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MODERATING EFFECT OF PERSONALITY, ORGANIZATIONAL STRESS, AND COPING BEHAVIOR ON THE IMPULSE BUYING BEHAVIOR OF WORKING WOMEN

Dola Sarkar

Assistant Professor at St. Joseph's Degree & PG College, Hyderabad, Telangana State,
India and Research Scholar, Department of Commerce, University of Calcutta.

Dr. Jadab Krishna Das

Professor (Statistics), Department of Commerce, University of Calcutta, India.

ABSTRACT

In the field of consumer behavior, an impulse purchase or impulse buying is an unplanned decision by a consumer to buy a product or service, made just before a purchase. One who tends to make such purchases is referred to as an impulse purchaser. There are four types of impulse buying viz., pure impulse, suggestion impulse, reminder impulse, and planned impulse. For social commerce, suggestion impulse, reminder impulse, and planned impulse can all be triggered to convert a sale. Impulsive buyers have low levels of self-esteem, high levels of anxiety, depression and negative mood and a strong tendency to develop obsessive-compulsive disorders. An attempt is made to empirically investigate the many internal and environmental variables that cause changes in the impulsive purchase behavior of working women at various stages of their life and also to illustrate the factors that contribute to the habit of impulsive shopping that is prevalent among working women, as well as the effects of those factors. It is also aimed at (i) examining the occupational stress of women working and role of the demographic features of these women in influencing their tendency to make impulsive purchases (ii) investigating the many ways in which working women deal with stress and anxiety, as well as the ways in which they control their impulses and behavior. Finally, it hopes to come up with recommendations for a new marketing and retail strategy that addresses and deals with all the issues and challenges involved in impulse buying behavior of working women.

Keywords: Impulse Buying Behavior; Working Women; Personality; Organizational Stress; and Coping Behavior.

INTRODUCTION AND BACKGROUND OF THE STUDY

The act of making an impulsive purchase cannot be restricted to a single type of purchase. Purchases involving chocolates, apparel, and cell phones as well as larger-ticket items like automobiles, jewellery, and other comparable items, may all be instances of impulsive purchases. Buying on the spur of the moment refers to making a purchase without previous forethought. Irrational thinking underpins it, as seen here. Marketers make an attempt to capitalize on this customer behavior in order to enhance sales. When customers enter a hypermarket with no express purpose of purchasing anything, there is a good chance they will depart with one or more things in their shopping carts. Many mobile phone manufacturers take advantage of this quality in their customers by launching things that may operate as an add-on device for their phones, such as fitness bands, watches, and other similar items.

The rapid growth in women's discretionary income has resulted in an increase in the amount of money spent on a range of modern items, including but not limited to refrigerators, microwaves, air conditioners, LED televisions, smart phones, and beauty goods. Women are an important demographic that marketers may like to reach. This is true

not only for traditional women's goods and household items, but also for products and services linked to technology, such as mobile phones, and those related to money. The capacity of women to spend money will play a significant role in the outcome. Working women professionals in India have become increasingly visible in recent years, particularly in the country's expanding service industries. This pattern can be attributable to a variety of things. The retail business in India employs a sizable number of women, who are noted for their progressive worldviews and capacity to make autonomous judgements. This provides a significant contribution to the growth of India's social and economic systems. As a result, the different states of attitude that contribute to an individual's impulsive buying behavior may be classified into the following structures. These constructs include self-love and identity focus, as well as high and low self-esteem. This classification is totally based on these abnormalities in the behavior process.

➤ **REVIEW OF LITERATURE**

Alauddin, M., Hossain, M.M., Ibrahim, M., and Hoque, M.A. (2015) conducted research on the impulsive purchasing behavior of customers at super shops. They also discovered that there is a connection between the frequency of visits and the tendency to make impulsive purchases. In their research study, Sharma, P., Sivakumaran, B. and Marshall, R. (2015) suggested that hedonic purchasing behavior leads to impulsive buying behavior.

According to the findings of their research, persons who 'self-monitor' are less likely to make impulsive purchases but are more interested in trying new things. Singh, K.G. (2015) conducted research to investigate the effect visual marketing has on the habit of impulsive purchasing made by college students. Window shopping and browsing within stores significantly boosted customers' propensity to make impulsive purchases. The research by Kalla, S. M. (2016) investigates a variety of internal motivational variables that contribute to the phenomena of impulsive purchase in an Indian environment.

The results of these interviews were able to reveal novel and less visible methods of comprehending the internal driving forces behind an impulsive consumer. In a case study, the researchers Prakash, G., Sahney, *et al.*, (2017), conducted a cross-gender investigation of impulsive purchase behavior in the garment retail industry in India. In the article published by Datta, D., & Sharma, B. (2017), the authors make an effort to comprehend the consumer impulsive purchasing behavior of millennials who shop in Agartala's supermarkets. The primary objective of the research carried out by Murugan, D. M. S., & Jain, D. B. (2017) was to investigate and compare two types of consumer behavior exhibited by women: (i) general female consumer behavior and (ii) the consumer behavior of working women. Gowda, K. R., & Chaudhary, K. (2018) opined the majority of Indians, particularly working women, have made online shopping an integral part of their daily routines. According to a research conducted by Google, it is anticipated that by the year 2020, it would be accounting for 25 percent of the entire organized retail sales in India and would have reached 60 billion dollars in gross merchandising value. In their study, Choudhary, P., & Kashyap, R. (2019) attempted to increase the knowledge of apparel buying behavior of Indian consumers by gaining an understanding the buying preferences of working women. They also evaluated the impact of the big five personality types on various dimensions that influence the apparel buying behavior. In the research conducted by Choudhary, P., & Kashyap, (2019), 480 working women between the ages of 26 and 55 who belonged to an

income bracket, which is considered to be upper middle class, participated in the study. Pinto, P., Hawaldar, I. T., & Pinto, S. (2020) studied how the store layout, ambient elements, and workers influenced the impulsive decision-making of female consumers who were shopping at clothes shops. The results were obtained from 385 respondents in top clothing retailers located in selected Tier I and Tier II cities in the state of Karnataka, India, utilizing a single-stage mall intercept survey approach and a designed questionnaire.

Sahetapy, W. L., Kurnia, E. Y., and Anne, O. (2020) attempted to determine (i) the effect of hedonic motivations on impulsive purchasing, (ii) the influence of shopping lifestyle on impulse buying, and (iii) the influence of hedonic motives on shopping lifestyle. Zheng, Y., Yang, X., (2020) investigated the impact the negative coping strategies had in the correlation between perceived stress and online compulsive shopping while also examining the moderating effect that self-esteem had on the relationship. In addition, self-esteem of a person acted as a moderator for both the direct impact of perceived stress on online compulsive shopping and the mediating effect of negative coping behavior. Jadhav, P., & Patil, S. R. (2020) examined the purchasing patterns of women's clothing in a number of retail establishments. As per their study, women's purchasing behavior with regard to branded garments is influenced by a number of elements, including income level, lifestyle, price of the garment, degree of satisfaction, and level of anticipation.

Chaudhuri, S., Kumar, A., and Bhardwaj, A. (2021) carried out their research to investigate whether or not certain demographic factors, such as age, income, and gender, have an effect on people's propensity to make impulsive purchases of grocery items. Kshatriya, K., & Shah, P. S. (2021) wanted to examine whether customers engage in impulsive and compulsive purchasing behaviors and if so, the factors responsible for the same. Kaur, R., Brar, A. S., and Goel, P. (2022) investigated the myriad of variables that contribute to the impulsive shopping behavior of working women in the state of Punjab. Gaining an understanding of the factors that influence the apparel buying behavior of working women will be helpful for apparel retailers as it would help them formulate and standardize their retail strategy accordingly for the women consumers. The study by Rai, J., & Yadav, R. K. (2022) provides light on the influence of social media characteristics identified by them as a prelude to the online impulsive propensity of women customers. Researchers Rahim, F. F. M., Abd Rahim, H., Osman, S., and Othman, M. A. (2022) attempted to investigate the relationships between single moms' financial well-being and the impact of factors such as materialism, stress, saving behavior on compulsive purchasing behavior. Their results suggested that the effective management of the factors such as materialism, stress, and compulsive purchasing behavior are very much essential for improving the economic well-being of single moms. The study by Sen, S., and Nayak, S. (2022) investigated pertinent research gaps and, in the course of doing so, found three internal stimulating elements as probable precursors to impulsive purchase.

Deshpande, B., Pradhan, D., Sivakumaran, B., and Lyngdoh, T. (2022) conducted a research to investigate the various effects that different advertising appeals have on the amount of Impulse Purchasing (IB) that consumers engage in for both vice and virtue items. Mandolfo, M., Bettiga, D., Lamberti, L., and Noci, G. (2022) explored the ways in which sales promotions might alter the psychological processing that occurs before impulsive purchasing. Gungordu Belbag, A. (2022) examined the behavior of consumers

in Turkey during the COVID-19 epidemic and how they are adjusting to the new normal. Other responses revealed that there was a decline in (i) shopping frequency, (ii) hopping frequency, (iii) in leisure activities, and (iv) shopping frequency.

➤ **OBJECTIVES OF THE RESEARCH**

The concept of 'impulsiveness' is capable of being interpreted in a variety of ways. In any given scenario, this concept presents itself as a challenging factor. A momentary lack of control may be the result of (i) a variety of contextual signals from the outside world, (ii) internal emotional variables, and (iii) a positive viewpoint. In the past, researchers focused primarily on looking for various factors, both internal and external, that are responsible for impulsive behavior. However, for the present study, the following are set as some of the more specific goals:

1. To investigate the many internal and environmental variables that cause changes in the impulsive purchase behavior of working women at various stages of their life.
2. To illustrate the occupational, individual, and family factors that contribute to the habit of impulsive shopping that is prevalent among working women, as well as the effects of those factors.
3. To study how the occupational stress of women working in various kinds of service jobs, the nature of their dependence on family, and the demographic features of these women might influence their tendency to make impulsive purchases.
4. To investigate the many ways in which working women deal with stress and anxiety, as well as the ways in which they control their impulses and behavior.
5. To come up with recommendations for a new marketing and retail strategy in terms of helping working women improve their work lives, family lives, and overall well-being in order for women to be able to function as rational future buyers; this will involve supporting working women in improving their work lives.

➤ **RESEARCH METHODOLOGY**

The current research is an empirical investigation with an exploratory focus. We focused our data collection efforts only on women in West Bengal who hold jobs in a variety of service industries, including education, media, finance, health care, and information technology (IT). The research is predicated mostly on the information that was gathered by means of a predetermined questionnaire from a sample of women who lived in the state of West Bengal. In order to gather the main data, a questionnaire was designed with the assistance of a variety of psychometric instruments, and after a number of rounds of pilot surveying, the questionnaire was finally completed. Most respondents were either physically approached at their places of employment after scheduling meetings in advance or their responses were obtained via the use of questionnaires that were distributed to respondents who lived in distant locations. There were a total of 750 questionnaires sent out to women working in various services; however, only the completed responses from 600 of those questionnaires were taken into consideration for the purpose of this research. In addition, as a secondary source for the investigation, the material that is readily accessible on this topic and that has been published in a variety of journals, books, magazines, newspapers, and online publications has been taken into account.

• **Type of Sampling**

Stratified sampling technique was adopted where different sectors were treated as different strata and then quota sampling technique was applied in different strata. Respondents were randomly selected from a subset of three sectors i.e., private, public, and foreign sector wherein equal chance was given to each participant to respond to the survey questionnaire. SPSS, version 26, and Microsoft Excel was used to analyse and interpret the collected with various statistical tests i.e., Factor Analysis, Descriptive analysis, Correlation, ANOVA and Regression and for qualitative analysis of data, Likert's Summated Scale and Semantic Differential scale was used.

➤ DATA ANALYSIS AND FINDINGS

The general and overall profile of the respondents participated in the research study is presented in *Table-1*.

Table-1

GENERAL PROFILE OF THE RESPONDENTS

General Profile	Number	Percent
Age group		
21-30	279	46.5
31-40	197	32.8
41-51	124	20.7
Education		
Graduate	75	12.5
Post-graduate	145	24.2
Professional Qualification	322	53.7
Marital Status		
Married	256	73.5
Unmarried	344	2.3
OCCUPATION		
Business	78	13
Service	522	87
WORK ACTIVITY STATUS		
Regular/Full time employee	449	74.8
Part time employee	45	7.5
Self employed	106	17.7
KIND OF ORGANIZATION		
Public	127	21.2
Private	445	74.2
Foreign	12	2

NGO	16	2.7
FAMILY TYPE		
Nuclear	393	65.5
Joint	150	25
Extended	57	9.5
Number of Consumers Surveyed	600	100

The “Item to Total Correlation”, i.e., Correlation of all 144 items with their total sum score varies from 0.349 (Item 21) and 0.503 (Item 99).

This indicates that there have been sufficient positive correlation values of at least 0.154 for all items in the scale measuring impulse buying behavior of working women. As there is sufficient correlation between each item and total sum score, all these items in the scale are internally consistent with each other in measuring impulse buying behaviour of working women data of these 144 items are valid items. It is further apparent from the table that the Cronbach’s alpha reliability coefficient is 0.829, indicating that the degree of internal consistency among 144 items in the scale measuring impulse buying behavior of working women has been excellent. As the scale items measuring impulse buying behavior of working women are highly reliable and internally consistent, further analyses have been carried out with collected data. After ascertaining the reliability of the items in the scale measuring impulse buying behavior of working women, the underlying dimensions of impulse buying behavior of working women are evaluated using principal component factor analysis with Varimax Rotation.

The KMO and Bartlett Test evaluate all the available data together. A KMO value of over 0.5 and a significance level for the Bartlett’s Test below 0.05 suggest that there is a substantial correlation in the data and the same are shown in **Table-2** and the Eigen Values of the factors underlying the dimension of ‘Personality Type’ of working women are shown below in **Table-3**.

Table-2

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.660
Bartlett's Test of Sphericity	Approx. Chi-Square	32045.4.004
	df	10296
	Sig.	.000

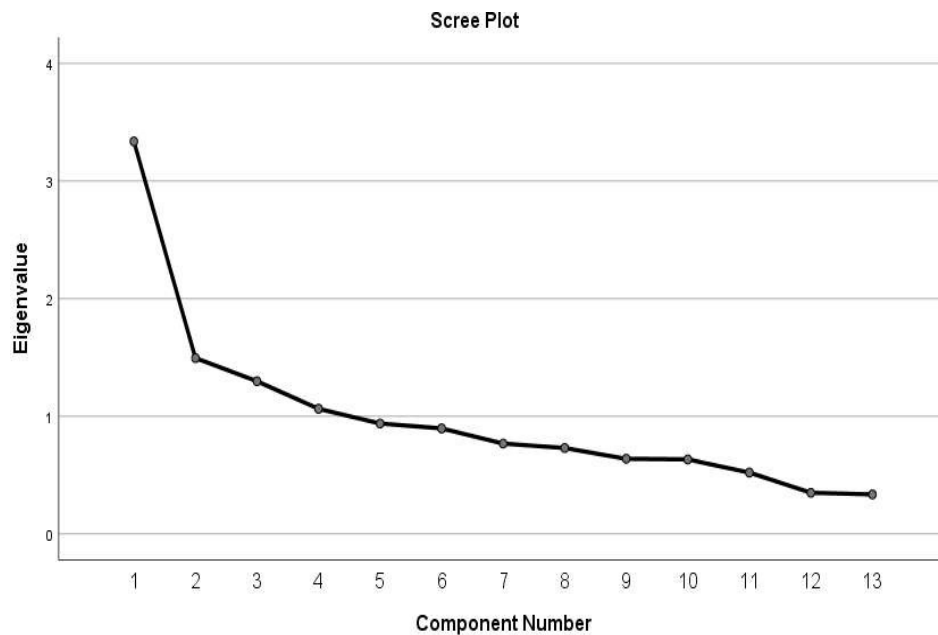
Table-3**Eigen Values of Factors Underlying the Dimensions of Personality Type of Working Women**

Total Variance Explained									
* *	Initial Eigen Values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cum. %	Total	% of Variance	Cum. %	Total	% of Variance	Cum. %
1	5.5337	25.666	25.666	5.537	25.666	25.666	2.898	22.296	22.296
2	1.494	11.493	37.159						
3	1.298	9.982	47.141						
4	1.063	8.179	55.320						
5	.938	7.216	62.536						
6	6.896	6.896	69.432						
7	.767	5.902	75.335						
8	.730	5.615	80.949						
9	.638	4.907	85.857						
10	.633	4.870	90.727						
11	.521	4.007	94.734						
12	.349	2.687	97.421						
13	.335	2.579	100.000						

** Component

The initial Eigen values viz., Eigen values before Varimax rotation, for the first four factors are above one, indicating these are major aspects underlying the personality type of working women. The above factor of personality type together explains 22.296 per cent of the variances in the actual data pertaining to dimensions of personality type of working

women. The variable Personality Type was found to have a negative insignificant correlation with Age Group ($R = -.063$; $P = .061$) indicating weak relationship between the variables. On the other hand, Personality type was found to have no correlation but significant relationship with Marital Status ($R = .000$; $P = .000$). Personality Type was found to have positive insignificant correlation with Income ($R = .058$; $P = .079$) and Family type ($R = .032$; $P = .215$) indicating that when income and family type goes up by 1, personality type also increases significantly. On the other hand, Personality type has negative significant correlation with Occupation ($R = -.141$; $P = .000$) indicating weak relationship between the variables.



In the above Screen Plot, the mountain point ends at Eigen Value '1', which is also coinciding with Kaiser Criterion. Hence, it may undoubtedly be concluded that there are four major factors acting as the underlying dimensions of 'Personality Type' of working women. The Eigen Values of factors underlying the dimensions of (i) diverse organizational stress of working women and those of (ii) coping strategies of working women are shown below in *Table-4* and *Table-5* respectively.

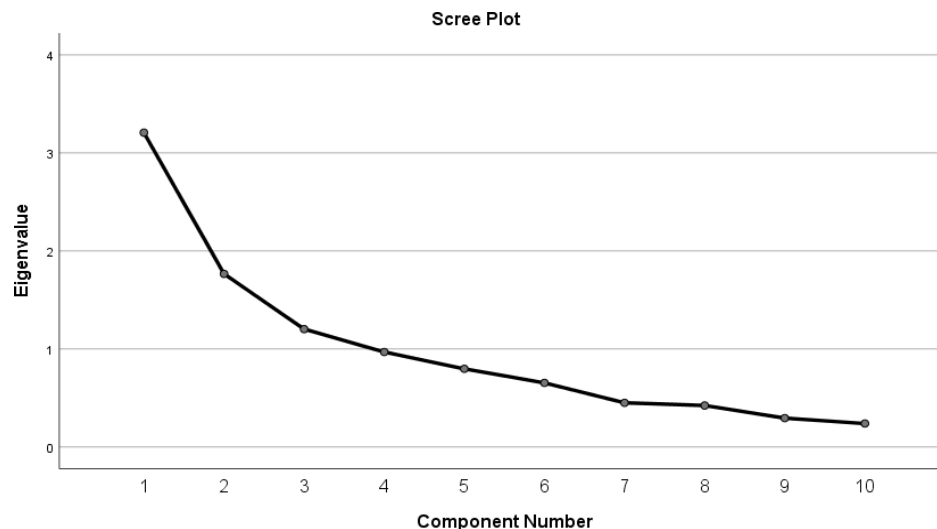
Table-4

Eigen Values of Factors Underlying the Dimensions of Diverse Organizational Stress of Working Women

Total Variance Explained						
Component	Initial Eigen Values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.206	32.063	32.063	3.206	32.063	32.063
2	1.766	17.658	49.721			

3	1.202	12.023	61.744			
4	.969	9.686	71.430			
5	.797	7.969	79.399			
6	.654	6.536	85.936			
7	.450	5.6502	90.438			
8	.423	5.6.229	95.6.667			
9	.294	2.943	97.610			
10	.239	2.390	100.000			
Extraction Method: Principal Component Analysis.						

The initial Eigen Values viz., those before Varimax rotation, are above one for the first three factors indicating that they are the major aspects for the underlying dimensions of the variable 'Diverse Organizational Stress' for working women. Together, the above factors explain 32.063 per cent of the variance in the actual data pertaining to dimensions of the same variable. It is found to have a negative and insignificant correlation with 'Age Group' ($R = -.010$; $P = .406$) indicating a *weak* relationship between the two variables. On the other hand, this variable was found to have *no* correlation but a significant relationship with 'Marital Status' ($R = .123$; $P = .001$). However, it was found to have a negative and significant correlation with 'Income' ($R = -.200$; $P = .000$) and 'Family Type' ($R = -.192$; $P = .000$) indicating that when the values of income and family type go up by 1, 'Diverse Organizational Stress' also decreases significantly. On the other hand, it was found to have a positive significant correlation with 'Occupation' ($R = .151$; $P = .000$) indicating that whenever occupation goes up by 1, the variable under study also increases significantly.



In the above Scree Plot, the mountain point ends at Eigen Value '1', which is also coinciding with Kaiser Criterion. Hence, it may undoubtedly be concluded that there are three major factors that underlie 'Diverse Organizational Stress' of working women.

Table-5

**Eigen Values of Factors Underlying the Dimensions of
Coping Strategies of Working Women**

Total Variance Explained						
**	Initial Eigen Values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.692	53.838	53.838	2.692	53.838	53.838
2	.806	16.123	69.961			
3	.598	11.970	81.931			
4	.486	9.729	91.659			
5	.417	8.341	100.000			
Extraction Method: Principal Component Analysis.						

** Component

For the first factor, the initial Eigen Values viz., those before Varimax rotation, are above one indicating thereby that these are major aspects underlying the “Coping Strategies of Working Women” dimension. Overall, the above dimension explains 53.838 per cent of the variance in the actual data pertaining to the said dimension. Coefficient of Correlation (R) is 0.140 shows a relationship between Socio-economic determinants and Coping Strategies with r square 0.020. The former contributes 2% of the Coping Strategies and r-adjusted square is .010 indicates that there is *no* variation in Coping Strategies by Socio-economic determinants. The ANOVA results show the analysis of the significance of multiple regression and as the computed value is lesser than 0.05, it indicates the model is significant. In other words, it means the personality, impulsive buying behaviour, anxiety symptoms ,work -life balance, coping strategies, life events (IV) are significant with Organizational Stress (DV), as the p-value is lesser than 0.05.

➤ SUMMARY OF FINDINGS

The effect of ‘Marital Status’ on the dependent variable viz., Impulse Buying Behavior (IBB) is insignificant as its coefficient is negative. It is also unrelated to Personality Type and Income as the coefficient is insignificant and positive.

It indicates that greater the proportion of income spent on impulse buying, greater would be the degree of effect caused by the Personality Type. The effect of ‘Occupation’ is significant as its coefficient is positive indicating thereby that greater the degree of effect of Occupation, greater would be the Diverse Organizational Stress. Similarly, there is a significant effect of ‘Marital Status’ and its coefficient is positive. This only goes to indicate that whenever Marital Status goes up by 1, Diverse Organizational Stress also increases

significantly. On the contrary, the effect of 'Income' as a variable is significant and its coefficient is negative. This proves that whenever income goes up by 1, Diverse Organizational Stress decreases. Majority of the women surveyed in the study constituting about 46.86% responded towards the Self-assessment scale on work-life balance of working women attributes as "Disagree". While only 23.31% responded as "Neither agree nor disagree", around 14.78% responded as "Strongly Disagree". Additionally, only 11.08% responded as "Agree" and 3.97% responded as "Strongly Agree".

On the issue of "Coping Strategies of Working Women", the responses of women surveyed in percentages are shown in brackets under different frequencies of time. They are: Rarely [34.13%], Never [24.63%], Sometimes [23.37%], Quite Often [12.13%], and Almost Always [5.73%]. The overall mean value of the "Impulsive Buying Tendency" of working women for all the attributes put together is between 3-3.5 in the Likert Scale. This reveals that all the respondents have faced these attributes 'neutrally'. While examining the "Impulsive Buying Tendency Attributes" a majority of the women surveyed responded as "Neither agree nor disagree" constituting the 35.90% of the sample selected. Moreover, 26.55% responded as "Agree", 13.90% as "Strongly agree", 13.28% as Disagree, and 10.37% as Strongly disagree. The "Impulsive Buying Behaviour" (IBB) is caused only to the extent of 2.6% by personality, different organizational stress, diverse anxiety symptoms level, work -life balance, coping strategies, life events. The r-adjusted square at 0.016 indicates a significant variation of IBB by personality, different levels of organizational stress, diverse anxiety symptoms level, work -life balance, coping strategies, and life events.

➤ SUGGESTIONS

Impulse Buying Behaviour (IBB) was found to be affected due to occupational stress of women working in different types of services, nature of their dependency on family, and their demographic characteristics. Marketers and retailers need to come up with new and pragmatic strategies that have the potential to support working women so that they experience a better work life, family life, and overall well-being. Ways and means need to be found out so that prospective women become more rational in their decision-making and buying behavior.

In order to discourage IBB amongst working women, marketers may offer special discounts on limited quantity purchases rather than on bulk purchases. Moreover, inducements to buy items in limited quantities have the added advantage of avoiding hoarding. "Special Happy Hours Discounts" are expected to attract women to buy only during the specific hours resulting in enjoying a better work-family life. If the marketing managers could establish a co-operative for their employees, it would allow them to purchase their daily essentials after the working hours and avoid additional hours of travelling for shopping. Offering huge discounts during holidays and festive seasons like Diwali, Christmas, etc., would act as a disincentive for women buyers to shop on regular working days.

If the services of a counsellor are made available in every shop, they would identify the shoppers' needs and direct them accordingly. Such a need-based and tailor-made approach would result in saving a lot of time for the unplanned and *impromptu* buyers. Providing direct discounts is always a better option rather than offering free promotional

products for the marketers as it would result in minimizing irrational and impulse buying on the part of the shoppers. Discouraging the use of credit cards, which almost always entails an additional bank/interest charges also can act as a motivational dampener on IBB. Consumers exhibit a tendency to buy whenever they notice a price drop. To make them buy only when required instead of buying due to price drop, retail prices of the products must not fluctuate often but rather it should be set as per the market price. Sales people should be properly trained so that they do not pressurize a buyer to purchase but rather allow the consumers to make their own buying decisions as per their sweet will and volition.

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