

IMPACT OF GENDER, EDUCATION AND AGE ON IMPULSIVE BUYING: MODERATING ROLE OF CONSUMER EMOTIONAL INTELLIGENCE

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ABSTRACT

The present research seeks better understanding of “impact of gender, education and age on impulsive buying behavior and moderating role of consumer emotional intelligence”. In developing countries, understanding impulsive buying in customers is now considered a key to success for organizations operating in the current competitive environment. The design of this research is quantitative in nature. The study population consisted of Pakistani citizens mostly graduate students. A convenience sample of 191 customers was chosen for statistical analysis. Result showed that gender, education and age have significant impact on impulsive buying behavior. The study is of great importance for marketing managers of manufacturing firms, especially for industries in chemical sector while formulating their marketing strategies.

KEYWORDS: Impulsive Buying Behavior, Age, Education, Customer Emotional Intelligence.

INTRODUCTION

Impulsive buying has always been considered one of the significant and powerful stakeholders of the consumer buying.[63] Impulsive buying is characterized as the purchase of an item that was not pre-decided.[50] According to Gutierrez [24], Drive purchasing conduct is a sudden, convincing, an intricate purchasing conduct in which the quickness of a motivation choice procedure averts attentive and conscious thought of option data and decisions. Purchasing item is a core and basic part of impulsive buying. Retailers from all over the world have realized the importance of this and they apply different valuable techniques of impulsive buying in order to meet the

requirements of their businesses and make it a profitable organization.[56] Retailers have since quite a while ago understood the force of motivation purchasing, which had contributed a lot of income to their coffers.[66] Many researches have shown that impulsive purchase has a big role in organization’s profits and revenue.[11] This thing has made this research more significant as it would highlight those momentous factors which play major roles in order to enhance impulsive buying. It is also important to discuss what inspires the consumers to buy on impulse.[23]

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Since impulsive purchasing conduct differs as per the level of power of desire to purchase, it is therefore impossible to discuss impulsive buying in one category. According to Verplanken & Sato [64], impulsive buying is actually because of the environment of the organization and customer's current state of mind at the time of the shopping. According to Rajagopal [52], psychologies of consumers are different with respect to the areas they live in. People living in urban areas have different mentality than people living in rural areas. Bell [7] argued that there are several factors that put major impact on impulsive buying behavior.

These factors are customer's mood and emotional state and also demographic factors.[62] So, impulsive purchase is an intensive and an exciting urge to purchase a product without the consideration of the consequences of the decision to buy it.[29] In all demographic factors, impulsive purchasing is adversely connected with age. Younger individuals have a tendency to be more materialistic than the elder ones.[15] Not only age, but other demographic factors such as gender and educational level of the shoppers are also helping in impulsive buying in order to enhance the revenue of the organizations.[57]

These demographic factors work according to the environmental factors of the organization.[33] Here, consumer's emotional intelligence plays its part. If consumer is emotionally intelligent, he would prefer to think before going for that particular product.[31]

Consumer's emotional intelligence therefore has a significant importance in order to make the decision of the purchase.[66] In Pakistan, the emerging interest of people in investigative journalism and information technology is also playing a vital role in shifting the preferences of customers. Like other global countries, consumers in Pakistan also have almost identical preferences and demands.

LITERATURE REVIEW

IMPULSIVE BUYING

From last many years, researchers are trying to investigate about the impulsive buying behavior.[7] Impulsive buying is defined as the purchase of goods and products without having any plan to buy it.[26] It is portrayed as an all the more energizing, not so much cognizant but rather more overpowering purchasing conduct when contrasted with arranged purchasing conduct.[27] Very hasty purchasers are liable to be unreflective in their reasoning, to be candidly pulled in to the item, and to covet the products. Verplanken and Sato [64] argue that impulsive buying occurs when customer goes to buy a product and then he buys the product which he did not intend to buy. It is no doubt a purchase of an extra product.[12] It is depicted as all the more stirring, not so much considerate, but rather more a compelling purchasing conduct contrasted with the arranged obtaining conduct.[28]

The style of buying a product has changed from past.[14] Now people who used to be rational before now considered to be driven by something other than rationality.[49] Now buying has become emotional rather than rational. It is also observed that majority of the customers from all over the world are engaged in quick buying of products.[19] This is due to the affective reasons.[51] Because of the nature, importance and diversification of the topic, impulsive buying is classified into four major parts which are pure impulsive buying, reminder impulsive buying, suggestion impulsive buying, and planned impulsive buying.[16]

PURE IMPULSIVE BUYING

In pure impulsive buying, consumer buys unplanned products which he has no intention to buy. According to Ferber [17], customer goes for shopping to buy the product he wants to buy. But, at the meantime, some products appeal him.

He also buys that product straightaway which puts extra items in his plan. It could also be because of the retailer's marketing strategy of selling the product.[37] They put some appealing product in the top of the shelf to draw the customer's attention.[65]

REMINDER IMPULSIVE BUYING

According to Lee and Kacen [38], reminder impulsive buying is defined as the process in which a consumer sees an item or remembers something that reminds him/her that he/she needs an item. According to Mattila and Wirtz [44], reminder impulsive buying is where an item is suddenly remembered as being wanted because the consumer recalls that stocks are low or that they intended to buy it at some point.

SUGGESTION IMPULSIVE BUYING

Suggestion impulsive buying is defined as the process of buying those products which a customer sees first time in the store and realizes that they might need that product.[6] Baumeister [4] argues that sometimes organizations put some products on offer or deal which compels the customers to buy that unplanned product.

PLANNED IMPULSIVE BUYING

Planned impulsive buying only occurs when customers have no plan of buying any special product.[2] He/she just visits the market to check the promotion and deals of the products.[42] Promotions and deals compel him to buy something from the market.[20]

IMPACT OF GENDER ON IMPULSIVE BUYING

There is no doubt that gender plays a very vital role on impulsive buying. Saleh [58] reported that there is a huge difference between males and females in terms of impulsive buying. Men usually buy the products quickly according to what their plans are .[8] Majority of them don't

even notice and bother what is new in the market.[18] Females as compared to males are more impulsive due to less time spent in buying the products. According to Hasan and Nasreen [25], men are not active in the field and also they are not concerned about what is going on and what type of product they should buy and it is also very hard to persuade them. On the other hand, women enjoy shopping more than men do. They enjoy spending time, discussing about the variety of the products, and examining the products they are looking for. Lysonski, Durvasula & Zotos [41] reported that women as compared to men are more capable of buying products. They put extra time in exploring, browsing, thinking and deciding about the product they buy. There are therefore huge chances for women to do impulsive buying.[59] Men by and large tend not to appreciate shopping as much as ladies do, offering space to the hypothesis by utilizing the scanning strategy when making purchases.[21] This could result in reducing the chances of making impulsive purchase decisions. Based on the current studies, we have formulated these hypotheses.

H₁: There is a positive relationship between gender and impulsive buying behavior.

IMPACT OF EDUCATION ON IMPULSIVE BUYING

Since impulsive buying is a purchase of unplanned goods and products.[30] Therefore, it is generally found in majority of those people who purchase products without taking notice of what they are buying. Education level makes a significant difference in consumer impulsiveness and in the number of impulsive purchase transactions completed.[9]

According to Koufaris [34], education factor is very important in buying decisions. During shopping, customers having good qualification certainly think, observe and explore the products more than a person having less qualification. Education level has, therefore negative

relationship with impulsive buying. Bruyneel, Dewitte, Vohs, & Warlop [10] argued in their research work that customers having higher education level have more financial knowledge than a common man. He/she only spent money where he realizes that he could get the benefit from those products. He/she therefore prefers to do planned shopping.[43] This clearly highlights that increase in educational level results in a decrease in impulsive buying.

H₂: There is a negative relation between educational level and impulsive buying behavior.

IMPACT OF AGE ON IMPULSIVE BUYING

A consumer does not like and/or prefer to buy the same product during his whole span of life.[55] His/her priorities, attitudes, habits and thinking change with time. An aged person has more money to spend than a younger man.[54] The components impacting the purchasing choice procedure may likewise change.[36] For example, the "social worth" of a brand by and large assumes a more critical position in the choice for a purchaser at 25 years than at 65 years.

Wood (1998) found a non-direct relationship amongst age and rash purchasing in his exploration. As per him, the relationship proposed that imprudent purchasing ought to increase somewhat between ages 18 and 39 years, and decrease after that point.

His report suggests that when a customer reaches the age of 39 years, he doesn't spend money on unnecessary or unplanned products because of the experience and exposure of his life.

H₃: There is a negative significant relationship between age and impulsive buying behavior.

CONSUMER'S EMOTIONAL INTELLIGENCE (CEI) AS A MODERATOR

Recent exploration on motivation purchasing recommends that individuals take part in snappy purchasing for the most part because of various emotions.[1] Therefore, it is important to understand the ability of a consumer to: (a) differentiate between emotions; (b) use emotions to guide thoughts and behavior.[3]

CEI is characterized as a person's capacity to utilize his/her passionate data to accomplish a fancied shopping outcome.[22] If we have a better understanding of a consumer's emotional intelligence we can be able to understand buying behavior which could help us to comprehend their buying decisions. Cote and Hideg [13], argued that people can have know-how of a particular product but still make a bad decision to buy it. It is just because he is not emotionally intelligent and can easily fall in emotional marketing of a particular brand.[69] Consumer emotional intelligence has the most significant impact on impulsive buying and buyer's age, gender and education level.[32]

H₄: CEI positively moderates the relationship between gender and impulsive buying behavior.

H₅: CEI positively moderates the relationship between education level and impulsive buying behavior.

H₆: CEI positively moderates the relationship between age and impulsive buying behavior.

THEORETICAL FRAMEWORK

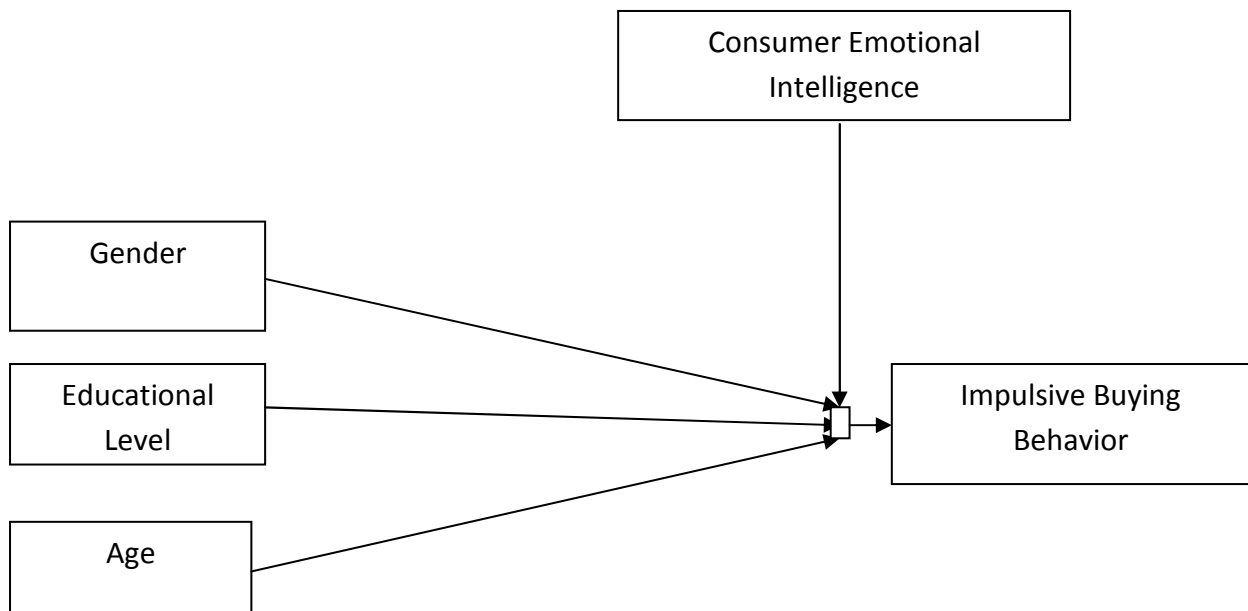


Figure 1.Theoretical Framework

METHODOLOGY

Data was collected through personally administered questionnaire. The measurement of the variables was done through questionnaire items by use of “five-point Likert scale from 1 to 5” rating from “strongly disagree” to “strongly agree”. Convenience based sample from the population of twin city was selected. The participants included university students from Arid Agriculture University, Rawalpindi and Muhammad Ali Jinnah University Islamabad, Pakistan. A total of 220 questionnaires were distributed; out of which 191 were useful and complete which made the response rate as 86%, and it seemed sufficient sample size according to academic practices for analysis of results. Participation in this study was completely voluntary.

Respondents were assured of confidentiality of their provided information, which were used aggregative for analysis. Sample size was representative of Pakistani population in terms of age (94% of the population was between 20 and

30 years) and gender (152 males, 39 females) distribution.

MEASURES

IMPULSIVE BUYING BEHAVIOR

To measure the dependent variable Impulsive Buying Behavior (IBB), questionnaire was adopted from Rook and Fisher [57] and Rook [56]. The value of the Cronbach’s alpha was 0.750.

GENDER, EDUCATIONAL LEVEL AND AGE

Independent variable was measured by three dimensions (Gender, Educational Level and age), and demographic variables helped out to find the exact answers of all these independent values. Questions in the questionnaire related to the gender, educational level and age were not taken from any source because demographic values did the trick for these. The values of Cronbach’s alpha were 0.792, 0.787 and 0.813 for gender, age and educational level respectively.

CONSUMER’S EMOTIONAL INTELLIGENCE (CEI)

This was a moderating variable. For the measurement of Consumer’s Emotional Intelligence (CEI), the scale of Book Notes “Economics and Social Sciences” [5] was adopted. Four questions were taken to test the CEI. The value of the Cronbach’s alpha was recorded to be 0.783. Five point Likert scale (1 to 5) was used from ‘useless’ to ‘quite useful’.

CONTROL VARIABLES

Demographic variables included in the study were age, gender and educational level of the respondents. One way ANOVA tests revealed the following indices for control variables:

Age (F = 3.536, p = 0.016)
Gender (F = 0.160, p = 0.690)
Education (F = 0.492, p = 0.668)

Thus, no control variable was controlled in regression analysis.

CORRELATION ANALYSIS

Table 1. Correlation Analysis

Variables	Mean	S.D.	Gender	Age	Qualification	IBB	CEI
Gender	1.2556	0.43739	1				
Age	1.4000	0.77388	0.423**	1			
Qualification	4.5000	0.19356	0.396**	0.344**	1		
IBB	2.9815	0.64583	-0.326**	0.132	0.017	1	
CEI	2.9236	0.83612	0.153*	0.164*	0.097	0.236**	1

Notes: *p<0.05, **p<0.01,
IBB= Impulsive Buying Behavior, CEI= Consumer Emotional Intelligence

Results indicated in Table 1 show that gender was positively and significantly associated with age (r=0.423**, p<0.01), positively significantly associated with qualification (r=0.396**, p<0.01), negatively significantly associated with IBB (r=-0.326, p<0.01), and positively significantly associated with CEI (r=0.153*, p<.05). Age was positively significantly associated with qualification (r=0.344**, p<0.01), positively insignificantly associated with IBB (r=0.132, p>0.05), and positively significantly associated with CEI (r=0.164*, p<0.05). Qualification was

positively insignificantly associated with IBB (r=0.017, p>0.05), and positively insignificantly associated with CEI (r=0.097, p<0.05), IBB was positively significantly associated with CEI (r=0.097, p<0.05).

REGRESSION ANALYSIS

Several hierarchical regression analyses were performed to formally test the hypotheses. In all the regressions, no control variable was entered apart from age because it was acting as an independent variable.

DIRECT REGRESSION ANALYSIS

AGE AND IMPULSIVE BUYING BEHAVIOR

Table 2. Results of Regression Analysis

Predictor	Impulsive Buying Behavior		
	β	R2	ΔR2
Step 1			
Age	-0.585***	0.342	0.342***

Notes: ***p<0.001

Hypothesis had predicted a negative significant impact of age on impulsive buying, according to which when customer becomes less impulsive

with increasing maturity. The regression analysis of the data has confirmed a positive relationship between both ($\beta=-0.585^{***}$, $p<0.05$).

EDUCATION LEVEL AND IMPULSIVE BUYING BEHAVIOR

Table 3.Results of Regression Analysis

Predictor	Impulsive Buying Behavior		
	β	R^2	ΔR^2
Step 1			
Education Level	-0.473***	0.224	0.224***

Notes: *** $p<0.001$

A negative significant relation between education level and IBB was predicted in the hypothesis; regression analysis of the data ($\beta=-0.473$, $p<0.05$)

confirmed the relationship. Control variables (age and gender) were excluded.

GENDER AND IMPULSIVE BUYING BEHAVIOR

Table 4.Results of Regression Analysis

Predictor	Impulsive Buying Behavior		
	β	R^2	ΔR^2
Step 1			
Gender	0.674***	0.454	0.454***

Notes: *** $p<0.001$

Third hypothesis had predicted a positive impact significant impact of gender on impulsive buying behavior.

MODERATING ROLE OF CONSUMER EMOTIONAL INTELLIGENCE

In questionnaire, option 2 was for women which shows when women buy a product they get more impulsive than men. $\beta=0.674$, $p<0.05$ proves the positive relationship.

For moderation hypothesis it was predicted that consumer emotional intelligence effects the relationship between demographic (age, gender and educational level) and impulsive buying behavior and the relationship is stronger for those individuals who are highly emotionally intelligent.

Table 5.Results of Moderated Regression Analysis

Predictor	Impulsive Buying Behavior		
	β	R^2	ΔR^2
Step 1			
Gender	-0.481***	0.106	0.106***
Step 2			
Gender x CEI	0.243***	0.252	0.145***

Notes: *** $p<0.001$

CEI= Consumer Emotional Intelligence

Hypothesis 4 predicted that CEI will strengthen the relationship between gender and impulsive buying behavior. We used moderated regression

analysis to test this hypothesis. In the first step, we controlled independent variables (gender). In the second step, we introduced the interaction

term of gender × consumer emotional intelligence. Value of slope coefficient $\beta=0.243^{***}$ indicates that a unit change in Gender x CEI shall yield a 24.3% units change in impulsive buying behavior which means that consumer emotional intelligence strengthens the relation between gender and impulsive buying behavior. The coefficient of determination R^2

($R^2=0.252$) indicates Gender x CEI explains 25.2% of variation in impulsive buying behavior; whereas change in coefficient of determination ($\Delta R^2 = 0.145^{***}$) indicates that Gender x CEI alone accounts for 14.5% variation in impulsive buying behavior. Thus H_4 is supported statistically.

Table 6.Results of Moderated Regression Analysis

Predictor Moderator Analysis	Impulsive Buying Behavior		
	β	R^2	ΔR^2
Step 1			
Education	0.009	0.000	0.000**
Step 2			
Education x CEI	0.047**	0.071	0.070***

Notes: ** $p<0.01$, *** $p<0.001$

CEI= Consumer Emotional Intelligence

Hypothesis 5 predicted that CEI will strengthen the relationship between education and impulsive buying behavior. We used moderated regression analysis to test this hypothesis. In the first step, we controlled independent variables (education). In the second step, we introduced the interaction term of education × consumer emotional intelligence. Value of slope coefficient $\beta=0.047^{**}$ indicates that a unit change in Age x CEI shall yield a 4.7% unit change in impulsive buying behavior which means that consumer

emotional intelligence strengthens the effect of education on impulsive buying behavior. The coefficient of determination R^2 ($R^2=0.071$) indicates Education x CEI explains 7.1% of variation in impulsive buying behavior; whereas change in coefficient of determination ($\Delta R^2=0.070^{***}$) indicates that Education x CEI alone accounts for 7% variation in impulsive buying behavior. Thus H_5 is supported statistically.

Table 7.Results of Moderated Regression Analysis

Predictor Moderator Analysis	Impulsive Buying Behavior		
	β	R^2	ΔR^2
Step 1			
Age	0.110	0.017	0.017
Step 2			
AgexCEI	0.104**	0.059	0.042**

Notes: ** $p<0.01$

CEI= Consumer Emotional Intelligence

Hypothesis 6 predicted that CEI will strengthen the relationship between age and impulsive buying behavior. We used moderated regression analysis to test this hypothesis. In the first step, we controlled independent variables (age). In the second step, we introduced the interaction term of age × consumer emotional intelligence. Value

of slope coefficient $\beta=0.104^{**}$ indicates that a unit change in Age x CEI shall yield a 10.4% units change in impulsive buying behavior which means that consumer emotional intelligence strengthens the relation between age and impulsive buying behavior. The coefficient of determination R^2 ($R^2=0.059$) indicates Age x CEI

explains 5.9% of variation in impulsive buying behavior; whereas change in coefficient of determination ($\Delta R^2=0.145^{***}$) indicates that Age x CEI alone accounts for 4.2% variation in impulsive buying behavior. Thus H_6 is supported statistically.

DISCUSSION

Regression analysis was used to test the hypotheses. The results are shown in the table ($\beta= -0.585^{***}$, $p<0.05$) regression analysis confirmed a significant negative relationship between age and IBB. The acceptance of the hypothesis has also confirmed the past studies on the impulsive buying efforts.

Different studies were conducted before, which suggested that organizations engaging in impulsive buying with higher or lower age may be able to benefit in multiple ways, like having a lower age group is likely to achieve greater financial gains, market share (Menguc & Ozanne, 2005), and high levels of stakeholders commitment (Maignan & Ferrell, 2001).

So we can conclude that for a better future of marketing, to get more and more customers, and for high profits, firms must formulate strategies that attract young aged customers.

Analysis also confirmed a negative significant relationship between education level and impulsive buying behavior. The findings confirm that consumers having higher age are matured enough to resist impulsive buying ($\beta=-0.473$, $p<0.05$) which also confirmed the results of past studies (Yazdanifard & Mercy, 2011) which showed that educational level has a significant negative impact on IBB and will impact the same in the foreseeable future (Customer loyalty with the firm).

A similar study relates the positive significant role of gender with impulsive buying behavior. The findings confirm that there is no doubt that gender plays a very vital and important role in

impulsive buying ($\beta=0.674$, $p<0.001$) which also confirmed the results of past studies as Saleh [58] reported that there is a huge difference between males and females in terms of impulsive buying. Men usually buy the products quickly according to what their plans are.[8] Majority of them don't even notice and bother about what is new in the market.[18] Females as compared to males are more impulsive due to less time being spent in buying the products.

The findings also confirm that consumer emotional intelligence has the most significant impact on impulsive buying and buyer's age, gender and education level. Past study also confirms that CEI is characterized as a man's capacity to utilize his passionate data to accomplish a fancied shopping outcome.[22] If we have a better understanding of a consumer's emotional intelligence, we can be able to understand buying behavior which could help us to comprehend the buying decision of products. Cote and Hideg [13], argued that people can know about a particular product but still make a bad decision to buy it. It is just because he is not emotionally intelligent and can easily fall in emotional marketing of a particular brand.[69] Consumer emotional intelligence has most significant impact on impulsive buying and buyer's age, gender and education level.[32]

IMPLICATIONS

This study shows that impulsive buying has indeed a role in buying goods. The study demonstrated that there is a role of gender, educational level and age in IBB. Young people (20-30 years) pay much role in IBB. So managers can target them because these are the consumers of tomorrow. They should put positive strategies in their good in order to attract customers.

Managers should work on strategies which compels customers to come toward that product. This study can assist marketing managers in

particular to plan appropriate marketing strategies to make customers buy more products. In this way they could earn more profits.

LIMITATIONS AND FUTURE RESEARCH

Data was collected from two universities of Pakistan and also from general public. Sample of informants indicated well presentation of population of twin cities of Pakistan. Certain difficulties were faced during data collection and the sample was likely too small (191 respondents) to obtain more relevant data that may generate a lack of generalizability. The potential for key informant bias may still exist. Thus, research employing more number of respondent's designs or direct investigator observation would be useful to confirm results. The sample included Pakistani citizens and the study cannot guarantee that these results generalize the citizens all over the world. Future studies in additional industry and country contexts would help establish generalizability.

CONCLUSION

The purpose of the research was to understand the impact of gender, age and educational level in impulsive buying behavior. The results indicated that age, gender and educational level of Pakistani consumers had significant relationship among all the variables of reference group influence. Hypotheses were accepted but this study could also be directed well by increasing the number of respondents in survey and thereby getting more desirable results accordingly. There is no doubt that gender, age and educational level should have a positive impact on IBB.

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APPENDIX

Impulsive Buying Behavior [56,57]

1. There is a lot of self-serving behavior going on.
2. I am a person who makes unplanned purchase.
3. I often buy things spontaneously.
4. I often buy things without thinking.
5. I buy things according to how I feel at the moment.
6. Generally speaking, I would consider myself to be an impulsive shopper.

Consumer Emotional Intelligence [5]

1. How useful might it be to feel tension when interacting with an aggressive/pushy salesperson when making a purchase?
2. How useful might it be to feel hostility when interacting with an aggressive/pushy salesperson at a dealership?
3. How useful might it be to feel joy when consuming unhealthy food when maintaining a healthy diet?
4. How useful might it be to feel frustration when purchasing something expensive and interacting with an incompetent salesperson?

Gender

1. I believe gender plays a very important role in impulsive buying.
2. Price sensitivity is more common in females than in males.
3. Females enjoy shopping more than males and spend more time than males for this purpose.
4. Women prefer imitation products more than men since most of these products are fashion goods.
5. Purchase decision is shared jointly by males and females.
6. Women are real mavens and know more about products, prices and stores than men.

Age

1. I believe age plays a very important role in impulsive buying.
2. Price sensitivity is more common as the age increases.
3. Higher age groups enjoy shopping more than younger age groups.
4. Purchase decision is shared jointly by all age group members.
5. People having age more than teenagers are not impulsive as they have got experience in buying the products.

Education Level

1. I believe education level plays an important role in impulsive buying.
2. Price sensitivity is more common as the education level in consumer increases.
3. People having more education enjoy shopping more than people having low education.
4. Purchase decision is shared jointly by all education level groups.
5. People having more education are not impulsive as they have more awareness.