

Investigating the Factors Affecting Impulsive Buying Behavior among Young Adults towards E-commerce platforms

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Abstract

The growth of e-commerce platforms has been nothing short of remarkable in recent years. With the widespread adoption of the internet and the increasing accessibility of digital technology, ecommerce has revolutionized the way people buy and sell goods and services.

One of the key drivers of the growth of e-commerce platforms is the convenience they offer. Consumers can browse and purchase products from the comfort of their own homes, eliminating the need for physical travel to brick-and-mortar stores. This convenience factor has greatly appealed to busy individuals, allowing them to shop at any time of the day or night, and from anywhere with an internet connection. However, studies indicate that, the choices made during these purchases may not always be a thoughtful one and many of the decisions tend to be impulsive. This is especially true in the case of young adults who have less experience in proper financial planning. From different perspectives, many factors can be held responsible for such impulsive decisions which occur while purchasing online. This study tries to identify and highlight the main factors and its influence on young customers in making impulsive purchase decisions. The data for the study was collected from young adults within the age range of 18 – 30 years residing in India. The conceptual framework, structural equation model and further analysis involving the effect of marketing techniques, website interaction, impulsive buying tendencies and trust was performed using AMOS software. The results of the study revealed that the most influencing factor which leads towards an impulsive buying behavior is the trust in the website platform. This procured result can be applied by the concerned administrators and marketing officials in the sector to create more traffic by enhance their websites.

Keywords: Impulsive buying behavior, Consumer behavior, Online purchase, trust, website interaction, SEM.

1.Introduction

The rise of e-commerce has transformed the way consumers shop, leading to a significant shift in shopping behavior. Online shopping behavior has become a dynamic and evolving field of research, with scholars exploring various dimensions of this phenomenon. E-commerce platforms have expanded the

reach of businesses by breaking down geographical barriers. Small businesses and entrepreneurs can now compete on a global scale, reaching customers in different countries and continents. This has opened up new opportunities for growth and expansion, particularly for niche markets and specialized products.

Another significant factor contributing to the growth of e-commerce platforms is the advancement of mobile technology. The proliferation of smartphones and tablets has enabled consumers to access e-commerce platforms on the go, further enhancing convenience and accessibility. Mobile apps have played a crucial role in this growth, providing a seamless and user-friendly shopping experience for customers.

The growth of e-commerce platforms has transformed the way people shop and do business. The convenience, global reach, and diverse offerings have made e-commerce an integral part of the modern economy. As technology continues to advance and consumer preferences evolve, we can expect e-commerce platforms to play an even more significant role in shaping the future of retail and commerce.

Online shopping is a global activity and is a well-researched area as it is the prime contribution of e-commerce sales (Shao et al, 2022). Within this huge market, along with the advent of technology, it is common for the customers to make purchases which are sudden, unplanned and careless (Habib et al.

2018; Kimiagari et al. 2021). For example a survey conducted among young adults in the U.S (Carter 2018) indicated that a vast majority were impulsive buyers and almost half of the purchases made online around the globe were impulsive (Chan et al. 2017; Verhagen et al.

2011).

The amount of time spent by the population has increased considerably. India is among the top three countries with a higher internet usage (Clement, 2020). Alongside, due to the busy lifestyles and tedious working hours, online shopping trends have been on the increase as it is much more convenient and time saving (Huseynov et al., 2016). Especially during the pandemic, people relied upon online sources for their needs as it was a much safer option than physically visiting the store. Although, post pandemic, the usage pattern has not decreased and is mostly carried on among the younger generation. There are various practical factors like the comfort of shopping from anywhere, diverse payment options (Akroush et al., 2015), easy price and product comparisons, discounts and availability of products (Jadhav et al., 2016).

All these advantages have been discussed in the case of the general population. There is no literature that pertains to the online shopping behavior of young adults.

The psychological factors affecting impulsive buying behavior is also a significant area of research as it is an ingenious way of magnifying sales in the industries (Kacen et al., 2021; Amos et al., 2014). For example, the online shopping platforms always tend to keep an attractive and user friendly interface to allure potential customers. Influencing factors like discounts, promotions and pleasing customer service are employed to skew the buying behavior. The development of the web based business area in India (IBEF, 2021) has constrained quite large number of retailers to lay out their organizations in this field.

These sites additionally give shoppers significant offers and limits, which is an incredible fascination with the shopper base on a careful spending plan crunch. These on the web choices give shoppers things requested and needed by them. However, existing research is insufficient in depicting the impulsive behavior among young adults. In this study, the authors aim to merge functional as well as psychological dimensions related to consumers' perception of online shopping. This study will present insights to which factor has a greater influence on the purchase decisions among the younger generation.

The outline of this article is as follows: Section 2 review the literature covered on the various factors taken under this study. Section 3 and 4 discusses the methodology adopted and the data analysis pertaining to the study. Lastly, Section 5 concludes the results obtained by discussing the inferences, limitations and future scope of this study.

2. Literature review

2.1 Website Interaction

Personalization and customization strategies have gained prominence in online shopping behavior research. Personalized recommendations, tailored promotions, and customized user interfaces enhance consumers' shopping experiences and positively influence their purchase intentions (Wang et al., 2016). Research has shown that personalization increases consumers' trust, satisfaction, and loyalty towards online platforms (Wu et al., 2019). Online business has lessened the gap between the consumers and a product (Hoch and Loewenstein, 1991) and has changed the physical shopping experience to a virtual reality (Madhavaram and Laverie, 2004). Recently, the advancements in technology has played a vital role in the development of shopping platforms online which then helped escalate impulsive buying behavior. From another perspective, it can also be seen that online platforms enable consumers to make effortless buying decisions which is one of the reasons for such a behavior trend.

The ease of selecting an item and "clicking" on it may start creating tendency, thereby increasing the possibility of impulse purchase behavior (Greenfield, 1999). Numerous different authors claim that the online world may reduce shoppers' ability to manage their purchasing urges. LaRose (2001) discovered that the aspects of the online platform that encouraged purchasers to regulate their purchasing urges.

Online platforms invest a considerable amount to maintain the platforms as user-friendly and appealing so that the customers are kept engaged and distracted (Barari et al., 2020; Novak et al., 2000).

The sites comprise of numerous choices and options in light of which an issue free route and perusing framework is an unquestionable necessity (Park and Gretzel, 2010). The more straightforward it is to scroll through a site, the more items the client will be acquainted with, which sets off impulsive behavior of the buyer. The connection of impulsive buying and website interaction influence must be examined with respect to the Indian market.

2.2 Marketing Techniques

Karbasivar and Yaranadi (2011) performed a study by embracing the Churchill and Peter (1998) model which has been adjusted to make sense of the impulsive buying behavior. The impact of the outside factors such as the window display, credit/debit cards, marketing strategies (discounts) have been concentrated on regarding consumer buying behavior of clothing items. The results of the review presumed that there is a positive connection between shoppers clothing impulsive buying behavior and the factors. It was likewise anticipated that the window display showed a serious areas of strength when compared to other marketing strategies. It was also accepted that credit cards in the late 1980s, direct marketing, and in-home purchasing had made impulse purchases easier (Rook, 1987). Gefen and Straub [7] brought the idea of media interaction into the field of utilization research and discovered that media interaction had a powerful influence on consumers' trust in electronic products and services. Nevertheless, in the context of digital live purchasing, the "human-to-machine contact experience" was diametrically opposed to the media interaction engendered by the "human-to-human contact experience" on the online platform. The impact of social influence on online shopping behavior has become significant. Social media platforms, online reviews, and influencers shape consumers' attitudes, opinions, and purchase decisions (Cheung et al., 2014). Social commerce, the integration of social media and e-commerce, has also emerged as a relevant area of study, highlighting the role of social interactions and recommendations in driving online shopping behavior (Hajli, 2014). Social media plays a vital role in influencing the impulsive buying behavior of young adults

(IAB Spain, 2016). Social media opens the customers to a variety of product which will create an inherent feeling for owning the same. This exposure has a greater influence in swaying the buying behavior to impulsive. Social media is also a strong factor that affects the user's shopping behavior. Other online users influence consumers by sharing information and product recommendations. Such actions act a stimulus towards impulsive buying behavior.

2.3 *Trust*

Trust is a central element influencing online shopping behavior. Consumers' trust in e-commerce platforms, online retailers, and payment systems impacts their willingness to engage in online transactions (McKnight et al., 2002). Jublee and Balamurugan (2016) examined the variables in shopping online that influence the development of trust among teenage shoppers. The information was gathered through a structured and self-administered questionnaire of 216 young shoppers. The data was analysed using confirmatory factor analysis and the Structural Equation Model (SEM). According to the study's findings, web store navigation, system design, product/service details on web store, price comparison, customer service, web store information; reliability of information; and relevant information on online platforms all have a significant impact on customers' trust in online purchasing.

Assuming clients have a solid trust on the reliability of a website they are very likely to have faith in the platform for further transactions. (Klaus and Maklan, 2013).

2.4 *Impulsive buying tendency*

According to Rook and Fisher (1993), impulsive buying behavior is the depiction of feelings and emotions that customers experience when making an impulsive purchase. This kind of purchasing behavior is not influenced by feelings. Impulsive buying behavior has been researched and identified by several academics.

Around the 1940s, the trend of impulse buying was first recognized as an irrational behavior by Luna and Quintanilla (2000). Thereafter, numerous academics became interested in this phenomenon, but faced the issue of measuring it as participants in trials were hesitant or unwilling to publicly state their shopping options or choices. Piron (1991) characterized impulsive buying under three categories: unplanned purchase, emotional stimulation, and the timeliness of behavior, which is viewed as the buying behavior of pursuing sudden choices. The study likewise partitioned impulsive buying behavior into experiential impulsive buying and non-experiential impulsive buying. Aurely Lao (2013) explored the impact of mental symbolism and its predecessors on the customers' impulsive purchases. Primary data was collected and an exploratory and confirmatory analysis was performed using ANOVA which revealed that mental symbolism influenced on the impulsive buying behavior. Sultan et al. (2011) investigated the impact of self-control exercises on impulsive buying behavior. Survey was conducted from undergraduate students. ANOVA was utilized to dissect the data and the results of the review showed such exercise curbs the drive towards impulsive buying behavior.

Chavosh et al. (2011) investigated the effect of consumer and item quality on the impulse buying behavior and received a positive relationship between them. Ghani et al. (2011) looked into the effect of socio-demographic variables (age, gender, and income) on urban consumers' impulse shopping habit. A structured questionnaire was used to collect primary data from the 100 buyers. The collected data was analyzed using multiple regressions in SPSS. The study's findings predicted that age has a detrimental effect on impulsive purchase, implying that older people engage in less impulse purchase than young adults. Gender and earnings have a substantial positive impact on consumers' impulsive purchasing behavior.

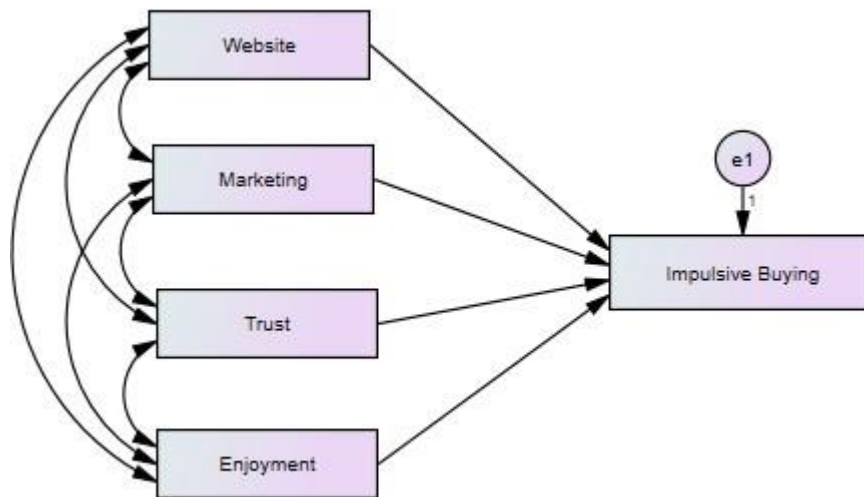


Figure 1. Conceptual framework of the study

Hypothesis

H1: Interactive website has a positive influence over impulsive buying behavior among young adults

H2: Marketing techniques influences young adults into purchasing items online impulsively *H3:* Trust in the e-commerce platform has a significant positive influence in making impulsive buying decisions

H4: Enjoyment in the shopping experience has a significant positive influence in making impulsive buying decisions

The conceptual framework of the study is depicted in Figure 1.

3. Research Methodology

The associations in the conceptual framework are investigated empirically. Therefore, a quantitative analysis is performed and a summary of it is presented in the following subsections:

3.1 Data collection

An online self-administered questionnaire was distributed through Google Forms among young adults in India between the age range of 18-30 years. The first section of the questionnaire collected the demographic information of the participant (age, gender, occupation, income). The second section collected information regarding the time and amount spent on online shopping. Information on their preferred online platforms and the type of products frequently purchased were also gathered. The next three sections gathered the respondent's experience with respect to online shopping by displaying the encouraging factors which help with online shopping. The sixth section gathered information related to the impulsive buying behavior of the respondents. And the final section acquired information related to their efforts towards self-control in impulsive buying.

3.2 Instruments

The measurement scales used for data collection were acquired from the previous literature. The closed-ended questionnaire was based on a five-point Likert scale beginning with 1 as 'Strongly Disagree' to 5 with 'Strongly Agree'. Adoption of items for the variables related to encouraging factors used was taken from Skadberg et al. (2004), Torkzadeh et al. (2002), Koufaris (2002), Zeithaml et al. (1996) and Gefen et al. (2003). The scales for self-control and impulsive buying were adopted from Haws et al. (2012) and Rook et al (1995) respectively.

3.3 Sample characteristics

Table 1 displays the general demographic and socio-economic status of the respondents. The study was restricted to an age group between 18 – 30 years of age. The questionnaire collected 226 valid responses among which 37.2% were male and 62.8% were female respondents. Out of these 46.9% were students and 36.2% were employed at a government or private organization. 39.8% received a monthly income less than Rs.15000, 24.8% had an income in the range Rs.15001-Rs.30000, 15.9% earned between Rs.30001-Rs.60000 and 19.5% earned more than Rs.60000.

4. Data Analysis

The analysis for the study was applied on the responses obtained from the participants. SPSS and AMOS was the tool used for the analysis. The analysis presents the results obtained as well as the testing of the hypothesis. The data analysis will indicate the confirmatory factory analysis, discriminant validity, the structural equation modeling, the reliability of the variables, the Cronbach’s alpha and the regression coefficients.

Table 1. Demographics of the respondents

Demographic Information (n=226)	Frequency	Percent (%)
Gender		
Male	84	37.2
Female	142	62.8
Other	0	0
Age		
18 – 20	58	25.7
20-25	40	17.4
25 – 30	128	56.6
Occupation		
Student	106	46.9
Government Employee	8	3.5
Private Employee	74	32.7
Self Employed	22	9.7
Other	16	7.1
Income/Allowance per month		
< 15000	90	39.8
15001 – 30000	56	24.8

30001 – 60000	36	15.9
>60000	44	19.5
Hours spent on the online per day		
<1hour	28	12.4
1 – 3 hours	82	36.3
3 – 5 hours	116	51.3
>5hours	0	0
Number of online purchases in a year		
<5	34	15
5 – 10	66	29.2
10 – 20	46	20.4
>20	80	35.4
Highest amount spent on online shopping		
< Rs. 1000	18	8
Rs. 1000 – Rs. 3000	66	29.2
Rs. 3000 – Rs. 5000	36	15.9
>50000	106	46.9

51% of the respondents spent more than 3 hours a day online and the rest spent less than 3hours a day. 15% have made less than 5 purchases a year, 49.6% have made between 5-20 purchases and 35.4% have made more than 30 purchases a year. Around 47% of the respondents have spent more than Rs50000 for online shopping and 41% has spent an amount between Rs. 1000 and Rs, 5000 and a meager 8% has spent less than Rs. 1000.

4.1. *Reliability*

The variables considered for this study are Website Interaction, Marketing Techniques, Trust, Enjoyment and Impulsive buying behavior. The reliability and validity of the variable items was analyzed using Cronbach's alpha (Cronbach, 1970) with a cut off value of 0.7 and a threshold value of 0.3 (Table 2). It is

popularly believed that (Nunnally, 1998) an alpha value greater than 0.9 is the best reliability and values less than 0.35 indicates low reliability. Anything between these ranges is acceptable.

Higher the value of the alpha coefficient, higher is the reliability of the model. The results indicated an alpha value greater than 0.7 for all the variables. Hence this indicates that internal consistency is maintained throughout the measurement. Variables with higher alpha value like Trust, Enjoyment and Impulsive buying which is greater than 0.8 indicates a very good reliability compared to the others.

As observed from Table 2, the CR values of the variables Marketing Techniques and Trust is less than 0.7 and the corresponding AVE values are less than 0.5, which does not indicate a good convergence validity among the items. This is mainly because of the factor loading values of the said variables being less than 0.7. Two items *MT3* and *TR2* were removed from further analysis as the factor loading values were below the threshold value of 0.3.

Table 2: Confirmatory Factor Analysis

Variables	FL	CR	AVE
Website Interaction		0.77	0.53
	0.77		
WI1: The website displays all the necessary information related to online shopping			
	0.7		
WI2: All information related to the product including its photos and dimensions are displayed			
WI3: The portals are well designed and very user-interactive	0.73		
Marketing Techniques		0.6	0.43
	0.67		
MT1: All my needs are well attended to while purchasing products online			
MT2: Recommendations and reviews related to products are send to me by various channels	0.65		
Trust		0.45	0.29
TR1: There are no risks involved while shopping online	0.52		
TR3: Purchasing online can be trusted	0.57		
Enjoyment		0.88	0.72

EN1: Shopping online is an enjoyable experience	0.81
EN2: Online shopping is an amusing way of purchasing items	0.85
EN3: Shopping on e-commerce websites is truly enjoyable.	0.88

Impulsive Buying	0.85	0.87	0.63
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IMB1: I am quite reckless when it comes to purchasing things online	0.81
IMB2: I find it difficult to skip a good discount or deal	0.74
	0.88
IMB3: Often, I purchase items online not because I need it, but because I can't resist buying it.	
IMB4: Purchasing items online is often accompanied by guilt.	0.74

4.2. Correlation between constructs

Table 3 displays the correlation between the constructs used in this study. The values in the diagonal array enclosed in brackets are the square roots of AVE. All the constructs or variables seemed to be in a positive correlation with each other. The second column displays the KMO values of the constructs used in the study. All the values are greater than the threshold acceptable value of 0.5 which indicates that the data collected is suitable for factor analysis.

Table 3. Correlation of constructs

Variables	KMO	Website Interaction	Marketing Techniques	Trust	Enjoyment	Impulsive buying
Website Interaction	0.67	(0.73)				
Marketing Techniques	0.65	0.56	(0.66)			
Trust	0.75	0.56	0.56	(0.54)		
Enjoyment buying	0.75	0.44	0.65	0.62	(0.85)	Impulsive buying 0.77
						0.3 0.28 0.52 0.35 (0.79)

The values in brackets along the diagonal are the square roots of the AVE values of the corresponding variable.

4.3 Structural Equation Model

Structural equation modeling is a multivariate statistical analysis method used to verify whether path between the constructs are significant and to test whether the dependent variable is affected significantly by the independent variables. AMOS was used for hypothesis testing of this study. Here, *p* values are considered to measure whether the relationship between the dependent and independent variables is significant. From Table 4, it can be observed that, except for the *p* value between the constructs Trust and Impulsive buying, all the other *p* values are greater than 0.05 which is the threshold. Since, the other

constructs have a value greater than 0.05, it indicates a negative relationship with the dependent variable. This also means that the hypothesis should be rejected for those with the greater value than the threshold.

Table 4. Structural equation model and coefficient parameter

Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P
IMB <--- WF	.031	.111	.282	.778
IMB <--- MT	-.080	.117	-.685	.493
IMB <--- TR	.623	.099	6.298	***
IMB <--- EN	.074	.096	.768	.443

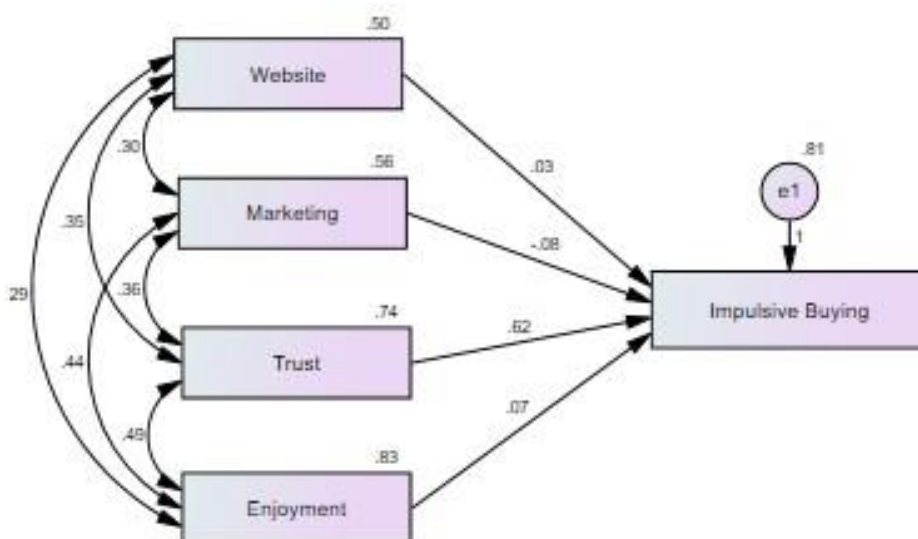


Figure 1. Structural Equation Model

5. Conclusion

Since the advent of technology, online shopping has been a trend and there are even certain percentages of population who prefer purchasing items online rather than in a physical store. Unplanned and unthoughtful purchases are common even in this market. There are many factors which affects the purchase decision of customers. Especially in the case of young adults, their decision making process can easily be influenced into making regretful choices and they end up buying items which they think they want but do not actually require. From the consumer’s perspective, plenty of resources are spent recklessly even though it is benefitting the e-commerce sector. It is necessary to understand the general spending behavior of young adults and the factors that affect them. The analysis conducted in Chapter 4 provides us a general overview of the level of influence of various factors that affects the impulsive buying behavior of young adults with respect to the e-commerce websites.

The relationship of few variables like website interaction, marketing techniques, trust factor, enjoyment and impulsive tendencies with online shopping are analyzed in this study with the help of a conceptual framework and hypothesis. This research allows marketers to gather data on individual customer preferences, browsing habits, and purchase history. This information enables them to personalize marketing messages and recommendations, delivering targeted content that resonates with specific consumer segments. Personalization enhances customer engagement, builds loyalty, and increases the likelihood of conversion, ultimately leading to improved business outcomes. It provides valuable insights

for businesses to refine their strategies, personalize marketing efforts, and enhance user experiences. It also empowers consumers by equipping them with knowledge and enabling informed decision-making.

The e-commerce sector can benefit to a great extent if their marketing strategies focus on factors that influence the impulsive buying behavior of young adults and refashion the factors that influence negatively. From the study, it is observed that even though other psychological and functional factors play a major role, the most influencing factor for impulsive buying decision is the trust factor on e-commerce platforms. The consumers are more likely to purchase items impulsively because of the faith they have on the platform.

Trust is a fundamental element in the success and growth of e-commerce platforms. Establishing and maintaining consumer trust is crucial for businesses operating in the online marketplace. Consumers need assurance that their personal and financial information is protected when engaging in online transactions. E-commerce platforms must implement robust security measures, such as encryption protocols, secure payment gateways, and data protection policies, to safeguard customer data. Online consumer reviews and ratings play a significant role in building trust. Positive reviews and high ratings from other customers provide social proof, indicating that the e-commerce platform is reliable and trustworthy. Transparently displaying user-generated reviews, along with the ability to filter and verify authentic feedback, helps consumers make informed decisions and fosters trust in the platform. Consumers value transparency in pricing, shipping costs, return policies, and terms of service. Hidden fees or unclear policies can erode trust and lead to negative experiences. E-commerce platforms should clearly communicate pricing information, provide detailed product descriptions, and make return processes seamless and customer-friendly. Being transparent about policies and terms builds confidence and fosters trust among consumers. Offering a variety of secure payment options is crucial for establishing consumer trust. Trusted payment gateways and well-known payment methods, such as credit cards, PayPal, or reputable mobile wallets, provide an added layer of security and give consumers confidence that their financial information is handled securely. Responsive and reliable customer support is essential for building trust. E-commerce platforms should offer multiple channels for customer support, such as live chat, email, or phone, and ensure timely and satisfactory resolutions to customer inquiries, concerns, or issues. Prompt and effective customer support demonstrates the platform's commitment to customer satisfaction and instills trust in consumers. Consumers are influenced by the experiences and recommendations of others. E-commerce platforms can leverage social proof through user-generated content, influencer collaborations, or referrals to build trust. Highlighting customer testimonials, showcasing social media followers or endorsements, and implementing social sharing features can amplify positive experiences and foster trust among consumers. E-commerce platforms that prioritize these elements and consistently deliver positive experiences are more likely to gain and retain consumer trust, leading to long-term success in the online marketplace.

The e-commerce sector can take measures to make sure the consumers are convinced that the online platform is reliable and unpredicted incidents do not occur. As per the author's knowledge, this is a novel study which examines the impulsive buying behavior of young adults in India. The procured results in this study are profitable to administrators, marketing officials and future researchers in the field to comprehend the impulsive purchasing behavior of young adults in India which is still an emerging but huge market for e-commerce platforms.

Despite being advantageous, this study is also followed by a few limitations. The study gained responses from numerous young consumers, but the number of respondents is not adequate to predict the results for the entire sample. More number of respondents across the country from different regions and terrains could be included to conduct an analysis which is better fitting. As part of future scope, the study can be extended across the globe. Also, the independent variables taken into consideration in this study are limited. More number of variables which influence the online purchasing behavior can be included and the impact of a few moderating variables like self-control can also be investigated. This is one of the first

investigations carried out to understand the impulsive buying behavior of young adults in India. The factors affecting offline purchases are also considered to connect it to impulsive purchasing behavior in a broad perspective.

For future research, studies can be performed which explores the online consumer trust and privacy. As data privacy concerns persist, researching the factors that influence consumer trust in terms of data security and privacy is important. Studies can explore consumer perceptions of data collection and usage practices, preferences for opt-in/opt-out mechanisms, and the impact of data breaches on consumer trust in e-commerce platforms. As e-commerce enables global reach, investigating cross-cultural and cross-border online consumer behavior can provide insights into how cultural differences and international factors influence purchasing decisions. Understanding the challenges and opportunities of cross-border e-commerce can help businesses tailor their strategies and enhance consumer trust in international transactions. Conducting longitudinal studies to track changes in online consumer behavior over time can provide valuable insights into evolving trends and dynamics. Long-term research can explore shifts in attitudes, preferences, and behaviors, offering a comprehensive understanding of the ever-changing online consumer landscape.

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