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THE INFLUENCE OF DEMOGRAPHIC FACTORS ON IMPULSIVE CONSUMER BEHAVIOR

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Abstract: *In modern business conditions, there is a tendency to reduce cognitive shopping, which implies shopping based on rational thinking, while at the same time, impulsive shopping is increasing. Impulsive buying is influenced by numerous factors, including demographic factors that play a significant role in shaping consumer habits and behaviour. Monitoring demographic trends and data analysis can help businesses stay abreast of changes in consumer preferences and thus adjust their marketing strategies. The purpose of this research is to examine the influence of demographic factors (gender, age, income and education) on the impulsive behavior of consumers. Empirical research was conducted using a survey on a sample of 205 respondents. The answers were analyzed using the T-test for two independent samples and the ANOVA test. There were statistically significant differences between respondents' views on impulsive buying behavior based demographic factors, i.e., gender, age, income and education. This research indicates the importance of demographic factors for understanding impulse purchases. They can help define marketing strategies through adequate adjustment of*

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products and promotions to respond to the needs and preferences of target demographic groups, providing personalized offers that increase sales and build brand loyalty. The paper will be helpful to marketers and researchers to comprehensively understand consumers' impulsive behaviors.

Keywords: consumer behavior, impulsive consumer behavior, demographic factors

JEL classification: D12, P46

UTICAJ DEMOGRAFSKIH FAKTORA NA IMPULSIVNO PONAŠANJE POTROŠAČA

Sažetak: U savremenim uslovima poslovanja, postoji tendencija smanjenja kongnitivne kupovine, koja podrazumeva kupovinu zasnovanu na racionalnom razmišljanju, dok se istovremeno povećava impulsivna kupovina. Na impulsivnu kupovinu utiču brojni faktori, a među njima su i demografski faktori koji imaju značajnu ulogu u oblikovanju potrošačkih navika i ponašanja. Praćenje demografskih trendova i analiza podataka može pomoći preduzećima da budu u toku sa promenama u potrošačkim preferencijama i da na taj način prilagode svoje marketinške strategije. Svrha ovog istraživanja je ispitati uticaj demografskih faktora (pola, godina starosti, prihoda i obrazovanja) na impulsivno ponašanje potrošača. U skladu sa tim, sprovedeno je empirijsko istraživanje, primenom anketnog metoda na prigodnom uzorku od 205 ispitanika. U radu je primenjen T test za dva nezavisna uzorka, kao i Anova test. Dobijeni rezultati istraživanja su indentifikovali statistički značajne razlike između stavova ispitanika prema kriterijumu demografskih faktora tj. pola, godina starosti, prihoda i obrazovanja u pogledu impulsivnog ponašanja pri kupovini. Rezultati ovog istraživanja ukazuju na važnost demografskih faktora za razumevanje impulsivnih kupovina i mogu pomoći u definisanju marketinških strategija, kroz adekvatno prilagođavanje proizvoda i promocije kako bi odgovorili potrebama i preferencijama ciljnih demografskih grupa, pružajući personalizovane ponude koje doprinose povećanju prodaje i izgradnji lojalnosti. Rad će biti koristan marketinškim stručnjacima i istraživačima u cilju sveobuhvatnog razumevanja impulsivnog ponašanja potrošača.

Ključne reči: ponašanje potrošača, impulsivno ponašanje potrošača, demografski faktori

1. INTRODUCTION

In modern business conditions, achieving a competitive advantage is only possible with research and understanding of how consumers make their decisions about purchasing products and services, that is, what motivates them to make a purchase. In addition to planned purchases, consumers often make impulsive purchase decisions stimulated by various stimuli. Impulsive buying is the

tendency of consumers to buy spontaneously, guided by the emotional-psychological aspects of the product and tempted by the persuasion of sellers (Widayati, Ali, Permana, & Riyadi, 2019). Solomon (2017) sees impulse buying as a purchase not planned before entering a retail store, i.e., it is done without prior analysis and thinking. Arifin, Putra, Anjanarko Jahroni Ernawati, Masithoh, and Ryadin (2021) point out that companies use different sales promotion methods to encourage impulse buying and attract consumers. At the moment of impulse buying, consumers do not consider the risk of dissatisfaction with the purchase. However, this feeling can occur after the purchase in the form of cognitive dissonance (Gardi & Darmawan, 2022).

Mohiuddin & Iqbal (2018) distinguish between internal and external stimuli, where internal stimuli are beyond the control of marketing experts because they include the characteristics of the individual, such as demographics, personal characteristics, and the like, while external stimuli include the environment for purchasing, sales promotion, advertising and so on. Muruganantham & Bhakat (2013) indicate that the increase in personal disposable income, changes in lifestyle and availability of credit have led to the growth of impulse buying in various retail formats. In addition, they indicate that creating an attractive physical shopping environment and in-store stimuli are essential to increase sales through unplanned shopping, where the synergistic effect of various factors influencing impulse buying can lead to higher sales turnover. Impulsive behaviour is manifested to a greater extent in pre-planned purchases, where impulse purchases account for as much as 80% of all purchases of products from certain categories at the product and service markets (Matanović, Klačar, & Popov, 2023). In recent decades, unplanned purchases have dominated total company sales (Ek Styvén, Foster, & Wallström, 2017).

Numerous studies have shown a statistically significant influence of demographic factors on impulsive consumer behaviour (Kollat & Willett, 1967; Kempf, Lacznika, & Smith, 2006; Muruganantham & Bhakat, 2013; Awan & Abbas, 2015; Ashfaq, Mujtaba Kayani, & Ahmed, 2016; Hassan Nadeem, 2016; Akram, Hui, Khan, Hashim, & Rasheed, 2016; Harwani & Kanade, 2017; Santini, Ladeira, Vieira, Araujo, & Sampaio, 2018; Mohiuddin & Iqbal, 2018; Barakat, 2019).

The present research aims to examine the influence of demographic factors, i.e. gender, age, income and education, on the impulsive buying behaviour of consumers. In the mentioned studies, it was observed that consumers are generally assumed to be rational beings who base their decisions on cognitive processes and that other factors, such as the consumer's personality and demographic characteristics, are less analyzed. Therefore, it is important to provide a comprehensive analysis of impulsive behaviour and to point out, in

addition to external factors, the great importance of internal factors, which are beyond the control of marketers but can have significant implications for the company's operations. Monitoring demographic trends and data analysis can help companies stay abreast of changes in consumer preferences and thus adjust their business strategies, which will become impulse purchases and provide several benefits.

2. LITERATURE REVIEW

Impulse buying refers to a situation in which a person makes a purchase decision without thinking or analyzing it thoroughly. It is often associated with sudden and uncontrolled spending of money on things or services that may not be necessary or that the person does not plan to use in the long term. The impulse to buy is hedonically complex and stimulates an emotional conflict, as the consequences are ignored because the purchase is made without prior thinking (Widayati, Ali, Permana, & Riyadi, 2019). Impulse buying begins without any purchase intention, where consumers are exposed to stimuli that cause them to buy impulsively (Barakat, 2019). Planned purchase decisions require high involvement, while impulse buying occurs spontaneously and is done suddenly and briefly without much involvement (Jahroni & Putra, 2022). A study conducted by Gardi & Darmawan (2022) indicates that impulse buying behaviour is an opportunity for marketers, as it contains elements of pleasure, emotion and disregard for product details. The study also showed that shopping lifestyle and sales promotions cause impulsiveness in consumers. According to Nagadeepa, Tamil and Pushpa (2015), impulse buying is the equivalent of unplanned buying without a prior plan. Impulse buying was also observed by Prasasti (2018), who points out that it is a purchase that the consumer did not previously plan, i.e., a purchase intention that arises suddenly and regardless of the consequences. Impulse buying is a sudden, hedonic, complex buying behaviour in which the speed of the impulse purchase precludes any thoughtful consideration of alternative or future implications (Fitri, 2018). Darmawan and Gatheru (2021) consider impulse buying as an activity carried out by potential consumers who are in stores and are exposed to external stimuli. In such circumstances, there is an urgent desire to make an immediate purchase. A study by Lestari (2023) indicates that consumers do not always buy rationally. Sometimes, there is a purchase that is more based on emotional factors, an impulsive purchase or an unplanned purchase. In addition, this study indicates that unplanned shopping is a trend for individuals with some stimulation without prior planning or intention to make a purchase.

Demographic factors include various demographic characteristics of individuals, such as age, gender, education, income, marital status, geographic origin, etc.

Demographic factors can be essential to many aspects of business, including influencing impulse buying. Understanding demographic factors can provide businesses with insight into consumer profiles and preferences, which can help businesses adjust their marketing strategies, target appropriate demographic segments, and provide personalized offers that match consumer needs.

2.1. GENDER

Santini, Ladeira, Vieira, Araujo and Sampaio (2018) proved in their study that gender significantly affects consumer impulsiveness when buying, with the female gender having a positive relationship with impulsive buying. A study conducted by Kempf, Lacznika and Smith (2006) shows that women spend more time shopping than men and are more dedicated to information processing when shopping. The same results were obtained by Coley and Burgess (2003), indicating that the stimuli used in the sale of products and services have a tempting effect on women, which results in impulsive buying. Dittmar, Beattie and Friese (1995) in their research indicate that gender represents the main social category, which affects both the products that are bought impulsively and the thoughts about the purchase, whereby men tend to impulsively buy instrumental objects that project independence and activity, while women tend to buy symbolic and self-expressive goods that are connected with appearance and emotions. The results of a study by Barkat (2019) showed women are more prone to impulse buying than men. In his research, Saha (2012) concluded that the consumer's gender affects the frequency of purchases and, thus, the impulsiveness of the consumer's purchasing behaviour. Mohiuddin and Iqbal (2018) proved in their study that men buy products after planning and budgeting, while women make purchasing decisions emotionally; since emotions and impulse buying are interrelated, women show more impulse buying behaviour than men. Muruganantham and Bhakat (2013) noted that gender, as a social category, influences impulse buying. On the other hand, a study conducted by Awan and Abbas (2015) proves that gender has a significant association with impulsive buying behaviour, with men being more impulsive than women. Based on the aforementioned research the following hypothesis is derived:

H₁: There are statistically significant differences in the impulsive behaviour of consumers of different genders.

2.2. AGE

Harwani & Kanade (2017) found a statistically significant difference between impulsive buying behaviour and different age groups and that consumers aged 26-35 buy goods more often on impulse. The results of a study by Barkat (2019) showed that young consumers are more prone to impulse buying than older consumers. A study conducted by Awan and Abbas (2015) shows that age has a

significant relationship with impulse buying behaviour, with age being inversely proportional to consumer impulse buying; that is, when the consumer's age increases, impulse buying behaviour decreases. The same results were reached by Ekeng, Lifu and Asinya (2012), who found in their study that consumer age has a significant relationship with impulse buying behaviour, and that there is an inverse relationship between age and impulse buying. Ashfaq, Mujtaba Kayani, and Ahmed (2016) also found that the relationship between impulse buying behaviour and the age factor is inverse. With increasing age, the impulse to buy decreases. Young people are relatively more prone to impulse buying. Research conducted by Lai (2010) showed that age significantly impacts impulsive consumer behaviour - the younger the consumer, the greater the impulse to buy. Based on the review of earlier research, the following hypothesis is defined:

H₂: There are statistically significant differences in the impulsive behaviour among consumers of different ages.

2.3. INCOME

Hassan Nadeem (2016) proved in their study that income significantly influences consumers' impulsive behaviour, where the impulsiveness of buying increases with increasing income. A study conducted by Awan and Abbas (2015) shows that consumer income has a significant relationship with impulse buying behaviour, where income is directly proportional to consumer impulse buying. This means consumers with higher incomes are more likely to impulse buy than those with lower incomes. In a study conducted by Rana and Tirthani (2012), the results showed that there is a positive relationship between income and impulsive buying behaviour of consumers; that is, consumers who have a higher monthly income show more impulsive buying behaviour, and consumers with low income are less impulsive in their purchase decisions. Accordingly, the following hypothesis is defined:

H₃: There are statistically significant differences in the impulsive behaviour of consumers of different incomes.

2.4. EDUCATION

In their research, Akram, Hui, Khan, Hashim and Rasheed (2016) indicate that consumer education affects impulsive buying behaviour, with less educated customers being more impulsive in making purchase decisions than more educated ones. Well-educated buyers are relatively better at making decisions and well-versed in marketing tactics, so they are relatively less tempted to buy impulsively. In addition, it is pointed out that people with a lower level of education tend to show more impulsiveness when shopping to imitate the "good life". The same results were reached by Barkat (2019), who proved in his study

that education significantly influences impulsive decision-making. Based on the above, the following hypothesis was defined:

H₄: There are statistically significant differences in the impulsive behaviour for consumers with different levels of education.

3. RESEARCH METHODOLOGY

In order to examine the influence of demographic factors on the impulsive behaviour of consumers, the survey method was used to collect primary data. A questionnaire was created that consisted of appropriate statements that measured the impulsive behaviour of consumers. The respondents rated their degree of agreement with the given statements on a seven-point Likert scale (where 1 means absolutely disagree, and 7 means absolutely agree). The research questionnaire was designed using literature dealing with this field. The statements from other research were selected and adjusted for the purpose of the present research (Table 1).

Table 1

Used statements based on literature review

STATEMENT	VARIABLE	SOURCE
I often buy products spontaneously, without thinking.	Impulsive consumer behaviour	Banerjee & Saha, 2012 Kheawwilai, Suayngam, Promsoot, & Vivatanaprase, 2013; Barakat, 2019
If I see something I think I need, I will buy it even though I went shopping for other things.		
I buy products the way I feel at that moment.		
I go shopping to improve my mood.		
I feel excited when I make an impulse purchase.		
If I see a good deal, I usually buy a larger quantity than originally planned.		

Note. Authors' review.

The questionnaire was distributed personally by surveying consumers in front of sales facilities immediately after making a purchase. The responses to the questionnaire were collected from 205 respondents with different demographic and socio-economic characteristics (Table 2). The data were collected from April 10, 2023, to May 20, 2023, in the territory of Central Serbia.

Table 2

Structure of the sample of respondents included in the research

QUESTION	ANSWER	NUMBER	PERCENTAGE
GENDER	Female	108	53%
	Male	97	47%
AGE	18-25	91	44.8%
	26-35	39	19,5%
	36-50	37	17,2%
	51 and more	38	18.5%
EDUCATION	Basic	9	4,5%
	Medium	83	40%
	High	113	55.5%
AMOUNT OF MONTHLY INCOME	without income	60	29,5%
	to 20,000 dinars	33	16%
	from 20,000 to 50,000 dinars	53	25.5%
	from 50,000 to 80,000 dinars	34	17%
	over 80,000 dinars	25	12%

Note. Authors ' calculation.

Data analysis was done using the statistical package for social sciences, IBM SPSS (The Statistical Package for the Social Sciences). The paper used the T-test for two independent samples to examine whether there are statistically significant differences in the impulsive behaviour of consumers of different genders. In addition, the ANOVA test was used to measure statistically significant differences in the impulsive behaviour among consumers of different age, education and income.

4. RESEARCH RESULTS

The examination of statistically significant differences between the attitudes of certain groups of respondents towards impulsive behaviour was carried out using the T-test of independent samples and ANOVA test. The results of the analysis of statistically significant differences between the attitudes of male and female respondents are shown in Table 3. It can be seen that there are statistically significant differences between the attitudes of respondents according to the criterion of gender in terms of impulsive shopping behaviour ($t= 3.941$, $p=0.000$).

In addition, it can be observed that women ($M=5.90$; $SD=1.49$) show more favourable attitudes regarding impulsive behaviour than men ($M=5.08$; $SD=1.50$). This indicates a greater tendency for women to make impulsive purchases.

Based on the above, it is concluded that hypothesis 1, which reads, "There are statistically significant differences in the impulsive behaviour of consumers of different genders", is confirmed.

Table 3

T-test results for two independent samples - gender

	Gender	Arithmetic mean (M)	Standard deviation (SD)	t value	p	df
Impulsive behaviour	<i>Female</i>	5.90	1.49	3.941	0.000***	203
	<i>Male</i>	5.08	1.50	3.941	0.000***	

*** The value is significant at the $p < 0.01$

Note. Authors ' calculation.

The examination of statistically significant differences between the impulsive behaviour of attempts of different age groups was performed using the ANOVA test. The results of this analysis are shown in Table 4. It can be concluded that there are statistically significant differences between the respondents' attitudes regarding impulsive shopping behaviour based on age criteria. In order to determine between which groups statistically significant differences occur, the Post Hoc Scheffe test was used, the results of which are shown in Table 5. It can be observed that statistically significant differences in attitudes occur between respondents aged up to 35 and respondents older than 36.

Based on the obtained results, hypothesis 2, which reads, "There are statistically significant differences in the impulsive behaviour of consumers of different ages", is confirmed.

Table 4

Results of the ANOVA test - age

	Df	Mean Square	F	p
Age	3	43.622	24.4764	0,000***

***The value is significant at the $p < 0.01$

Note. Authors ' calculation.

Table 5

Results of the Post Hoc Scheffe test - age

Age groups	Arithmetic mean (M)	Standard deviation (SD)	p
Group 1 - Group 3	6.22 - 5.55	1.37 - 1.01	0,000***
Group 1 - Group 4	6.22 - 4.66	1.37 - 1.54	0,000***
Group 2 - Group 3	6.61 - 5.50	1.00 - 1.01	0.030**
Group 2 - Group 4	6.61 - 4.66	1.00 - 1.54	0.004***

Note. Authors ' calculation. (Group 1: from 18 to 25 years old; Group 2: from 26 to 35 years old; Group 3: from 36 to 50 years old; Group 4: 51 and older).

*** The value is significant at the $p < 0.01$ ** The value is significant at the $p < 0.05$

Income is the next demographic factor, the impact of which has been observed in the impulsive behaviour of consumers. The results of the ANOVA test showed statistically significant differences between respondents' attitudes according to the criterion of income in terms of impulsive buying behaviour. Table 7 contains the results of the Post Hoc Scheffe test, which shows statistically significant differences between respondents with no income and respondents with an income of over 80,000 dinars ($p=0.009$). Respondents with incomes over 80,000 dinars express more favourable attitudes ($M=5.58$), showing a higher degree of a tendency towards impulsive buying compared to respondents without income ($M=4.88$). In addition, statistically significant differences also occur between respondents with incomes from 20,000 to 50,000 dinars and those with incomes over 80,000 dinars ($p=0.002$). Respondents with incomes over 80,000 dinars show a higher tendency towards impulsive buying, which shows a higher value of the arithmetic mean, which is 5.58, compared to the arithmetic mean of 4.93.

Hypothesis 3, which reads, "There are statistically significant differences in the impulsive behaviour of consumers of different incomes", is confirmed.

Table 6

Results of the ANOVA test - income

	df	Mean Square	F	p
Income	4	10.934	4.910	0.001***

***The value is significant at the $p < 0.01$

Note. Authors ' calculation.

Table 7

Results of the Post Hoc Scheffe test - income

Income	Arithmetic mean	Standard deviation	p
Group 1 - Group 5	4.88 - 5.58	1.49 - 1.39	0.009***
Group 3 – Group 5	4.93 – 5.58	1.45 – 1.39	0,002 ***

Note. Authors ' calculation. (Group 1: no income; Group 3: from 20,000 to 50,000 dinars; Group 5: over 80,000 dinars).

*** The value is significant at the $p < 0.01$

The results of the examination of statistically significant differences between the attitudes of respondents of different levels of education regarding impulsive buying are shown in Table 8 Based on the results obtained, it can be concluded that there is a statistically significant influence of the respondents' education on impulsive behaviour ($p=0.000$), i.e., respondents with secondary education are more prone to impulsive behaviour compared to respondents with higher education ($M=6.14$ compared to $M=4.92$). This indicates an inverse relationship between the impulsive behaviour of consumers and the level of education because, with the growth of the level of education, the degree of manifestation of impulsive behaviour decreases. The above is shown in Table 9 The results indicate that hypothesis 4, which reads, "There are statistically significant differences in the impulsive behaviour of consumers of different levels of education", is confirmed.

Table 8

Results of the ANOVA test -education

	df	Mean Square	F	P
Education	2	36.904	17.951	0.000***

*** The value is significant at the $p < 0.01$

Note. Authors ' calculation.

Table 9

Results of the Post Hoc Scheffe test

Education	Arithmetic mean	Standard deviation	P
Group 2 - Group 3	6.14 - 4.92	1.24 - 1.53	0,000***

Note. Authors ' calculation. (Group 2: Secondary education; Group 3: Higher education).

*** The value is significant at the $p < 0.01$

5. DISCUSSION

The results show that there are statistically significant differences between the attitudes of respondents of different genders regarding impulse buying, with women exhibiting a higher degree of impulse buying than men, which is in line with the results of the aforementioned earlier research (Santini, Ladeira, Vieira, Araujo, & Sampaio, 2018; Kempf, Lacznika, & Smith, 2006; Dittmar, Beattie, & Friese 1995; Barkat, 2019; Saha, 2012; Mohiuddin & Iqbal, 2018; Muruganatham & Bhakat, 2013). Contrary to this, the authors Awan and Abbas (2015) proved in their study that men are more impulsive than women.

In addition, the results showed statistically significant differences between the attitudes of respondents of different ages regarding impulse buying, with younger respondents showing a greater tendency towards impulsive buying than older respondents. The results are consistent with previous research (Harwani & Kanade, 2017; Awan & Abbas, 2015; Ekeng, Lifu, & Asinya, 2012; Ashfaq, Mujtaba Kayani, & Ahmed, 2016; Lai, 2010). Younger respondents are often in the stage of identity formation and self-expression and they strive to express their style or belonging to a certain group through the purchase of certain products which can lead to impulsive purchases. In addition, younger people are often exposed to a social environment where value and status are measured based on material things. Marketing campaigns and influencers on social networks can be another reason for a greater tendency towards impulse buying due to the desire to follow the trend. Older consumers have more experience and knowledge, which makes impulse buying more difficult.

The research showed statistically significant differences in impulsive buying behaviour among consumers of different incomes, i.e., consumers with a higher monthly income show more impulsive buying behaviour, and consumers with low incomes are less impulsive in their purchasing decisions. The same results were reached by Hassan Nadeem (2016), Awan and Abbas (2015) and Rana and Tirthani (2012). This indicates that consumers with lower incomes tend to

consider and analyze whether impulse buying is really necessary and strive to find a better alternative that prevents impulsiveness. On the other hand, people with higher incomes have a greater ability to satisfy personal needs without feeling a financial burden, which leads to impulsive decision-making.

When looking at the level of education as a demographic factor, the results showed that less educated consumers are more impulsive in making purchase decisions than consumers with a higher level of education, which is in line with the results obtained by Akram, Hui, Khan, Hashim and Rasheed (2016) and Barkat (2019). The results are not surprising because a higher level of education leads to the development of critical thinking and analytical skills, which enables the assessment of the real value of products and services and a better understanding of marketing tricks. In addition, education can contribute to the development of emotional intelligence, which includes awareness of one's own emotions and emotional needs and enables a better understanding and control of one's emotions, which can reduce the risk of impulsive buying as a way to satisfy emotional needs.

6. CONCLUSION

The present paper contributes to the research into impulsive behaviour by providing an overview of current literature and findings regarding this topic. The literature review showed that when observing the consumer purchasing behaviour, studies of the focus on cognitive processes, and assume that consumers make their decisions rationally, while emotions and the consumer's personality are not that much researched. The originality of this research is that it provides insights into impulsive behaviour of consumers. As this behaviour is crucial for companies, this paper will benefit not only other researchers investigating the same or similar topic, but will also provide guidelines for companies.

The work also provides certain practical implications by determining the influence of demographic factors on impulsive consumer behaviour, which can be useful for marketing experts, sales managers and companies to better understand the needs, desires and habits of consumers in terms of impulsive buying and thus better position their products and services through providing a personalized offer.

The limitation of the conducted research is that the research was conducted only on the territory of central Serbia, so the results cannot be generalized to other countries. Another limitation is an insufficiently large sample, which may affect the reliability of the results.

Directions for future research stem from the limitations above. The research could be carried out in other parts of the Republic of Serbia, but also in neighbouring countries, that is, a comparative analysis of the influence of demographic factors on the impulsive behaviour of consumers both in our country and in neighbouring countries. In addition, research should be conducted over a more extended period or in several time series, ensuring the monitoring of results and their comparative analysis. Future research could include other demographic factors, such as ethnicity, geographic location, etc.

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