

Impulse Buying Behavior amongst Working Women – With Respect to the City Of Ahmedabad

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ABSTRACT

Impulse purchasing generally defined as a consumer's unplanned purchase which is an important part of buyer behavior.. It has been suggested that more purchases result from impulse than from planning This survey has been conducted to evaluate the working women's approach towards impulse buying and the factors affecting it, to assist the marketers and managers to plan appropriate strategies in order to make it a more profitable venture. The study is based on a convenience sample of 600 working women professionals living in the city of Ahmedabad. Main objective of the study is to identify the working women's approach towards impulse buying and the factors affecting it, and to identify whether demographic variables of these working women are the key factors that influence their behavior. The impact of various variables on working women consumer's impulse buying behavior has been analyzed.

Key words: impulse buying behavior, factors affecting impulse buying behavior, products bought on impulse, extent of amount spent during impulse buying, working women of Ahmedabad

INTRODUCTION

Impulse buying behavior: An Empirical Study

An impulse purchase or impulse buying is an unplanned or otherwise spontaneous purchase. Impulse items can be anything, a new product, samples or well-established products at surprising low prices. Parboteeah (2005; based on Piron, 1991:512) stated that impulse purchasing is unplanned, the result of an exposure to a stimulus, and is decided on-the-spot. Impulse buyers begin browsing without having an intention to purchase a certain item or visiting a certain store. As consumers browse, they are exposed to the stimuli, which triggers customers' urge to buy on impulse. When impulse buyers feel the desire to buy, they make a purchase decision without searching for information or evaluating alternatives. Then, consumers may experience positive or negative consequences by the post-purchase evaluation after the purchase on impulse. In this process, consumers are influenced by internal and external factors that trigger their impulse. While shopper with impulsive buying tendencies may view an impulse purchase as negative and successfully negative resist the temptation, at other time they are also more likely to rationalize the negative feelings and make the purchase any way. This indicates that, although impulsive shopper may deliberate about the purchase on a cognitive level, at some point in the decision making process the shopper's effective state overcomes their cognitive willpower.

Why study working women's impulse buying behavior?

India's working age population will grow by a third in the next 30 years. Within that broad set, growth in the number of women entering the working population (38%) will outstrip that of men (33%). Women will make a significant impact as consumers, making India 12% richer by 2015 and 25% richer by 2025, according to a report commissioned by private equity fund Everstone Capital.

According to times of India, latest report dated; Feb 20, 2015, Gujarat ranks 17th among 35 states and union territories in terms of women in workforce. A little above 30 per cent women workforce in the age between 15 and

64 years are employed in Gujarat. The figures are much better in Ahmedabad where the detailed breakup is as follows

Derived Work Activity Status	Female employees [%]
Regular/Full time employee	27.4
Part time employee	14.1
Working from home	24.1
Self employed	34.4

A steep rise in number of women getting educated and subsequently joining the work force private and government, army, navy and air force, Increase in take away pay packets per household has increased substantially. Subsequently it has led to increase in sale of flats, cars, two-wheelers, investment plans, shopping trips, investment in jewellery and many more areas which were earlier not ventured upon by women alone. High growth of disposable income has led to increased spending by women on electronic gadgets, fridge, microwave, air-conditioners, LED TVs, smart phones, beauty products and so on. Women are now a significant consumer segment for marketers to tap, not only for household and conventional women's products but also for technology products like mobile phones, financial products and services.

OBJECTIVE OF THE STUDY

- To find out whether factors like discount offer, various scheme, promotional activities, retail store offer, display of product, behavior of sales person, popularity of product, influence of reference group, income level of customers and festival seasons affects working women's impulse buying behavior in the city of Ahmedabad.
- To identify whether demographic factors like age, gender, income, education affects the impulse buying decisions of working women or not
- Consequences of the post-purchase evaluation after making an impulse buy.

RESEARCH DESIGN

Sample Design:

A Sample Design is a definite plan for obtaining a sample from a given population. It refers to the technique adopted in selecting items for the sample design. A sample design is made up of two elements.

- **Sampling method.** Sampling method refers to the rules and procedures by which some elements of the population are included in the sample.
- **Estimator.** The estimation process for calculating sample statistics is called the estimator.

Sample size and data collection process

The study is based on a convenience sample of 600 working women professionals in the city of Ahmedabad. 600 self-administered questionnaires were administered on the participants and they were briefed about the purpose of the study, and given enough time to fill out the questionnaire

Sampling method:

Non-probability sampling method: Convenience Sampling

Data collection

The study was conducted by the means of personal interview with respondents and the information given by the respondents was directly entered in the questionnaire.

Collection technique

- Primary Data - Questionnaire method
- Secondary Data - Existing reports / Books / Journals and magazines / Websites

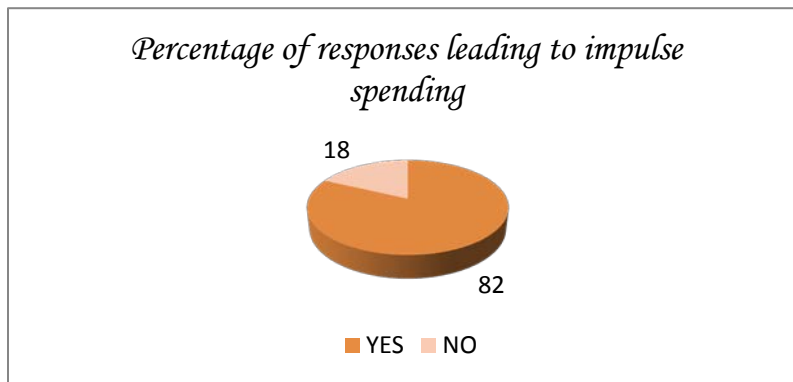
Data Analysis Methods:

- Percentage analysis, tabulation, central tendencies and dispersion indicators
- Chi-Square test of association between two variables

Statistical Packages for Social Science's (SPSS) software and Structural Equation Modeling (SEM) with Linear Structural Relationships (LISREL) was used to data analysis. Firstly descriptive statistic and frequency tables were generated by SPSS for the data error check and demographic analysis. Then association was conducted for hypotheses testing to find out the relationship between impulse buying behavior (depended variable) and factors affecting the impulse buying behavior (independent variable).

DATA ANALYSIS

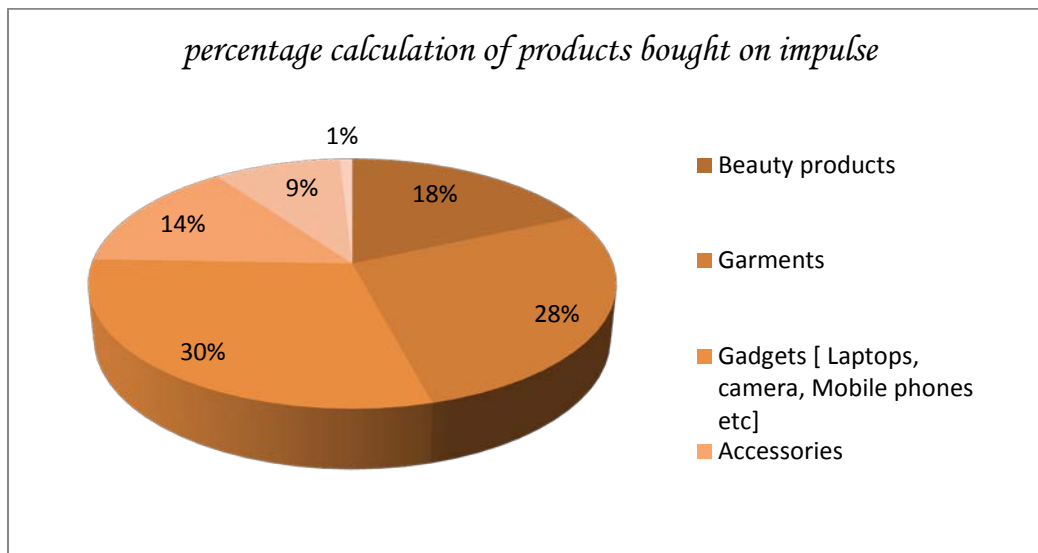
Percentage of respondents who indulge in impulse buying activities



From the above graph we can conclude that:

Most of the respondents [82%] accepted that they did indulge in impulse spending behavior many times and only 18% of respondents said that they never resorted to impulse spending.

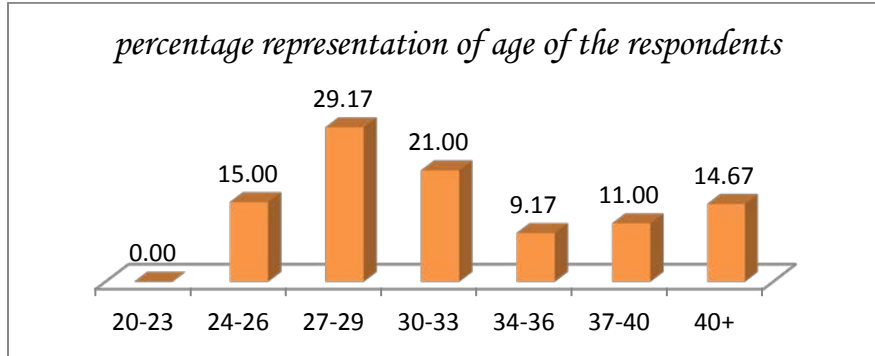
Products brought on impulse



From the above graph, we can see conclude that,

- Gadgets top the list of impulse buying products, followed by garments, beauty products and finally accessories by women.
- The most impulse bought products are mobile phones, electronic accessories, headphones and iPods. In electronic accessories there are products like batteries, camera optics, headphones or chords.
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Impact of age on impulse buying pattern

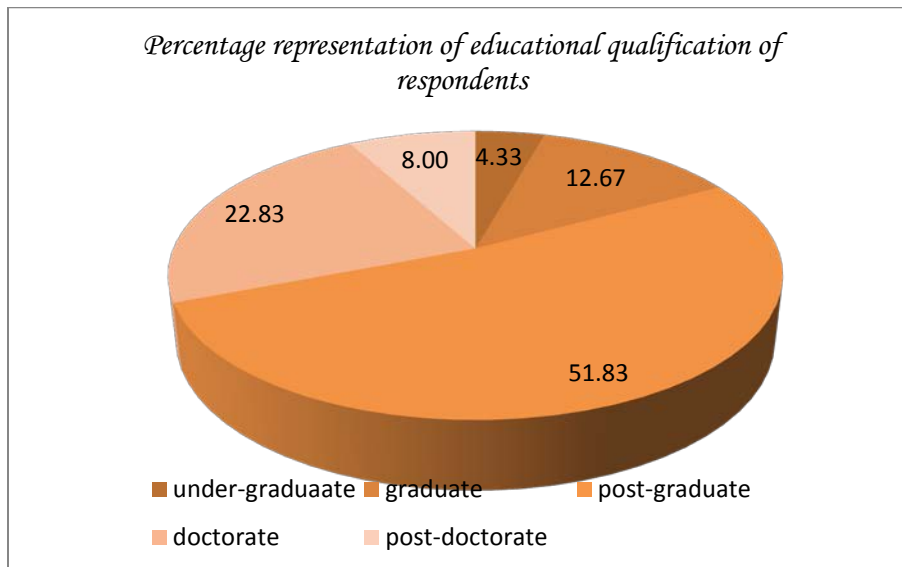


In simple words, we can say that, younger the age more is the tendency to spend on an impulse buys whereas as a person grows older, and she has additional family responsibilities, children or dependents, the urge to spend on an impulse buy goes down. Later on, it becomes more of a calculated spending.

Impact of education on impulse buying pattern

From the below graph, we can conclude that:

- 51.83% of respondents surveyed were post-graduates
- 22.83 % of respondents were doctorates
- 12.67% of respondents were only graduates
- And the rest consists of under-graduates and post-graduates



It can be seen that women armed with master’s degree are the most impulse shoppers followed by graduates and under-graduates. This suggests that education was likely to have an impact on consumer attitudes towards impulse shopping.

Impact of income on impulse buying behavior

Income earned per month in Rs.	Respondents indulging in impulse buying		Total
	No	Yes	
Less than 10000	10	16	26
10001-20000	30	46	76
20001 – 40000	111	200	311
40001 – 60000	55	84	139
More than 60000	14	34	48
Total	220	380	600

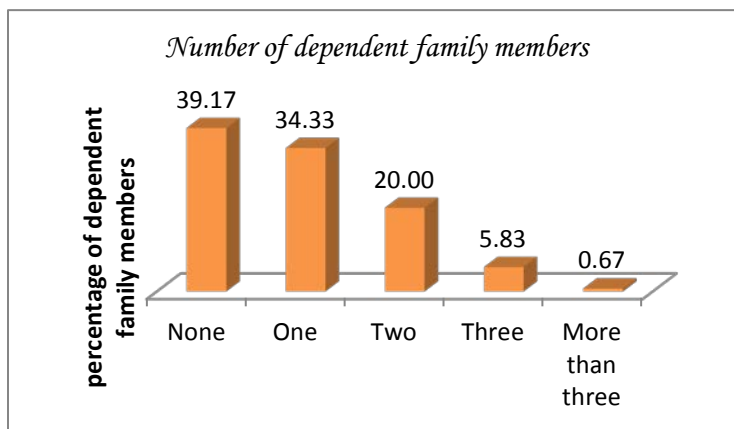
From the above table, we can conclude that more than fifty percent of women surveyed, admitted to indulge in impulse buying. It goes by the saying that more is the income earned, more will be the disposable income and hence the respondents will indulge in impulse buying behavior.

Impact of marital status on impulse buying behavior

Marital Status	No. of respondents
Married	520
Unmarried	80

From the above table, we can see that married women surveyed were more than unmarried women hence we cannot necessarily conclude that their spending pattern is more than unmarried women

Number of dependent family members



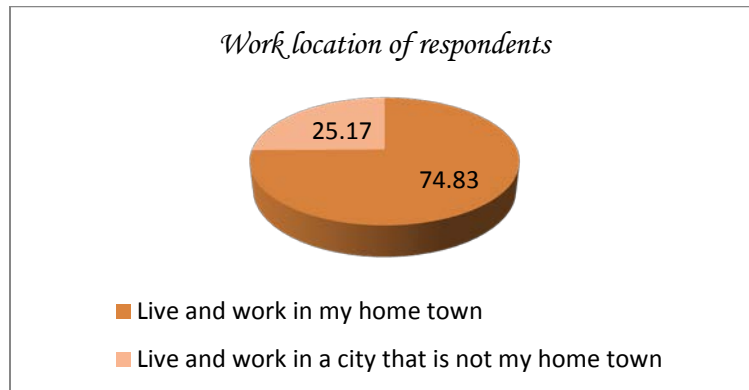
From the above graph we can conclude that:

- Most of the respondents [39.17 %] cited that they had no dependents on them, so they could leisurely spend on what they wished to.
- The percentage of respondents citing that they had one dependent on them was followed in the second spot
- The third spot was occupied with respondents who had two dependent family members on them.
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Information about the work location of respondents

From the below graph we can conclude that:

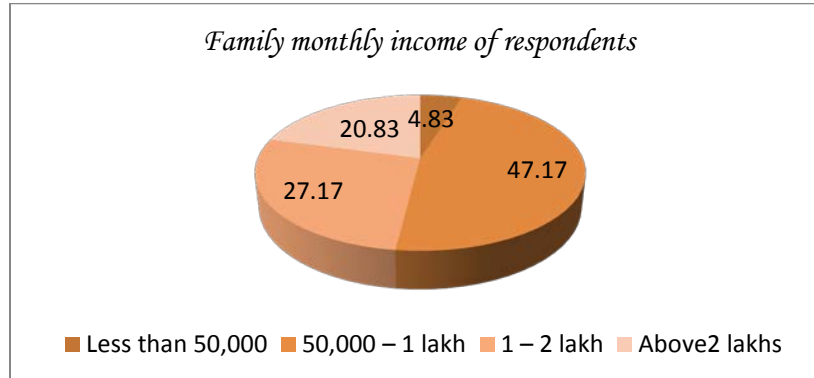
- Majority of the respondents lived and work in their home town
- It was followed by respondents, who lived and worked in a different city



Information about the family income of the respondents

From the below graph we can conclude that:

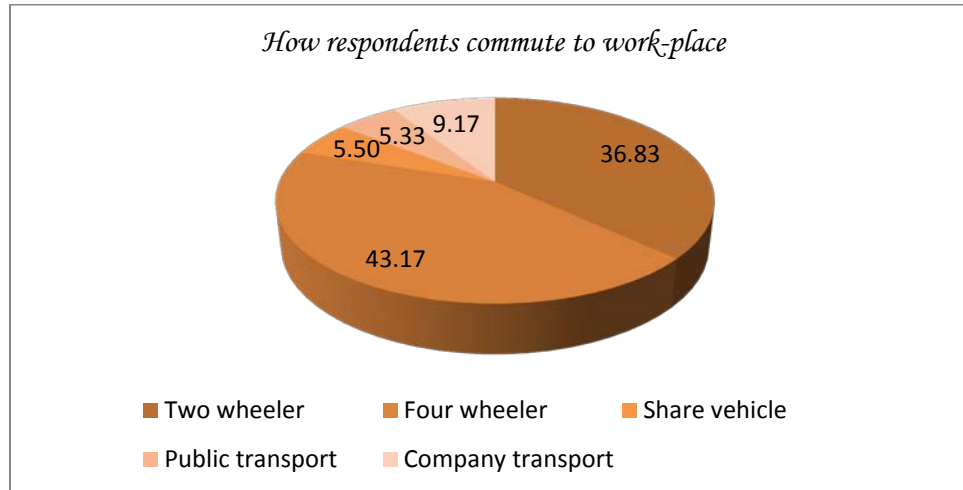
- Most of the respondents surveyed, had a family income in the range of 50,000 to 1-lakh rupees per month, where most of the income fell in the higher end of the spectrum
- The second majority was of respondents, whose family income was in the range of 1 to 2 lakh rupees per month



Information on how the respondents commute to work.

From the below graph we can conclude that:

- A majority of the respondents [43.17 %], commuted to work place in their own car.
- 36.83 % of respondents cited that they commuted to work place in their two wheelers
- It was closely followed by those who utilized the company transport facilities to commute to work place



Statistical Analysis

Statements leading to impulse buying	Factor loadings
I tend to buy product if I really like it	0.70
I buy only what is on my shopping list.	0.46
Sometimes I shop only to perk my mood	0.64
I tend to buy product if I really like it	0.70
I tend to get carried away by schemes, discounts and campaigns	0.73
Sale placards attract me to the shop	0.88
I own a credit card hence I buy on impulse	0.79
One free with another product leads to impulse buying	0.78
If I see discount price, I tend to buy impulse.	0.87
Sometimes I only visit shops because the window display is beautiful.	0.65
I am interested in shopping at well designed window shops.	0.79
If any item catches my attention, I tend to buy it	0.72
The more time I spend in a shop, greater are my chances of buying	0.78
I like to try new and innovative products	0.63
I generally want to be the first person to own anything new in the market	0.72
The eager and courteous salesperson leads me to buying on impulse	0.70
The popularity of the product appeals to me	0.62
I tend to buy on impulse when my friends/ relatives praise about something	0.78
My income permits me to buy whenever and whatever I want	0.88
I tend to buy more on impulse when there is a festive season	0.82

Cronbach alpha coefficient for each factor and central tendencies and dispersion indicators

Grouped variables	Cronbach alpha coefficient for each factor	Mean	Standard deviation	Variance
enticing urge to buy all the time	0.741	3.18	0.83	0.69
poignant conflicting factors	0.701	2.64	0.87	0.76
Feel good factors	0.833	2.81	0.99	0.97
Frame of mind management	0.811	3.30	1.00	1.00
Unplanned buying	0.72	3.57	0.92	0.84

Results of Hypothesis testing

Hypothesis 1:

H_0 = There is no significant association between age and impulse buying behavior amongst working women

H_1 = There is significant association between age and impulse buying behavior amongst working women

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	35.190 ^a	34	.0412
Likelihood Ratio	38.431	34	.0276
Linear-by-Linear Association	.023	1	.880
N of Valid Cases	599		
a. 31 cells (44.3%) have expected count less than 5. The minimum expected count is .73.			

* Significant at 5 % level.

Firstly, it is emerged from Chi-square test results (see table-1) that there is an association (*as the p-value of 0.0412 is less than significance level of 0.05, we reject null hypothesis (H_0) and accept alternative hypothesis (H_1)*) that there is considerable association between age and impulse buying behavior exhibited by respondents. In other words, it emerges from chi-square test of association that there is a statistical evidence to say that, there is an association between age and impulse buying behavior exhibited by respondents. In simple words, we can say that, younger the age more is the tendency to spend on an impulse buys whereas as a person grows older, and she has additional family responsibilities, children or dependents, the urge to spend on an impulse buy goes down. Later on, it becomes more of a calculated spending. If we see the cross tabulation compilation table, it is evident that 45.833% almost 46% of respondents in the age group of 24 to 35 years exhibit the highest tendency to spend on an impulse buy.

Hypothesis 2

H_0 = There is no significant association between educational qualification and impulse buying behavior amongst working women

H_1 = There is significant association between educational qualification and impulse buying behavior amongst working women

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.540a	4	.637
Likelihood Ratio	3.939	4	.414
Linear-by-Linear Association	2.098	1	.147

N of Valid Cases	40		
a. 8 cells (80.0%) have expected count less than 5. The minimum expected count is .60.			

It is observed from Chi-square test results (see table 2) that there is no association (*as the p-value of 0.637 is greater than significance level of 0.05, we accept null hypothesis (H_0) and reject alternative hypothesis (H_1)*). In other words, there is no statistical evidence to say that there is significant association between education and impulse buying behavior exhibited by respondents.

Hypothesis 3

H_0 = There is no significant association between income earned and impulse buying behavior amongst working women

H_1 = There is significant association between income earned and impulse buying behavior amongst working women

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.186 ^a	4	.002
Likelihood Ratio	2.218	4	.006
Linear-by-Linear Association	.308	1	.379
N of Valid Cases	599		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.55.			

* Significant at 5 % level.

Firstly, it is emerged from Chi-square test results (see table-3) that there is an association (*as the p-value of 0.002 is less than significance level of 0.05, we reject null hypothesis (H_0) and accept alternative hypothesis (H_1)*). It means that there exists a strong association between income and the urge to do impulse buying. It goes by the saying that more is the income earned, more will be the disposable income and hence the respondents will indulge in impulse buying behavior.

Hypothesis 4

H_0 = There is no significant association between marital status of respondents and impulse buying behavior amongst working women

H_1 = There is significant association between marital status of respondents and impulse buying behavior amongst working women

	Sum of Squares	Df	Mean square	F	Sig.
Between groups	2.649	1	2.649	2.073	.150
Within groups	939.253	599	1.278		
Total	941.902	600			

The above table indicates the ANOVA values with the p values being 0.150 at 599 df. It is therefore concluded that as indicated in the results marital status has no significant impact on irresistible urge to spend with respect to impulse buying, $t(599) = 0.150$, $p > 0.005$, hence we reject the alternative hypothesis and accept the null hypothesis

Hypothesis 5

H_0 = There is no significant association between having dependents and impulse buying behavior amongst working women

H_1 = There is significant association between having dependents and impulse buying behavior amongst working women

Table 5: Impulse buying vs. dependents through ANOVA					
	Sum of Squares	Df	Mean square	F	Sig.
Between groups	66.889	1	66.889	0.244	.621
Within groups	1626.863	599	273.793		
Total	1626.752	600			

The above table indicates the ANOVA values with the p value being 0.621 at 599 df. As indicated in the results the number of dependents in the family does not have a significant impact on impulse buying urge, $t(599) = 0.621$, $p > 0.05$. We therefore retain the null hypothesis that there is no significant association between having dependents and impulse buying behavior amongst working women.

Hypothesis 6

H_0 : There is no association between occupation of the respondents and impulse buying behavior

H_1 : There is strong association between occupation of the respondents and impulse buying behavior

Table 6: Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.589a	2	.745
Likelihood Ratio	.596	2	.742
Linear-by-Linear Association	.041	1	.840
N of Valid Cases	600		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 35.20.			

* Significant at 5 % level.

It is quite evident from Chi-square test results (see table) that there exists no association between occupation of the respondents and impulse buying behavior exhibited by the respondents, (as the p-value is more than significance level of 0.05, $p(0.745) > 0.05$, we accept null hypothesis (H_0) and reject alternative hypothesis (H_1)). Hence, we can conclude that wherever the respondents may be employed, it has no impact on the impulse buying behavior of the respondents.

Hypothesis 7

H_0 : There is no significant difference between the different occupations and the impulse buying behavior of respondents

H₁: There is significant difference between the different occupations and the impulse buying behavior of respondents

Table 7: Chi Square tests	
	Impulse buying
Chi-Square	.588
df	2
Asymp. Sig.	.745
a. Kruskal Wallis Test	
b. Grouping Variable: occupation	

Interpretation:

*Significance level is $\alpha = 0.05$, Reject the null hypothesis if $p\text{-value} \leq 0.05$.

Decision:

From the above table, we can see that the $p\text{-value} = 0.745 > 0.05$, hence we accept the null hypothesis.

Conclusion in words:

At $\alpha = 0.05$, level of significance, there does not exist enough statistical evidence to conclude that, there is significant difference between the different occupations and the impulse buying behavior of respondents. Also the fact is, lesser is the mean value more is the impulse buying behavior exhibited and more is the mean value less is the impulse buying behavior exhibited. In this case, respondents employed in private firms and those having their own business have lesser mean compared to the respondents employed in government organization. Hence we can conclude that, respondents employed in private firms and those having their own business tend to indulge more in impulse buying behavior than those respondents employed in government firms.

CONCLUSION:

Products bought on impulse were:

Gadgets

- The most common motive to the impulse purchase was that there was a need of the product or that an emotion of desire arose.
- The factors that influenced the impulse purchase of the special product over other similar products is that it had a good price or an appealing design
- An increase in salary or a promotion in office also resulted in upgrading to a higher category of electronic gadgets.

Garments

- Low price and discounts offered by the retailer, which tempted the respondents towards making a buy
- Recent advertisements and sales promotion activities of the retailers prompted the respondents to buy
- Visual merchandising, festival season were also the factors attributed towards making a quick buy
- A quick hangout or a gateway with friends and office colleagues also resulted in impulse buying as one influenced the other.
- Also many times, the respondents not only bought the garments for themselves, but also for their family members as well.
- Above all, money was cited as the most important factor, since they had income to spare, they could easily indulge in retail therapy without giving much thought

Accessories

- As more and more women are joining the workforce, it is generating more demand for matching accessories like designer bags, belts, artificial jewellery piece etc. They expressed that they want to be the trendsetters for the rest of women folk

Reasons attributed for impulse buying behavior

- In the process of enjoyment of shopping with friends and family, socializing while shopping, and bonding with others while shopping, many individual got influenced by other to satisfy their social needs by doing impulse purchasing.
- Whenever one is happy or elated due to any reason, she indulges in impulse buying; hence we can say that enjoyment and shopping have a positive correlation with each other.
- Higher the impulse buying tendency, greater is the level of Impulse buying
- Overall, pricing strategies, store characteristics, situational factors and promotional activities mostly influence the impulse buying behavior of consumers
- Situational factors such as popularity (brand) of product, comments of reference group and requirements of products in festival seasons influence impulse buying. If family members or friends go with the respondent, they motivate her to be impulsive by suggesting any new product or existing brands.
- Impulse buying is a pervasive and distinctive aspect of consumers' lifestyle and a focal point of considerable research activity in marketing especially in the area of consumer behavior.
- The factors affecting purchase behavior seems to have a healthy association with impulse buying consumers.
- It has been found that the consumers who indulge in impulse buying tend to shop more when they find that there are sales / discounts / offers available at the store.
- It may be observed that the impulse buyers do tend to get carried away with the flow and end up buying many things on impulse.
- There is significant difference across different demographic segments (gender, age, education, occupation, individual income, total family income, marital status, dependent members in household, size of household) with respect to impulse buying among consumers.

SUGGESTIONS:

- When the shopping malls invite them with their open arms, they don't let them down. Women love to shop and the shops love them in return. Be it cosmetics, groceries, lifestyle products, when they drop into the shops, they shop till they drop.
- Online shopping, window shopping or the actual shopping, women are synonymous with shopping. Whether alone, or with a friend in tow, women and shopping go hand in hand.
- It's a well-known universal fact that outfits, footwear, eye wears, belts, jewellery, bags, skincare and make up products, anything and everything that raises their style quotient deserves a place in their shopping list. Buying one item on the list automatically paves a way for the rest of items.
- Amongst all the therapies available to combat depression, the impulse buying therapy wins hands down. When women lift those shopping bags, their spirits are lifted even higher. Their stressed minds are rejuvenated and they get that awesome feeling.
- Festivals, weddings, anniversaries, birthdays, special occasions, not-so-special occasions that are creatively made to seem special etc.: seem to find a unusual place in their hearts to spurge on some spending
- Sale and discounts offers tempt them the most, often it's the colleagues who plan the trip together to these places to get the maximum discount advantage
- Women also expressed that they also shop to beat their competitors, be it their next door neighbors or their colleagues in office. They simply shop because someone else has it
- Finally, being a woman itself qualifies as a reason for shopping! As the shopaholics that they are, they never fail to live up to the expectations.

For the marketers

- Rethink and rework your current strategies with women in center
- In general, it would be for retailers to encourage customers to shop with their friends, who can also be their office colleagues. One way to accomplish this is to develop special programs or events, such as 'Bring a Friend' or the beneficial 'Friend Week', where customers accompanied with friends will benefit from promotions.
- As more and more women join the workforce, not just growing their purchasing power, but creating demand for new products and services, they are likely to be the trendsetters for the rest of women folk
- With 95 per cent of the working women parking their money in a savings account and just 15 per cent of them having taken a loan of any kind, isn't there a huge cross-selling opportunity that banks are just sitting on?
- Marketers should focus more on factors leading to impulse buying on products by giving more visibility to such items in the retail store as regards the placement of products in the designated area.
- Add-on purchases: Placing certain products together in the store will help consumers remember how well those products go together.
- Make the consumer feel good. Give the customer personal attention, a “special” deal or free products can create positive feelings.
- Make it easy for the customer to buy. Give the customer less time to think about the purchase with things like automatic one-click buying on a website.
- The awareness for the products may be created by the retailer by placing the product at a strategic location thus hoping that this may lead to an increase in purchase decision.
- At the time when retailers are offering discounts during sale periods, the marketer must give extra emphasis on the determinants of factors leading to impulse buying.
- Marketers should ensure to facilitate the payment process by allowing purchases by credit cards which leads to greater impulse buying and thereby increase in purchase.
- The different components of the demographics have varying relations with impulse buying.
- The proper combination and synergistic effect of the various factors influencing impulse buying could lead to more sales turnover hence benefiting the marketers and retailers

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