse buying tendency as well as the younger group. Studies found that impulse buying declines with age, it increases modestly with increasing years of age between 18 and 39 and thereafter declines (Kacen and Lee, 2002; Wood, 1998). But the finding of the present study is slightly differed as impulse buying suddenly increases in the age group 45 to 55yrs. It is probably that impulse buying is affected by situational variables such as time, mood and money. This may also be a factor of time difference if the present study is conducted at a gap of longer years.

Generally, people get settled in this age group and free from most of family responsibilities. Impulse buying is also associated with respondents who had college experience as studies found (Wood, 1998). The same findings have also been noticed in the present study as graduates and post graduates are more enthusiastic to make impulse buying of services. Previous research demonstrates stronger impulse buying tendencies in women than men (Dittmar, 2005). In the present study no such differences are found. However, when gender interacts with income some differences have been noticed.

The moderate level of impulsive buying among the consumers may be due to their internal impulsive attributes which are of somewhat balanced level and may change with exposure to external situational stimuli. According to previous literature, internal attributes are important drivers of impulsive buying behaviour (Dholakia, 2000; Puri, 1996, Rook and Fisher, 1995; Wood, 1998). However, Mihic and Kursan (2010) stated that most customers can be labelled as 'impulsive to some extent' because of the influence of situational stimuli. As it is seen from the analysis that impulse buying of both experiential and utilitarian services goes high with higher level of internal attributes that the consumers possess. A detail discussion on this would be offered in the subsequent chapter.

Services that are experiential in nature are found to be bought more impulsively than utilitarian services which are mostly common among young respondents as well as upper middle aged respondents. Time and responsibility may be some of the important factors here. It might so happen that more free time and less family/work responsibility fuels the tendency for impulsive buying of services. Among the three experiential services that are movie, restaurant and travel, impulsive buying is likely to happen in restaurant and movie services. Leisurely travels are usually done on prior and extensive planning. According to Rook (1998), impulsive eating out happens only when consumers' food consumption is regulated by affective or hedonic state of mind. Fedorikhin and Shiv (1999) proposed that impulsive people give more emphasis to affective state over cognitive. Restaurant is a place where people experience excitement, pleasure and a sense of personal well-being (Finkelstein, 1989). According to Xiao and Nicholson (2011), consumer's impulsive buying of a product depends on the delay and ultimate reward anticipated by consumers. The pleasure of eating out in a restaurant is easy to enjoy and take short time while finding time to go for a leisure trip represents delay of

gratification. This thought of delay of gratification may decrease the probability of impulsive buying in leisure travel.

In case of utilitarian services, impulsive buying is less likely to happen. When the three utilitarian services are separately checked for their impulsive buying, it is found that only in online shopping a moderate level of impulsive buying occurs among the respondents. This is more prevalent among students and females. However, a minimal level of impulsive buying is found in mobile services which are among the younger consumers. Again, low level of impulsive buying is found in banking services. This service is highly sought for requirement only. Koski (2004) suggested factors that encourage online impulse buying are anonymity, easy access, greater variety, marketing promotions and direct marketing, credit card use, shipping services, relatively low prices and comprehensive information about products. According to researches, Internet shopping is seen having more utilitarian value, therefore, a large portion of online shoppers turn to the Internet primarily for utilitarian reasons and buy products impulsively online for their utilitarian dimension (Chen and Lee, 2008; Jarvenpaa and Todd, 1997; Overby and Lee 2006). Researchers have identified that though utilitarian browsing is negatively related to buying impulsiveness, hedonic browsing associated with utilitarian benefit of online products is positively related to impulse buying behaviour on the Internet (Lee and Chung, 2003; Lee et al., 2009). In case of mobile services, the internet facility may make the impulsive buying possible by creating the tendency for pleasure seeking or convenience. The data were collected before Jio (mobile network) disrupted the market. May be if the study is conducted today in Indian market the results would have been somewhat different. Banking services are purely bought for utilitarian purposes which might reduce the tendency for impulsive buying. The reason might also be that the affordability and familiarity associated with such services result in perceived risk of switching or choosing another service instantly.

Age, gender and income are some of the important demographic variables that exert influence on impulsive buying when interacting with each other. Younger consumers as well as females with higher income are more intended to make impulsive buying. These variables alone or in combination are seen to have influence on impulsive buying which is more in case of experiential services than utilitarian. It is found that in case of female, income is a strong factor for impulsive buying which is unseen in case of male. In

contrast, however, as income increases male respondents' impulsive buying tendency seems to decrease.

As a preliminary finding, perceived risk of buying services impulsively is seen to be moderate across the services and found to have hardly any impact on impulsive buying of services. An in-depth analysis in Chapter 6 would provide detail understanding of the impact of this variable on impulsive buying of services.

The findings of this chapter are summarised above which aims at examining first objective of the study. The discussion gives a glance that impulse buying happens in services particularly with the existence of experiential characteristics. In case of utilitarian services impulsive buying is seen but only in case of one service out of three studied. Demographic factors are important as impulse buying vary with different demographic factors at different levels. Internal factors may not be strong predictors of impulsive buying but may exert influence in association with other situational and environmental factors. Chapter 5 examines the factors that are important for impulsive buying in experiential and utilitarian services.

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