EFFECT OF DEMOGRAPHIC FACTORS ON IMPULSE BUYING BEHAVIOUR IN ILORIN, NIGERIA

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A THESIS SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, AHMADU BELLO UNIVERSITY ZARIA, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF SCIENCE (M.Sc.) DEGREE IN BUSINESS ADMINISTRATION

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DECLARATION

I declare that this dissertation titled EFFECT OF DEMOGRAPHIC FACTORS ON IMPULSE BUYING BEHAVIOUR IN ILORIN, NIGERIA was carried out by me under the supervision of Dr. A. J. C. Onu and Dr. N. M.Nafiu in the Department of Business Administration, Ahmadu Bello University, Zaria. The information derived from other literatures have been duly acknowledged in the text and a list of references provided. No part of this dissertation was previously presented for another degree at this or any other institution.

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CERTIFICATION

This dissertation, entitled EFFECT OF DEMOGRAPHIC FACTORS ON IMPULSE BUYING BEHAVIOUR IN ILORIN, NIGERIA written by SarafaOlalekan Hammed meets the regulations governing the award of the degree of Master of Science (M.Sc.) in Business Administration of the Ahmadu Bello University, Zaria, and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

I dedicate this dissertation to God Almighty, the giver of knowledge and understanding,and then to my Late Mother AlhajaSafuratAjoro Hammed Owoseni, to my children Abdurroqeed and Roqeebah and all those who have contributed to the successful completion of my programme.

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ABSTRACT

Impulse buying behaviour has received considerable attention from marketing practitioners and has been studied extensively from different dimensions. There is clear evidence that this behaviour is common in modern Shopping Malls. This study investigated effect of demographic factors on impulse buying behaviour in Ilorin, Nigeria. The study adopted cross-sectional survey approach. Questionnaire was used to survey 406 respondents who were selected using mall interception convenient sampling. Data were collected in Shoprite Shopping Mall, Ilorin. PLS-SEM path model was employed to process the data. Six hypotheses were formulated in null form.The result revealed that age, marital status, education, occupation and income have impact on consumers' impulse buying behaviour. In addition, the results revealed that gender is not directly linked to impulsive buying behaviour. The study concluded that demographic factors (age, marital status, education, occupation and income) have significant effect on impulse buying behaviour, whilegender hasno significant effect on impulse buying behaviour. The study therefore recommended that manager of Shoprite Shopping Mall, Ilorin shoulddevelop marketing strategies such as Visual Display and Promotional Signage which convey positive messages. These ensured continuous patronage of consumers and boost their spending on impulse buying.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Consumer buying behaviour demands that retail stores satisfy both rational and irrational buying motives of the market. Markets are replete with unplanned buying. In a competitive market environment, only those retailers who exceed the expectations of their customers in terms of providing an enjoyable shopping experience, which will drive them to make unplanned buying can survive and become successful (Banerjee & Saha, 2012). This trend has made retailers to have a wide range of several product lines in their store in order to respond to this customer buying behaviour. This can be evidenced from modern shopping malls such as Shoprite, selling different kind of products such as beverages, fruits, vegetables, fish, breads, food stuff, fabric, household items, handset and electronics. Products are being displayed in such a manner that, it spurs consumers to buy what they don't plan to purchase.

Impulse buying happens when a customer sees the product in a shop and the inner feelings strongly urge the customer to purchase and bring it into possession (Akram, Hui, Khan & Hashim, 2016). When buyers purchase a product or service without a plan, such instances of purchase are known as impulse buying. Retailers are delighted when a shopper feels a sudden impulse to buy a commodity while browsing at a Shopping Mall (Amos, Holmes & Keneson, 2013). Impulse buying contribute significant proportion to all purchases and that the purchases of new products are characterized by impulse purchasing than from planned expenditure (Kacen, Hess & Walker, 2012).

Both researchers and practitioners agreed that, impulse buying behaviour (IBB) is an antecedent of so many variables such as store environment, situational factors and product related factors (Tinne, 2010; Luniya & Verghese, 2015; Jamal & Lodhi, 2015), prominent among which include demographic factors. Demography factors include personal characteristics such as occupation, culture, race, family size, income level, education, location, ethnicity, marital status, gender and age. They have been identified as one of the important factors that influence consumers IBB (Bhuvaneswari & Krishnan, 2015).

Bashar, Ahmad and Wasi (2012) affirmed that demographic factors such as disposable income, age, educational qualification and gender have a strong significant influence on impulsive buying behaviour. Similarly, education exerts tremendous influence on impulse buying because higher positions in the society (occupation) are determined by consumers' educational qualification, which in turn affects their salary scale (income). This thereby boosts their ego to purchase products, which could be planned or unplanned for as a result of the purchasing power of money (Ekeng, Lifu & Asinya, 2012).

Tifferet and Herstein (2012) opined that gender influence consumers' impulse buying behaviour as women have higher levels of impulse buying in comparison to men, and since impulse buying operates through sensual cues, retailers can accentuate sensory cues in stores whose products tend to appeal to women. Consumers' marital status is another demographic factor that may likely influence impulse buying behaviour. While impulse buying phenomenon changes with the marital status of the consumer. However, impulse buying differs significantly between single and married shoppers/consumers, with the phenomenon more common among single shoppers (Dittmar, Beattie & Friese, 1995).

According to Bashir, Zeeshan, Sabbar, Hussain and Sarki (2013), consumers, who were thought to be rational are now considered to be driven by something other than rationality, most especially when making their purchasing in modern shopping malls. Even though most impulse decisions are made when consumers are inside Shopping Malls, the influence of consumers' characteristics on such decisions has not been adequately explored. Hence, this study seeks to examine the influence of demographic factors (age, gender, marital status, educational qualification, occupation and income level) on consumer impulse buying behaviour in Ilorin.

1.2. Statement of the Problem

About 80 percent of all purchasing decisions are made by the consumer at the point of purchase (Heilman, Nakamoto & Rao, 2002; Kacen *et al*., 2012) which makes impulse purchases account for a substantial volume of goods sold across a broad range of product categories (Weinberg & Gottwald, 1982; Cobb & Hoyer, 1986; Rook & Fisher, 1995; Zhou & Wong, 2003). Yet, there are many retail stores that have not explored this opportunity (Hughes, 2015). Business owners and traders at some of the major markets in Ilorin, Kwara State capital have complained over poor sales (Oladeinde, 2016). Larry (2016) opined that, it is important that businesses finds way to drive impulse buying in order to increase their sales and maximize profit. He further stated that whether people realize it or not, impulse buying represents a large percent of the profit for retail stores.

Most of the studies conducted to measure the influence of demographic factors on impulse buying behaviour were carried out in developed economies, such studies include the works of Bashar *et al.* (2012); Awan and Abbas (2015); Khan *et al.* (2016). The socio-cultural differences between developed and other developing countries limit the applicability of findings of these

studies to developing countries as recommended by Li and Liu (2014) that, differences in economies is a significant gap in the literature. Therefore, there is need to replicate similar study here in Nigeria to see if the result will be beneficial.

Although, few of these studies have been conducted in Nigeria (Ekeng, Lifu & Asinya, 2012; Tom, 2015) on this phenomenon, the researchers did not consider all these demographic factors (age, income, gender, education, occupation and marital status) as an integrative approach in relation to Shopping Mall. On this basis, the study seeks to examine effect of demographic factors on impulse buying behaviour in Ilorin. This very dimension in the context of Shopping Mall has notably been neglected in developing countries like Nigeria and there is need to conduct this study in order to fill the gap in the literature.

1.3 Research Questions

The study intends to answer the following specific research questions:

i. Does consumers' age affect impulse buying behaviour in Shoprite shopping Mall, Ilorin?

ii. Does consumers' gender affect impulse buying behaviour in Shoprite shopping Mall, Ilorin?

iii. Does consumers' marital status affect impulse buying behaviour in Shoprite shopping Mall, Ilorin?

iv. Does consumers' educational qualification affect impulse buying behaviour in Shoprite shopping Mall, Ilorin?

v. Does consumers' occupation affect impulse buying behaviour in Shoprite shopping Mall, Ilorin?

vi. Does consumers' income level affect impulse buying behaviour in Shoprite shopping Mall, Ilorin?

1.4 Objectives of the Study

The main objective of this study is to examine the effect of demographic factors on impulse buying behaviour in Ilorin. The specific objectives are to:

i. Find out how age affect impulse buying behaviour in Shoprite shopping Mall, Ilorin.

ii. Determine the effect of gender on impulse buying behaviour in Shoprite shopping Mall, Ilorin.

iii. Examine how marital status affects impulse buying behaviour in Shoprite shopping Mall, Ilorin.

iv. Establish the effect of education on impulse buying behaviour in Shoprite shopping Mall, Ilorin.

v. Find out how occupation affects impulse buying behaviour in Shoprite shopping Mall, Ilorin.

vi. Determine the effect of income on impulse buying behaviour Shoprite shopping Mall, Ilorin.

1.5 Hypotheses of the Study

The hypotheses of the study are formulated in null form:

Ho_1: Consumers' age has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.

Ho_2: Consumers' gender has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.

Ho_3: Consumers' Marital status has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.

Ho$_4$: Consumers' educational qualification has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.

Ho$_5$: Consumers' occupation has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.

Ho$_6$: Consumers' income level has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.

1.6 Significance of the Study

This study will add to the scarcely available information in Nigeria on consumer impulsive buying behaviour. This will also form a strong basis for future researchers who will like to pursue a study in the area of impulse buying behaviour and also, to understand impulse buying from the consumer demographic perspective by providing empirical evidence from Nigeria context. This study thus bridge the gap in the literature by carry out this study during this period that business owners and retailers are complaining of poor sales, to determine which consumers' demographic factors affect their impulsive buying behaviour.

The findings of this study will benefit business owners and retailers in Nigeria considering that impulse buying contribute significantly to retail stores to increase their sales and maximize their profit. Organizations operating in a highly competitive business climate should take into consideration that profit maximization is crucial towards achieving stated aims and objectives, hence the outcome of this study will be of great benefit as it enables them to survive, become successful and gives return on investment to their shareholders, increase market share and remain in business.

Retail stores that applies the recommendation of this study, will be able to have a broad knowledge of consumers' traits that influence their IBB and this will be of great benefit in achieving business objectives (increasing sales and profit) and enable such organization to surprise and surpass its competitors.

1.7 Scope of the Study

This study focused on all customers patronizing Shoprite shopping Mall in Ilorin. The choice of customers of Shopping Malls in Ilorin as the respondents of this study is because it is only in Ilorin that one can find modern mega retail store in North Central States of the country with patronage from enormous customers from diverse demographic background. Ilorin is one of the most populated cities in North Central and Shopping Malls are expected to experience more customers' patronage and rapid development. The study carried out on a cross-sectional basis. The study focused on demographic factors (age, gender, marital status, educational qualification, occupation and income level) among other demographic factors such as religion, culture as well as numerous factors observed by previous studies that exert strong influence consumer impulse buying behaviour.

1.8 Limitations of the Study

The study limited to the consumers/shoppers of Shoprite shopping Mall, Ilorin as survey were executed in Ilorin. As a result of this, the applicability of the findings of this study may not be extended to other shopping Malls. Also, the results of this study may not apply to impulsive behaviour of consumers residing in other places.

Another limitation of this study is the use of a non-probability convenience sampling design and sample size, which limits the generalization of findings and imposes caution in drawing conclusions. The sample size of 406 respondents is too small compared to population of Ilorin and as a result, this study may not be proper representative of the target audience. The findings could be extrapolated if the number of respondents is increased.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter contains the concept of impulsive buying behaviour, types of impulsive buying behaviour and factors that influence impulsive buying behaviour. In addition, it comprises review of empirical studies and theoretical framework.

2.2 Concept of Impulse Buying Behaviour

Earlier studies defined impulse buying in a simple way as unplanned purchase. Stern (1962) introduced the concept of impulse purchase as the purchase of new product on the basis of self-suggestion but without any prior experience. In his studies, he refers the term "Impulse buying" as "unplanned buying" that is, it describes any purchase which a shopper makes but has not planned in advance. Rook (1987) redefined impulse buying as "a buying that occurs when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately".

The descriptions of impulse buying before the study of Rook (1987) were focused on the product while determining an impulse purchase. The earlier studies did not include the consumer and his personality traits as the factor influencing impulse purchases. The later years' researchers aimed on the personal impulsiveness by investigating the various behavioural aspects of impulse buying. Impulse buying can be described as having a strong and sudden desire to buy a product which one did not intend to purchase, and doing so without much contemplation (Rook, 1987; Rook & Fisher, 1995).

Weinberg & Gottwald (1982) in their studies refer impulse buying as "spontaneous and sudden response to a desire, incorporating affective, cognitive and reactive factors". Piron (1991) in his study refer the term Impulse buying as "a purchase that is unplanned, the result of an exposure to a stimulus, and decided on-the-spot". After the purchase, the customer experiences emotional and/or cognitive reactions. Rook and Fisher (1995) in their studies explained as impulsive purchases are made "spontaneously, unreflectively, immediately, and kinetically" and that the thinking is "prompted by physical proximity to a desired product" and disregards future consequences.

Impulse buying behaviour is sudden, compelling, not preplanned, hedonically multifaceted behaviour in which rapidity of an impulse decision process precludes thoughtful and purposeful consideration of alternative information and choices (Bayley & Nancarrow, 1998). Similarly, Beatty and Ferrel (2003) define it as a sudden purchase with no pre-shopping intentions either to buy the specific product category or to fulfill a specific buying task.

According to Morwitz (2007), impulse buying is the purchase of an item with least deliberation under the influence of a sudden and powerful urge. Impulsive behaviour is irresistibly arousing but less deliberative as compared to planned purchasing conducts (Kacen & Lee, 2002). Iyer (1989) further distinguished that all impulse purchases are unplanned, but unplanned purchases are not always impulsively decided. For this study, impulse buying behaviour is defined as a scenario when purchase is made by consumer without any prior intention or plan to purchase such product or service.

2.3 Types of Impulse Buying

Stern (1962) provided four basic types of impulse buying behaviour, by classifying the act as pure, reminder, suggestion and planned impulse buying. These four classes of impulse buying were agreed with by other scholars like Han, Morgan, Kotsiopulo and Kang-Park, (1991); Parboteeah, (2005) and Foroughi, Buang, Senik and Hajmisadeghi, (2013).

2.3.1 Pure impulse buying: Pure impulse buying signifies a situation where the purchase is outside of the normal purchase behaviour and is initiated by emotional appeal such as price and product specials (Stern, 1962). Pure impulse buying is a novelty or escape purchase which a shopper breaks the trend of usual shopping pattern (Muruganantham & Bhakat, 2013; Stern, 1962). For example, a consumer who rarely buys magazines might see a People magazine at the checkout while waiting in line at the grocery store and want it based on the cover story or pictures. In this case, the purchase of the magazine would be considered a pure impulse because it is outside of the normal purchase behaviour and it satisfies an immediate desire initiated by an emotional appeal.

2.3.2 Reminded impulse buying: Reminder impulse buying occurs when the buyer is reminded of the need for certain products noticing in the shop (Muruganantham & Bhakat, 2013). Reminder impulse buying which occurs when a purchase is made based upon something reminding the consumer to make the purchase. In contrast to a pure impulse purchase, the item is something that the user normally purchases, but is not necessarily on their current shopping list. Reminder impulse buying takes place when a shopper sees a product and remembers that the stock at home is low, or recalls an advertisement or other information about the items (Clover, 1950; Stern, 1962). Although this purchase fulfils an immediate need, it is not a pure impulse

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purchase because the consumer purchases this product on a regular basis and has prior product knowledge about the features of the product.

2.3.3 Suggestion impulse buying: Suggestion impulse buying occurs when the consumer sees the product, visualizes an application for it, and decides that there is need for it (Stern, 1962). In this case, the consumer has no prior product knowledge about the item and must learn about it based on the display, packaging, or product itself. Purchasing the suggestion impulse item fulfils the desire for the product immediately, even though use or consumption of the product may be delayed because shopper sees a product for the first time and visualizes a need for it. Foroughi *et al*., (2013) stressed that, suggestion impulse buying is where the consumer goes through a very rapid evaluation on the spur of the moment without any prior knowledge of the product, and make the purchase perhaps on the basis of special offers.

2.3.4 Planned impulse buying: Planned impulse buying is when consumers do not plan for their purchases, but search for and take advantage of promotions in the market (Nesbitt, 1959). Planned impulse buying takes place when the shoppers make specific purchase decisions for products/services dependent of price special, couple offers and the like (Stern,1962). That is, consumer is in the store to buy specific items on his/her list, but will make planned impulse purchases based on specials and sale prices. According to Muruganantham and Bhakat (2013), planned impulse buying is partially planned but specific product or categories are not decided by the shopper. They are further determined on the basis of the different sales promotions inside the shop. The planned impulse purchase is distinguished from the three other impulse purchase categories because the product is not fulfilling an immediate need or desire since the consumer's buying is based on price (Stern, 1962).

Any of these types of impulse buying could occur in the retail environment (Parboteeah, 2005). For example, a lecturer who goes to the Shoprite Mall to purchase a pair of suit could be enticed to buy additional items on pure impulse or as a reminder, suggestion or planned impulse. The impulse purchase category is dependent on the consumer's prior knowledge about the product, intentions when starting the shopping trip, exposure to stimuli and emotional appeal. If the lecturer is presented with an offer for a type of tie that is recommended for his suit, he may buy this tie on pure impulse. This is considered pure impulse because this lecturer does not typically purchase ties. Consider the shopper who notices an offer for wristwatch and is reminded that his watch is not in vogue and decides to purchase them. This is an example of a reminder purchase.

A suggestion impulse purchase could occur when the student sees an ad for 'Solar laptop' that allows the student to use it without much dependent of electricity to charge it. This is a suggestion impulse purchase because the shopper has no prior product knowledge and is buying the item based on the picture and visual display (Foroughi *et al*., 2013). A planned impulse purchase could occur if the customer is offered a discount for buying a second suit and decides to buy two suits instead of one. Although the shopper initially intended to buy only one suit, the special price for multiple units provided incentive to make a planned impulse purchase. These examples demonstrate that each of the four impulse categories could have some role in the retail environment (Han *et al.,* 1991).

2.4 Factors Affecting Impulse Buying Behaviour

Impulse buying of the shopper is influenced by a number of elements which could be Internal Stimuli which include demographics and socio-cultural factors, External Stimuli/Store Environment, Situational factors and Product Related Factors (Tinne, 2010). These factors are explained below.

2.4.1 Internal Stimuli: Internal stimuli or Consumer characteristics include any individual trait that increases the consumer's propensity to be impulsive. These characteristics include consumer's culture, mood, materialism, shopping enjoyment, impulsive buying tendency, and the perceived degree of self-discrepancies.

Culture has an influence on impulse buying both at the regional and individual levels (Kacen & Lee, 2002). An individual's affective state or mood has been found to be an important determinant of impulse buying, in that if an individual is in a good mood, he or she tends to reward himself or herself more generously and therefore, tend to be more impulsive (Beatty & Ferrell, 1998). The notion of materialism indicates that individuals who use the product acquisition as a self-completion strategy tend to be more impulsive (Richins & Dawson, 1992).

Shopping Enjoyment is another variable, whereby individuals consider shopping as a form of recreation, do not stick to a buying list, and therefore, tend to make many impulsive purchases (Beatty & Ferrell, 1998). Impulse Buying Tendency also determines an individual's propensity to buy impulsively (Rook, 1987). Individual who perceive self-discrepancy tries to use material goods to compensate the discrepancy, have impulse buying tendencies (Dittmar et al., 1996). Several researchers have tested and found support for the relationship between these consumer trait and impulse buying (Sharma, Sivakumaran and Marshall, 2010).

2.4.2 External Stimuli/Store Environment: Store apparent characteristics which includes attractiveness, i.e. the store location, size, physical aspects, convenience, store patronage, ventilation, attractive layouts, persuasive shop assistance, credit facilities and discounts effects the impulsiveness of consumer while making purchases at malls (Taushif &Gupta, 2013).

Muruganantham and Bhakat (2013) explained the external factor of impulsive buying as the marketing sign or the stimulation controlled by the marketers to attract consumers to buy their products. They classified stimulations of the external environment into two, the shopping environment and the marketing environment. The shopping environment includes the shops' size, situation, design and format, while the marketing environment is the various sales activities and advertising. According to Muruganantham and Bhakat (2013) impulse buying can be induced when consumers meet the relevant visual stimuli in a retail environment or promotional area. Impulsive buying is regarded as a shopping scenario with an innovative and creative sales promotion which uses the right technological message in the retail spaces (Schiffman & Kanuk, 2010).

Applebaum (1951) was the first man who showed that impulsive buying comes from the consumers' exposure to a stimulus in the shop, which is both direct and indirect. Hoyer and Macinner (1999) stated that the atmosphere in shops is very influenced by attributes such as the lighting, location, the merchandise's presentation, tools/equipment, the floor, colours, voices, smells, the sellers' behavior, fashion styles, and service that improve the impulsive buying instinct. Verplanken, Herbadi and Silveria (2005) added that the products appearance and the background music in shops are the important external influences for the customers. Consumers can experience the impulse of buying something "on the spur of the moment" when faced with the visual or audio promotion in shops (Dholakia, 2000).

The in-store shopping environment is a very important determinant of impulsive buying. It is constituted by micro variables which are specific to particular shopping situations and confined to a specific geographic space (Tendai & Crispen, 2009) .Factors such as in-store background music, store display, scent, in- store promotions, prices, shop cleanliness, shop density or congestion and store personnel all make up the in- store shopping environment, among others.

2.4.3 Situational Factors: Situational factor refers to both environmental and personal factors that are present when the consumer makes the impulse purchase (Dholakia, 2000). These include the time available, money available, the presence of others, and in-store browsing.

The time a consumer has for shopping determines whether he or she will be impulsive. The more time an individual has, the longer time he or she will spend browsing the shopping environment (Beatty & Ferrell, 1998). The availability of money is a facilitator in the impulse buying process (Beatty & Ferrell, 1998), since it increases the purchasing power of the individual. If the individual does not have enough money, he or she will avoid the shopping environment altogether. The presence of others can increase the likelihood of an impulse purchase (Luo, 2004). For example, when individuals are in a group, they tend to eat more. On the other hand, the presence of others can have a deterring effect on the consumer, when he or she feels that the behaviour will be perceived as being irrational (Fisher & Rook, 1995). In those cases, the consumer will choose to make the purchase when he or she is alone. In-store browsing also has been found to be an important component of the impulse buying process (Beatty & Ferrell, 1998). Browsers usually make more unplanned purchases than non-browsers (Tinne, 2010).

2.4.4 Product Related Factors: Certain products are bought more impulsive than others. The likelihood that a product will be purchased on an impulse depends on the product category and the product price. The marketing literature has proposed two categories of products (Babin, Darden & Griffin, 1994): hedonic products or functional products. Hedonic products are mainly consumed for their pleasure, while functional products are consumed for utilitarian benefits. It has been found that impulse buying occurs more in the case of hedonic products because of the symbolic meaning they convey.

Product Price is also an important determinant of impulse buying (Zhou & Wong, 2003). More specifically, consumers tend to be more impulsive when there are sales or product discounts, low marginal need for the item, short product life, smaller sizes, and ease of storage.

2.4.5 Demographic Factors

The study of human population is called demographic. Personal data that consists of such information as race, family size, income level, instruction degree, location, ethnicity, gender and age. For instance, the marketing department of a business enterprise might use demographic variables as an important input when formulating target customer profiles. The possible range of such factors includes race, family size, income level, education level, location, ethnicity, gender, marital status and age. This survey brings into account; age, gender, education, income level, occupation and marital status as demographic factors that influence impulse buying behaviour in Shopping Mall. Different studies point out the association of demographic variables with IBB.

A brief introduction to each of them is given below.

2.4.5.1 Age: Age is one of the imperative factors that determine impulse buying behaviour (Bellenger & Korgaonkar, 1980; Chavosha & Vernon, 2011). Studies have emphasized that variety of factors affect impulse buying, including age. The age of a consumer can have a significant impact on impulse buying. How old a consumer is generally indicates what products he or she may be interested in purchasing. Bellenger, Robertson and Hirschman (1978) found a non-linear relationship between age and impulsive buying. The research suggested that impulsive buying should increase slightly from the age of 18 to 39 and decline thereafter. This is somewhat consistent with the findings of Hoch and Lowenstein (1991) who noted that shoppers under the age of 35 were more prone to impulsive buying than those who are older. Wood (1998) found enhanced impulse shopping in age bracket 18 to 39 and a gradual decline thereafter. He concluded an inverse relationship between age and impulse buying. Mai, Jung, Lantz and Loeb (2003) conducted a similar study and endorsed the findings of Wood.

Also, studies on impulsiveness indicated that young person's score higher on measures of impulsiveness than the older people. For adolescent, impulsive behaviour has generally been viewed as counterproductive and individual differences in impulsiveness were found to be related to a number of severally relevant behaviour, including aggression. Adolescent are being more heavily targeted because of their increased spending potential. Furthermore, they are considered to be consumers who are not likely to be well informed to shop comparison or seek advice about their purchases. Adolescent variation in impulsiveness by age may be larger than adults since adolescent development stage is noted for impulsivity (Kacen & Lee, 2002).

Some studies established that, in certain markets the younger buyers exhibit more impulsive conducts in their purchases when compared to the older ones (Rook, 1987). Nevertheless, in

developing countries like Pakistan, the majority of the young person is dependent on their households, hence exhibit a weaker impulse buying tendency (Tirmizi, Rehman & Saif, 2009).

2.4.5.2 Gender: Gender is found as an important cause for impulse buying behaviours (Chien-Wen, 2010; Lai, 2010; Pentecost & Andrews, 2010; Chavosha *et al*., 2011; Bashir, Zeeshan, Sabbar, Hussain & Sarki, 2013). The literature identifies inconsistent results on the effect of gender on impulse buying. There are studies which hold women as more impulsive in buying than men (Kollat & Willett, 1967; Dittmar *et al*., 1995; Melnikas & Smaliukiene, 2007; Jalees, 2009; Virvilaite *et al*., 2009; Priyanka & Rooble, 2012). On the other hand, some findings indicate that men show more impulse buying than women because women carefully plan their purchases (Cobb & Hoyer, 1986; Mai *et al.,* 2003). Yet, there are few who constitute no substantial relationship between gender and impulse buying (Bellenger *et al.,* 1978; Gutierrez, 2004; Ghani & Jan, 2011)

2.4.5.3 Marital status: Marital status has an important role in influencing consumers' impulse buying behaviour. A person who is single without any dependent is more likely spend without inhibition than a married person. Those married with dependent children are more likely to have restraints on the available resources. Married consumers do shopping without purchase "browsing behavior" (Bloch & Richins, 1993) than unmarried, but less of impulse buying. Married individuals have commitment to take care of dependents and hence the level of impulse buying will be less for them and consumers who are single tend to exhibit higher level of impulse buying (Richins & Dawson, 1992; Dittmar *et al*., 1995; Rindfleisch *et al.,* 1997; Wood, 1998).

2.4.5.4 Education: Education level has emerged as an important influence on human behaviour, and has therefore been used as criterion in a variety of categorizations such as a determinant of socioeconomic level. Rana and Tirthani (2012) found that consumer education negatively influences on impulse buying behaviour which means that less educated customers are more impulsive in taking their buying decisions than more educated ones. Well educated buyers are relatively better in decision making and are likewise well versed with the marketing tactics, hence they are comparatively lesser tempted towards impulse shopping, in general. Loudon and Della (1993) while talking over the consumer behaviour, showed a negative relation of education on immediate gratification and impulse purchasing. Mitchell (1998) also reported that people with lower education levels tend to exhibit more impulsivity in buying in order to emulate the 'good life'.

2.4.5.5 Occupation: An individual in higher class position tend to have saving aspiration and a person of lower class position is likely to have spending aspiration (Martineau, 1977). People in high occupational status, are more rational, have a future orientation and a longer time horizon in decision making. By contrast, the consumers in relatively lesser occupational levels are present-oriented and with a limited time horizon (Wood, 1998) in decision making. Coleman (1977) stated that consumers in lower levels of occupation are towards enjoying life and living well for the day than saving for the future or caring. Hendon *et al.* (1988) found that people in higher occupation prepare shopping lists and are careful planners. Consumers who are of a low occupational status tend to exhibit impulse buying (Richins & Dawson, 1992; Dittmar *et al.*, 1995; Rindfleisch *et al.*, 1997; Wood, 1998).

2.4.5.6 Income: Dramatic increases in personal disposable incomes and credit availability have made impulse buying in retail environments prevalent consumer behaviour (Dittmar *et al.*,

1995). From a socioeconomic point of view, individuals with relatively low levels of household income tend to enjoy immediate indulgence (such as day-to-day savings and sensory stimulation) as opposed to delay-of-gratification. Level of income also determines the impulsivity of the consumer and there is direct relationship between income and impulse buying behavior of consumers (Abratt & Goodey, 1990; Mogelonsky, 1994; Mai *et al*., 2003; Basher *et al*., 2012; Rana & Tirthani, 2012). Nevertheless, these findings were challenged by Woods (1998); Gutierrez (2004); Ghani and Jan (2011); Yang *et al*. (2011) who found no significant relationship between income and consumers impulse buying.

2.5 Demographic Factors and Impulse Buying Behaviour

Several researchers in the field of consumer behaviour, economics, marketing, and psychology have tried to link demographic factors and impulse buying. Demographic factors and impulse buying are two attention-grabbing and complex behavioural studies. Consumer's characteristics comprise of individual characteristics or traits that enhance consumer's tendency to show impulsive behavior (Weun, Jones & Betty, 1998; Young & Faber, 2000). In consistency with the literature of impulse buying in psychology, many studies stress that impulse buying is an individual's personal trait. Individuals are responsible for impulse buying as compared to previous product-centered believe of researchers (Jalees, 2009). Chavosh *et al.* (2011) identified a significant relationship between consumers' characteristics and impulse buying.

Consumers' demographic characteristic have a significant influence on impulse buying and demographic factors such as gender, age, income, and education affect simultaneously impulse buying behavior of consumers (Awan & Abbas, 2015). Bhuvaneswari & Krishnan (2015) also viewed demographic factors as an influencing factor that led to impulse buying behavior of consumers. In a similar study, it was discovered that demographic variables have a significant

influence on impulse buying behaviour of consumers (Tom, 2015). Kollat and Willett (1967) found that the characteristics of consumers and their demographics influence the impulse purchasing. Local market conditions and various cultural forces could also impact the way consumer go for impulse purchasing (Vohs & Faber, 2007).

Bashar *et al.* (2012) identified positive relationship between impulsive and demographic factors. Among the demographic factors, impulsive buying were positively correlated with all the factors that have been considered for their study, which means that an individual with a lucrative job and disposable income, medium in age are more likely to display impulsive buying behaviors. This shows that individuals that having good earnings and have enough money to spend on shopping are more likely to display Impulsive-buying behaviors. Therefore, impulsive buying behaviors are positively affected by the demographic factors.

Ekeng *et al*. (2012) opined that consumer's demographic characteristics have significant influence on impulse buying behaviour, while impulse buying phenomenon decreases with the age of the consumer. In addition, it shows that impulse buying differs significantly between male and female shoppers/consumers, with the phenomenon more common among female shoppers due to their likeness and spontaneous attraction to fanciful products. Education in their study is observed to exert tremendous influence on impulse buying, because higher positions in the society are determined by consumers' educational qualification which in turn affects their salary scale, thereby boosting their ego to purchase products which could be planned or unplanned for as a result of the purchasing power of money. Dramatic increases in personal disposable incomes and credit availability have made impulse buying in retail environments prevalent consumer behaviour (Dittmar *et al.,* 1995). From a socioeconomic point of view, individuals with relatively low levels of household income tend to enjoy immediate indulgence (such as day-to-day savings

and sensory stimulation) as opposed to delay-of-gratification. Internal, personal-related factor like educational experience influences the act of impulse buying (Wood, 1998).

Demographic factors have a significant relationship with impulse buying behaviour and it has been identified as an antecedent of impulse buying behaviour. If these individual characteristics are well studied, marketers can develop strategies which are beneficial to boost impulsive behaviour of consumers

2.6 Review of Empirical Studies

This section is concerned with the review of empirical studies on the relationship between demographic factors (age, gender, marital status, educational qualification, occupation and income) and impulse buying behaviour. The effect of these factors were extensively captured.

2.6.1 Age and Impulse Buying Behaviour

Akram *et al.* (2016) examined how age affect the relationship between store atmosphere and impulse buying behaviour. Mall intercept technique was used to collect data from over seven hundred Shoppers from eighteen mega stores in Pakistan, using self-administered questionnaire. Structure Equation Model (SEM) technique was used to analyze the data and test the Hypothesis. The result revealed that, age has substantial influence on impulse buying behaviour. The research mainly takes into account, age as moderator.

In the regression results of Awan and Abbas (2015); Ekeng *et al.* (2012), it was found that age have a significant influence on consumer's impulse buying behaviour. The findings was also consistence with that of Tom (2015) who determined the degree to which age affect impulse buying behaviour among University of Calabar Students. The Yamane sample size determination was then applied on the population to arrive at a sample size of 395 which guided the distribution

of the questionnaire. The research instrument was adequately validated, while the analytical tool used to test hypotheses was the Ordinary Least Square. Data collection revealed that out of the 395 questionnaires that were distributed to students selected from different faculties of the University of Calabar, 377 were correctly completed and returned, signifying a response rate of 95.4 percent. It was discovered that age have a significant influence on impulse buying behaviour of the University of Calabar students.

In India, Gandhi, Vajpayee and Gautam (2015) investigated age as one of the factors that influencing impulse buying behaviour with reference to beverage products in retail stores. The data collected through observation tables was analyzed using chi square test. Findings shown that Age was found to have a significant impact on impulse purchases of customers.

2.6.2 Gender and Impulse Buying Behaviour

Studies (e.g., Khan, Hui, Chen, & Hoe, 2016; Bhuvaneswari, & Krishnan, 2015; Badgaiyan & Verma, 2015; Ekeng et al., 2012) have also been conducted on the relationship between gender and impulse buying behaviour. Geetha (2016) examined an overview of impulse buying behavior in India. Mall intercept method was used to collect data. Potential respondents were intercepted upon their exit from the store and solicited for their participation in the survey. Population of the study consists of consumers who have made purchases in their current shopping trip in a store. Sampling technique used for the study is a convenience sampling procedure to administered questionnaires. A total of 1478 shoppers were approached out of which 733 agreed to participate in the study. Data was analysed using multiple regression and results showed that, gender do not have a significant influence on impulse buying. The result is consistence with the studies of Badgaiyan and Verma (2015); Ghani and Jan (2009) that concluded that gender bear insignificant relationship with impulse buying behaviour.

Similarly in Nigeria, Ekeng *et al.* (2012) carried out a study on effect of gender on impulse buying behaviour among consumers of Calabar Municipality, Cross River State, using purposive sampling technique to sample 400 consumers who came to shop in the market place, supermarket, and high traffic point. Accidental Sampling Technique was used to administer the questionnaire, data was analyzed using the Multiple Regression and Pearsons Correlation. The study found that gender is inversely related to impulse buying.

2.6.3 Marital Status and Impulse Buying Behaviour

Bhuvaneswari and Krishnan (2015) investigated impact of marital status on impulse buying. The research is concerned with Descriptive research. The sample frame was prepared and sampling for the study was probability sampling method where simple random sampling was chosen. The study consists of 396 samples who are living in the Chennai city. The primary and secondary data were used in their study. The primary data is collected through well-structured questionnaire. The primary data is fed in the Excel sheet and further it is up- loaded in IBM SPSS. The result find no significant relationship between married and unmarried.

In contrast, Hammed (2016) conducted similar study in Nigeria. The study surveyed 405 respondents who were selected using non- probability convenience sampling (mall intercept technique). Data were collected in Shoprite Shopping Mall, Ilorin. Simple linear regression and simple descriptive techniques were used to analyse the data. The results revealed that marital status has significant impact on impulse buying behaviour of consumers. The study recommends that the managers of Shopping Malls should stock more goods/products that is mostly purchased by unmarried consumers in their store.

The study conducted by Sharma and Kaur (2015) focused on a well-designed questionnaire on 500 respondents from the urban areas of Punjab, Haryanna, New Delhi and Chandigarh. Data analysis has been done through SPSS software. The study found marital status to be significantly affecting impulse buying. Furthermore, married persons are also said to be more impulsive. It might be possible that they frequently buy the family value packs of various goods in order to grab a variety of promotional offers. The study therefore concluded that, impulse buying could be more by married persons as compared by singles.

2.6.4 Educational Qualification and Impulse Buying Behaviour

Educational qualification is one of the most important influence on impulse buying behaviour. Awan and Abbas (2015) investigated the effect of education on impulse buying behavior of consumers in Multan-Pakistan. The study adopted quantitative approach. A structured questionnaire was used to survey 250 respondents (104 males and 146 females) who were selected using non-probability convenience sampling. Data were collected in different educational institutions of Multan. Different statistical methods like multiple regression, chi-square test and simple descriptive techniques were used to derive results from the data collected with the help of SPSS 17.0. The multiple regression and chi-square test results revealed that education were significantly and directly associated with impulse buying behavior of consumers.

The multiple regression results of Geetha (2016); Bhuvaneswari and Krishnan (2015) also indicated that consumers' educational qualification had significant influence on impulse buying. Ekeng *et al.* (2012) carried out a similar study in Nigeria, where they examined the effect of educational qualification on impulse buying behaviour among consumers of Calabar Municipality, Cross River State. Sample size of 400 respondents were considered for the study and data was analyzed using the Multiple Regression and Pearsons Correlation. The study found

that educational qualification have a significant influence on consumer's impulse buying behaviour.

2.6.5 Occupation and Impulse Buying Behaviour

In Chennai City of Indian, Bhuvaneswari and Krishnan (2015) conducted a descriptive research on impact of consumers' occupation and impulse buying behaviour. The sample frame was prepared and sampling for the study was probability sampling method where simple random sampling was chosen. The study consists of 396 samples who are living in the Chennai city. The primary and secondary data were used in their study. The primary data is collected through well-structured questionnaire. The primary data is fed in the Excel sheet and further it is up- loaded in IBM SPSS. The result says that there is a significant relationship between consumers' occupation and impulse buying. The result is in line with that of Geetha and Bharadhwaj (2016) that found occupation as a determinant of influences consumers' impulse buying behaviour.

Hence, the current study has considered it necessary to use Structural Equation Model to test the effect of consumers' occupation on impulse buying behaviour.

2.6.6 Income and Impulse Buying Behaviour

Rana and Tirthani (2012) investigated the effect of income on the impulsive buying tendency among Indian consumers. A total of 450 shoppers at a selected authorized retail outlets and shopping mall in Patiala served as the sample. Descriptive data analysis was done to compute frequencies for each of the variables under study. ANOVA test at 5% level of significance was used in the study which shows income of the consumers were more likely to influence impulsive buying. Retailers were urged to use the findings of the study to improve their merchandise assortment and improve the shopping environment.

Likewise, Ali and Hasnu (2013) the study investigated relationship between consumers' income and impulse buying. Primary data is collected through standardized close-ended questionnaires. Data sample includes randomly selected 100 buyers from different shopping centers of Abbottabad and Islamabad. Descriptive data analysis, Independent Sample t-Test, One-Way ANNOVA Analysis and Correlation was applied to analyze data. Results shows significant relationship. The results is in line with that of Khan, Hui, Chen and Hoe (2016); Bashar *et. al.* (2012) that all found income to be significantly influence impulse buying behaviour. The target population of the study consisted of authorized outlet and big malls which mostly target the affluent class of the city. The behavior of the customers who are less affluent could not be portrayed. It is therefore, necessary to conduct similar study with a larger, more representative sample including other stores of the city to verify the differences in their behaviors.

In summary, this study is concerned with Nigeria context and from the literatures reviewed, only few studies have been conducted in relation to demographic factors and impulse buying behaviour. Most related studies were not conducted in Nigeria which according to Li and Liu (2014) suggested that differences in economies is a significant gap in the literature. Not only that, most of the reviewed literature used linear regression and simple percentage in their methodology and this particular study used Smart-PLS for its methodology. Researcher also noticed that most of the reviewed studies failed to report effect size of the variables used while this study was able to identify effect size of all variables considered for the study.

The relationship between the independent and dependent variables can be expressed as follows:

Figure 2.1: Research Framework (Research Model)
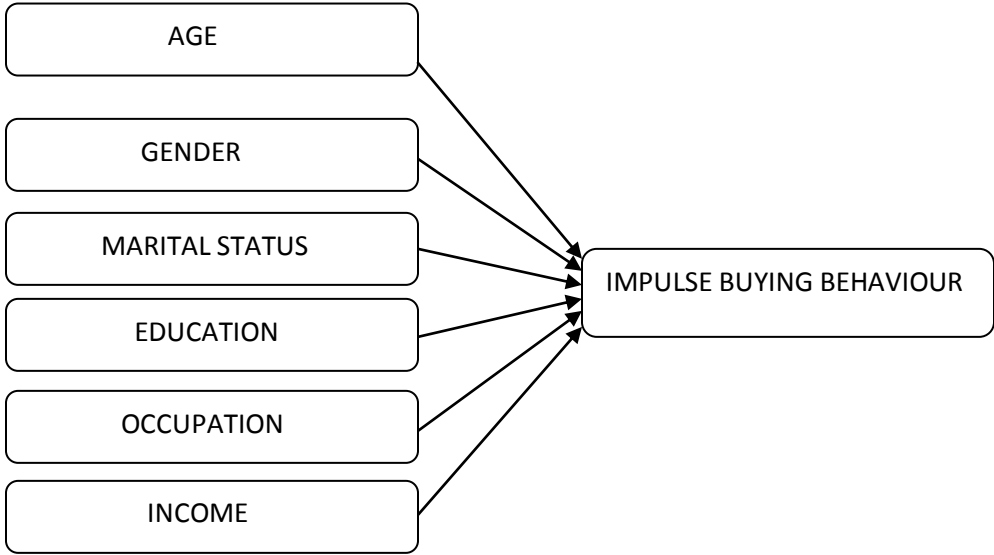
2.7 Theoretical Framework

This study used Engel, Kollat and Blackwell (EKB) Model of Consumer Behaviour as the theory underpinning the study.

Engel, Kollat and Blackwell (EKB) Model of Consumer Behaviour

The Engel, Kollat and Blackwell (1968) proposed a model that looked at the consumer behaviour through four stages: Input (stimuli from marketer, external search), Information Processing (consumer's exposure, attention perception, acceptance and retention), Decision process (search evaluation, purchase and outcome) and Variables influencing Decision process (individual characteristics, social influences, situation variables). The model provides the theoretical basis for the study of consumer behaviour because it explains why consumers behave impulsively.

Across all consumer behaviour models there are primary three broad factors: the purchase decision process, the environmental factors and the individual factors (Zikmund & Amico, 2001). The purchase decision process consists of the five stages, starting with problem or need recognition and ending with post purchase behaviour. The individual factors consist of motives, perception, attitudes, personality (age, gender and marital status) and learning. Possibly the biggest of all are the environmental factors which include (i) culture, sub culture, social class/ education/occupation/income, reference groups; (ii) family, social values/norms, roles, situational factors and (iii) marketing mix variables (Wells & Prensky, 1996).

Many early theories concerning consumer behavior were based on economic theory on the notion that individuals act rationally to maximize their benefits (satisfactions) in the purchase of goods and services. Later research discovered that consumers are just as likely to purchase impulsively and to be influenced not only by environmental and situational factors, but also by demographic//individual factors. All of these factors combine to form a comprehensive model of

consumer behavior that reflects both the cognitive and emotional aspects of consumer decision making.

The linear nature of the model is a major source of criticism as it is recognized that the elements of the buyer decision-making process do not necessarily occur in a set sequence (Brinberg & Lutz, 1986) and some may in fact occur concurrently (Phillips & Bradshaw, 1993). Another limitation of the model is the implicit assumption that consumers have the capacity to evaluate the alternatives and make a rational judgment on the best suited alternative. But there are certain factors that make it difficult for consumers to evaluate, even after purchase (McKechnie, 1992; Ennew, 1993; Harrison, 2003; Chung-Herrera, 2007; Harrison, Waite & White, 2006).

Bray (2008) sums up general criticisms of the model by noting it that its mechanistic approach does not apply well to varied decision-making contexts. He also notes that the environmental and consumer variables, and their mechanisms for influencing decision-making, have not been clearly specified.

Despite the criticism for being mechanistic, the model is one of the widely used theory in impulse buying research and most literatures refer to this as Five-Stage Model of Consumer Buying Process. For instance, Assael (1990); Kotler and Kelly (2006) found this model useful in explaining consumer buying behaviour.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter comprises research design, the population of the study, sample and sample size. It also presents sources and method of data collection, variables measurement and the techniques that are used in analysing the data with their justification.

3.2 Research Design

A cross-sectional survey research design was adopted to determine the effect of age, gender, marital status, educational background, occupation and income on impulse buying behaviour. According to Sekaran (2004), cross-sectional study is a one-shot study that collects data within a given period, while longitudinal study is kind of study in which data are collected for two or more times. The cross-sectional research design is more suitable for the study than longitudinal research design because the period of the study under consideration might not be enough for the longitudinal study. The study utilized cross sectional research because it is viewed as the most appropriate for this study as the researcher collected data at a point in time (Kothari & Garg, 2014).

3.3 Population of the Study

The population of this study constituted every shopper that patronised Shoprite shopping Mall in Ilorin. It was difficult to determine the actual population of the study as there were no records to work with. More so, since the population of those patronizing Shoprite shopping Mall in Ilorin

run into millions of people, we consider the population to be infinite. The population is regarded as infinite because, it is almost impossible to determine the actual number of Shoppers.

3.4 Sampling Technique and Sample Size

Non-probability convenience sampling was used by the researcher to collect needed information from respondents. Convenience sampling was utilized because it provides an opportunity to obtain a large sample of data inexpensively (Bhutta, 2012).

The study used the formula given by Rose, Spinks and Canhoto (2015) for an infinite population to determine the sample size:

$$n_r = \frac{4pq}{d^2}$$

Where:

n_r = required sample size, p= proportion of the population having the characteristic, q = 1- p and d = degree of precision (i.e. margin of error acceptable).

p was set at 0.5 as advised by Rose *et al.* (2015), $q = 1 - q = 1 - 0.5 = 0.5$, $d = 0.05$, (d was set at 5%, as the acceptable margin of error for this study). The sample size is determined thus:

$$n_r = \frac{4 \times .5 \times .5}{.05^2} = \frac{1}{.0025} = 400$$

The minimum sample size for this study is 400. However, Israel (2013) advised that 10% -30% should be added to the minimum sample size for attrition. 20% was added to the 400 to make it 480. 480 copies of the questionnaire were distributed to the respondents.

3.5 Sources and Methods of Data Collection

The study used five-point Likert scale questionnaire to collect the required data from respondents. However, five-point Likert scale is widely used in researches on impulse buying behaviour (Akram *et al.*, 2016; Jamal & Lodhi, 2015; Iqbal, Akhtar & Lodhi, 2014). Copies of questionnaire were given to respondents by researcher and research assistants as they entered into the shopping arena and retrieved from them when they were leaving (mall interception).

3.6 Measurement of Variables for the Study

Demographic factors were measured using six variables (age, gender, marital status, education, occupation & income). Questions asked on IBB were adopted from the study of Rook and Fisher (1995). The questionnaire on IBB was on a five-point Likert scale, ranging from strongly disagree (SD) to strongly agree (SA). The use of Likert scale was necessary because it is an interval scale that enables a researcher to analyse questionnaire responses using parametric tools.

3.7 Validity and Reliability of Instrument

Cronbach's Alpha was used to evaluate the reliability of the items used to measure impulse buying. Pilot testing was carried out with a group consisting of thirty shoppers to check if the questionnaire to be used for the study was reliable. The result of the Cronbach's Alpha was .742, which showed a strong reliability of the instrument (Appendix H). A Cronbach's Alpha figure of .7 and above can be accepted (Hair, Black, Babin & Anderson, 2014).

3.8 Techniques of data analysis

Structural Equation Model was used as a tool of analysis to determine the effect of age, gender, marital status, educational background, occupation and income on impulse buying behaviour, using a 5% level of significance (95% level of confidence). Individual variables having probability value of less than .05 led to rejecting the null hypotheses. While individual variables with probability value of more than .05 led the researcher to fail to reject the null hypotheses.

Structural Equation Model was employed in other to compute the two basic model of PLS path modelling which includes measurement model and structural model (Anderson & Gerbing, 1988). Some of the reasons for the use of Structural Equation Model are: places a very flexible restriction in respect distribution and population of the study (Haenlein & Kaplan, 2004) and also has the possibility of providing a more reliable and accurate computations of moderating effect because its accounts for error that is capable of reducing the possible relationship as well as the improvement of the validation of the theory (Henseler & Fassott, 2010).

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents the results of the data analysed. The descriptive statistics of the respondents were presented in this section. The effect of demographic factors on impulse buying behaviour in Ilorin, Nigeria was also reported in this chapter.

4.2 Response Rate

Table 4.1: *Summary of Response Rate*

Items	No of Copies	Percentage
Copies of Questionnaire Distributed	480	100
Copies of Questionnaire Returned	427	88.96

Source: Field Survey, 2017

Table 4.1 shows the summary of the copies of questionnaire distributed and the number returned. A total number of 480 copies of the questionnaire were distributed to respondents and 427 copies were returned, constituting 88.96% response rate. These were found to be valid and useful for the analysis. Therefore, the response rate did not fall below the minimum sample size of this study which is 400.

4.3 Preliminary Analysis

It is important to subject the data collected to some preliminary analysis before running multiple regression analysis (Hair *et al.,* 2014). The data collected were screened for missing values, outlier detection, data normality and multicollinearity. Details are presented below.

4.3.1 Missing Values

Missing data is one of the most pervasive problems in data analysis (Tabachnick & Fidell, 2013). It is always important to check for missing values in the data set. It is advised by Hair *et al.* (2014) that 10% should be used by researchers as a tolerable threshold for missing values. Using descriptive statistics, out of 6,405 data elements only 16 were found to be missing in the data set. This constitutes 0.25% of the data set which is below the 10% benchmark and therefore were ignored. However, the missing values were replaced using mean substitution. Mean substitution is the most commonly used method for replacing missing values (Hair *et al.,* 2014).

Age has two missing data, marital status has one missing data, while education, occupation and income has one, three and two missing data respectively. Similarly, impulse buying behaviour has seven missing data. All the missing values occurred at random.

4.3.2 Assessment of Outliers

An outlier is a case with such an extreme value of one variable (a univariate outlier) or such a strange combination of scores on two or more variables (multivariate outlier) that it distorts statistics (Tabachnick and Fidell, 2013). Detecting outliers for multivariate analysis such as this study is best detected by using Mahalanobis distance (D^2). The Mahalanobis distance (D^2) is a method that measures each observation's distance in multidimensional space from the mean centre of all observations, providing a single value for each observation no matter how many variables are considered (Hair *et al.,* 2014). It is suggested by Hair *et al.* (2014), that conservative levels of significance (.001) be used as the threshold value for designation as an outlier. Thus, this study utilised Mahalanobis distance (D^2) to detect outliers. 21 cases were

detected as outliers and were deleted from the data set. 406 cases of 427 useful copies of questionnaires were used for analysis, as a result of the deletion of 21 cases from the data set.

4.3.3 Normality Test

The data were further tested for normality. It is essential at this stage that the data collected should have some form of normality. The normality of individual items was tested using skewness and kurtosis statistics. Kurtosis measures how peak or how flat a distribution is when compared with a normal distribution (Hair *et al., 2014*). While skewness is the measure of the symmetry of a distribution (Tabachnick & Fidell, 2013). Based on the result presented in Table 4.2, the variables of the study fall within the range of ±1.96, which serves as the most commonly used threshold (Hair *et al.,* 2014). As a result, the data displayed some normality.

Table 4.2: *Normality Test using Skewness and Kurtosis Statistics*

Construct	Items	Skewness	Skewness Std Error	Kurtosis	Kurtosis Std
IBB	IBB1	.374	.123	-1.338	.245
	IBB2	.793	.123	-.315	.245
	IBB3	1.063	.123	.676	.245
	IBB4	.701	.123	-.372	.245
	IBB5	1.065	.123	1.111	.245
	IBB6	.448	.123	-.732	.245
	IBB7	-.897	.123	.065	.235
	IBB8	-1.171	.123	.431	.245
	IBB9	-.039	.123	-1.276	.245

Source: Field Survey, 2017

Table 4.2 shows all constructs fall between the acceptable range of ±1.96. This indicated that all the constructs are normal.

4.4 Demographic Statistics

This section presents demographic statistics based on the demographic characteristics of respondents. The demographic characteristics include age distribution, gender distribution, marital status, academic qualification, occupational distribution and income distribution of respondents that are patronizing Shopping Mall in Ilorin. The results are presented in Table 4.3.

Table 4.3: *Demographic Characteristics of Respondents*

Characteristics	Frequency	Percentage	Cumulative Percentage
Age Distribution			
18-25	132	32.51	32.51
26-30	149	36.70	69.21
31-45	74	18.23	87.44
Above 45	51	12.56	100
Gender	**Frequency**	**Percentage**	**Cumulative Percentage**
Male	159	39.16	39.16
Female	247	60.84	100
Marital Status	**Frequency**	**Percentage**	**Cumulative Percentage**
Single	241	59.36	59.36
Married	165	40.64	100
Educational Qualification	**Frequency**	**Percentage**	**Cumulative Percentage**
O' Level	64	15.76	15.76
ND/NCE	97	23.89	39.65
HND/B.Sc./BA	176	43.35	83.00
Postgraduate	69	17.00	100
Occupation	**Frequency**	**Percentage**	**Cumulative Percentage**
Student	125	30.79	30.79
Self Employed	113	27.83	58.62
Civil Servant	106	26.11	84.73
Private Sector	62	15.27	100
Income Level	**Frequency**	**Percentage**	**Cumulative Percentage**
Below 50,000	163	40.15	40.15
50,000-100,000	129	31.77	71.92
100,001-150,000	68	16.75	88.67
Above 150,000	46	11.33	100

Table 4.3 shows that the majority of the respondents participated in this study are youth between the age's bracket of 18-25 and 25-30, which represents 32.51% and 36.70% respectively. 18.23% of the respondents are between the ages of 31-45. While, 12.56% of the total respondents are above 45 years.

From Table 4.3, it can be deduced that the proportion of female shoppers are more than that of male, as female representing 60.84% of the total respondents, while only 39.16% of the total respondents are male. This is as a result of a larger number of females in Kwara state than male based on population. This signal that female is more frequent in patronizing shopping mall in Ilorin than male. It was observed from the Table 4.3 that 241of the sampled respondents that participated in this study are single representing 59.36% of the total respondents, whereas 165 participants representing only 49.64% of the total respondents are married

Educational qualification's distribution of sampled respondents revealed that 15.76% have at least O' Level certificate, 23.89% are national diploma holders, 43.55% are respondents that are either HND or BSc/BA holders, while 17% of the respondents either have a postgraduate certificate or are postgraduate students. More than 80% of the respondents of this study are educated. This is as a result of the presence of many higher institutions in Ilorin.

From Table 4.3 it is seen that a large number of the respondents of this study are working class. Students/unemployed respondents are 30.79% while those that are self-employed, civil servant and working in a private firm are 27.83%, 26.11% and 15.27% respectively which invariably means that 69.21% of the total respondents are working class as against 30% of remaining respondents that are either students/unemployed.

Last is the income level distribution of respondents. From Table 4.3, it is seen that a large proportion of the respondents of this study earn below 50,000 naira and they constitute 40.15% of the total sampled respondents. Following behind are respondents that earn between the ranges of 50,000-99,999 naira representing 31.77%. While 16.75% of the respondents earn between the ranges of 100,000-149,999. Then, just only 11.33% out of the total respondents are those that earn above 150,000.

When collecting data from respondents, it was observed by the researcher that most of the shoppers in the shopping mall are those that have either HND or BSc holders and based on the salary scales of civil service/private firm in the state (Kwara), workers with these qualification are not earning up to 50,000. This is responsible for having most of the respondents earning below 50,000 Naira.

4.5 Descriptive Statistics of Variables of the Study

This section provides descriptive statistics of the variables of the study, using mean and standard deviation. The result is presented in Table 4.4.

Table 4.4: *Descriptive Statistics of Variables*

Variables	Sample	Mean	Std. Deviation
IBB1	406	2.44	1.37
IBB2	406	2.22	1.18
IBB3	406	1.70	0.83
IBB4	406	2.15	1.07
IBB5	406	1.76	0.86
IBB6	406	2.57	1.16
IBB7	406	3.68	1.09
IBB8	406	3.95	1.22
IBB9	406	2.84	1.31

Source: Field Survey, 2017

4.6 Assessing Model Fit

Data analysis via structural equation model was used to examine the reliability and validity of the instruments. The figure 4.1 presents the examined measurement of the model of the study.

Figure 4.1: *Measurement model 1*
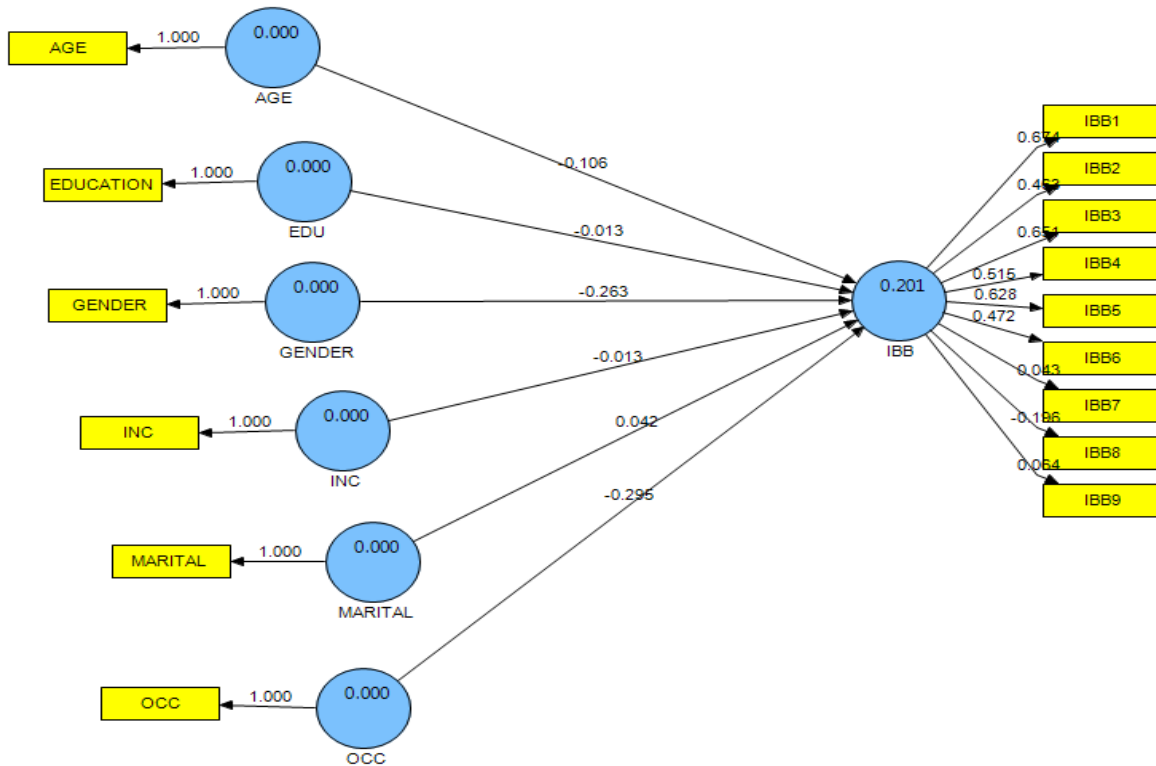
Table 4.5 provides a summary of the data contained in Figure 4.1.

Table 4.5: *Construct Reliability and Validity*

Construct	Items	Loadings	AVE	CR
Impulse Buying	IBB1	0.674	0.224	0.611
	IBB2	0.463		
	IBB3	0.651		
	IBB4	0.515		
	IBB5	0.628		
	IBB6	0.472		
	IBB7	0.043		
	IBB8	-0.196		
	IBB9	0.064		

Source: Field Survey, 2017

Note: AVE Represents Average Variance Extracted; CR Represents Composite Reliability;

On Table 4.5, it is seen that Average Variance Extracted (AVE) is less than 0.5, similarly Composite Reliability (CL) is less than 0.7. Thus six items (ibb2, ibb4, ibb6, ibb7, ibb8, ibb9) were deleted. As a result, a new measurement model was calculated.

It is important to retest for validity and reliability of the construct, since a new measurement model was calculated. The data were tested for the second time for their reliability and validity.

Table 4.6: *Construct Reliability and Validity*

Construct	Items	Loadings	AVE	CR
Impulse Buying Behaviour	IBB1	0.693	0.521	0.764
	IBB3	0.768		
	IBB3	0.750		

Source: Field Survey, 2017

Table 4.6 presents CR and AVE of the constructs. The construct met the minimum benchmark for CR, as the construct has a coefficient greater than .7. The construct also met the minimum benchmark for AVE, as all the constructs have an AVE coefficient greater than .5. These results prove the data show convergence.

Table 4.7: *Discriminant Validity*

	AGE	EDU	GEN	IBB	INC	MAR	OCC
AGE	1						
EDU	0.12	1					
GEN	-0.11	-0.02	1				
IBB	-0.18	-0.06	-0.21	**0.72**			
INC	0.15	0.03	-0.06	-0.08	1		
MAR	0.16	0.05	-0.06	0.09	0.09	1	
OCC	0.36	0.23	0.09	-0.37	0.06	0.05	1

Source: Field Survey, 2017

Note: AGE represent Age, EDU represent Education, GEN represent Gender, IBB represents Impulse Buying Behaviour, INC represents Income, MAR represents Marital Status and OCC represents Occupation

Table 4.7 presents the result of discriminant validity. The numbers that are bold represent the square root of AVE of each latent variable. The square roots of all the AVE are higher than their correlation with other latent variable. The AVE of customers' age is 1. All other correlations below 1 are lesser than 1. Similarly for education, the AVE is 1. All other correlations column and row wise are below 1. Likewise for gender with AVE coefficient of 1. All other correlations column and row wise are below 1. Impulse buying behaviour (IBB) have AVE coefficient of 0.72. All other correlations column wise and row wise are below 0.72. Income, marital status as well as occupation each has AVE of 1. All other correlation under them were below 1. Judging by the Fornell and Larcker (1981), if this value is larger than other correlation values in the column and row, thus result indicates that discriminant validity is well established.

4.7 Bootstrapping Analysis

It is important to carry out a bootstrapping analysis to determine the direct effect of demographic factors on impulse buying behaviour. Bootstrapping was done by using 5,000 subsamples using 406 cases. Based on the result, figure 4.2 is presented, which shows the structural model of the direct effects of demographic factors on impulse buying behaviour.

Figure 4.2: Structural Model
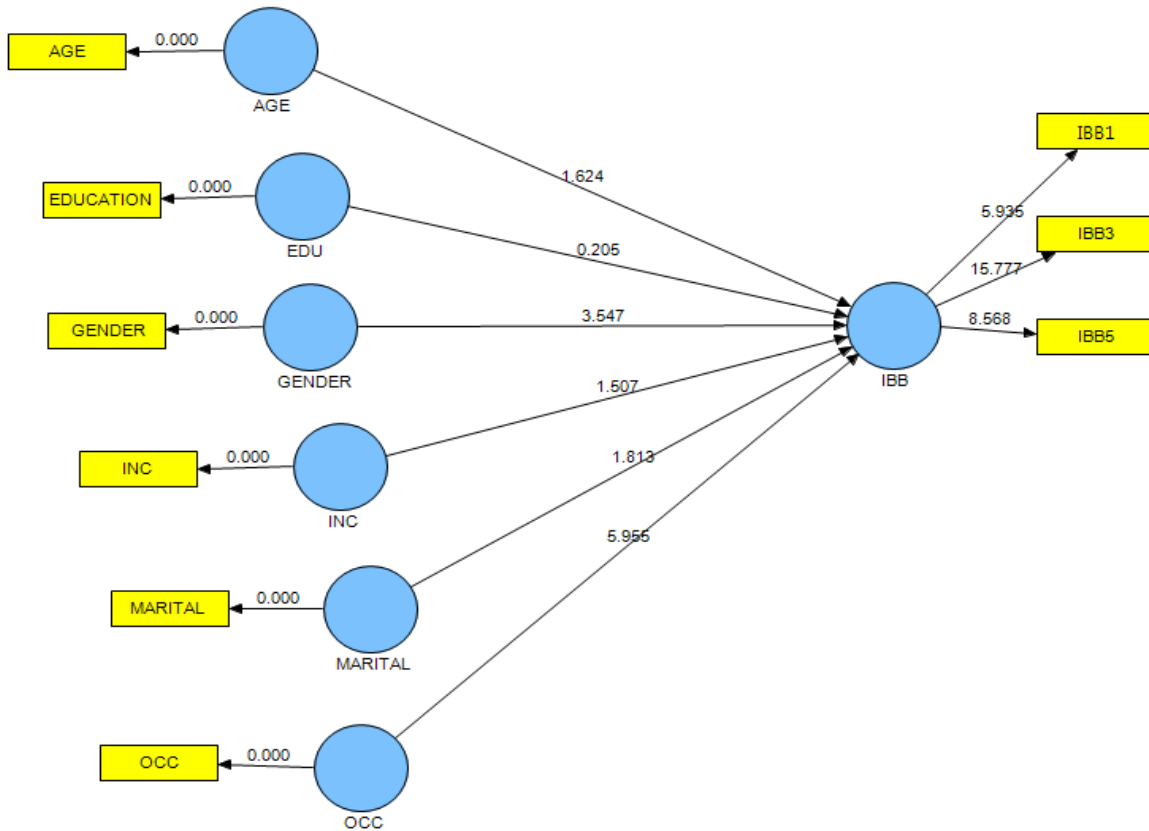
4.7.1 Test of Hypotheses for Direct Effect

Table 4.8 presents the path coefficient which indicates the Beta Value, Standard Error, Adjusted

R Square and Decision Rule of hypotheses tested in the study.

Table 4.8: *Path Coefficient*

Hypothesis	B Value	Std. Error	P Value	Adj R^2	Decision
AGE -> IBB	0.0920	0.0563	.051	0.19	Rejected
GEN -> IBB	-0.2001	0.0558	.418		Accepted
MAR -> IBB	0.1059	0.0599	.000***		Rejected
EDU -> IBB	0.0129	0.0622	.069*		Rejected
OCC -> IBB	0.3193	0.0534	.038**		Rejected
INC -> IBB	0.0671	0.0454	.000***		Rejected

P value*** < 0.01, P value**< 0.05 and P value*<0.1

The regression analysis in Table 4.8 shows that age has a positive and significant effect on impulse buying behaviour at P value of <.1%. This means a unit change in customers age will lead to 9.2% change in customers' impulse buying behaviour. As a result, the null hypothesis which stated that consumers' age has no effect on impulse buying behaviour in Ilorin is hereby rejected.

Gender has insignificant effect on impulse buying behaviour with P value of .418 >.1%. This implies that consumers' gender has nothing to do with their impulse buying tendency. Therefore, Ho_2 which stated that gender has no effect on consumers' impulse buying behaviour in Ilorin is accepted.

Furthermore, marital status has a positive and significant effect on impulse buying behaviour with P value of .000 < .01%. A unit change in customers marital status will lead to a 10.59% increase in shoppers' impulse buying behaviour in Ilorin. Hence, Ho_2 that stated marital status has no effect on impulse buying behaviour in Ilorin is hereby rejected.

The results also revealed that education has a positive and significant effect on impulse buying behaviour with P value < .1%. A unit increase in shopper's educational qualification will lead to a 6.9% increase in their impulse buying behaviour in Ilorin. With this, the null hypothesis which stated that educational qualification has no effect on impulse buying behaviour in Ilorin is rejected.

Likewise, occupation has a positive and significant effect on impulse buying behaviour with P value of .038 < .05%. A unit increase in consumer's nature of work will lead to a 31.9% increase

in shoppers' impulse buying behaviour in Ilorin. Based on this, Ho_5 which states that occupation has no effect on consumers' impulse buying behaviour in Ilorin is rejected.

Again, the results revealed that income has a positive and significant effect on impulse buying behaviour with P value of .000 <.01%. This can be interpreted that a unit increase in customer income will lead to 6.7% increase in customer impulse buying behaviour. Thus, the null hypothesis which stated that Income level has no effect on impulse buying behaviour in Ilorin is rejected.

Adjusted R square is 19%. This means that 19% variance in impulse buying behaviour is accounted for by consumers' demographic factors. Other variables not in this study account for the remaining 81%.

4.7.2 Effect Size

The effect size of each path in the structural equation model by means of *f2* proposed by Cohen (1988) was analysed in the Table 4.9 below.

Table 4.9: *Effect Size of Exogenous and Endogenous Factors*

R SQUARE	0.19		
Construct	Unexplained	R2 change	F2 change
AGE	0.81	0.006	-0.007
GEN	0.81	-0.1	-0.12
MAR	0.81	0.025	0.03
EDU	0.81	0.003	0.003
OCC	0.81	0.006	0.007
INC	0.81	0.051	0.063

Source: Field Survey, 2017

Table 4.9 shows effect size computed as the increase in R2 relative to the proportion of variance that remains unexplained in the endogenous latent variable. R-square change is the change in R2

when a causal (exogenous) factor is removed from the model. The f-square coefficient is constructed equal to (R2original – R2omitted) / (1-R2original). The R2 without Age was .006, for Gender was -0.1, for Marital Status was .025, for Education was .003, for Occupation was .003, and Income level was .051.

F2 change for Age was -.007, for Gender was -.12, for Marital status was .03, Education was .03, for Occupation was .007, and Income was -.063. This means income has large effect size on customer's impulse buying behaviour. Specifically, income level will lead to a greater drop in the explained variance than dropping other variables. Income level is thus the most important explanatory variable of the model.

4.8 Discussion of Findings

Having presented the results of the hypothesized effect in the previous sections of this chapter, it is worthy enough to summarize such findings in a single Table representing all the findings of the study. Hence, Table 4.10 presents the summary of findings.

Table 4.10: *Summary of Findings after Hypotheses Testing*

Hypothesis	Statement of Hypotheses	Findings
Ho_1	Consumers' age has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.	Rejected
Ho_2:	Consumers' gender has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.	Accepted
Ho_3:	Consumers' marital status has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.	Rejected
Ho_4:	Consumers' educational qualification has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.	Rejected
Ho_5:	Consumers' occupation has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin	Rejected
Ho_6:	Consumers' income level has no effect on impulse buying behaviour in Shoprite shopping Mall, Ilorin.	Rejected

Source: Field Survey, 2017

Age has a positive and significant effect on impulse buying behaviour. It was discovered that most retail store owners were aware of the importance of consumers' age to the growth and development of their business. Going by the result, customers' age determined the level of their impulsive buying tendency. Retail stores sell different products that meet up with consumers' desires irrespective of their age. As a result, shoppers across age brackets develop positive perception toward shopping malls with the belief that all their needs and wants as well as new products that can satisfy both their hedonic and utilitarian satisfaction will be obtained in a single place. It further explains that respondents with younger age were more involved in impulsive buying behavior whereas this behaviour was less found in more mature respondents. This is

because consumers with younger age are less conscious in spending money and their decision making process is spontaneous. They just see the products, get inspired, and purchase. Moreover it is easy to inspire young consumers as compared to matured heads. This might be responsible for the positive effect of age on impulse buying behaviour. Thus, this finding is consistent with the findings of Akram *et al* (2016) and Tom (2015) stating that consumer's age is an important factor having influence to impulsive purchasing because the result of empirical research showed that young people feel less risk spending.

On the effect of gender on impulse buying behaviour, findings revealed that gender has a positive effect but not significant to impulse buying behaviour. The result finds no relationship between gender and impulse buying behaviour. It essentially means that impulsive buying phenomenon is indifferent towards gender whether males or females. The rationale behind such occurrence is that impulsive buying behaviour ideally applies to convenience goods. In subject segment females who buy convenience goods most of the times, are well experienced and planned in their shopping. Therefore it is difficult for marketers to influence them for impulsive shopping. In addition, it is remarkable to mention that this study was conducted to evaluate impulse buying against consumer goods in general and not for a specific product category. Therefore some respondents could have forgotten even after buying some goods impulsively. This finding is in line with studies conducted by Badgaiyan and Verma (2015); Ghani and Jan (2009) that concluded that gender bear insignificant relationship with impulse buying behaviour.

Finally, a very important finding from this study has been to unveil the absence of gender-wise variation regarding impact of demographic variables on impulsive buying behaviour. Though, many studies in the past have indicated that in comparison to men, women had higher levels of

impulsive buying (Lin & Lin, 2005; Ghani, Imran & Jan, 2011), the findings of this study did not show any difference. In other words, no difference was recorded between men and women in relation to impulsive buying behaviour. This means, when it comes to impulsive buying, gender was found to have similar effect on men and women.

The result obtained reveals that marital status has a positive effect on impulse buying behaviour. This means that as consumers' marital status changes, it has effect on their impulse buying tendency. That is, a unit percent change in consumer's marital status will bring about increase or decrease on impulse buying behaviour. This result is consistent with the findings of Richins and Dawson, (1992); Dittmar, Beattie, and Friese (1995); Wood, (1998). However, it contradict the findings of Bhuvaneswari and Krishnan, (2015) which reported that, there is no significant relationship between married and unmarried consumers in impulse buying.

Results (P-Value of .069) also indicated that there is significant effect between education and impulse buying behaviour with. This finding is consistent with the study of Basher et al. (2012). Although this is contentious by other studies such as Akram et al (2016); Rana and Tirthani (2012); but can be said to be common among the more educated consumers. They are influenced by their position and placement in the society due to the level of their education, as such are more influenced by attractive environment, store convenience as well as fanciful products. But uneducated consumers can control their excesses and would only spend money on products initially thought and planned for. In addition, it is also logical to argue that more educated consumers are well exposed and placed on a higher social class than the uneducated; hence, they are influenced by their social class. Therefore, would want to boost their ego (Lifu, 2003). This is so as educational qualification of consumers determines their level of grading on the salary scale, this influences consumers' impulse buying behaviour.

Furthermore, the finding revealed that occupation has significant effect on impulse buying behaviour. The implication of this result invariably means that, an individual with a well-paid job tend to have more impulse buying tendency than a person with lower paid job who is likely to have low spending aspiration. It is expected that if Shoppers have lucrative job, the level of their impulse buying tends to increases further. That is, well-paid job would mean higher impulse buying tendency. This finding affirmed the study of Geetha and Bharadhwaj (2016). However, this finding contradicts some other studies that found consumers who are of a low occupational status tend to exhibit impulse buying with the argument that people in higher occupation prepare shopping lists, carefully plan, more rational and have a future orientation and a longer time horizon in decision making (Richins and Dawson, 1992; Dittmar et al., 1995; Rindfleisch, 1997; Wood, 1998).

Finally, the result revealed that, income level has significant effect on impulse buying behaviour. This shows that, Shoppers having higher income level are more impulsive in their buying decisions than those Shoppers with lower income level. That is, an increase in income may make consumers' extravagant in spending and may be influenced to buy products not initially planned for, since the money is readily available. Possible causes of impulse buying behaviour could be the availability of enough disposable income in the hands of Shoppers. Thus, as the level of consumers' income increases, the tendency of their impulse buying soar (rises). This finding is consistence with that of Rana and Tirthani 2012), Ekeng et al (2012), Bashar et al (2012), which found disposable income to be considerable positively correlated with impulsive buying.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

The findings of this study can be summarized as follows:

i.   Age has positive and significant effect on impulse buying behaviour in Ilorin. This implies that customers' age determined the level of their impulsive buying tendency.

ii.   Gender has no significant on impulse buying behaviour in Ilorin.   This shows that, there is no relationship between gender and impulse buying behaviour. It essentially means that impulsive buying phenomenon is indifferent towards gender whether males or females.

iii.   Marital status has a positive effect on impulse buying behaviour in Ilorin. This means that as consumers' marital status change, it has effect on their impulse buying tendency. That is, a unit percent change in consumer's marital status will bring about increase or decrease on impulse buying behaviour.

iv.   Educational qualification has significant effect on impulse buying behaviour in Ilorin. Impulse buying behaviour is said to be common among the more educated consumers, as educational qualification of consumers determine their level of grading on the salary scale, this influences consumers' impulse buying behaviour.

v.   Occupation has significant effect on impulse buying behaviour in Ilorin. This invariably means that, an individual with a well-paid job tend to have more impulse buying tendency than a person of lower paid job is likely to have low spending aspiration.

vi.   Income level has significant effect on impulse buying behaviour in Ilorin. It means that the customers having more income are more impulsive in their buying decisions than customers with less income.

5.2 Conclusion

The study investigated the effect of demographic factors on impulse buying behaviour in Ilorin. The business owners and retailers in Ilorin, Kwara state capital including Shoprite Shopping Mall are faced with poor sales challenge. To overcome this and to be more efficient and competitive in their business activities, the study therefore concluded that the retail stores must pay attention and respond to consumers' demographic factors (age, marital status, education, occupation and income) as it has significant effect and compel them to make impulsive buying. The study also found that gender has no significant effect on impulse buying behaviour in Ilorin. Thus, it is concluded that consumer's impulsive buying behaviour is not gender based.

5.3 Recommendations

In line with the findings of the study, the following recommendations were proffered:

i.   The management of Shoprite shopping Mall, Ilorin should develop strategies that will ensure continuous patronage of consumers with younger age.

ii.   The management of Shoprite shopping Mall, Ilorin should pay less attention to consumers' gender in an attempt to induce them from engaging in impulse buying as impulsive buying tendency is not gender based.

iii.   The management should consider the importance of marital status and stock more products that are mostly purchased by unmarried consumers in their store.

iv.   The management of Shoprite shopping Mall, Ilorin should train and encourage sales personnel to develop new methods and experiment with new ideas that will make them to understand how consumers' educational qualification and the nature of their work (occupation) can continue to increase impulsive purchases.

v.   The management of Shoprite shopping Mall, Ilorin should develop marketing strategies such as visual display and promotional signage which convey positive messages to consumers in order to boost their spending on impulsive buying.

5.4 Contribution to Knowledge

The major contribution of this study is the combination of six variables as a dimension to measure demographic factors in relation to impulse buying behaviour. Previous studies failed to use age, gender, marital status, education, occupation and income as an integrated approach in relation to IBB. Not only that, there is dearth of literature on demographic factors in relation to impulse buying behaviour. In addition, only few studies have taken into consideration, Shopping Mall as a domain on this phenomenon for their studies. Lastly, previous related study mostly used regression analysis for data analysis. This study utilized Structural Equation Model to analyse data.

The findings of this study also provide the management of Shoprite Shopping Mall, Ilorin in identifying different consumer's traits that influence them to buy impulsively. Understanding this

consumer's characteristics will help producers and retailers to develop strategies that can trigger sales and maximize profits through impulse buying actions of consumers.

The outcome of this study enables the retail stores to have a broad knowledge of consumers' traits that influence their impulse buying behaviour and this will be of great benefit in achieving business objectives (increasing sales and profit) and enable them to survive competitive business climate and gives substantial return on investment to their shareholders. It is also expected that retail stores that utilizes the recommendations of this study, may be able to surprise and surpass its competitors and remain steady amidst of any economic situation.

5.5 Suggestions for Further Study

It is necessary to conduct other studies in other places using larger sample size, with inclusion of other demographic factors such as culture, religion and race/tribe that can influence consumer to purchase products on impulse. Such research can bring some true relationship among impulse buying and consumers' trait. Also, future researchers can incorporate other domain like market places and other small retail stores in their study, in order to enhance the validity and generalization of the research findings.

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Appendix A

Hammed, Sarafa Olalekan
M.Sc Student (P15ADBA8033),
Department of Business Administration,
Ahmadu Bello University, Zaria.

Questionnaire Design

Dear Respondent,

The above named researcher is currently carrying out a research titled **'Effect of Demographic Factors on Impulse Buying Behaviour in Ilorin, Nigeria'.** He humbly request that you partake in his research by filling the questionnaire below by ticking the most suitable option. Please be informed that all information obtained through this questionnaire is to solve practical problems and to expand the frontier of knowledge and thus, all responses would be kept confidential.

SECTION A: Biodata (Demographic)

1. **Gender**

a. Male ( )   b. Female ( )

2. **Age**

a. 18-25 ( )   b. 26- 35 ( )   c. 35-45 ( )   d. above 45 ( )

3. **Marital Status**

a. Single ( )   b. Married ( )

4. **Educational Qualification**

a. O' Level ( )   b. ND ( )   c. HND/B.Sc./BA ( )   d. Post-graduate ( )

5. **Occupation**

a. Student ( )b. Self Employed ( )   c. Civil Servant ( )   d. Private sector ( )

6. **Income**

a. below 50,000 ( ) b. 50,000-99,999 ( ) c, 100,000-150,000 ( ) d. Above 150,000 ( )

SECTION B: Statement on Impulse Buying Behaviour

Key to Options:

1 = Strongly Disagree (SD)

2 = Disagree (D)

3 = Undecided (UD)

4 = Agree (A)

5= Strongly Agree (SA)

Please tick as appropriate

NB: Please reply the following statements based on your most preferred option.

BUYING IMPULSIVENESS SCALE:	SD	D	UD	A	SA
1. I often buy things spontaneously.					
2. "Just do it" describes the way I buy things.					
3. I often buy things without thinking.					
4. "I see it, I buy it" describes me.					
5. "Buy now, think about it later" describes me.					
6. Sometimes I feel like buying things on the spur-of-the-moment.					
7. I buy things according to how I feel at the moment.					
8. I carefully plan most of my purchases.					
9. Sometimes I am a bit reckless about what I buy.					

Appendix B

Mean, Standard Deviation, T-Values and P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STERR|)	p value
AGE -> IBB	-0.09204	-0.09006	0.05632	1.634308	0.051486
EDU -> IBB	0.012869	0.017418	0.062202	0.206889	0.4181
GENDER -> IBB	-0.20014	-0.19898	0.055809	3.586146	0.000188
INC -> IBB	-0.06712	-0.06673	0.045375	1.479149	0.069939
MARITAL -> IBB	0.105927	0.107842	0.059864	1.769457	0.038785
OCC -> IBB	-0.31933	-0.32261	0.053422	5.977426	0.00

Appendix C

Discriminant validity

	AGE	EDU	GENDER	IBB	INC	MARITAL	OCC
AGE	1						
EDU	0.12	1					
GENDER	-0.11	-0.02	1				
IBB	-0.18	-0.06	-0.21	**0.72**			
INC	0.15	0.03	-0.06	-0.08	1		
MARITAL	0.16	0.05	-0.06	0.09	0.09	1	
OCC	0.38	0.23	0.09	-0.37	0.06	0.05	1

Appendix D

Effect Size of Exogenous and Exogenous Factors

R SQUARE   0.19

Construct	Unexplained	R2 change	F2 change
AGE	0.81	0.006	-0.007
GEN	0.81	-0.1	-0.12
MAR	0.81	0.025	0.03
EDU	0.81	0.003	0.003
OCC	0.81	0.006	0.007
INC	0.81	0.051	0.063

Appendix E

Construct Reliability and Validity

Construct	Items	Loadings	AVE	CR
Impulse Buying	IBB1	0.674	0.224	0.611
	IBB2	0.463		
	IBB3	0.651		
	IBB4	0.515		
	IBB5	0.628		
	IBB6	0.472		
	IBB7	0.043		
	IBB8	-0.196		
	IBB9	0.064		

Appendix F

Result of Reliability Test

Construct	Items	Loadings	AVE	CR
Impulse Buying Behaviour	IBB1	0.693	0.521	0.764
	IBB3	0.768		
	IBB3	0.750		

Appendix G

Replacement of Missing Values

	Result Variable	N of Replaced Missing Values	Case Number of Non-Missing Values		N of Valid Cases	Creating Function
			First	Last		
1	AGE_1	2	1	427	427	SMEAN(AGE)
2	GENDER_1	0	1	427	427	SMEAN(GEN)
3	MARITAL_1	1	1	427	427	SMEAN(MAR)
4	EDUCATION_1	1	1	427	427	SMEAN(EDU)
5	OCC_1	3	1	427	427	SMEAN(OCC)
6	INC_1	2	1	427	427	SMEAN(INC)
7	IBB1_1	2	1	427	427	SMEAN(IBB1)
8	IBB2_1	1	1	427	427	SMEAN(IBB2)
9	IBB3_1	0	1	427	427	SMEAN(IBB3)
10	IBB4_1	0	1	427	427	SMEAN(IBB4)
11	IBB5_1	1	1	427	427	SMEAN(IBB5)
12	IBB6_1	2	1	427	427	SMEAN(IBB6)
13	IBB7_1	0	1	427	427	SMEAN(IBB7)
14	IBB8_1	1	1	427	427	SMEAN(IBB8)
15	IBB9_1	0	1	427	427	SMEAN(IBB9)

Appendix H

Reliability (Pilot test)

[DataSet0]

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.742	9