

## Understanding Online Impulsive Buying Behaviour of Students

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### ABSTRACT

*Now a day internet has become the main source of information and it is being used widely in daily life. As internet is a powerful source it is used by the organisations for competitive advantage. The consumers' possibility to buy impulsively is suggested to increase further because of convenience of online shopping. There are number of factors which influence the online impulsive buying behaviour of the consumers. This study examines the factors affecting the online buying behaviour of the consumers. To investigate the factors data was collected through the structured questionnaire from the students pursuing graduation and post graduation. Factor analysis was used to reveal the results. Personal behaviour, situation at the time of purchase, promotion, ethical issues has impact on the online impulsive buying of the consumers. The results of the study will be helpful to the online firms which want to increase the online impulse buying behaviour of the consumers.*

**Keywords:** internet, buying, online shopping, consumer behaviour etc.

### INTRODUCTION:

The marketers have always shown keen interest in the consumers. They try to understand the way the consumers think, feel and how they choose from the different alternatives available to them for example the product, brand, how and to what extent the consumers are influenced by the peer groups, family, salesperson etc. through the knowledge of consumer behaviour. Now a day, Internet has become the main source of information and it is being used widely in daily life. As internet is a powerful source it is used by the organisations for competitive advantage (Hamill 1997). Today numbers of commercial activities are performed with the help of internet. India has the third largest number of internet users in the world. There are about 150 million internet users in India. Since 2009 the number of internet users through mobiles has doubled every year. In India the online shopping market is around Rs 1300 crore. The advanced technology has increased the impulse purchases amongst the consumers. Impulsive buying behaviour can be defined as the sudden desire of the consumer to make unplanned purchase after seeing the product. It is the trait of the personality which is more irrational, involves acting without much thinking and quick cognitive decisions (Barrat 1993). Impulsivity is that part of individual difference which is related to the biological bases of personality. It is the state which involves non directional component of alertness and no specific psychological activation (Anderson and Revelle 1994). Impulsive buying is immediate desire to purchase something. As compared to the other approaches of decision making impulsive buying is reactive and emotional (Rook 1987). Impulsive buying was redefined as "when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately". The impulse to buy is hedonically complex and may stimulate emotional conflict; also impulse buying is prone to occur with diminished regard for its consequences." (Rook, 1987).

Rook's definition was further extended by Beauty and Ferrel (1998) "a sudden and immediate purchase with no pre shopping intentions either to buy the specific product category or to fulfil a specific buying task. The behaviour occurs after experiencing an urge to buy and it tends to be spontaneous and without a lot of reflection (i.e. it is impulsive). It does not include the purchase of a simple reminder item, which is an item that is simply

out of stock at home." Piron (1991) gave more specific definition of impulsive buying which has four components: it is unplanned, results because of exposure to stimulus, on the spot decision and it has an emotional reaction.

The phenomenon of impulsive buying has been understood by the retailers and they are trying to convince the consumers through attractive store layouts and product packaging, in-store promotions to make impulsive purchases. (Dholakia 2000). Huge amount of sales are generated from the impulse purchases made by the consumers every year (Hausman 2000). The existence of impulsive buying attracted the researchers from different disciplines like psychology and consumer behaviour. Earlier studies have been mainly conducted in traditional commerce. The temptation to make impulsive purchases has increased among the consumers over the years because of advancement in technology and innovations such as credit cards, telemarketing has made impulsive buying more easy (Rook 1987). With the development of information technology consumers are able to make purchases from their homes, browse and order from the different websites and there is 24 hour availability of retailing because of internet. The consumers' possibility to buy impulsively is suggested to increase further because of convenience of online shopping. (Burton 2002, Dittman, Long and Bond 2007, Koufaris, 2002, Moe and Fader, 2004, Rook and Fisher, 1995). The constraints of time and space have been eliminated by the new mode of shopping i.e. online shopping which were faced by the consumers in traditional commerce (Eroglu et al. 2001). The consumers do not purchase impulsively from brick and mortar stores but also online. As a result, traditional shoppers can be less impulsive than online shoppers (Donthu and Garcia 1999). Impulsive buying is abandoned in online context (Greenfield 1999, Li et al. 2000). Impulse purchase comprises of approximately 40% of the money spent on e-commerce sites. As internet is a powerful source it is used by the organisations for competitive advantage (Hamill 1997). Day by day online purchases are increasing because of the easy and 24 hours availability of the products therefore spur of impulsive buying on internet is becoming necessary. Each and every consumer is different from the other and there are number of factors which influence the decisions of the consumers while making online impulse purchases. This study will fill the gap in the literature as the studies conducted so far focus on offline impulsive buying of the consumers. There are rare studies in India which focus on online impulsive buying especially from the perspective of the students. So this research will focus on online impulsive buying and help to identify the factors which influence the perception of the consumers while making online impulse purchases.

## **LITERATURE REVIEW:**

In this section we reviewed the previous studies available on online impulsive buying in order to identify the available gap between theory and practices as follows:

Karbasivar and Yaranadi (2011) conducted an empirical study by adopting Churchill and Peter (1998) model which has been modified to explain the impulsive buying process. The effect of the external factors: window display, credit card, promotional activities (cash discount, free products) have been studied on the impulsive buying behaviour of the consumers towards apparels. Information was extracted from the questionnaire filled by 275 consumers who purchased apparels in the Central market and Kadoos Mall, Abadan, Iran. Statistical Packages for Social Sciences (SPSS), Structural Equation Modelling (SEM) with Linear Structural Relationships (LISREL) was used for the analysis of data and result interpretations. The results of the study concluded that there is positive relationship between consumers apparel impulsive buying behaviour and the credit card, promotional approaches (cash discount and free product) and window display. It was also predicted that the window display had strong impact as compared to promotional approaches and credit card.

Sultan Et al (2011) explored the effect of self control-exercises on impulsive buying urges. The data was collected from 178 undergraduate students. ANOVA was used to analyse the data. The results of the study revealed that self control exercises reduce the impulse buying urges.

Ghani et al. (2011) investigated the impact of demographic characteristics (age, gender, income) on impulse buying behaviour of urban consumers. Primary data was collected from the 100 consumers through a structured questionnaire. Multiple regressions through SPSS was used to analyse the collected data. The results of the study predicted that age, has negative impact on impulsive buying behaviour which indicates that old people are less involved in impulse buying than the young people. Gender and income has significant positive relationship with the impulsive buying behaviour of the consumers.

Chavosh et al. (2011) explored the impact of customer and product characteristics on the impulsive buying behaviour of the consumers. Secondary and primary data has been used. A questionnaire was framed to collect the data. The sample size was 100 customers of three shopping centres of Singapore. Chi-square was used to evaluate the relationship between the consumer characteristics (age, gender, mood etc.), product characteristics

(hedonic products and functional products, product price) and the impulsive buying behaviour of the consumers. The study identified that there is positive relationship between consumer characteristics i.e. gender, age, mood, shopping enjoyment, impulsive buying tendency and impulsive buying behaviour of the consumers except materialism. Product characteristics also have significant relationship with the consumers' impulse buying behaviour.

Srivastava Priyanka (2012) analysed the effect and attitude of consumers towards Internet advertising and their response towards these advertisements. Secondary data was collected and then a questionnaire was framed to collect the primary data. The sample size of 100 people above 18 years was taken. Bar technique and percentage analysis was done. Chi square was used to test the goodness of fit. The results of the study revealed that the perception of the people who use internet was same towards the web site advertisements. It was also found that online advertisements are also considered informative by all the age groups.

Moshref Javadi et al. (2012) examined the effect of perceived risks, service and infrastructural variables and return policy on attitude of consumers towards online shopping. Impact of domain specific innovativeness, subjective norms perceived behavioural control and attitude towards the online shopping behaviour of the consumers. The model was used to examine the effect of these factors. To collect the data questionnaire was framed and distributed to 200 online shoppers in Iran. Regression analysis was conducted in this research to analyse the data. The result of the study indicated that financial risk and non-delivery risk has negative effect on online buying. Domain specific innovativeness, subjective norms and attitude towards online shopping has positive impact on online impulsive buying behaviour of the consumers.

Aurely Lao (2013) investigated the effect of mental imagery and its antecedents on consumers' emotional and behavioural responses and impulse purchases. The data was collected online questionnaire from three possible web sources (e-mailing, social networks and specialised chat rooms). The data was analysed through multiple linear regressions and ANOVA, Exploratory and confirmatory factor analysis. The results of the study revealed that the online consumers self imagery has a positive influence on impulse purchase and purchase intention. The positive and stronger emotions are anticipated when individual generates more self mental images which induces favourable behavioural responses towards the products.

Chen et al (2013) conducted a study to investigate the impact of social influence on impulsive purchasing behaviour of sports team-licensed merchandise. Data was collected from 367 respondents through the questionnaire. ANOVA was used to analyse the results of the study which revealed that presence of family members induce less impulsive purchasing as compared to the peers presence. High group cohesiveness and high susceptibility stimulated high impulsive purchasing of sport team-licensed merchandise as compared to the low group cohesiveness and low susceptibility.

Uzun and Poturak (2014) studied the factors affecting the online buying behaviour of the consumers and also to see the relationship between e-satisfaction and e-loyalty. A questionnaire was developed which had 24 questions developed from the relevant literature. The information was collected through this questionnaire from 104 respondents of Bosnian who have bought the electronics online or not. The data was analysed using descriptive statistics and regression. The results of the study indicated that the price, trust (safety) had positive impact on consumers online buying behaviour. The future buying decisions of the consumers are affected by last experience and satisfaction and not by web design, delivery time. E-satisfaction and e-loyalty are positively related to each other.

Badgaiyan and Verma (2014) explored the effect of five intrinsic factors (i) personality (ii) culture (iii) materialism (iv) shopping enjoyment tendency (v) impulsive buying tendency on the impulsive buying behaviour of the consumers. The sample of 508 consumers was taken. The data was collected by using convenience sampling method from the different parts of India's National Capital Region. SEM was used. The results showed that the materialism, shopping enjoyment tendency and impulsive buying tendency had positive relationship with impulsive buying behaviour of the consumers.

Yasin and David (2014) studied the impact of advertising and relationship between the advertising and pricing and also e-purchase of Air Asia tickets. Data was collected from 49 APU students (Malaysia), through questionnaire. Histograms and bar charts were used to analyse the data. The results of the study revealed that advertising on social media, pricing had impact on the consumers. 55% consumers considered it was the impact of advertising, pricing and online accessible of tickets which attract them to buy the tickets.

Leela and Reddy (2015) explored the relationship between demographic characteristics and impulsive buying behaviour. The data was collected from the twin cities of Hyderabad from 208 respondents who were selected randomly. The data was analysed by using chi-square and two way ANOVA. The results of the study predicted that age, income, situational factors and gender had significant impact on impulsive buying behaviour of the consumers.

Jamal and Lodhi (2015) conducted a study in Krachi ( Pakistan) to identify the factors influencing impulse buying behaviour of the consumers. Consumers impulse buying behaviour was taken as dependant variable internal and external factors were taken as independent variables. The data was collected from 265 respondents to gather the relevant information. Statistical Packages for the Social Sciences were used to analyse the data. The results predicted that the internal factors (gender, credit card and hedonic motivation) and external factors (visual merchandising, shopping environment and promotional activities) are related to the impulsive buying behaviour of the consumers. Visual merchandising, hedonic motivation and shopping environment have high influence on impulsive buying as compared to the credit cards and promotional offers.

Lim Chuah and Chuan Gan (2015) conducted an empirical study to explore the effect of internal and external factors i.e. personality, emotions and hedonic motivation on online impulsive buying behaviour of the consumers through several online stores such as Zolara, Sephona, Sally, Fashion and Lazada (Malaysia). The sample size was 270. Factor analysis and multiple linear regressions was used to analyse the data. The results of the study revealed that personality and hedonic motivation are positively related to the online impulsive buying behaviour. Personality was the strongest factor having influence on the online impulsive buying behaviour. Emotions of the consumers are not positively related to their online impulse buying behaviour.

Jublee and Balamurugan (2016) investigated the variables in internet shopping which has impact on building the trust among young shoppers. The data was collected from 216 young shoppers' structured and self administered survey. Confirmatory factor analysis and Structural Equation Model (SEM) was used to analyse the data. The results of the study depicted that web store navigation, design structure, product/service details on web store, price comparison, customer support, web store information; reliability of information, timely information on web stores has significant influence on trust of the consumers towards online shopping.

## RESEARCH METHODOLOGY:

The objective of the study is to identify the factors affecting perception of the consumers towards online impulsive buying. Through structured questionnaire the data was collected from the students pursuing graduation and post graduation in commerce and business at various colleges of Chandigarh i.e. Union Territory and have the exposure to online buying. The items on a 5- point Likert scale (1=strongly disagree, 2= disagree, 3= neutral, 4= agree, 5 = strongly agree) were rated by the respondents. The questionnaires were distributed to 175 students. Among these 160 questionnaires were returned by the respondents and 152 questionnaires were used to conduct the study as some of the questionnaires were removed because of incomplete information. Random sampling technique was used to collect the data. Pilot study was conducted to make sure that the questions asked in the questionnaire were easily understandable and apt for the study, before the actual research. To check the positive correlation among the statements and to identify the adequate number of respondents Chronbach's Alpha and KMO techniques were used. After extracting the reliability of the statements the analysis of the data was done through factor analysis to extract the factors influencing the perception of the consumers towards online impulsive buying. As a means of data reduction exploratory factor analysis was conducted and the items of the attitude scales were subjected to principal component analysis (PCA) using (SPSS).

## DATA ANALYSIS:

The factor analysis technique was applied on the responses of the various respondents regarding the factors influencing their perception of towards online impulsive buying. Five factors were extracted from twenty three statements which had 87.16% of variance at least two scale items were taken to define each of the factors. The factors which were extracted were *Personal behaviour*, *Situation at the time of purchase*, *Product Promotion*, *Ethical Issues* and *Suggestive factors*. Item wise reliability analysis was done and to know the reliability Cronbach's alpha was used.

**Table 1**

Statements/Variables	Communalities		Corrected Item-Total Correlation	Cranach's Alpha if Item Deleted	Mean	Std. Dev.
	Initial	Extraction				
Great pleasure in shopping	1.000	.840	.560	.928	3.64	1.057
See something they want, they buy it.	1.000	.861	.611	.927	3.43	1.102
Unplanned purchases	1.000	.903	.621	.927	3.43	1.131

Statements/Variables	Communalities		Corrected Item-Total Correlation	Cranach's Alpha if Item Deleted	Mean	Std. Dev.
	Initial	Extraction				
Spend more than thought	1.000	.917	.634	.927	3.47	1.121
More unplanned purchases under time pressure	1.000	.864	.600	.927	3.37	1.161
Purchases according to feeling	1.000	.819	.582	.927	3.42	1.148
More unplanned purchases under financial comfortbilty	1.000	.918	.571	.928	3.80	1.185
Shop more than planned	1.000	.915	.568	.928	3.71	1.194
Owning Credit card	1.000	.940	.573	.928	3.76	1.211
Think after making the purchases	1.000	.876	.604	.927	3.48	1.122
Purchases without thinking about the consequences	1.000	.948	.572	.928	3.72	1.197
Purchases to satisfy the emotional needs	1.000	.925	.577	.928	3.68	1.216
Promotional activities "Buy one get one free"	1.000	.932	.611	.927	3.89	1.175
Pop up advertisements	1.000	.902	.611	.927	3.84	1.187
Demonstrations	1.000	.916	.636	.927	3.80	1.214
Good promotional schemes	1.000	.935	.631	.927	3.86	1.185
Free trial	1.000	<b>.950</b>	.639	.927	3.86	1.145
Off season sale	1.000	.812	.505	.929	3.84	1.017
Spamming	1.000	<b>.731</b>	.587	.927	3.24	1.183
Unclear policies discourages unplanned purchases	1.000	.760	.563	.928	3.38	1.260
Internet fraud	1.000	.809	.521	.929	3.51	1.229
Difficulty to access the websites	1.000	.823	.565	.928	3.51	1.151
Peer groups	1.000	.855	.496	.929	3.73	1.086

### FACTOR ANALYSIS RESULTS:

Exploratory factor analysis was conducted as a means of data reduction through SPSS. Suitability of the data for factor analysis was evaluated. The Kaiser- Meyer- Olkin (KMO) was 0.803. Principal component analysis revealed five factors having Eigen Values more than 1 which explain 87.614 of the variation. Table 3 shows the variance explained by each factor and Table 1 shows the value of the communities which ranges from 0.731 to 0.950.

### PEARSON CORRELATION ANALYSIS:

To calculate the relationship between the variables Pearson's Correlation Coefficient (Pearson's r) is used. To measure the relationship between the 23 independent variables of online impulsive buying and to evaluate whether 23 variables are independent of each other correlation analysis was conducted. If value of r ranges from 0 to .2, there is a weak relationship between the variables and the variables. If the value of r is .3 to .6 it is considered moderate and if it ranges from .7 to 1 the relationship between the variables is considered strong. (Dancey and Reidy, 2007).

**Table 2: Inter-Item Correlation Matrix**

	S1	S2	S3	S4	S5	S6	S7	S8	S9	S10	S11	S12	S13	S14	S15	S16	S17	S18	S19	S20	S21	S22	S23
S1	1.00																						
S2	.417	1.00																					
S3	.360	.849	1.00																				
S4	.381	.864	.933	1.00																			
S5	.361	.837	.868	.844	1.00																		
S6	.337	.802	.804	.793	.837	1.00																	
S7	.366	.157	.251	.249	.174	.188	1.00																
S8	.353	.212	.215	.181	.226	.220	.881	1.00															
S9	.337	.167	.253	.238	.180	.158	.927	.900	1.00														
S10	.346	.838	.839	.916	.810	.835	.201	.149	.187	1.00													
S11	.367	.177	.220	.191	.160	.220	.914	.903	.941	.178	1.00												
S12	.369	.234	.192	.199	.211	.202	.884	.921	.897	.192	.930	1.00											
S13	.226	.240	.243	.289	.204	.185	.228	.200	.238	.235	.210	.194	1.00										
S14	.185	.207	.260	.247	.160	.221	.297	.228	.286	.264	.285	.247	.890	1.00									
S15	.217	.235	.295	.284	.284	.252	.299	.270	.282	.262	.248	.287	.881	.900	1.00								
S16	.262	.280	.247	.278	.206	.179	.259	.248	.259	.220	.230	.258	.936	.878	.896	1.00							
S17	.238	.258	.276	.272	.243	.196	.268	.256	.267	.248	.233	.229	.924	.899	.922	.942	1.00						
S18	.717	.292	.249	.274	.302	.256	.232	.246	.206	.282	.258	.258	.346	.291	.290	.306	.311	1.00					
S19	.285	.368	.315	.320	.413	.301	.189	.297	.252	.303	.229	.293	.414	.334	.393	.401	.386	.339	1.00				
S20	.305	.287	.277	.316	.231	.316	.263	.275	.267	.298	.280	.287	.336	.378	.306	.363	.330	.305	.682	1.00			
S21	.325	.235	.189	.229	.266	.264	.156	.179	.193	.257	.205	.191	.368	.308	.324	.345	.366	.330	.640	.692	1.00		
S22	.345	.295	.229	.267	.276	.314	.171	.204	.182	.354	.189	.203	.383	.391	.392	.411	.425	.284	.689	.690	.789	1.00	
S23	.770	.309	.321	.289	.342	.294	.278	.220	.238	.243	.279	.245	.237	.233	.224	.269	.257	.735	.251	.302	.383	.306	1.00
<b>Inter- item Correlation:</b> Mean=.368 , Minimum=.149 , Maximum=.942 , Range=.793 , Max/Min= 6.322 , Variance= .053 , N= 23																							

### EXTRACTION OF FACTORS:

In order to identify the factors influencing online impulsive buying behavior factor analysis was used. Five point Likert scale ranging from strongly disagree to strongly agree, on which the respondents rated twenty three statements. All the factors were considered for the study as all of them had factor loadings more than 0.5. . The Eigen value of the factors ranges from 1.595 to 9.137. The factor loadings ranged from .952 to .780.

**Table 3: Rotated Component Matrix**

Statements/Variables	F1	F2	F3	F4	F5
Spend more than thought	.931				
Unplanned purchases	.925				
Think after making the purchases	.912				
More unplanned purchases under time pressure	.902				
See something they want, they buy it.	.898				
Purchases according to feeling	.879				
Purchases without thinking about the consequences		.952			
Owning Credit card		.949			
Purchases to satisfy the emotional needs		.938			
Shop more than planned		.935			
More unplanned purchases under financial comfortability		.934			
Free trial			.938		
Promotional activities "Buy one get one free"			.932		
Good promotional schemes			.929		

Statements/Variables	F1	F2	F3	F4	F5
Demonstrations			.919		
Pop up advertisements			.917		
Off season sale			.847		
Internet fraud				.853	
Difficulty to access the websites				.851	
Unclear policies discourages unplanned purchases				.817	
Spamming				.780	
Peer groups					.879
Great pleasure in shopping					.830
<b>Eigen Value</b>	9.137	3.857	3.472	2.091	1.595
<b>% Variance</b>	39.728	16.768	15.094	9.092	6.933
<b>Cumulative Variance</b>	39.728	56.496	71.590	80.681	87.614
<b>Scale Reliability alpha (Cronbach's alpha)</b>	.970	.981	.980	.838	.895
Cronbach's Alpha = .930, Kaiser-Meyer-Olkin Measure of Sampling Adequacy = .803, Bartlett's Test of Sphericity ( Approx. Chi-Square= 5.042, Df=253, Sig=0.00, Mean=83.38					

#### **Personal Behavior (F1):**

The first factor has been labeled as *Personal behavior* and it occupies total of 39.72 percent variance in the factor analysis solution. Personal behavior includes six variables i.e. *spend more than thought, unplanned purchases, think after making the purchases, more unplanned purchases under time pressure, see something they want, they buy it and purchase according to feeling*. The results reveal that the personal behavior of the consumers has significant influence on online impulsive buying. The consumers who have more disposable income, find the desired products and have time constraint are more prone to online impulse buying. According to Pradipto et.al (2016) there is negative correlation between self-regulation and impulsive buying behavior i.e lower the person's level of self-regulation, higher the impulsive buying behavior tendency. The online marketers should try to provide the products which are desired by the consumers and make the product available to the customer just at click to increase the online impulsive buying amongst the consumers. The factor loadings are from .879 to .931 and alpha reliability for this factor is .970. The Eigen Values covered by this factor are 9.137.

#### **Situational Factors (F2):**

Factor second has been labeled as the situational factor which has five variables i.e. purchases without thinking about the consequences, owning credit card, purchases to satisfy the emotional needs. The variation explained by this factor in the factor analysis is 16.768 percent and the factor loading ranges from .934 to .952. The Eigen Values covered by this factor are 3.857. The results reveal that the consumer make more online impulsive buying when they have the tendency to *shop more than planned* and when they feel *more comfortable financially*. Karbasivar and Yaranadi (2011) also found that there is positive relationship between credit card and impulsive buying behavior. The marketers should try to target the consumers who have credit cards and are ready to spend without thinking about the consequences.

#### **Promotion (F3):**

Six variables have been loaded in the third factor named "promotion" which occupies total of 15.094 percent variance. The different variables under this factor reveal that customers make more online impulsive purchases when they are given *free trials, good promotional schemes*. Promotion activities like "Buy one get one", *demonstrations* and *pop up advertisements* attract the consumers to make the unplanned purchases online. Zhou and Gu (2015) found that the amount of money or percentage off has significant impact on consumer impulse buying behavior and also price promotion plays significant role when the product is priced high. Karbasivar and Yaranadi (2011) also revealed positive relationship between promotional approaches (free product and cash discount) and impulsive buying behavior. Different promotion activities can be adopted by the marketers to attract the consumers to make online impulsive purchases. The online retailers should make the advertisements attractive by good picture quality, attractive demonstration videos which will grab more attention of the buyers to make unplanned online purchases. The strategies like free trials and demonstrations and off season sales of the products can

be adopted by the e-retailers to attract the consumers' attention for planned as well as unplanned purchases. The factor loading ranges from .847 to .938. The Eigen Values covered by this factor are 3.472.

#### **Ethical Issues (F4):**

The fourth factor has been developed as *ethical issues* which include four variables i.e. *difficulty to access the website*, *internet frauds*, *unclear policies* and *spamming*. This factor explains 9.092 percent variations from the total in factor analysis. The factor loading ranges from .780 to .853. The Eigen Values covered by this factor are 2.091. The results reveal that these ethical issues have influence on online impulsive purchases of the consumers. The consumers have the fear of being cheated as the policies of the websites are not clear to them. Roman and Cuestas (2008) revealed that there is positive relationship between consumers' perception regarding the ethics of online retailers (i.e. security, privacy, fulfillment and non-deception) and consumers' general internet expertise. The e-firms should have easy access and user friendly websites, clear policies (return policy, payment policy) as well as proper mechanism against the frauds to attract the consumer to make more online impulse purchases.

#### **Suggestive Factor (F5):**

Three variables have been loaded in the fifth factor. The factor is labeled as *suggestive factor* on the basis of these three variables i.e. *peer groups*, *great pleasure in shopping*. The results reveal that peer groups have influence on the decisions of the consumers to make online impulse purchases. Consumers make more unplanned purchases when in a group and are attracted by the sales which give them immense pleasure while shopping. Chang and Zhang (2015) also found that recommendations significantly influence the online impulse buying. The e-marketers can attract the consumers by providing them group offers. The variance occupied by his factor is 6.933 percent. The factor loading ranges from .830 to .879. The Eigen Values covered by this factor are 1.595.

### **VALIDATION OF FACTOR ANALYSIS:**

To validate the factor analysis results "Correlation between the different factors (Table 4 (a))" and "Correlation between factors and the representative variable of the factors (Table 4 (b))" was calculated.

**Table 4(a): Correlations between the factors**

<b>Factors</b>	<b>Personal Behaviour</b>	<b>Situational Factors</b>	<b>Promotion</b>	<b>Ethical Issues</b>	<b>Suggestive Factors</b>
Personal Behaviour	1				
Situational Factors	.222**	1			
Promotion	.270**	.272**	1		
Ethical Issues	.351**	.267**	.434**	1	
Suggestive Factors	.371**	.324**	.295**	.392**	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

**Table 4(b): Correlation between the factor and representative variables**

<b>Factors/Variables</b>	<b>Internet fraud</b>	<b>Free trial</b>	<b>Purchases without thinking about the consequences</b>	<b>Spend more than thought</b>	<b>Peer groups</b>
Suggestive Factors	.381**	.295**	.331**	.346**	.921**
Personal Behavior	.257**	.266**	.205*	.955**	.322**
Situational Factors	.192*	.260**	.973**	.219**	.261**
	.355**	.974**	.251**	.285**	.254**
	.888**	.427**	.258**	.322**	.354**

\*\* Correlation is significant at 0.01 level (2-tailed). \*\*

The factors are independent of each other as the correlation between the five factors influencing online impulsive buying is less than 0.434. To make sure that there is no infringement of the assumptions of normality, homoscedasticity and linearity preliminary analysis was performed. The communalities values range from .731 to .950. The Eigen values are >1.0 and communalities > 0.5.



## CONCLUSION/ IMPLICATIONS:

Impulsive buying behaviour leads to sudden desire of the consumer to make unplanned purchase after seeing the product online. There are different factors in the arena of impulse buying which have tremendous impact on it. The consumers differ from each other so their tendency to buy impulse is also different. In this study factor analysis was conducted which revealed five factors supported by different variables, which had impact on perception of the online impulse buying consumers.. For this factor analysis was conducted. This study will be of great benefit to the e-marketers in devising the schemes through which they can stimulate the impulse buying behaviour of the consumers and increase the sales of the products. The e-retailers can frame the strategies which will directly influence the personal behaviour of the consumers, attractive promotional schemes like offering products in groups; attractive videos etc. can be used. Financially comfortable consumers and peer groups can be focused. This study also highlighted that the ethical issues which have major impact on consumers' perception while making online impulsive purchases. Proper mechanism against the frauds, attractive websites etc. can be made in order to encourage the online impulse purchases. To sum up, to increase the online impulsive purchases all the five factors should be taken into consideration. Theoretically this research will develop the literature of online impulsive buying.

## LIMITATIONS AND FUTURE RESEARCH:

The study has been carried out only in Chandigarh on the college going students and the sample size was small. Large sample should be used to implement this research in future. As only the college going students were the respondents the results of the study will reflect only this group of the consumers. To use the results broadly different consumer groups can be taken to conduct the future research. Longitudinal study can be conducted in this area to compare the results.

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