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# **DETERMINANTS OF IMPULSIVE BUYING BEHAVIOR IN SOME SELECTED BOUTIQUES OF ADDIS ABABA**

**By:**

**NASER SALIH**

**GSE/1019/08**

**Addis Ababa University School of Commerce  
Marketing Management Graduate Program**

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**DETERMINANTS OF IMPULSIVE BUYING BEHAVIOR IN SOME  
SELECTED BOUTIQUES OF ADDIS ABABA**

**By: NaserSalih**

**Advisor: Getie Andualem (PhD)**

**A Thesis Submitted To Addis Ababa University School of Commerce  
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**May, 2019**

**Addis Ababa, Ethiopia**

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**APPROVAL BY BOARD OF EXAMINERS:-**

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<b>NAME OF EXTERNAL EXAMINER</b>	<b>SIGNATURE</b>
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## STATEMENT OF CIRTIFICATION

This is to certify that Naser Salih has carried out her thesis on the topic entitled “Determinants of Impulsive Buying Behavior in Some Selected Boutiques of Addis Ababa “. This work is original in nature and suitable for the award of Masters of Arts (MA) in Marketing Management.

Certified by:

Getie Andualem (PhD)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## **STATEMENT OF DECLARATION**

I, the undersigned, declare that this research is my original work, prepared under the guidance of Getie Andualem (PhD). All sources of materials used for this research have been duly acknowledged, the researcher further confirm that the research has not been submitted either in part or in full to any other higher learning institution for the purpose of earning any degree.

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NaserSalih

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## **Abstract**

*This study was conducted with an objective of identify determinants of impulsive buying behavior in some selected boutiques of Addis Ababa. Quantitative approach was implement and both descriptive and explanatory designs were used to describe the factors and then association with impulse buying was associated. The study has targeted buyers in different boutiques in Addis Ababa particularly in Piasa and Bole. From unknown size of buyers, 216 buyers were sampled. The study data was collected through questionnaire and analyzed by using descriptive and explanatory methods. Descriptive analysis was conducted by using frequency, percentage and mean; and presented by tables and graphs. Binary logit model was used to conduct the regression analysis. Demographic, internal and external factors were assessed to identify their effect on impulse purchase. The study identified that education, employment, new product (fashion), windows design and price discounts are statistically significant variables in affecting impulse purchase. This study recommends sellers of cloths to supply new products, improve displaces and providing some price discounts.*

**Key words:** Impulse buying, demographic, internal and external factors, Binary logit

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Different studies on consumers buying behavior keep on struggling to give a better definition for impulse buying behavior of consumers over last five decades (Alireza and Hasti 2011). Buying impulsive behavior is defined as “unplanned” and buying plan of consumer, which he/she makes without evaluating product (Vohs& Faber 2003; Parboteeah 2005).

Hausman (2000) mentioned that impulse buying is a complicated and multifaceted phenomenon which accounts for a huge volume of the products sold each and every year. In the emerging economies, there is a need to study the impulse buying due to recent development in retailing and huge cultural differences when compared to developed economies (Kacen and Lee, 2002). Dramatic increases in personal disposable income, life style and credit availability have made impulse buying a widespread phenomenon across the different retail formats.

Marketing products, vendors tend to incite consumers’ intention to buy impulsively through various methods of stimulation. This fact has led to the increasing complexity of the factors which determine impulsive buying. Impulsive buying behavior is a new phenomenon and Extensive research on impulse buying began in the early 1950s and sought to investigate those purchase decisions that are made after the consumer enters a retail environment (Rook& Hook, 2000). Impulse buying behavior studies have attracted academic researcher attention because there appears to be a contradiction between what people say and what people do. While literature and consumers themselves claim that impulsive buying behavior is normatively wrong, a substantial volume of purchases across a broad range of categories could be classified as impulsive (Gutierrez, 2004).

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 purchase behavior. Impulse buying occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately (Rook, 1987).

Now days, the advancement in people living standard and increase in the computation of different retail shop have stimulated marketers to change their marketing strategies because of the dynamic nature of human behavior. Therefore, it seems that it is essential for marketers to understand impulse buying behavior customers.

Boutiques industry is composed of small retail stores that offer only a limited range of apparel and accessories. By nature, the industry is highly fragmented because retailers are defined as having only one establishment. Clothing boutiques typically cater to high-end or niche markets and are reliant on strong macroeconomic conditions. Although the economy expanded over the five years to 2018, with per capita disposable income and consumer confidence growing, heightened competition caused industry revenue to contract during the period. More than ever, consumers have an excess of outlets from which they can purchase clothing, and these alternate retail outlets have tapped demand from the boutiques industry (IBIS World, May 2018).

Boutique industry of Ethiopia not studied properly. Even it's difficult to get information about it but we can notice the industry supply typically niche markets and have intense competition among themselves.

Hence, it is believed that identifying the factors that affect consumer's impulsive buying behavior help marketers and sales person to know the spot where they have to give more emphasis since customers sometimes buy products suddenly without planning or having detail information.

## **1.2 Statement of the Problem**

The increasingly competitive environment poses challenges to different retail shops. The retail industry is becoming increasingly competitive and facing changing customer requirements, making it more and more challenging for different retail shops to keep up with the changes and with the competition (Virvilaite et al., 2009).

Understanding the different factors about what really drive customers to purchase without planning (since impulse buying occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately (Rook, 1987)), marketers can be able to get a sustainable competitive advantage over their competitors. Therefore, marketers need to understand such kind's consumer behaviors in order to formulate the appropriate marketing strategy, allocate marketing budget below-the-line and design effective marketing tactics, (Hausman, 2000).

Marketers should also know how to attract a significant share of unplanned and impulse purchases and make customers unknowingly to buy their product in such a way that they are not in the idea of having a plan to purchase and use their products (Kotler, 2000). In his argument of the impulse buying behaviour, Kotler (2000) stated that understanding such behavior offers retailers guidance in developing strategies that create shopping opportunities by identifying factors that trigger purchase intentions which thereby lead to increased market share.

This study rally round boutiques to understand the major factors that drives their customer's impulse buying behavior at the same time it enables them to articulate competitive marketing strategy. To the knowledge of the researcher there are no studies conducted in identifying determinants of impulsive buying behavior on some selected boutiques of Addis Ababa. There for the researcher intends to fill this literature gap by identifying determinants of impulsive buying behavior on some selected boutiques of Addis Ababa.

## **1.3 Research Questions**

1. Is there a relationship between demographic attributes of buyers and impulse buying behavior?
2. How does internal mood, enjoyment, emotion and fashion can affect consumer's impulsive buying behavior?
3. How do external factors, store related factors, like window display and sales person role can affect consumer's impulsive buying behavior?

## **1.4. Research Objectives**

### **1.4.1. General Objective**

The main objective of this study was to identify determinants of impulsive buying behavior in some selected boutiques of Addis Ababa.

### **1.4.2 Specific Objectives**

Specific objectives of the study include;

- To examine the relationship between demographic attributes of buyers and impulse buying behavior;
- To identify internal mood, enjoyment, emotion and fashion effects on consumer's impulsive buying behavior; and
- To recognize store related factors like window display and sales person role effect on consumer's impulsive buying behavior.

## **1.5 Significance of the Study**

The study was provide a clear picture for a boutique that strive to satisfy customers' needs at profit and which are found in Addis Ababa, specifically Bole and Piassa area. On this regard, it indicated them the major factors that drives customer's impulse buying behavior and the competitive marketing strategy. As well, the research have an input to other researchers who want to study on impulse buying behavior in general and boutique business in particular.

## **1.6 Scope of the Study**

The study was conducted with an objective of identifying determinants of impulsive buying behavior in some selected boutiques of Addis Ababa. There are a lot of boutiques available in the town, however, the study focused on selected boutiques which are found in Bole and Piassa area. Although there are different types of consumer buying behaviors. This study was delimited to impulsive buying behavior. Methodologically, the study used only questionnaire to collect data.

## **1.7 Limitations of the Study**

This particular study was conducted in some selected boutiques of Addis Ababa, specifically Bole and Piassa area. The study was not include other retail shop centres, which limit the generalization of the research.

## **1.8 Definition of the Key Term**

**Impulse Buying:** This study accepts the definition of (Vohs& Faber 2003; Parboteeah 2005) is defined as “unplanned” and buying plan of consumer, which he/she makes without evaluating product.

## **1.9 Organization of the Study**

This study has five chapters. The first chapter include background of the study, statement of the problem, and objective of the study (general objective and specific objectives) significance of the study, scope of the study, limitation of the study, and definition of key terms and organization of the study. Chapter two includes (literature review) related theories related literature empirical review conceptual; framework. Chapter three be research design, data source population and sample size sampling procedure, data collection tools reliability and validity, data analysis procedures ethical consideration, chapter four presents interpretation and analysis part and chapter five is about recommendation and conclusion.

# CHAPTER TWO

## REVIEW OF RELATED LITERATURE

### 2.1. Introduction

This chapter provides in-depth review of literature related to impulse buying: definitions and characteristics of impulse buying and normative evaluations of impulse buying behavior as well as factors and cues influencing impulse buying behavior. In addition, this part of the study outlines the underpinning body of knowledge on which the issue under investigation is based on. It is divided in to two big sections of literatures which have been postulated and investigated by various authors. Mainly the literature has two section; Theoretical Review and Empirical Review. Based on these revisions, a conceptual framework is developed.

### 2.2 Theoretical Review

The emotional/impulsive decision making theory and impulsive buying Impulsive buying is grounded and theoretically underpinned within the emotional or impulsive decision making view to consumer decision making by Schiffman and Kanuk (2007). This view postulates that consumers are likely to associate some highly involving feelings or emotions such as joy, love, fear, hope, sexuality, fantasy and even some little magic with certain purchases or possessions. Rather than carefully searching, deliberating and evaluating alternatives before buying, consumers are just as likely to make many of these purchases on impulse, on a whim, because they are emotionally driven (Schiffman & Kanuk, 2007). Park *et al.* (2005) had even earlier concluded that unless a store has a distinct product offering or pricing strategy, retailers can distinguish their store by building on the relationship between the store's atmosphere and the consumer's emotional state.

Even if consumers are in a negative emotional state upon entering a store, they may become emotionally uplifted and spend more than intended.

All this implies that impulsive buying may largely be an unconscious buying behavior driven by an affective force beyond the control of the individual.

## **2.2.1 Models of Impulsive Buying Behavior**

### ***The Reference Point Model***

Hoch and Loewenstein (1991) proposed the reference point model that explains how and why consumers are impulsive. The authors explain the concept of the reference point, whereby “people are less concerned with absolute attainments than with attainments relative to some psychologically relevant comparison point” (p. 494). In other words, when exposed to the stimulus, the consumer feels the urge to own it (Rook 1987). Consequently, there is a shift in the consumer’s reference point in that he or she already imagines owning the product. At that point in time, the benefits of immediate gratification outweigh any future considerations, such as monetary issues (Dittmar and Drury 2000). There are several situations that can cause shifts in the consumer’s reference point, and as a consequence, promote his or her impulsivity. In most of these situations, the consumer’s proximity to the product is promoted in one way or the other. These different situations include physical proximity, temporal proximity, and social comparison (Hoch and Loewenstein 1991). Finally, social comparison can also cause a shift in the consumer’s reference point. The effect of social comparison on impulsivity is evident (Dittmar, H., Beattie, J., and Friese, S. 1995). Individuals compare themselves with their peers who are slightly better off than them and consequently, want to possess what their peers already have. This model is crucial to understanding the impulsive buying behavior. More specifically, it emphasizes the importance of understanding the consumer’s perceptions of the product as well as the shift in the consumer’s reference point when predicting impulse buying. However, while the model explains why consumers buy impulsively, it has a major limitation in that it does not explain why certain product categories are bought impulsively, while others are not.

### ***Impulse Buying Model***

Dittmar and colleagues (1996) proposed a model of impulse buying to address the limitation of the previous model. Drawing from the social constructionist perspective and the psychology of material possessions, the model addresses the meaning dimensions in impulse purchases. The main assumption of this model is that consumers no longer buy products only for their functional benefits, but also for their symbolic meanings. Products are consumed for their symbolic meaning in that they give an indication of the social standing, wealth, and social status of an individual.

This model distinguishes between the functional uses of products and their meanings as symbols of identity. The authors provide a validation of this model through individual interviews of a mature student population and also tested how men's and women's impulse buys differ along this range. The main finding was that the primary difference between products that are bought impulsively and those that are not is that these products are better expressions of the individual's identity. It was also found that women who are impulsive buyers tend to purchase products that express their emotional and appearance concerns, while men who are impulsive buyers tend to buy products that are more functional.

Building on their findings from the study mentioned in the previous section, Dittmar and colleagues (1995) provided a more comprehensive theoretical model of impulse buying, which also addresses the limitation of the reference point model proposed by Hoch and Loewenstein (1991). This model draws from the symbolic self-completion theory. The main premise of the concept of self-discrepancies is that there are discrepancies between how an individual sees his or her self (the actual self) and how he or she would ideally wish to be (the ideal self) (Higgins 1987). According to the self-completion theory, individuals compensate for these discrepancies or shortcomings in the perception of one's self in various ways (Wicklund and Gollwitzer 1982). These compensating strategies include acquiring and using material symbols that are relevant to those aspects of the self that are perceived as being missing. The notion of materialism provides evidence that individuals use product acquisition as a self-completion strategy (Richins and Dawson 1992).

Indeed, the acquisition of material goods is now a central goal in many individuals' life and is also considered as being a prime indicator of success and key to happiness.

The theoretical model of impulse buying uses these different concepts, the basic premise being that consumers differ in the goods that they buy impulsively along the lines of the social categories in which they belong. Such social categories are powerful determinants of a person's sense of self. More specifically, an individual who perceives that there is a discrepancy between his or her actual self and his or her ideal self and who is prone to use material goods as a strategy to compensate for this discrepancy should have excessive impulse buying tendencies. The model predicts that variables such as an individual's materialism, degree of self-discrepancies, gender, and compulsive shopping tendencies will help to predict what types of products this individual would typically buy as well as the reasons for the purchase. The main premise of both models proposed by Dittmar and colleagues (1995; 1996) is that consumers purchase products impulsively because of the perceived self-discrepancies. In both cases, the authors specify that they do not consider this motivation to be the only reason for impulsive buying (Dittmar 2001). The authors believe that the conjunction of self-discrepancies and materialism together explain the impulse buying behavior. While both of these model address the limitations of the reference point model proposed by Hoch and Loewenstein (1991), one limitation of these models is that they only consider why individuals buy impulsively, but fail to consider the aspects of the situation in which the individuals are impulsive.

### ***The Two-Factor Cost-Benefit Accessibility Framework***

Puri (1996) proposed a two-factor cost-benefit accessibility framework which addresses this limitation. The model draws from research on impulsiveness, self-control, and time inconsistent preferences and builds on a hedonic framework, according to which an individual feels an irresistible urge to buy a product when he or she is exposed to it. According to the concept of time-inconsistent preferences, when the consumer is exposed to the stimulus, the benefits of immediate gratification outweigh any future considerations, such as monetary issues (Dittmar and Drury 2000).

The basic premise of this model is that impulsivity depends on the degree to which the situation emphasizes the negative costs of impulsiveness, the benefits of acquiring the product or both, and the propensity of an individual to be impulsive. In situations in which the benefits outweigh the costs, the temptation to succumb to the felt urge is high and is the compelling force of impulsiveness. In contrast, when the costs of impulsiveness are more noticeable than the benefits, the individual resists the urge, which decreases the likelihood of any impulsive behavior.

Whether a person focuses on the benefits or the costs of impulsiveness depends on the consumer's long-lasting values. Certain individuals have more hedonic values and therefore, are more naturally inclined to mainly focus on the benefits of impulsiveness, rather than considering the costs. The interplay between the situational factors and the consumer's propensity to be impulsive determines the likelihood of impulsiveness.

### ***A Model of Environment-Shopper Relationships***

McGoldrick Betts, and Keeling (1999), follow this premise to propose a model of environment-shopper relationships, which is based on the causal flow from perception through beliefs to behavior that is key in social attitude theories, such as the theory of reasoned action (Fishbein and Azjen 1975). According to the model, there are two mediators of the relationship between the environment and the customer response, namely the customer's socio-demographic characteristics and his or her cognitive characteristics. A consumer's socio-demographic status determines his or her response to the environment, and consequently the likelihood of an impulse purchase. Indeed, it has been found that gender (Dittmar and Drury 2000; Dittmar et al. 1995) are determinants of the propensity of an individual to be impulsive. The customer's response also depends on his or her beliefs and images about the environment. For instance, in the case of seasonal sales, some consumers will be looking forward to the savings they can make, while other consumers will only think about the inconveniences of shopping in the sales, such as long lines and the crowd. The tendency to 'avoidance of dissonance' behaviors moderates the relationship between the consumer's response to the environment and the resulting behavior. One of the consequences of an impulse purchase is regret when the consumer incurs the costs of impulsiveness after the purchase.

This dissonance expectation causes the consumer to feel pressured since he or she has to defend or justify the decision made. As indicated by Piron (1991), one of the characteristics of the impulse buying process is that the consumer does not evaluate the consequences of the impulsive behavior. In a similar way, at the point of purchase, the consumer may avoid to consider the post-purchase dissonance. Since impulse buying is a behavior that results from an exposure to a stimulus, research from environmental psychology can be used to understand this interesting behavior.

This model builds on this premise and provides an interesting explanation of the impulse buying. However, the study proposed by McGoldrick and colleagues (1999) have one serious limitation in that the proposed model only applied to seasonal sales, which limits the generalizability of the findings.

### ***An Integrated Model of Consumption Impulse***

Dholakia (2000) has proposed one of the most detailed theoretical frameworks that explains the impulse buying process. The main premise of this framework is that the impulsive behavior consists of a series of behaviors that involve motivational, volitional, and cognitive psychological processes. The model explains the role of these psychological mechanisms in the impulse buying process. Three backgrounds of the impulse buying behavior are identified, namely the marketing stimuli, the impulsivity trait, and situational factors. One of the vital factors in the impulse buying process is the exposure to the marketing stimulus (Rook 1987). Indeed, marketers increase the likelihood of impulse purchases by manipulating store atmospherics (Dholakia 2000). Moreover, physical and temporal proximity to the product also increases the consumer's impulsiveness (Hoch and Loewenstein 1991). Situational factors refer to both environmental and personal factors that are present when the consumer makes the impulse purchase. For instance, the amount of money the consumer owns, which is an example of an environmental factor, will increase likelihood of an impulse purchase (Beatty and Ferrell 1998). An example of a personal factor is the mood of the consumer, which has been found to be an important determinant of the impulse buying process (Beatty and Ferrell 1998).

Finally, the impulsivity trait refers to a consumer's propensity of being impulsive (Rook and Fisher 1995) and this factor has been found to be an important determinant in the impulsive buying process. The presence of one or more of these three factors is sufficient to bring about the urge to buy spontaneously. When the consumer experiences the urge to buy spontaneously, certain mental responses are automatically triggered to determine the presence of any factors that will constrain the impulsive behavior. In the presence of restraining factors, the consumer will consider the pros and cons of purchasing the product. This is a quick process, which may result in a positive or negative evaluation. If the evaluation of the pros and cons of being impulsive is positive, the consumer will still purchase the product, since the benefits of such a behavior are higher than the costs that will be incurred. In the event of a negative evaluation, the consumer uses different resistance strategies to deter the purchase of the product.

By using these strategies, the consumer can regulate his or her mental state, through self-control or avoidance of the stimulus.

To précised, the researcher studied various models which are relevant to impulsive buying behavior and review their usefulness and contribution to the existing knowledge body. Models reviewed focus on impulse decision process, argument with logical inputs and other influencing factors, was also discussed. Different and newer approaches were used to understand impulsive buying. Therefore the researcher will use an Integrated Model of Consumption Impulse.

## **2.2.2 Theories of Impulsive Buying Behavior**

### ***Rational Actor Theory***

*Kahneman (2003) is the proponent of this theory and according to him people make their buying decisions based on a rational analysis of their own self-interest in the situation.*

### ***New Institutional Economics Theory***

According to Oliver (2000), the rationality of any buying decision is limited by different forms of uncertainty. The decision to buy or not to buy cannot be strictly rational under these circumstances.

In many buying decisions, the potential buyer doesn't have access to as much information as the seller and therefore the seller can have outstanding impact on the impulse buying decision of a buyer.

### ***The Bullwhip Effect Theory***

According to Lee (2010), a small change at a shop can have dramatic effects on the impulse buying behavior of the buyer. According to him, such changes can be from window display to in store environment.

### ***Reasons of impulse Buying Behaviour***

Kacen and Lee (2002) argued that in a cultural context, the theory of individualism and collectivism gives important insights about consumer's impulsive behaviour. Cultural aspect's study can further assist both academics and practitioners in developing a better understanding of the impulsive buying phenomenon. Individuals who are more independent engage themselves in greater impulse-purchase behaviour than those who are interdependent in self-concept. In the similar lines, the collectivist consumers are found to engage themselves in less impulse purchase behaviour than the individualist consumers.

According to Lee people make impulse buying because of the feeling of an overwhelming force from the product; an intense feeling of having to buy the product immediately; ignoring of any negative consequences from the purchase; feelings of excitement, even euphoria; and the conflict between control and indulgence.

## **2.3 Empirical Reviews**

Impulse buying of the shopper is influenced by number of factors which could be either related to the shopping environment, shopper's personal traits, product itself and the diverse demographic and socio-cultural aspects. According to Virvilaite, Ridgway and Isen. (2009) impulsive buying behavior is related to spontaneity in buying. Number of factors, which could be to the shopping environment, shopper's personal traits, product itself and the diverse demographic and socio-cultural aspects, influences impulse buying of the shopper.

Generally, the factors about this construct can be seen from two perspectives: internal and external factors.

### **2.3.1 Internal Factors**

Impulse buying of the shopper is influenced by number of factors which could be either related to the shopping environment, shopper's personal traits, product itself and the diverse demographic and socio-cultural aspects.

Consumers are affected by internal, external and some situational factors of impulse Buying (Wansink, 1994). Since impulse buying behavior is often stimulus driven (Rook and Fisher, 1995), increased exposure to certain external stimuli increases the likelihood of impulsively buying (Iyer, 1989). Internal Stimuli are related to the different personality related factors which characterizes an individual rather than the shopping environment or stimuli. Internal factors of impulse buying denote the individual's internal cues and characteristics that make him / her engage in impulse buying. Further, based on past literature review internal factors affecting impulse purchase has been discussed in below sub sections.

#### ***Self- Control Failure***

Self-control is the ability to control one's emotions and behavior in the face of temptations and impulses. As an executive function, self-control is a cognitive process that is necessary for regulating one's behavior in order to achieve goals. Recent developments in social and consumer psychology have suggested that self-control plays an important role in the decision making process. A study by Rook (1987) emphasized a buying impulse tends to disrupt the consumer's behavior stream. The consumer is more likely to feel out-of-control when buying impulsively than when making contemplative Purchases. Further, Researcher noted that self-control failure might be an important cause of impulsive purchasing. Researcher described three causes of self-control failure .First cause was conflicting goals and standards undermine control such as when the goal of feeling better immediately conflicts with the goal of saving money.

Second cause was failure monitor own behavior.

Third self-control depends on a resource that operates like strength or energy, and depletion of this resource makes self-control less effective. SeounmiYoun, Ronald J. Faber (2000) found relationship between impulse buying tendencies and three general personality traits like lack of control, stress reaction, and absorption. Additionally, this study identifies several different types of internal states and environmental/ sensory stimuli that serve as cues for triggering impulse buying.

### ***Mood and Emotions***

A considerable amount of research has shown that mood, emotions and feelings is a significant factor of consumer behavior. The literature by Weinberg, Peter and Wolfgang, Gottwald (1982) recognized relationship between emotions and impulse purchase. Study suggested that Impulse buyers assess themselves as being more emotionalized than non-buyers. Impulse buyers differ significantly in their affective process from non-buyers. Information processing plays a part in the buying decision. But despite the possibility of later justification of the buying behavior, its influence is smaller than that of the emotional engagement. Dennis W. Rook (1987) in his study found impulse buying is more emotional than rational, and it is more likely to be perceived as "bad" than "good."

In addition to this, researchers have examined the relationship between specific feeling states, valence of affective states and level of arousal with post-purchase feeling states.

Researcher examined mood factors play an extensive and complex role in consumers' impulse buying behavior. A study conducted by Francis Piron (1993) reported some emotional reactions are experienced differently by planned and unplanned purchasers.

Most of the differences may be due to the fact that, as opposed to unplanned purchasers, planned purchasers' decisions to buy are made prior to being at the point-of-purchase. It follows that the emotional reactions experienced during the decision making process by unplanned purchasers may have been experienced earlier by planned purchasers, but are not expected to persist. However, post-purchase emotional reactions such as feeling good or pleased may be experienced by either planned or unplanned purchasers.

Thomas Adellar, S. Chang, M. Lancendoref (2003) in their study observed emotional responses had positive Relation to their impulse buying intent.

Thus, the more a subject feels a positive emotion towards the stimuli, the greater the impulse buying intent. Researcher noted that who are exposed to a video stimulus would have a greater impulse buying intent compared to those exposed to still image and text stimuli. A structural model of fashion-oriented impulse buying behavior and examined fashion involvement and positive emotion had positive effects on consumers' fashion-oriented impulse buying behavior.

### ***Hedonic Feelings***

In addition to mood and emotions, hedonic feelings also play a significant role in the impulse buying phenomenon. Hedonic feelings refers to the level of perceptions where shopping is considered emotionally useful through positive feelings. Number of studies has also confirmed this fact. Mai Ngoc Khuong and Ta Bao Tran (2015) asserted direct impacts of consumer's need for uniqueness and optimum stimulation level on impulse buying while hedonic purchase did moderate the effects of consumer self-spending control and novelty-fashion consciousness on impulse buying behavior. The impulse buying is a hedonic need predominantly motivated by achievement of higher order needs loosely grouped around Maslow's 'hierarchy of needs'.

Efforts to satisfy the higher order needs in this hierarchy lead to different types of impulse buying behavior (Hausman, 2000). Furthermore, Sharma, Sivakumaran and Marshall (2010) argued that impulse buying as hedonic behavior that is associated with feelings and psychosocial motivations instead of thinking and functional benefits. Study suggested that there should be studies focusing on the relationship between the types and intensity of hedonic motives and impulse buying.

### **2.3.2 External factors**

External factors are related to the shopping and the marketing environment. The shopping environments include the store size, ambience, design and formats while the marketing environment is the various sales and advertising activities. Specific situations and retail settings influence both in-store responses and future store choice decisions because of the changing and adoptive nature of expectations, preferences, and behavior.

In that the significant role of various retailing atmospherics like color, visual display, and price discounts salespersons, in- store browsing and free product in impulse buying (Hausman, 2000).

### ***Role of Salespersons***

Several authors have asserted that communication between customer and salesperson is considered an important element in augmenting impulse buying. Consumers can take pleasure in their shopping trip with helpful and friendly salesperson Sachteleben (2009).

Peck and Childers (2006) started to address the times of touching with people would make more impulse buying, they found customers who have more contact with salesmen; they would increase the possibility of impulse buying. A well-trained salesperson can decrease frustration by guiding and aiding the consumer in the purchase process and activate impulse buying behavior (Tinne, 2010).Store employees` friendliness has positive effects on customers` impulse buying behavior.

Helpfulness of salespeople in assisting customers influences consumers` willingness to buy. Moreover, the perceived friendliness of store employees might reduce the negative impact of perceived crowding on unplanned purchases (Mattila and Wirtz, 2008:562-564).

Lee (2010) stated that stores with high quality customer service generally encourage a person's impulsive buying.Lee (2010) states that stores with high quality customer service generally encourage a person's impulsive buying. However, a too eager salesperson can scare away the consumers.

### ***Window display:***

Gupta, Ahadi and Jim, (2009) suggested that when size of the store is concerned product display and product prices were the major in-store stimuli in large stores. For small-sized stores, product price was the main factor that attracted impulse purchases. Retail merchandising instantly motivates a consumer to buy a product. Merchandising activities act as a silent salesman in the retail outlet (Muruganatham and Kaliyamoorthy, 2005).

Zhou and Wong (2003) described that informative and experiential aspect of POP poster may influence impulse buying. Consumer's propensity to purchase on impulse receives a further impetus when they see an item on sale (Ramaswamy and Namakumar, 2009). Hulten&Vanyushyn (2011) also observed that impulsive buyers are giving more attention to the in-store displays and combo offerings.

The image of a store defines what kind of consumers it attracts. Some stores have a more distinct image while others are more of the type that blends into the crowd. These types of stores may not have any distinct features which can make them be ignored in the eyes of the consumers. Solomon (2006)states that The store image which is the factor of impulse purchase is the sum of different features including location, merchandise suitability and the knowledge and congeniality of the sales personnel.

Mattila and Wirtz (2008) found that store environmental stimuli positively affect impulse buying behavior especially when the store environment is perceived as over-stimulating (excitement and stimulation). Stimuli in the retail store environment are likely to affect consumer emotions variables that have been found to affect the impulse purchases (Zhou and Wong 2003)

### ***Price***

Apart from the window display, price also plays an important role in the impulse buying phenomenon. A study by P.Kannan, A.Vinayagamoorthy (2014) reported that pricing strategy had influence on impulsive buying if price of the product is less people prefer to do more. Impulsive buying.They found that external factors like promotion display, Price, ambience increase the likelihood of impulsive buying. As we as that consumers are more likely to buy impulsively when they see free product and price discounts offers by a store. From the above discussion, it is inferred that low price had significant relationship with impulse purchase.

According to Crawford &Melewar (2003) people can be indulged in impulse buying just because something was on a discount. Deals and discounts contribute to impulse buying, and when we see something priced much lower than what we are used, that triggers a desire to get that thing and save money.

According to the same author, price promotions come in various forms, such as buy-one-get-one-free offers, coupons, and of course price discounts that have high impulse buying effect.

Facing free choice consumers may be attracted to buy merchandise in excesses their original shopping budget. Those consumers perceive gains from getting the cash reward if they reach the threshold and perceive losses from not taking advantage of the offer if they do not. Such perception generates an artificial buying desire.

### ***Promotion Scheme***

Apart from the window display and price, promotional tools also play an important role in the impulse buying. Promotion is used to ensure that consumers are aware of the products that the Organization is offering. The promotional mix is the combinations of the different channels that can be used to communicate the promotional message to the consumer's. The channels for the sales promotion include advertising, direct marketing, public relations, personal selling, sponsorship and sales promotion (Rowley, 1998). Sales promotion is one of most important channel among all. Further, Sales promotions are the set of marketing activities undertaken to boost sales of the product or service which includes the schemes, discounts, commissions and incentives.

A research by Ronald J. Faber (2000) emphasized cues that were directly associated with shopping and buying. These include having money, receiving money, a favorite store, credit cards, and shopping malls. Several other items reflect getting good deals on purchases. Included here were items on sale, low prices, free samples, gifts, coupons, and a bargain. Both sales promotion strategy and its interaction effects with product appeal are found to have significant influences on reminder impulse buying. Specifically, an instant reward promotion promotes stronger reminder impulse buying than a delayed-reward promotion.

Furthermore, both a utilitarian product appeal with a price discount promotion and a hedonic product appeal with a premium promotion can encourage greater reminder impulse buying.

Further, Sandy Dawson and Minjeong Kim (2009) had studied relationship between Promotional schemes and ideas related to new styles, trend with impulsive buying. Researcher found positive relationship between impulsive buying and external cues like promotion scheme, fashion and trend.

Overall, the literatures pertaining to the behavior of shoppers in the organized retail store recommend that the anticipation of finding a good deal is likely to lead consumers to buy more (Morris, 1987). Hence, inclination to sales promotions causes consumers to experience feeling of excitement and being exposed to such stimuli ultimately triggers a stimulus to buy more. Thus, sales promotion activities encourage customer to buy impulse purchase.

Considering the above-mentioned facts, nowadays, retailers should understand the importance of impulse buying phenomenon and attempt to attract more customers through incentives that makes them impulsive in stores. Furthermore, impulse buying generates a large amount of product sales every year (Hausman, 2000), it is important for marketers and managers to plan more effective strategies to increase consumers impulsive buying in order to make more profit.

Hence, a study of consumer behavior in response to sales promotion techniques in retail stores needs a great deal of attention. Company spends lots of energy and money for sales promotion activities therefore, it is important to understand the impact of sales promotion on encouraging sales of retail stores.

### ***Advertising***

In addition to price, promotion offer and window display advertisement also play important role on the impulse purchase of customers. Advertising is the non-personal communication of information usually paid for and usually persuasive in nature about products, services or ideas by identified sponsors through the various media. (Bovee, 1995 p. 7). It is crucial to create brand awareness for the customers to know about the brand's existence. The retailer must strive hard to communicate the USPs (Unique selling Proposition) of the brand to influence the buying behavior of the customers.

Further, advertisements help the end-users to know to which brand a particular product belong. Advertisements play a crucial role in promoting a brand and creating its

awareness amongst the masses. They help in creating an image of a particular product or brand in the minds of the potential customers. According to Bovee, (1995) impulse buying is positively associated with exposure to commercial television, but not to other forms of mass media.

Overall, the literature pertaining to the consumer behavior suggests that the advertisement had influence on buying intension of product.

Researcher noted that advertisement on television is effective compare to other media for advertisement. Furthermore, researcher found no relationship of celebrity enforcement.

### ***Proximity***

In addition to the advertisement, promotional offer, price, window display proximity of the product also play an important role for the impulse purchase of the customer. Proximity activates the decision making of the customers which in turn triggers the buying process. This leads to unplanned purchase of the product. Proximity means product is eye catching to customer it is near to customer so than can touch, feel, smell or taste. Researchers found relation with proximity and impulsive buying. Many Researcher conducted research on found relation with proximity and impulsive buying. Hoch &Lowenstein, (1991) found that Proximity is also a factor that facilitates impulsive actions.

Rook (1987), studied that Consumers have indicated that by just looking at the items in stores or catalogues can stimulate desires for the purchase of goods. Therefore physically proximity stimulate sensory inputs such as (1) touching goods in store (2) tasting free sample of foods, which also affect desire.Overall, the literature pertaining to the consumer behavior suggests that the proximity had influence on buying intension of product.

### ***In- Store Browsing***

Impulse buying of the shopper is influenced by number of factors which could be either related to the shopping environment, shopper's personal traits, product itself and the diverse demographic and socio-cultural aspects.

In a store environment, a consumer's eyes are continually browsing (Soars, 2000) and thus usually not every item can be noticed, and therefore an item should be distinctive in order for a consumer to notice it.

Moreover, previous research suggests that visual merchandising promotes the consumers' impulse buying behavior. According to Kim's (2003) Consumers engage in in-store browsing, which means that they scan through a retailer's commodities for self-entertaining and informational reasons and such action is an important part of impulse purchasing behavior.

Sinha (2003) stated that Indian customers are orientated towards shopping because of the entertainment that can be derived out of it. According to him, the majority of the Indian population can be characterized as young, working class, with higher purchasing power. They seek more of the emotional value from shopping than the functional value and they value convenience and variety.

Sneath, Lacey and Kennet. (2009) have argued that impulse buying can also be induced because of depression of an individual and an attempt to improve the mood. Hausman (2000) also argued that impulse buying is a hedonic need predominantly motivated by achievement of higher order needs loosely grouped around Maslow's 'hierarchy of needs'. Efforts to satisfy the higher order needs in this hierarchy lead to different types of impulse buying behavior.

### **2.3.2 Effect of Demographics on Impulse Buying**

Demographic factors are majorly categorized as key influencing factors in impulsive buying behavior. Kollat and Willett (1967) found that the characteristics of consumers and their demographics influence the impulse purchasing.

Azevedo, Isen and Jim (2008) mentioned gender to be considered as one of the key factors in any buying behavior and had been the key variable in various studies on this subject.

He found it statistically significant that female gender had a much higher impulsive buying behavior ratio in fashion and beauty related items over the gender counterparts.

Dittmar, Beattie and Friese, (1996) also observed that gender, education and income as a social category, affects impulse buying. They elaborated it that men tend to involve in impulse buying of instrumental and leisure items which projects their independence and activity and women tend to buy the symbolic and self-expressive goods which are associated with their appearance and emotional aspects of self.

The age of the consumer additionally affects the tendency for impulse buying. In the ages from 18 to 39 a consumer's impulse buying tendency rises faintly and after that, it decreases. Moreover, earlier research suggests that younger persons have a higher degree of impulsivity than older persons do and they show less self-control. (Kacen & Lee, 2002 p.164).

The impulse buying behavior also shows variations with respect to the personal factors, which include age, income, gender, marital status and occupation. Many studies have examined the relationships of demographic variables and impulse buying behavior. Literature review based on various demographic factors has been mentioned in below sub sections.

### ***Gender***

Literature found that many researchers have researched on the effect of gender on impulse purchase. However, the results of these studies are inconsistent. In his study Dittmar et al. (1996) suggested that men tend to impulsively buy instrumental and leisure items projecting independence and activity, while women tend to buy symbolic and self-expressive goods concerned with appearance and emotional aspects of self. Further, they reported gender as a major social category, should influence both the products bought impulsively and the buying considerations used.

Sigal Tifferet, Ram Herstein (2012) had done research on Gender differences in brand commitment, impulse buying, and hedonic consumption" They have mentioned reasons why women may be more inclined to do impulsive buying.

First, since impulse buying is related to hedonic consumption, and women score higher in hedonic consumption than men. Second, women, more than men, suffer from anxiety and depression given the link between impulse buying and negative emotions, women may use impulse buying as a means to improve their mental state.

They reported that Women have higher levels of impulse buying in comparison to men. It has been found that the gender has a significant impact on impulse purchase with special reference to beverage purchase.

### ***Age***

Among the personal factors, the demographic factors also affect the impulse purchase.

Age is the most essential factors which predict impulse buying behavior in consumers (Bellenger et al., 1978; Wood, 1998). It has been observed that Impulsive buying tends to increase between the ages 18 to 39, and then it declines thereafter. Further, an inverse relationship was found between age and impulsive buying. It was also found that the relationship is non-monotonic (Bellenger&Robertson &Hirshman (1978). Impulsive Buying tendency is at a higher level between age 18 to 39 and at a lower level there after (Wood (1998). Further, similar findings found by (Tariq Jalees, 2009).

Further research conducted by Feng Xuanxiaoqing et.al (2011) found that Females over 41 years old are more likely to intend to impulse buy, perhaps because they have a permanent salary and would like to spend money on themselves.

### ***Income***

Researcher has studied many factors, which influence on impulse purchase among many other factors higher level of income also has impact on the impulse purchase of customer. On the other side Feng Xuanxiaoqing et.al (2011) discovered that Income did not make a difference to impulse buying intention for impulse purchase of cosmetic. Mogelonsky (1998) stressed that the impulse buying is for those consumers who are financially in a position to afford it. If shoppers have more income, they face fewer constraints in order to buy a product on impulse.

Further, researcher reported high-income consumers shop more frequently on impulse as compared to the low-income shoppers.

### ***Education***

Among the demographic factors researchers has also studied impact of education on impulse purchase. Peter & Olson (1999) examined strong relationship between college education and purchasing power. Further he noted education is an important determinant of impulse buying. A study by Wood (1998) discovered that people of higher educational status make less of impulse purchases. People that are more educated tend to make planned purchases. People with low educational qualification have an immediate gratification state and a lesser planning horizon and hence may indulge in more impulse buying. According to Feng Xuanxiaqinget.al (2011) educations did not make a difference on impulse buying intention.

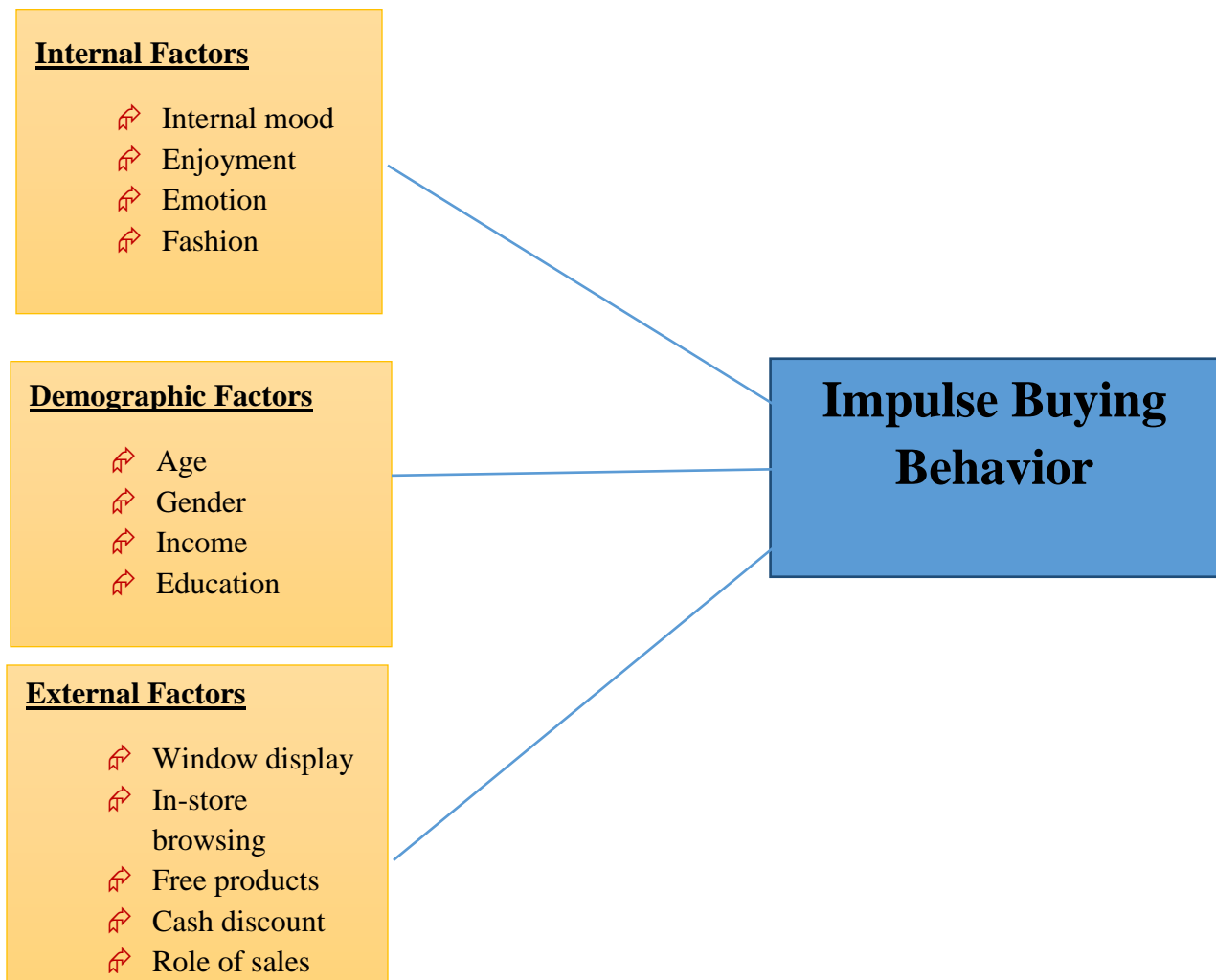
### ***Occupation***

Researcher have studied many factors, which motivate customer for impulse purchase, among other factors many researchers have also studied impact of occupation on impulse purchase. A research conducted by Coleman (1977) reported that an individual in higher class position tend to have more saving desire and a person of lower class position is likely to have spending desire. Furthermore, Wood, (1998) examined that people in high occupational status are take more rational decision and have a future orientation and a longer time horizon in decision making.

However, the consumers in relatively lesser occupational levels were not future oriented and take less time for decision making. Consumers in low levels of occupation were towards enjoying life and living well for the day than saving for the future or caring Coleman (1977). According Coleman (1977), people in higher occupation prepare shopping lists and are careful planners but Wood, (1998) argued that consumers who are of a low occupational status tend to show more impulse purchase compare to high occupational status.

## 2.4. CONCEPTUAL FRAMEWORK

Demographic characteristics of consumer like gender, age, income, and education have different associations with the impulse buying behavior; effectiveness of these characteristics has yet to be proven. To draw reliable conclusions, empirical research is needed. Thus, the following is the conceptual framework of the study. It is extracted from the empirical and theoretical literatures explored and presented in the above pages.



*Figure 2. 1 Conceptual Framework (Azevedo, Isen and Jim (2008), Adellar, S. Chang, M. Lancendoref (2003), Peck and Childers (2006))*

# **CHAPTER THREE**

## **RESEARCH METHODOLOGY**

This chapter deals with the research design and methodology that used to achieve the objective of the study. Research Approach, Research Design, Population and Sample, Data Collection Procedures, Validity and Reliability, Data Analysis and Ethical Consideration.

### **3.1. Research Approach**

The researcher used quantitative research approach. The approach to a research aims at generating quantitative data that can be analyzed strictly (Kothari, 2004). In quantitative research theories are tested by examining the relationship between variables and measuring variables using statistical procedures (Creswell, 2009). This study has used quantitative data collected through questionnaire and the result was analyzed by using quantitative approach.

### **3.2 Research Design**

This study was conducted by using both descriptive and explanatory designs. The descriptive design was implemented to identify the behaviour of the respondents. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group. The main characteristic of this method is that the researcher has no control over the variables; he/she can only report what has happened or what is happening (Kothari, 2004). To make the finding conclusive, the explanatory design was used to examine the association between independent variables and the dependent variable that the descriptive design cannot indicate.

### 3.3 Population and Sample

#### 3.3.1 Population of Study

The target population of the study was selected boutique customers which are found in Addis Ababa. To make the data collection manageable, buyers from boutiques in Bole & Piassa were targeted. These areas were targeted because there are variety of shops.

#### 3.3.2 Sampling Procedure

To conduct the study, simple random sampling of infinite population was employed. The formula of infinite population of Gomm (2008) was used. The formula is  $ss = \frac{Z^2 P(1-P)}{C^2}$

SS = Sample size

Z = given z value (e.g. 1.96 for 95% confidence level) (tells how sure one can be. It is expressed as a percentage and represents how often the true percentage of the population who would pick an answer lies within the confidence interval. For example, 95% confidence level means that if one had conducted the same survey 100 times, 95 times out of 100 the survey would have yielded the same results.)

p = ideal percentage of population one wants to approach (10% in this case= 0.1)

C = Confidence interval (0.04). For example, if one uses a confidence interval of 4 and 95% of the sample picks an answer one can be "sure" that if one had asked the question of the entire relevant population between 91% (95-4) and 99% (95+4) would have picked that same answer.

$$ss = \frac{1.96^2 * 0.1(1 - 0.1)}{0.04^2} = 216$$

Therefore, the sample size of the study was determined to 216 questionnaires.

### **3.4 Data Collection Procedures**

This study has used primary data and it was collected questionnaire that helps to cover larger target groups than the interview, given the quality and chance of no response. It gives freedom and easy way to answer for respondent. The questionnaire was designed by taking the variables out of the theoretical and empirical literatures. The questionnaire was prepared using close-ended method questions and 5 Point Likert-Scale approaches (i.e., from “Strongly Disagree to Strongly Agree”). For the 5-point Likert scale the respondents were asked to indicate their level of agreement with the ratings of Strongly Disagree (1), Disagree (2), neutral (3), Agree (4) and Strongly Agree (5).

The researcher visited to boutiques in selected areas and asked buyers in the boutique for the willingness to participate in the study.

### **3.5 Validity and Reliability**

#### **3.4.1 Validity**

Construct validity was maintained because any question and variable factor indexing element is guided by strong theoretical underpinnings which serve as base for the causal relationship and empirical test of variables. Statistical validity was fulfilled in that any aspect of the data quantification.

#### **3.4.2 Reliability**

Reliability measures whether an instrument can be interpreted across different situations. The level of reliability of the instrument that is the consistency of the variables was checked with the Cronbach’s alpha statistics. Cronbach’s alpha is an index of reliability associated with the variation accounted for the true score of the underlying construct. 0.5 is a sufficient value, while 0.7 is a more reasonable Cronbach’s alpha (Nunnally, 1978). This study has checked overall reliability of the internal and external factors together. These factors are not categorized into common factors to check the reliability individually. The overall reliability is 0.7871 implying that constructs are consistent to measure the variables.

*Table 3. 1Reliability Test*

<b>Variable</b>	<b>Number of items</b>	<b>Alpha</b>
Internal factors	6	0.7137
External factors	9	0.8079
Overall reliability	15	0.7871

Source: Survey, 2019

### **3.6 Data Analysis**

The data was organized, summarized and analysed by using Stata 14. The data collected from the respondent was analyzed by using quantitative data analysis techniques. Quantitative analysis was used for the data which were collected through structured questionnaire. The study has used descriptive and inferential statistics for data collected through the questionnaire. The descriptive methods such as frequencies, percentage and mean. The descriptive analysis was presented by using tables and graphs. Chi-square methods and independent sample T-test were used to select variables for regression analysis. Both the strength of the relationship between variables and the influence of independent on dependent variable and statistical significance was assessed.

This study has used binary logit model to estimate factors affecting impulse purchase; where dependent variable is impulse purchase whether the buying is impulse or planned. Independent variables are demographic, internal and external factors.

### **3.7 Ethical Consideration**

Every person involved in the study was entitled to the right of privacy and dignity of treatment, and no personal harm was caused to subjects in the study. Information obtained was held in strict confidentiality. All assistance, collaboration of others and sources from which information was drawn were acknowledged.

# CHAPTER FOUR

## RESULT AND DISCUSSION

This study was conducted with an objective of identify determinants of impulsive buying behavior in some selected boutiques of Addis Ababa. This chapter presents result of data analysis and discussion on the results. Data was collected through questionnaire. The questionnaire was distributed to 216 buyers in the study area and 210 questionnaires were returned from the respondents. This study was conducted with the response rate of 97.22%.

### 4.1 Demographic information

This section of the study present general information about the buyers who are used in the study. The result of the demographic analysis about the respondents is presented in table 4.1 below.

*Table 4. 1 Demographic Information*

	Gender	Freq.	Percent
Gender	Male	104	49.52
	Female	106	50.48
Age	18-24	48	22.86
	25-35	83	39.52
	36-45	36	17.14
	46-55	36	17.14
	55 and over	7	3.33
Education	High school or lower	23	10.95
	Diploma/Degree	100	47.62
	Graduated/Masters	87	41.43
Employment	Self-employed/business owner	77	36.67
	Employee	83	39.52
	Unemployed	50	23.81

Source: Survey, 2019

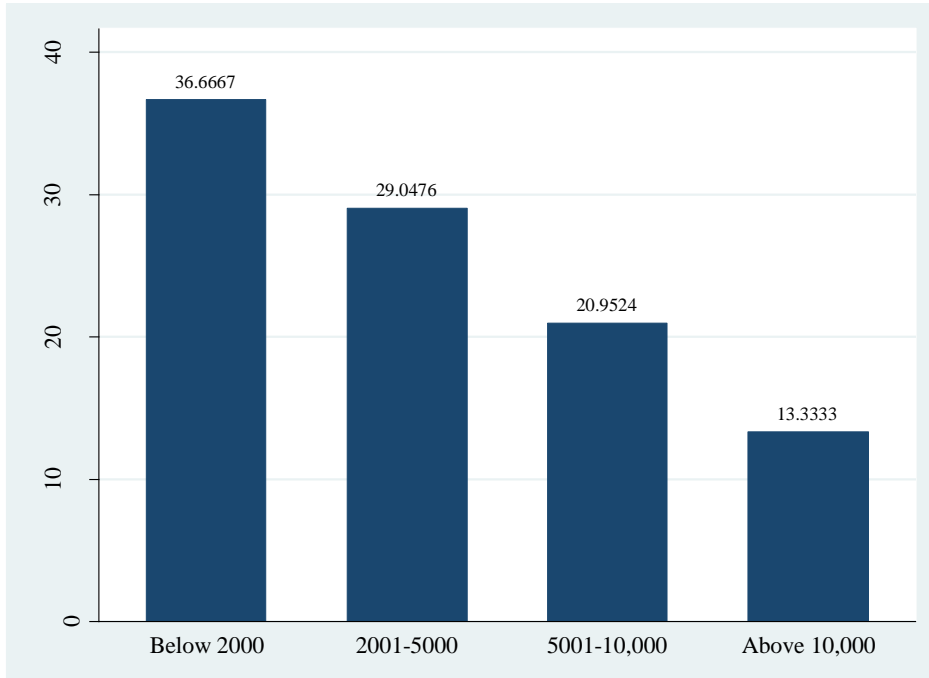
As it is presented in the table 4.1, 50.48% of the respondents used in the study were female and remaining 49.52% of the respondents are male. This suggests majority cloth shops in Addis Ababa are equally visited by both male and female.

This study has used 5 categories of age. Majority of the respondents are in age category of 25 to 35 years that comprises 39.52% of the respondents. This age category followed by age category of 18-25 what consists 22.86% of the respondents. These two age categories together consist 62.38% of the consumers in the study. But only 3.33% of the respondents from age group of above 55 years. From this the researcher infers that cloth shops are frequently visited by younger population.

Education qualification of the consumers is presented by using 3 categories; high school or lower, diploma/degree and masters. As indicated in table 4.1, 47.62% of the respondents have diploma and degree and this group is followed by the consumers who have educational qualification of Master's degree which consists 41.43% of the respondents.

Regarding to the employment status of the respondents, majority of them are employees in different companies. They are 39.52% of the total consumers used in the study. Next to employees, majority of the respondents are self-employed. But 23.81% of the consumers were unemployed.

As presented in the figure 4.1 below, majority of the consumers used in the study have income below 2000 Birr per month. These consumers are 36.67% of the respondents. Followed by this group, 29.05% of the consumers have monthly income between 2000 to 5000 Birr. 29.95% and 13.33% of the respondents earn monthly income of 5,001.00 to 10,000.00 and above 10,000.00 respectively. This suggests cloth shops in selected study area are highly visited by low income earners.



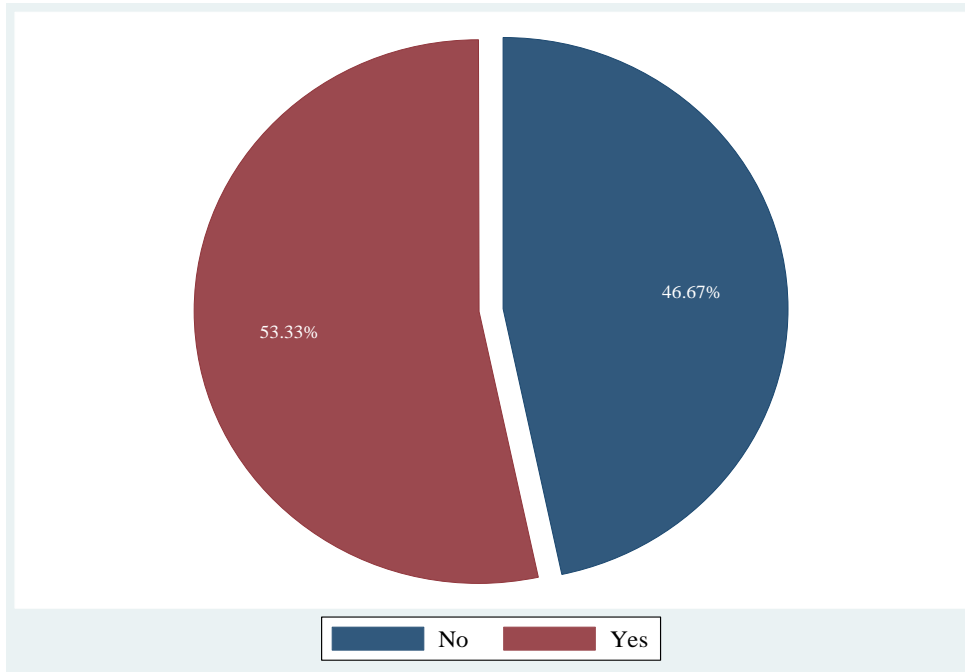
*Figure 4. Income of Respondents*

## **4.2 Descriptive Analysis**

This section of the study presents the descriptive analysis for the study variables especially internal and external factors that are used in the study. This analysis uses mean and standard deviation and the results are presented in tables. The first section of this analysis presents prevalence of impulse purchase by using pie chart which is described by percentage. Impulse buying behaviour is the dependent variable of the study.

### **4.2.1 Impulse Buying Practice in Selected Study Area**

As described in the figure 4.1, majority of the buyers responded 'Yes' which is answered by the 53.33% of the respondents. Remaining 46.67% of the respondents answered 'No' for the question that whether the purchase is unplanned. This shows that majority of the buyers in the selected study area are impulse purchasers.



*Figure 4. 2 Impulse Buying*

#### **4.2.2 Internal Factors**

This section of the study presents descriptive analysis for internal factors that affect impulse buying. The result is presented in table 4.2 by using mean and standard deviation. The standard deviation is used to indicate the variation from common mean values. Higher value of standard deviation indicates higher variation from the mean value. The mean value indicates overall agreement of the respondents on the question for both groups.

The study has surveyed about 6 internal factors that assess about recentness of the cloths, feeling of buyers, objective of the purchase, feeling about sales person, display influence, and sex of the sales person. As indicated in table 4.2 below, majority of the mean values are closer to 3 suggests that the buyers are indifferent on the factors. The standard deviation values are also smaller indicating similar attitude to the factors.

Table 4. 2 Internal Factors

Internal Factors	Group	Obs	Mean
I buy product when it is something new (fashion).	No	98	3.173469
	Yes	112	4.401786
I suddenly purchase if I feel happy.	No	98	2.755102
	Yes	112	3.446429
I purchase cloths for unusual programs like graduation, Birthday and so on.	No	98	3.346939
	Yes	112	3.410714
I suddenly purchase if the sales person looked attractive to me.	No	98	2.642857
	Yes	112	3.330357
When I see clothing that I like on in-store display, I tend to buy it.	No	98	3.214286
	Yes	112	4.035714
I suddenly purchase if the sales person is my opposite sex (handsome, beautiful)	No	98	3.336735
	Yes	112	2.9375

Source: Survey, 2019

Mean values are above 3.51 for only 2 internal factors that are indicated by statements that ‘I buy product when it is something new (fashion)’; and ‘When I see clothing that I like on in-store display, I tend to buy it’. Although the variation between mean of two groups is low, mean of consumers with impulse purchase is higher to mean of consumers with planned purchase except the case of statement that ‘suddenly purchase if the sales person is my opposite sex (handsome, beautiful)’. Mean for the group of consumers with impulse purchase is higher for new fashion. Impulse purchasers are more sensitive to internal factors than planned purchasers.

### 4.2.3 External Factors

This section presents for the external factors that can affect the impulse purchase. To identify external factors that affect the impulse buying, 9 factors were assessed. The result of the analysis by using mean comparison of t-test is presented in table 4.3 below.

Table 4. 3 External Factors Mean Comparison

Variable	Group	Obs	Mean
I am interested in shopping at well-designed window shops.	No	98	3.653061
	Yes	112	3.428571
I tend to enter a store when I am attracted by an eye-catching window display	No	98	3.969388
	Yes	112	3.714286
I get an idea of what I want to buy after looking through or after in store browsing.	No	98	3.142857
	Yes	112	3.6875
Free product can be a reason for me to buy products.	No	98	3.163265
	Yes	112	2.982143
I am interested to purchase products on various schemes like (buy 1 get 1 free).	No	98	2.755102
	Yes	112	3.151786
I suddenly purchase if they showed me complementary/alternative product for what already have.	No	98	3.55102
	Yes	112	3.330357
I am concerned with the price of the cloth	No	98	2.510204
	Yes	112	3.491071
I am interested on price discount of product.	No	98	2.744898
	Yes	112	3.723214
I suddenly purchase if the sales person is extrovert, friendly, and professional)	No	98	3.27551
	Yes	112	3.071429

Source: Survey, 2019

Comparatively, impulse buyers are less interested than planned buyers for well-designed window shops, eye-catching window display, free products, alternative products, and behavior of sales person. But mean value for price discount of the cloth and store browsing is higher for impulse buyers than planned purchasers.

### 4.3 Correlation Analysis

This study used both descriptive and explanatory designs to reach at aforementioned objectives. Correlation analysis is one of explanatory design that is intended to identify the relationship between independent variables and dependent variable. Based on assumption of linear relationship between the variables, Pearson correlation method is used to identify the relationship between the variables.

Table 4. 4 Correlation Analysis

	IP	age	educat~n	income	employ~t	IF1	IF2	IF3	EX1	EX2	EX8
IP	1.0000										
age	-0.2764	1.0000									
education	-0.3654	0.2499	1.0000								
income	0.0340	0.4991	0.0830	1.0000							
employment	-0.2315	0.2312	0.2670	0.3020	1.0000						
IF1	0.5858	-0.1519	-0.2221	-0.1132	-0.4073	1.0000					
IF2	0.5304	-0.2175	-0.1888	0.2038	-0.0922	0.5843	1.0000				
IF3	0.0493	0.2861	0.0631	0.1002	0.3297	-0.0232	0.0351	1.0000			
EX1	-0.2245	0.4360	0.2452	-0.1755	-0.2564	-0.0894	-0.3944	0.0493	1.0000		
EX2	-0.1998	0.4605	-0.2772	0.1630	-0.1024	-0.0500	-0.1802	0.0734	0.0699	1.0000	
EX8	0.5998	-0.1294	-0.4017	0.3679	-0.4715	0.5068	0.5766	-0.1027	-0.3503	0.0858	1.0000
EX9	-0.1749	0.1876	0.1786	-0.0299	-0.1120	-0.3675	-0.1426	-0.1056	0.2678	-0.1049	-0.0938

Source: survey, 2019

The finding of the study shows that among the demographic factors age, education, and employment have negative relationship with impulse purchase. But only income has positive relationship although it is insignificant.

All internal factors used in the study have positive association with impulse purchase. External factors such as window display, window design and behavior of the sellers have negative relationship with impulse purchase but discount of the cloths have positive relationship.

## **4.3 Regression Analysis**

This section presents regression analysis for the study. It includes testing model assumptions and estimating the association between dependent variable and independent variables. This study is conducted with an objective of identifying the factors affecting the impulse purchase and analysed by using logit model. Before conducting regression analysis, important model assumptions were tested.

### **4.3.1 Model Assumption Tests**

#### ***Multicollinearity test***

This study has used both categorical and continuous variables. According to David G. Kleinbaum, Lawrence L. Kupper, Keith E. Muller (1988) as cited by Velnampy & Sivesan(2012), there are two major approaches that utilized in order to identify the presence of multicollinearity among independent variables. These approaches are calculation of tolerance test and variance inflation factor (VIF). Multicollinearity exists when tolerance level is less than or equal to 0.1 and all VIF is 1/Tolerance values are above 10 (see Annex). There is no multicollinearity among the study independent variables because tolerance is above 0.1 and VIF is well below 10. Thus the measures selected for assessing independent variables in this study, do not reach multicollinearity. This implies that variables used in the study cannot express one another.

#### ***Heteroscedacity test***

Heteroscedacity test by using Breusch-Pagan method was conducted and the probability value is insignificant. Chi-square value is 0.85 and the associated probability is 0.3562. Therefore, the researcher accepts null hypothesis that there is constant variation and reject the alternative hypothesis that there is heteroskedasticity.

#### ***Model fitness***

Factors affecting impulse purchase are estimated by using logit model, 1 if buying is unplanned 0 otherwise. To test the fitness of model Hosmer-Lemeshow method was used. The result of the test indicates chi-square value is 11.87 and associated probability is 0.1572 indicating that the model is well fit to estimate the association. This suggests that binary logit model is appropriate to estimate factors affecting the impulse purchase.

### 4.3.2 Estimation Result

This study has used logit model to estimate the factors affecting the impulse purchase in selected cloth shops in Addis Ababa. Demographic, internal and external factors were used as independent variables and impulse purchase is used as dependent variable. Among the variables in descriptive analysis, in the regression analysis only significant variables were used after checking the association with chi-square test. Odds ratio was used to show the probability of purchase intention among the groups.

The dependent variable is impulse purchase indicating whether the current purchase is impulse which takes a value of 1 and 0 otherwise. The pseudo-R-square value is 0.5577 that suggests 55.77% of the variation in taking the test is by the factors in the model. The maximum likelihood estimate of the logit regression model result shows that impulse purchase has been significantly influenced by variables in the model.

*Table 4. 5 Estimation Result*

```

Logistic regression                               Number of obs   =      210
                                                    LR chi2(13)     =     161.85
                                                    Prob > chi2     =      0.0000
Log likelihood = -64.169246                       Pseudo R2      =      0.5577
  
```

IP	Odds Ratio	Std. Err.	z	P> z	[95% Conf. Interval]
age	.5007802	.2447187	-1.42	0.157	.1921703 1.304992
education					
Diploma/Degree	.4688372	.4697804	-0.76	0.450	.0657822 3.341458
Graduated/Masters	.0874032	.1013806	-2.10	0.036	.0089992 .8488915
income	.6133039	.2685699	-1.12	0.264	.2599734 1.446847
employment					
Employee	13.99532	20.02836	1.84	0.065	.8469328 231.2685
Unemployed	158.7912	280.2195	2.87	0.004	4.996986 5045.973
IF1	3.037559	1.256844	2.69	0.007	1.349973 6.834778
IF2	1.455933	.926088	0.59	0.555	.4185141 5.06492
IF3	2.278166	1.071939	1.75	0.080	.9058827 5.729262
EX1	7.132934	6.52729	2.15	0.032	1.186699 42.87418
EX2	.5782677	.3431152	-0.92	0.356	.1807459 1.850075
EX8	20.49255	20.64381	3.00	0.003	2.845193 147.598
EX9	1.302943	.7611923	0.45	0.651	.4146149 4.094547
_cons	4.61e-10	3.24e-09	-3.06	0.002	4.85e-16 .000438

## Hypothesis summary

Table 4. 6 Hypothesis Summary

H#	Hypothesis	P-vale	Decision
<i>H1</i>	age	0.157	No supported
<i>H1</i>	education	0.003	Supported
<i>H1</i>	income	.264	No supported
<i>H1</i>	employment	0.004	Supported
<i>H1</i>	I buy product when it is something new (fashion).	0.007	Supported
<i>H1</i>	I suddenly purchase if I feel happy.	0.555	No supported
<i>H1</i>	I purchase cloths for unusual programs like graduation, Birthday	0.080	No supported
<i>H1</i>	I am interested in shopping at well-designed window shops.	0.032	supported
<i>H1</i>	I tend to enter a store when I am attracted by an eye-catching window display	.356	No supported
<i>H1</i>	I am interested on price discount of product.	.003	supported
<i>H1</i>	I suddenly purchase if the sales person is extrovert, friendly, and professional)	.651	No supported

Source: Survey, 2019

The effect of age on impulse purchase is statistically insignificant. This suggests that impulse purchase is indifferent to age. Odds ratio below 1 indicates, consumers at higher age group have lesser probability of impulse purchase.

This study has used three categories of education; high school or lower, diploma/degree, and graduate/masters. Group, high school or lower, is used as a reference group in the model. The result shows, consumers with educational qualification of diploma and degree have lower probability of impulse purchase when compared to reference group. This variation is statistically insignificant.

But graduates have statistically significant variation from the reference group and lower probability. This suggests impulse purchase depends on educational level that consumers with higher educational background have lesser probability of impulse purchase. Based on this study infers that education level and impulse purchase are negatively related. This finding is similar finding by Wood (2008) that people of higher educational status make less of impulse purchases. People that are more educated tend to make planned purchases. People with low educational qualification have an immediate gratification state and a lesser planning horizon and hence may indulge in more impulse buying.

Odd ration of income is below 1, suggesting consumers with higher income group have lower impulse purchase and vice versa. But this association is not statistically significant. This suggests income level does not affect impulse purchase.

Employment is another variable used to identify its effect on impulse purchase. Three employment types were used in the study; business owners, employed and unemployed. The reference group in the analysis is self-employed. Odd ratio to employee is above 1 suggesting that impulse purchase is more practiced by employees than self-employed consumers. This association is not statistically significant. But odd ratio for is above 1 for unemployed and statistically significant at significant level of 1%. This suggests that unemployed consumers highly using impulse purchase. From this the researcher infers that employment status of the consumers affects the impulse purchase. Finding of this study is coherent to finding by Mogelonsky (1998). He reported that an individual in higher class position tend to have more saving desire and a person of lower class position is likely to have spending desire. Furthermore ,he examined that people in high occupational status are take more rational decision and have a future orientation and a longer time horizon in decision making. Consumers in low levels of occupation were towards enjoying life and living well for the day than saving for the future or caring. According Mogelonsky (1998), people in higher occupation prepare shopping lists and are careful planners and argued that consumers who are of a low occupational status tend to show more impulse purchase compare to high occupational status.

In the regression analysis, in addition to demographic factors, both internal and external factors were used. Based on the statistical test of chi-square, 3 internal factors and 4 external factors were included in the model. Among these variables, 1 internal factor and 2 external factors are statistically significant in affecting impulse purchase.

Among the internal factors, new fashion, is significant at significance level of 1%. The relationship is positive indicating that when the products are more new impulse purchase is higher. This suggests that the consumers conduct unplanned purchase when the clothes are new.

Among the external factors, window design and price discount, statistically significant factors in affecting the impulse purchase. Interest on shopping at well-designed window shops is significant at significance level 5%. This suggests that window designs and price causes for impulse purchase in selected cloth shops in Piassa and Bole. Finding of this study is similar to finding of Gupta, Ahadi & Jim, (2009) who suggested that when size of the store is concerned product display and product prices were the major in-store stimuli in large stores. For small-sized stores, product price was the main factor that attracted impulse purchases. Retail merchandising instantly motivates a consumer to buy a product.

This study has identified that price discount has positive effect on impulse purchase. This finding is similar to finding of Vinayagamoorthy (2014) reported that pricing strategy had influence on impulsive buying if price of the product is less people prefer to do more impulsive buying. They found that external factors like promotion display, Price, ambience increase the likelihood of impulsive buying. As we as that consumers are more likely to buy impulsively when they see free product and price discounts offers by a store.

# CHAPTER FIVE

## CONCLUSION AND RECOMMENDATION

### 5.1 Summary of Major Findings

This study was conducted with an objective of identify determinants of impulsive buying behavior in some selected boutiques in Addis Ababa. Data was collected from buyers in selected boutiques in Bole and Piassa by using questionnaire. Before conducting the regression analysis, the researcher has variables to be included in the model were selected by using chi-square test and independent sample t-test.

From the descriptive analysis the study has identified that 53.33% are impulse purchasers and 46.67% are planned purchasers. Among the internal factors, mean value for loving new fashion is 4.4 for impulse purchasers and 3.17 for planned buyers. Similar to this mean value for influence of in-store display is 4.03 for impulse buyers and 3.2 for planned buyers. From external factors focusing on price discount of the clothes has mean value of 3.74 for impulse purchasers and 2.74 for planned buyers. Concern on price of the cloth has mean value of 3.5 for impulse purchasers and 2.5 planned purchasers.

In the regression analysis, among the demographic factors, education and employment are significant at significance level of 5% and 1% respectively. From internal factors, focus on new product (fashion) is significant at significance level of 1%. Window display and price discounts are the two significant external factors in affecting impulse purchase of cloths. Price discount is most significant variable in the study with t-value of 3.00.

### 5.2 Conclusion

Based on the major findings of the study, this study has reached on following conclusion.

- ✦ Impulse buying behaviour of cloth buyers in Addis Ababa is affected by some demographic factors. Education and employment status of the buyers affect their impulse purchase decision.

- ✦ More educated buyers have less intention for impulse purchase. The buyer is more educated, planned purchase is more selected. Unemployed buyers are highly engaged in impulse purchase.
- ✦ New products (fashion) affects the impulse purchase of the cloth buyers in Addis Ababa. The fashion lovers are more involved in impulse purchase than to buyers who have no focus on fashion.
- ✦ Window design to display cloths and price discounts are external factors that affect impulse buying behaviour for cloths in Addis Ababa. Displays in windows are initiating buyers to involve in impulse purchase. The impulse buyers are attracted to price discounts for the cloths.

### **5.3 Recommendation**

Based on the conclusions arrived the researcher provides following recommendations to sellers of cloth in Addis Ababa.

- Since the demographic factors such as education and employment status affects impulse buying behavior of cloth buyers in Addis Ababa, the sellers are recommended to convince unemployed buyers and highly educated buyers to improve their sales.
- Since new products (fashion) affects the impulse buying behavior of the consumers, the sellers are recommended to supply new products and focus on fashion cloths to improve their sales.
- Window design and price discounts affects the impulse purchase in Addis Ababa. Therefore, boutiques are recommended to attractive designs to display cloths. In addition to this, they are recommended to provide sales promotion through price discounts.

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Seen March 3, 2019

# Appendix



**ADDIS ABABA UNIVERSITY SCHOOL OF COMMERCE**

**DEPARTMENT OF MARKETING MANAGEMENT**

## **QUESTIONNAIRE TO BE FILLED BY CONSUMERS**

**Determinants of Impulsive Buying Behavior in Some Selected Boutiques of Addis Ababa.**

### **Introduction**

Dear respondents;

I am post graduate student at Addis Ababa University School of Commerce. Currently I am conducting a research entitled “A study on, Determinants of Impulsive Buying Behavior: - Case Studies on Selected boutiques of Addis Ababa.”. The purpose of the study is to fulfil a thesis requirement for the Master of Arts in Marketing Management. Your highly esteemed responses for the questions are extremely important for successful completion of my thesis. The information that you provide will be used only for the purpose of the study and will be kept strictly confidential. Finally, I would like to thank you very much for your cooperation and spending your valuable time for my request.

**Direction:** Please select an appropriate response category by encircling the appropriate number.

**Part one: Personal Data for Consumer**

**I. Gender**

1. Female
2. Male

**II. Age**

- |          |         |                |
|----------|---------|----------------|
| 1. 18-24 | 3.36-45 | 5. 55 and over |
| 2. 25-35 | 4.46-55 |                |

**III. Your Education**

- |                         |                      |
|-------------------------|----------------------|
| 1. High school or lower | 3. Graduated/Masters |
| 2. Diploma/Degree       | 4. PhD               |

**IV. Income /monthly**

1. Below 2000
2. 2001-5000
3. 5001-10,000
4. Above 10,000

**V. Occupation**

1. Your Self-employed/business owner
2. Professional (e.g. Doctor, engineer, accountant, lawyer...)
3. Student
4. House wife
5. Retired
6. Unemployed

**Part Two: Determinates Consumer Impulsive Buying Behavior:** - to what extent do you agree or disagree with the following statement:

Where 1= strongly Disagree, 2 =Disagree, 3= Neutral, 4= Agree, and 5=Strongly Agree. Showing your answer by encircling the appropriate number.

#	Measurement Scales						
	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agreed (4)	Strongly Agreed (5)		
<b>Internal Factor</b>							
#	Code	Statement					
1	IF1	I buy product when it is something new (fashion).	1	2	3	4	5
2	IF2	I suddenly purchase if I feel happy.	1	2	3	4	5
3	IF3	I purchase cloths for unusual programs like graduation, Birthday and so on.	1	2	3	4	5
4	IF4	I suddenly purchase if the sales person looked attractive to me.	1	2	3	4	5
5	IF5	When I see clothing that I like on in-store display, I					

		tend to buy it.	1	2	3	4	5
<b>6</b>	IF6	I suddenly purchase if the sales person is my opposite sex (handsome, beautiful)	1	2	3	4	5
<b>External Factor</b>							
<b>#</b>	<b>Code</b>	<b>Statement</b>					
<b>6</b>	EX1	I am interested in shopping at well-designed window shops.	1	2	3	4	5
<b>7</b>	EX2	I tend to enter a store when I am attracted by an eye-catching window display	1	2	3	4	5
<b>8</b>	EX3	I get an idea of what I want to buy after looking through or after in store browsing.	1	2	3	4	5
<b>9</b>	EX4	Free product can be a reason for me to buy products.	1	2	3	4	5
<b>10</b>	EX5	I am interested to purchase products on various schemes like (buy 1 get 1 free).	1	2	3	4	5
<b>11</b>	EX6	I suddenly purchase if they showed me complementary/alternative product for what already	1	2	3	4	5

		have.					
<b>12</b>	EX7	I am concerned with the price of the cloth	1	2	3	4	5
<b>13</b>	EX8	I am interested on price discount of product.	1	2	3	4	5
<b>14</b>	EX9	I suddenly purchase if the sales person is extrovert, friendly, and professional)	1	2	3	4	5

**THANK YOU FOR YOUR CORPORATION!!!**

**A2: QUESTIONNAIRE (AMHARIC)**

**ለደንበኞች የቀረበ የዕሁፍ መጠይቅ**

አዲስ አበባ ዩንቨርሲቲ ንግድ ስራ ት/ቤት

ማርኬቲንግ ማናጅመንት የድህረ ምረቃ ፕሮግራም

በአዲስ አበባ ዩንቨርሲቲ ንግድ ስራ ት/ቤት የድህረ ምረቃ ተማሪ ስሆን በተመረጡ የልብስ መሸጫ ሱቆች ላይ ያለዕቅድ ግዢን ሊያስከትሉ የሚችሉትን ወሳኝ ምክንያቶችን የመመረቂያ ጥናታዊ ዕሁፍ እየሰራሁ እገኛለሁ።

በዚሁ መሰረት ከዚህ በመቀጠል የደንበኞችን ያለዕቅድ ግዢን ሊያስከትሉ የሚችሉትን ወሳኝ ምክንያቶችን ለማወቅ ያዘጋጀሁባቸውን ጥያቄዎች እንዲሞላሉኝ ስጠይቅ ለሚያደርጉልኝ ትብብር በቅድሚያ እያመሰገንኩ። የትኛውም የምትሰጡት መረጃ ሚስጥራዊነቱ የተጠበቀና የትምህርት አላማ ብቻ የሚውል መሆኑን ከወዲሁ ለመግለፅ እወዳለሁ።

ከምስጋና ጋር

ናስር ሳሊሀ

ክፍል 1: የደንበኞች የድህረ ታሪክ መረጃ

ሀሳቤን ይገልፅልኛል በሚሉት የመልስ መስጫ ሳጥን ውስጥ ምልክት “X” ወይም “√” ያድርጉ

1. የታ

ሴት

ወንድ

2. እድሜ

ከ18 እስከ 24

ከ 25 እስከ 35

ከ36 እስከ 45

ከ 46 እስከ 55

ከ 55 በላይ

3. የትምህርት ደረጃ:

ሁለተኛ ደረጃያጠናቀቀ

ዲፕሎማ/ ዲግሪ ምሩቅ

ሁለተኛ ዲግሪ

ዶክተሬት

4. የትምህርት ደረጃ:

ከ 2000በታች

2001-5000

5001-10000

ከ 10000በላይ

5. የሰራ መስክ

ነጋዴ(የግል ስራ)

ደግሣተኛ

ተማሪ

የቤት እመቤት

ጡረታ

የሌለው

ክፍል 2: ያለ ዕቅድ ግዢን የተመለከተ የደንበኞች እይታ

ከስር በተጠቀሱት አረፍተኛዎች ላይ ያሎትን የመስማማት ደረጃ ይገልጻል። በሚለት የመልስ መስጫ ሳጥን ውስጥ ምልክት “X” ወይም “√” ያድርጉ

#		መለኪያ				
		ፈፅሞ አልስማማም	አልስማማም	አልወሰንኩም	እስማማለሁ	በጣም እስማማለሁ
ውስጣዊ ምክንያት						
1	አዲስ የመጣ (ወቅታዊ) የሆነ አልባሳት ከሆነ ድንገት ገዛለው።					
2	ደስተኛ ከሆንኩ ድንገት ገዛለው።					
3	ለተለያዩ ዝግጅቶች ማለትም ለምርታት ለልደት ...ወዘተ አልባሳት ገዛለው።					
4	የሽያጭ ሰራተኛው/ዋ ከተመቸኝ/ችኝ ድንገት ገዛለው።					
5	መደርደሪያ ላይ ያየሁት አልባሳት ከወደድኩት በድንገት ገዛለው።					

6	የሽያጭ ሰራተኛው/ዋ ተቃራኒ የታ ወይም መልከመልካም ከሆነ ድንገት ገዛለው።					
#	ውጫዊ ምክንያት					
7	ጥሩ እይታ መደርደሪያ ያለው የአልባሳት መሸጫ ሱቅ ወስጥ መግዛት ደስ ይለኛል።					
8	ለአይን ሳቢ የሆኑ የአልባሳት መሸጫ ሱቅ ወስጥ መግዛት ደስ ይለኛል።					
9	ልብስ መሸጫ ወስጥ ከገባው ቡጎላ ምን መግዛት እንደምረጥ ሃሳብ አገኛለው።					
10	ስጦታ የሚሰጥበት ቦታ ከሆነ ገዛለው።					
11	በተለያዩ የማስታወቂያ ሽያጭ ጊዜያቶች መግዛት ደስ ይለኛል። (አንድ ለገዛ አንድ በነፃ)					

12	አማራጭ ዕቃ ካሳዩኝ ድንገት ገዛልው።					
13	ዋጋ ላይ መጣም ትኩረት አደርጋለው።					
14	የዋጋ ቅናሽ ሳገኝ የመግዛት ፍላጎት ይኖረኛል።					
15	የሽያጭ ስራተኛው/ዋ ተግባቢ ወይም ስለስራው በቁፅ ወቅት ያለው ከሆነ ድንገት ገዛለው።					

በጣም አመሰግናለሁ።

### **Multicollinearity**

Variable	VIF	1/VIF
age	4.66	0.214474
education		
2	5.03	0.198954
3	5.34	0.187152
income	3.92	0.254829
employment		
2	4.50	0.222116
3	5.01	0.199433
IF1	3.71	0.269376
IF2	2.90	0.344385
IF3	1.32	0.760026
EX1	3.35	0.298481
EX2	2.41	0.415217
EX8	7.59	0.131780
EX9	2.34	0.427652
Mean VIF	4.01	

### **Heteroscedacity**

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of IP

chi2(1) = 0.85

Prob > chi2 = 0.3562