

E-IMPULSE BUYING AMONG GENERATION X AND Y

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RECOMMENDATION

This is to certify that the Graduate Project Report

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E-IMPULSE BUYING AMONG GENERATION X AND Y

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We, the undersigned, certify that we have read and hereby recommend for acceptance by the SOMTU, Tribhuvan University, a Graduate Research Project (GRP) report submitted by **Ms. Josana Maharjan** entitled “**E-Impulse Buying Among Generation X And Y**” in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Tribhuvan University.

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I, Josana Maharjan, declare that this project is my own original work and that it has specifically acknowledged wherever adapted from other sources. I also understand that if at any time it is shown that I have significantly misinterpreted material presented to the School of Management, any credits awarded to me based on that material may be revoked.

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ABBREVIATIONS USED

CIFE	Consumption Impulse Formation and Enactment
E-IMPULSE	Electronic Impulse
GEN X	Generation X
GEN Y	Generation Y
GEN Z	Generation Z
IBT	Impulse Buying Tendency
MBA	Master of Business Administration
SOMTU	School of Management, Tribhuvan University
SPSS	Statistical Package for the Social Sciences

EXECUTIVE SUMMARY

Internet and smartphones enable people to purchase online independent of time and place, and this have resulted in increased impulsive purchases on the internet. Different generations have been described to be more or less susceptible to impulse buying. Generation Y, the first generation that grew up with technology, have generally been described as impulsive, while Generation X, who were introduced to technology later in life, have been described as more rational. Further, consumers' impulsive buying behavior has shown to be crucial and common while buying online.

The purpose of this study was to investigate how Gen Y, who grew up with technology, purchase online impulsively and whether or not they are more likely to do it compared to the older Gen X, who were introduced to technology later in life. Also, which generation browse more online stores and make more online purchases. Further, the purpose also was to explore the drivers of online impulse buying and analyze how four different factors namely external trigger cues, internal factors, normative evaluation, and impulse buying tendency, affect the generations' impulsive buying behavior online.

This research was conducted through a quantitative method, and eleven hypotheses were formulated based on the theory. An online survey was constructed and shared through social media, and the final sample consisted of 393 respondents from both Gen X and Gen Y. These responses were analyzed and the hypotheses were tested by using different statistical tools like chi-square tests, t-tests, and correlation analysis with the help of SPSS and MS Excel.

The results showed that Gen Y spend more time browsing online stores than Gen X and they make more impulse e-purchases than Gen X. The findings further showed that Gen Y are more affected than Gen X by external trigger cues, impulse buying tendency, normative evaluation, and internal factors when it comes to impulsive e-purchases. Findings from the open-ended questions showed that Gen X often are affected by advertising, while Gen Y are more affected by influencers. Sales and special offers influenced both the generations.

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Do you ever browse online stores without intention to buy anything particular, and then see things that you cannot resist, so you just have to put it in your shopping cart, suddenly you have made a large order of things which you did not really need? If so, you may have made an impulsive purchase, and you are not alone.

With the introduction of internet and smartphones in people's lives, the number of online purchases has increased. People gradually use numerous internet-enabled devices or wireless communications applications and tools to do online shopping (Mosteller, Donthu & Eroglu 2014). A significant part of online buying results in the form of impulsive purchases. (Parboteeah & Wells, 2009). Online impulse buying or e-impulse buying is evolving as one of the crucial areas for market researchers due to significant increase in the use of internet, smart phones and other internet enabled devices. (Johansson & Persson, 2019). E-impulse buying is able to attract many marketing strategists and decision makers as this phenomenon can be considered as one of the proficient ways for the companies and industries to create a bulk of sales volume and to generate a huge amount of revenue. In addition, the proper optimization of e-impulse buying may provide a high level of customer satisfaction that may be further converted into a loyal customer base (Donnelly & Scaff, 2013). During the last decades, there has been a shift not only in the way people consume but also in the way people live their lives. Many activities which used to only exist in the physical world have moved to new digital platforms. Further, consumers' impulsive buying behavior has shown to be crucial and common, especially while buying online (Johansson & Persson, 2019).

Different generations have been described to be more or less susceptible to impulse buying. Generation X, shortened Gen X, includes people born between 1960 and 1980 while Generation Y, shortened Gen Y, includes people born between 1981 and 2000 (Prentsky, 2001). Gen Y, the first generation that grew up with technology, have generally been described as impulsive, while Gen X, who were introduced to

technology later in life, have been described as more rational. Gen Y, were the first generation to grow up in this new, digital time area, they are sometimes described as digital natives (Prensky, 2001) and growing up like this has given them a new and larger digital awareness compared to older generations. Today, mobile phones are a big part of Gen Y's lifestyle as well as their buying behavior.

1.2 Statement of the Problem

During the last two decades, the number of impulsive purchases done online has increased, and this is mainly due to two reasons (Campbell-Kelly & Garcia-Swartz, 2013). The first one is the development of the personal computer and internet, which enable people to purchase impulsive independent of time and place. The second factor is the revolution from mobile phones to smartphones (Campbell-Kelly & Garcia-Swartz, 2013). With smartphones, customers could purchase online in a more flexible manner than how they could with a desktop.

While impulsive buying behavior offline has been studied since the 1950s impulsive behavior online is a rather new phenomenon and therefore not as researched (Verma & Singh, 2019) as offline impulse buying. Also, most of the articles found about impulse buying online have focused on other demographic variables than generations and those that were found were concentrated on only one generation. This study will compare two different generations, Gen X and Gen Y. These are of interest because both have been stated to have a strong technical ability (Lissitsa & Kol, 2016). However, Gen Y grew up with technology while Gen X were introduced to it later in their life. Also, Gen X are described to be the generation with most purchasing power while Gen Y have been described to be more susceptible to impulse buying. (Aruna & Santhi, 2015)

Further, there are few articles which have focused on impulsive buying behavior of consumers in general. But, by understanding the impulsive buying behavior of Gen X and Gen Y, marketers can adjust their marketing strategies to better suit their particular target. In addition, the understanding of these two generations may be used to see patterns and draw generalizations about future generations' impulse buying.

1.3 Research Questions

The following research questions were composed to make the study more focused and organized.

- i. What are the major factors driving e-impulse buying?
- ii. How four different factors namely external trigger cues, internal factors, normative evaluation, and impulse buying tendency, affect the generations' impulsive buying behavior online?
- iii. How Gen Y purchase online impulsively and whether or not they are more likely to do it compared to the older Gen X?

1.4 Objectives of the Study

General Objectives

This research aims to investigate how Gen Y, who grew up with technology, purchase online impulsively and whether or not they are more likely to do it compared to the older Gen X, who were introduced to technology later in life.

Specific Objectives

The precise objectives of this study are highlighted as under:

- i. To assess the drivers of online impulse buying
- ii. To analyze how four different factors namely external trigger cues, internal factors, normative evaluation, and impulse buying tendency, affect the generations' impulsive buying behavior online

1.5 Hypotheses of the Study

The hypothesis is a formal statement that presents the expected relationship between an independent and dependent variable (Creswell, 1994). A well-worked up hypothesis is half the answer to the research question. For this, both pieces of knowledge of the subject derived from an extensive literature review and working knowledge of basic statistical concepts are desirable (Mourougan & Sethuraman, 2017).

Therefore, with the help of literature review, the following hypotheses were generated, tested and analyzed throughout the research. Formulation procedures of these hypotheses are further explained in chapter two.

H1: Gen Y spend more time browsing online stores than Gen X.

H2: Gen Y do more e-purchases than Gen X.

H3: Gen Y do more impulsive e-purchases than Gen X.

H4: There is a significant relationship between e-impulse buying and external triggers.

H5: External trigger cues affect Gen X less than Gen Y in impulsive e-purchases.

H6: There is a significant relationship between e-impulse buying and impulse buying tendency.

H7: Impulse buying tendency makes Gen Y e-purchase more impulsively than Gen X.

H8: There is a significant relationship between e-impulse buying and normative evaluation.

H9: Normative evaluation affects Gen Y more than Gen X in impulse e-purchases.

H10: There is a significant relationship between e-impulse buying and internal factors.

H11: Internal factors affect Gen Y more than Gen X in impulsive e-purchases.

1.6 Significance of the Study

This study aims to contribute to knowledge for marketers looking to learn more about consumers' impulsive buying behavior in an online environment. Since the study will compare two different generations, marketers can benefit by adopting the findings which regard their certain target market. Besides, this study would also create opportunities for future research in the field of impulse buying. Firstly, one idea could be to compare other generational cohorts than Gen X and Gen Y. For example, when the people in Generation

Z are older, it would be interesting to research their buying behavior. A comparison could also be done with Gen Y, will their behavior differ from the older Gen Y, and if so, in what ways does their impulsive buying behavior differ? This could further indicate for marketers how the future generations will consume.

1.7 Limitations of the Study

The major limitations of the study are presented as herein below:

- i. Main focus on e-impulse buying and not offline: The main focus in this study is placed on impulsive online purchases and offline purchases will therefore be excluded from the main focus. This is chosen because a majority of the previous studies in the field of impulsive buying behavior have focused on an offline environment. Further, it is interesting because e-purchases have increased during the last years and they are expected to continue to increase in the future.
- ii. Excluding older generation and Gen Z: This study will sample respondents from Gen X and Gen Y. Generation Z, which often covers those born after 2000 (Heery & Noon, 2008) will be excluded because most of them are too young to legally make purchases online in Nepal and older generations will be excluded because they use the internet less frequently (IIS, 2018). Gen X and Gen Y will be interesting to compare because they have a somewhat different relationship towards technology (Prensky, 2001). The chosen population will be all the Nepalese who shop online.

1.8 Structure of the Study

This report is divided into three major sections: the preliminary section, the body of the report, and the supplementary section. Each of these sections consists of different contents.

- i. Firstly, the preliminary part of the report includes the title page of the report, certification, declaration of authenticity, acknowledgments, table of contents, list of tables, list of figures, common abbreviations used, and the executive summary.
- ii. Secondly, the report's body consists of the introduction, related literature, theoretical framework, research methods, analysis and results, discussions, conclusions, and implications.

- iii. Finally, the supplementary section of the report consists of references and appendices.

The various chapters of this report are discussed below:

Chapter I Introduction

The introduction section of this report mainly consists of background of the study, research questions, research objectives, statement of the problem, hypotheses of the study, significance of the study, limitations of the study, and structure of the study.

Chapter II Related Literature and Theoretical Framework

This chapter consists of a review of various literature relating to e-impulse buying among Gen X and Gen Y. The relevant theoretical models and framework has been presented in this section. The various dependent variables and independent variables used in this research have been identified and explained in this chapter.

Chapter III Research Methods

The third chapter presents the various research methods applied for this study. This section includes the research approach, design, sampling procedure, nature and sources of data, software, and tools used in this study, and so on.

Chapter IV Analysis and Results

The fourth chapter of this report deals with various data analysis procedures and results. Also, it provides information related to the significant findings obtained from this research. The use of various statistical tools has been described in this section. On the other hand, the analysis's significant findings are also analyzed at the end of this section. The research tools used were SPSS, Microsoft Excel, and hence the interpretation of the obtained result has been carried out.

Chapter V Discussion, Conclusion and Implication

The fifth and last chapter discusses the overall conclusion obtained from the research conducted. Also, various implications of the study, direction for future research, and the conclusion have been presented in this section.

CHAPTER II

RELATED LITERATURE AND THEORETICAL FRAMEWORK

2.1 Generation X and Generation Y

In 1977, the Generational Cohort Theory was introduced which was used as a way to divide the populations in advanced economies into segments, called generational cohorts. The generational cohorts share similar attitudes, values, and beliefs, and since they were born in near time, they have experienced same macro-levels events, which may have affected their values. The generational cohorts have been described with varying names. Four of the most often used are Baby Boomers, Generation X, Generation Y and Generation Z. Among these four, Baby Boomers is the oldest and Generation Z is the youngest (Heery & Noon, 2008). Researchers have described different year spans to which the generations were born in, for example, Lancaster and Stillman (2002) state that Gen X are born between 1965-1980 and Gen Y between 1981-1990, while Gurâu (2012) states that Gen X are born between 1961-1980 and Gen Y between 1980-2000.

According to Caplan (2005), Gen X grew up with economic and societal uncertainty, which have given them a more skeptical and negative view of the world. Many of them had to take care of themselves and become independent at a younger age, which has given them an individualistic personality (Lissitsa & Kol, 2016). As a customer segment, Gen X are stated to be the generational cohort with most purchasing power (Peralta, 2015), and they tend to care a lot about other people's opinions (Caplan, 2005) and like to read reviews before purchasing (Peralta, 2015). Gen X are digital immigrants, which means that they have not grown up with technology but were introduced to it later in life (Prensky, 2001), however, despite that, they are often argued to have a strong technical ability (Lissitsa & Kol, 2016).

Many people in Gen Y are children to people in the generation of Baby Boomers. Compared to Gen X, Gen Y grew up in a more stable economic and societal environment, which gave them a more casual and optimistic state of mind (Caplan, 2005). Their main characteristics are optimistic, confident (Lissitsa & Kol, 2016) and social. Further, Parment (2012) argues that Gen Y have more friends than earlier generations. If they are forced to choose, many of them will prioritize their family and

friends over their work. Gen Y as a customer segment, have been argued to be disloyal to brands (Parment, 2012), and instead look for products that match their personalities (Caplan, 2005). The fact that Gen Y were born during the technological boom has made them friendlier towards new technology (Caplan, 2005) and today, Gen Y's daily activities, such as social interactions, activities, hobbies (Palfrey & Gasser, 2008), and buying behavior, are highly influenced by digital technologies.

Gen Y are stated to be digital natives since they have grown up with technology and never known any other way of life (Palfrey & Gasser, 2008). Further, Gen Y have often been considered to be born green, because they grew up in a society where sustainability was becoming a norm, and where environment concepts were taught in school. Therefore, Gen Y have higher expectations of the products to be eco-friendly and are more likely than their predecessor to consume consistently with these expectations (Rogers, 2013).

2.2 Web Browsing and Online Buying Behavior

The term browsing has been used in various studies in relation to impulse buying. Beatty and Ferrell (1998) researched in-store browsing, and they described it as shopping without any specific intention and stated that it is a central component in the impulse buying process. Impulsive purchases are often categorized as fast actions (Dholakia, 2000). However, research has found that people who browse longer are more likely to experience impulsive buying urges (Beatty & Ferrell, 1998). This is because the longer a person browses, the more stimuli they will be exposed to, and the more likely they will be to purchase impulsively (Jarboe & McDaniel, 1987). Beatty and Ferrell (1998) found that if a person enjoys shopping in general, he or she will be more likely to browse longer.

Web browsing is a key to influence impulse buying and just as in an offline context, web browsing is positively correlated with the urge to buy impulsively (Zhang, 2018). Browsing can be divided into two different categories, utilitarian and hedonic. Utilitarian browsing is more goal-oriented, it involves seeking product information and aims to optimize the outcome of future purchases. Hedonic browsing focuses on the more entertaining and enjoyable aspects of shopping, whether or not a purchase occurs. The factors that drive utilitarian and hedonic browsing variates somewhat. A

great variety of selection, such as a big product assortment with varying colors, designs and prices, encourage utilitarian web browsing, however, it discourages impulsive purchases. In hedonic web browsing, price attributes are one of the most critical factors, and a hedonic web browser is more likely to take impulsive buying decisions depending on price or special promotions (Zhang, 2018). In 1999, Kotan (as cited in Phau & Lo, 2004) stated that the internet should not be considered as a threat to traditional shopping malls and retailers. Instead, it should be considered as an alternative to brick-and-mortar stores. Today, e-commerce is increasing every year while physical commerce is declining and a similar tendency can be identified in many countries. 92 percent of all internet users above the age of 16 have purchased online, and it occurs in all ages above 16 years, even though it is less common among the older people (IIS, 2018).

Compared to older generations, Gen Y spend more time online (IIS, 2018). Further, Gen Y have been stated to browse more than Gen X (Bovits, 2015). Lachman and Brett (2013) stated that Gen Y take shopping very seriously and that they spend a lot of time online for example, looking at what celebrities are wearing, reading fashion blogs, sharing outfit pictures on Pinterest, and fantasizing about shopping. Gen X are the generation with most spending power (Peralta, 2015) and according to Forrester (2012), Gen X is also the generation which easily spends money online. Likewise, (Bovits, 2015) stated that Gen Y made more online purchases than any other generation, over 20 percent more than the older Gen X. Also, Gen Y generally have shown to spend more money online, and Business Insider (2015) reported the same. A report showed that a majority of people in Gen Y favor physical retail before web shops (Donnelly & Scaff, 2013). Also, both Gen X and Y prefer shopping online before brick-and-mortars, however, that Gen X found online shopping to be more significant than what GenY did. Based on these findings, the first two hypotheses were formulated:

H1: Gen Y spend more time browsing online stores than Gen X.

H2: Gen Y do more e-purchases than Gen X.

2.3 Impulse Buying

For many years, marketers have realized that there is vast profitability in consumers' impulsive buying behavior (Jones, 2003). Store layouts, packaging, and promotions are examples of what marketers for a long time have used to promote impulsive purchases. In 2000, Dholakia argued that impulsive consumption had received disproportionately little attention among consumers researchers compared to its importance in retailing. However, since then, an increasing number of academic research have been conducted in the field (Lim & Yazdanifard, 2015) and today it is one of the major issues among consumer behavior research.

Rook (1987) described the term impulse buying as something that occurs when a consumer experiences a sudden, often powerful and persistent, urge to buy something immediately. Beatty and Ferrell (1998) defined impulsive purchases as a sudden, immediate purchase with no pre shopping intention. According to Beatty and Ferrell (1998), a purchase can only be considered as impulsive if the customer had not planned to buy a product in that specific product category and if the customer does not buy the product to fulfill a particular shopping task, such as buying a gift to someone (Beatty & Ferrell, 1998). Aruna and Santhi (2015) described impulse buying as a novelty purchase that breaks the regular buying pattern. According to Rook (1987), impulse buying is made without carefully considering the consequences of the purchase, and without a great deal of evaluation.

Scholars have discussed which product categories that could be classified as impulsive items. Typically, impulsive products are characterized as low-cost, frequently purchased, which demands little cognitive effort from the customer. However, expensive and high-involvement products, such as TVs, vacations, or important furniture, can also be bought on impulse (Rook, 1987). Impulsive purchases are often followed by positive feelings, such as cheer, passion, or joy. Nevertheless, the impulse to buy usually stimulates an emotional conflict between two opposite motivators, the pleasure-seeking and the self-regulation (Punj, 2011). Individuals who have an impulse to buy often experience ambivalence, with feelings of both pleasure and guilt. This is mainly because many people enjoy the shopping experience, at the same time as impulse buying often involves breaking budgetary or dietary rules. In a study, eighty percent of the respondents stated to have experienced some problems as

a result of their impulse buying, such as financial issues or dissonance with the purchased product (Rook, 2011).

Mani, Chaubey and Gurung (2016) stated that impulse buying is influenced by age and that young people are more indulge in impulse buying. Further, various scholars have argued that Gen Y are more likely to make impulsive purchases than other generations (Aruna & Santhi, 2015). According to Parment (2012), this is due to the fact that Gen Y are used to make faster decisions with less deliberation than other generations. On contrary, another study stated that Gen Y more carefully plan their purchases before entering an online or brick-and-mortar store than Gen X (Bovits, 2015). According to Reisenwitz and Iyer (2009), Gen X are more risk-averse than Gen Y. Compared to other segments, Gen X prefer to do careful research before purchasing online, such as reading reviews and checking opinion sites (Peralta, 2015). Based on these findings, the third hypothesis was formulated:

H3: Gen Y do more impulsive e-purchases than Gen X.

2.4 Theoretical Models

2.4.1 CIFE

In 2000, Dholakia presented a model in order to raise the understanding of the relationship between temptation and resistance when it comes to impulsive buying behavior. The model is called an Integrated Model of Consumption Impulse Formation and Enactment, shortened as CIFE, and it is a description of how the psychological processes behind consumption impulses work. According to Dholakia (2000), consumption impulses are influenced by three different stimuli; marketing stimuli, impulsivity trait, and situational factors. Marketing stimuli are controlled by marketers, and it includes, for example, visual exposure to the product and the physical proximity. Secondly, the customers' impulsivity trait is how fast a person responds to a stimulus, and if there are some reflections involved in the decision. Finally, situational factors can be divided into two, consumers' current mood and the environmental conditions, which includes personal and social factors (Dholakia, 2000). After the consumption impulse occurs, it either meets or not by constraining factors. These include emotions, long-term consequences, and current impediments. If constraining factors do not meet the impulse, the consumer will make a purchase, and

if the impulse is met by constraining factors, conflict by the person's desire and willpower might occur. In this step, the person does a thought-based evaluation of the consequences of following the consumption impulse. If the cognitive evaluation of the impulsive behavior is positive, the impulse will be followed, however, if it is negative, the customer's consumption impulse will meet the volitional system, where resistance strategies will counteract the impulse purchase. After that, the impulse to consume will either be met or rejected (Dholakia, 2000).

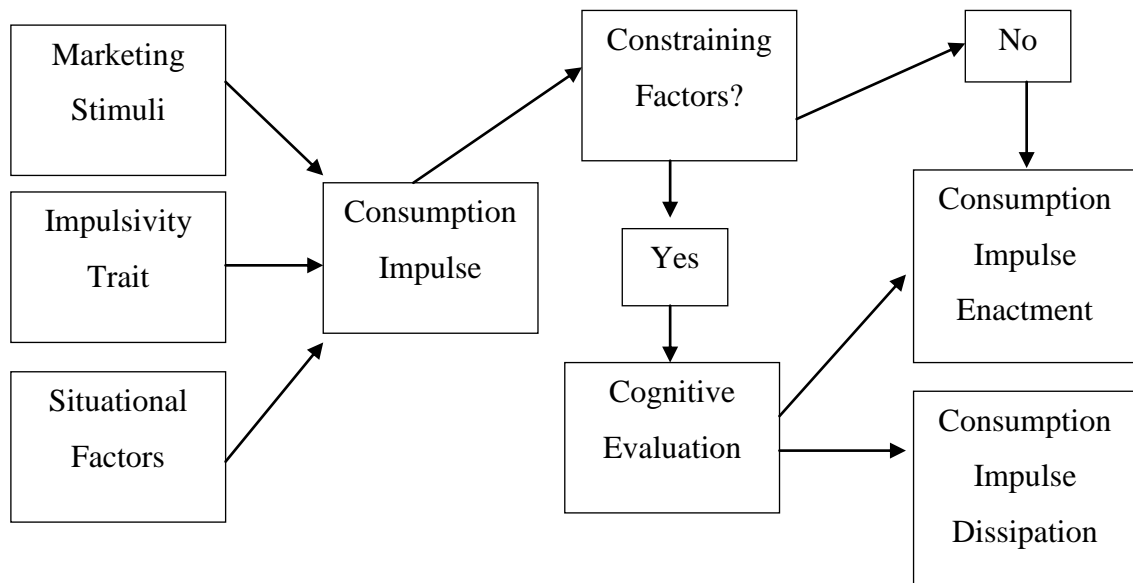


Figure 1: CIFE Model (Dholakia, 2000), designed by researcher

2.4.2 Revised CIFE

In 2009, Dawson and Kim revised the original CIFE by Dholakia (2000) into the Revised CIFE model for online impulse buying. This was done in order to make the model suit an online consumption context, but also to better explain situational factors and to adapt marketers' point of view rather than psychological. Dawson and Kim (2009) changed marketing stimuli into external stimulus, while impulsivity traits and situational factors were changed to internal factors. Marketing Stimuli were therefore relabeled as External Trigger Cues, Impulsivity Trait was replaced with Impulse Buying Tendency, further, Situational Factors were divided into two factors, namely Internal Cues and Normative evaluation. All these four factors can influence and create consumption impulses.

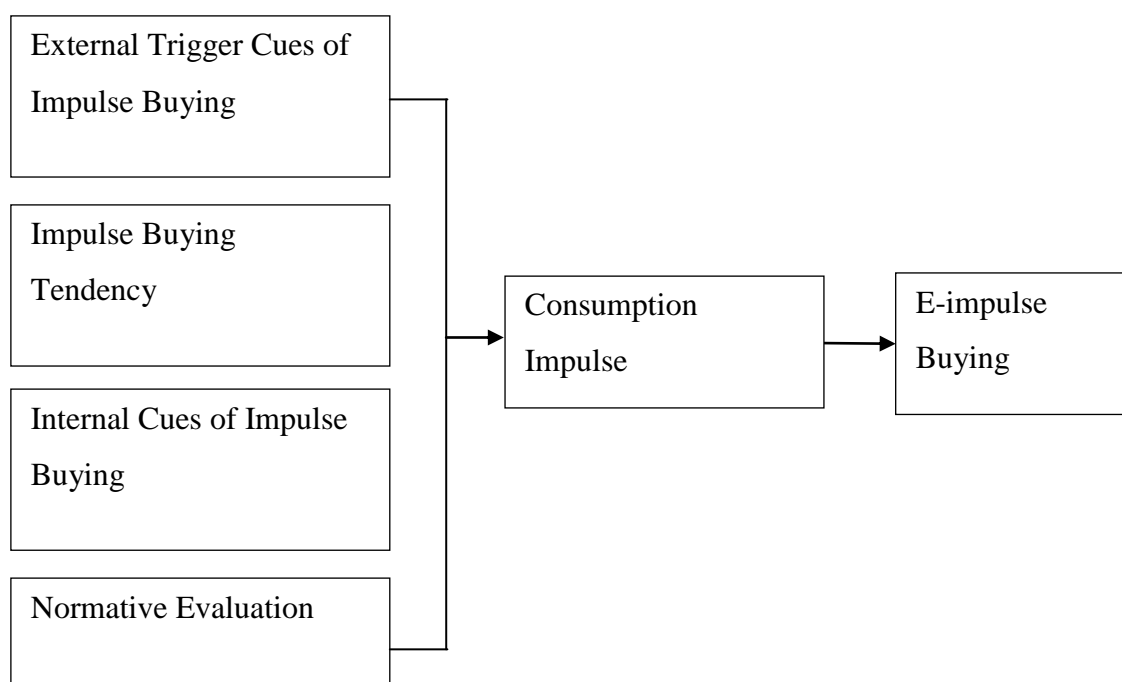


Figure 2: Revised CIFE model for online impulse buying (Dawson & Kim, 2009), designed by researcher

2.5 Factors Driving Impulse Buying Online

2.5.1 External Trigger Cues of Impulse Buying

According to Dawson and Kim (2009), external trigger cues are factors controlled by marketers and companies to stimulate the urge to purchase. These can include for example sales, free gifts, buying ideas, and future benefits. As per Fioretti (2018), there is a relationship between branding and impulse buying. Gen X generally have a positive attitude towards different marketing tactics and advertising, and they regard it as something important for society. Gen Y, on the other hand, have shown to have a negative attitude towards advertising (Tanyel, Stuart, & Griffin, 2013). Furthermore, Gen Y are more susceptible to advertising than earlier generations, according to Parment (2012), it is because Gen Y are more used to receive a vast amount of information. Also, they are more aware of marketing tactics, which have made them relate more to ads than earlier generations. Based on this, hypothesis four and five were formulated:

H4: There is a significant relationship between e-impulse buying and external triggers.

H5: External trigger cues affect Gen X less than Gen Y in impulsive e-purchases.

2.5.2 Impulse Buying Tendency

Impulse buying tendency (IBT) explains to what extent individuals are likely to make unintended, immediate, and unreflective purchases (Dawson & Kim, 2009). Research made during the late 1990s showed that personality traits could explain how and why some individuals are more suggestive to impulsive purchases than others. The higher the IBT, the more likely a person will be to respond to a marketing stimulus (Dawson & Kim, 2009). Various scales have been developed to measure people's IBT. A person with a high desire for material goods are more likely to have a higher IBT and someone concerned about status and social roles is more likely to make impulsive purchases (Phau & Lo, 2004). Other traits that influence the IBT are wellbeing and their stress reactions since some people tend to handle stress with impulse buying. Further, someone who lacks premeditation is more likely to have a higher IBT (Dawson & Kim, 2009). Parment (2012) stated that Gen Y often act on impulse, and according to Aruna and Santhi (2015), Gen Y are likely to make buying decisions based on emotions and fantasies. Gen Y are driven to use status-seeking consumption. Eastman & Liu (2012) stated that Gen X are more risk averse than Gen Y. Based on this, hypothesis six and seven were formulated:

H6: There is a significant relationship between e-impulse buying and impulse buying tendency.

H7: Impulse buying tendency makes Gen Y e-purchase more impulsively than Gen X.

2.5.3 Internal Cues of Impulse Buying

Internal cues are the factors which have an affective nature, such as emotions, moods, feelings, cognitive state, and understanding of the surroundings. People's responsiveness to impulse buying is influenced by the relationship between their emotional and cognitive state, and an impulse purchase is more likely when the individual has more responsiveness towards their affective state than their cognitive

state (Dholakia, 2000). According to Youn and Faber (2000), both positive and negative feelings affect impulse buying. Beatty and Ferrell (1998) found that a person with a good mood is more likely to make impulse purchases.

2.5.4 Normative Evaluation

Rook and Fisher (1995) described normative evaluation as consumers' judgments about the appropriateness of making an impulsive purchase in a particular buying situation. According to Dawson and Kim (2009), normative evaluation describes if the customers perceive the purchase as appropriate and also, the customers' emotions after they have given in for their urge to buy. Further, customers are indulged to impulse buying mainly when it is socially appropriate because the overall perception of impulse buying is that it is irrational and wasteful. It was also found that an impulse purchase can both ease a bad mood and consolidate a good mood. However, impulse purchases often have consequences, for example, breaking the budget or decreasing savings, which can lead to negative emotions such as shame, regret, and guilt (Rook and Fisher, 1995). According to Parment (2012), Gen Y are used to making faster decisions with less deliberation than other generation, while Gen X are more risk-averse. Based on this, hypothesis eight and nine were formulated:

H8: There is a significant relationship between e-impulse buying and normative evaluation.

H9: Normative evaluation affects Gen Y more than Gen X in impulse e-purchases.

2.6 Adjusted Revised CIFE

Due to the fact that the Revised CIFE is adapted to suit an online environment, and that it is seen from a marketing perspective rather than psychological, the model could be argued to suit well in this study. However, some disadvantages were identified.

The main issue identified was that the categories were somewhat narrow. While doing the literature review, it was found that some important factors which did not fit into any of the categories in the revised model. For example, Lou (2005) found that another person's company in a shopping environment influences the way they purchase impulsively and that people tend to do more impulsive purchases in the

company of friends, and less with the presence of a family member (Lou, 2005). Another obvious, but yet, an important factor is people's economy. With more money available, a person is more likely to make impulsive purchases (Beatty & Ferrell, 1998). Further, Beatty and Ferrell (1998) concluded that time is an essential factor in impulse buying and that available time is positively correlated with impulse purchases. Hence, a person who is lacking time is less likely to make impulsive purchases (Jarboe & McDaniel, 1987).

These factors are important in the decision making. However, they did not fit into any of the existing categories in the Revised CIFE model. External trigger cues include what marketers can influence, impulse buying tendency focus on personality traits, internal cues focus on mood and cognitive state and normative evaluation focus mainly on the perceived appropriateness and the feelings after an impulse purchase (Dawson & Kim, 2009). Therefore, to make a small adjustment in the Revised CIFE. Factors such as economy, company, culture, and time could be argued to be internal factors since they associate to the consumer and not controlled by marketers, and they are therefore not external trigger cues.

In the Revised CIFE, Dawson and Kim (2009) relabeled the internal factors to internal cues, since the revised model focuses more on a customer's emotional mood or state (See Figure 3). However, the internal category includes not just the internal cues and feelings within the customer, but also other factors affecting the customer. Therefore, internal cues were relabeled to internal factors which broadens the category to include additional factors, such as economy, company, culture, and available time.

According to Parment (2012), Gen Y are concerned about how others perceive them as consumers and what other people think about the products that they buy. Family's influence and time available impact how people in Gen Y do impulsive buying. Based on this, the final two hypotheses were formulated:

H10: There is a significant relationship between e-impulse buying and internal factors.

H11: Internal factors affect Gen Y more than Gen X in impulsive e-purchases

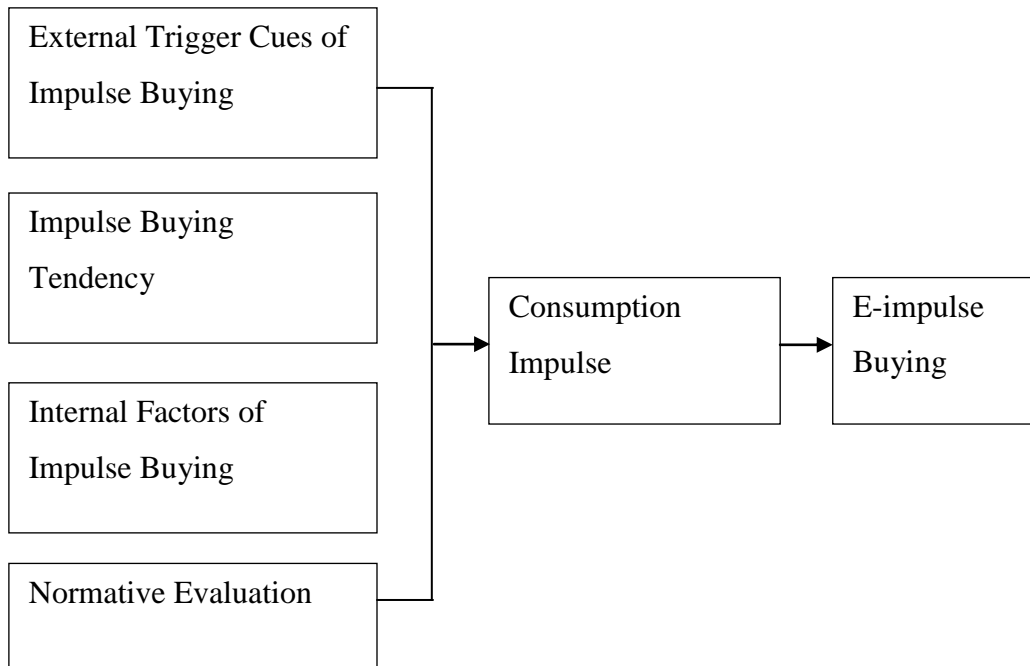


Figure 3: Adjusted Revised CIFE, designed by researcher

2.7 Research Gap

While impulsive buying behavior offline has been studied, impulsive behavior online is a rather new phenomenon and therefore not as researched as offline impulse buying. Also, most of the articles found about impulse buying online have focused on other demographic variables than generations and those that were found were concentrated on only one generation.

This study will compare two different generations, Gen X and Gen Y. These are of interest because both have been stated to have a strong technical ability. However, Gen Y grew up with technology while Gen X were introduced to it later in their life. In addition, the understanding of these two generations may be used to see patterns and draw generalizations about future generations' impulse buying.

2.8 Theoretical Framework

As the main purpose of this study is to assess the drivers of online impulse buying and investigate how Gen Y purchase impulsively online compared to the older Gen X, following are different variables identified:

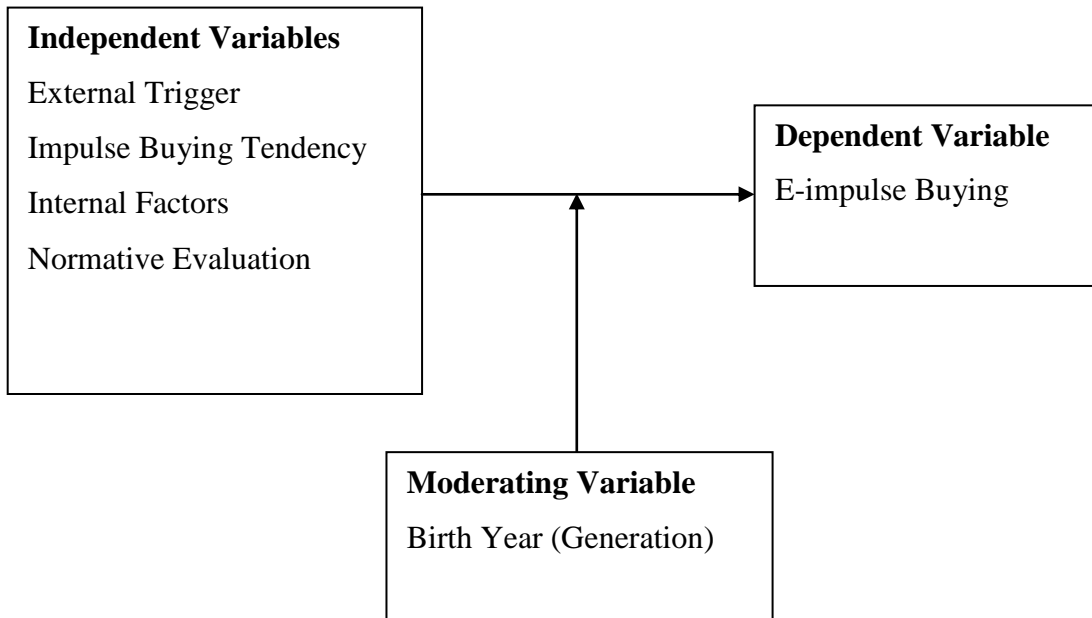


Figure 4: Theoretical Framework of the Study

Figure 4 depicts theoretical framework of the study. Here, the four variables identified under independent variables are external trigger, impulse buying tendency, internal factors, and normative evaluation. On the other hand, the dependent variable is e-impulse buying and the moderating variable is birth year or generation X or Y in this case. The framework clearly portrays different variables that ties this research together.

CHAPTER III

RESEARCH METHODS

This chapter focuses in detail about the procedures that have been followed in research work for collecting data, processing and analyzing those data using appropriate tools. There are various steps that were undertaken to find out the solutions to the research questions and to accomplish the objectives which are described as follows.

3.1 Research Approach

Research approach explains how the researcher should handle the research road. The two main approaches are deductive and inductive, but it is also possible to use a combination of these two (Saunders, 2016). This thesis uses deductive approach. The deductive approach can be referred to as the testing theory, and it starts by reviewing existing theory and knowledge within a subject and based on that, hypotheses or research questions are made (Saunders, 2016). A deductive approach is appropriate when the researcher wants to transform general knowledge to create more specific knowledge, and it can be more time-effective when there are previous findings within the subject. Moreover, the deductive approach is usually connected to the quantitative data (Saunders, 2016) which is used in this research.

3.2 Research Design

The study has adapted descriptive research design. In descriptive research, the phenomena are well-defined before starting, it is therefore often used on topics that have been studied previously. (Saunders, 2016). Furthermore, quantitative method is used because it fits well with the purpose to measure and compare different generations' behavior and also because it allows to use numerical data and statistical analysis.

3.3 Population and Sample

In this research, the target population is all the online shoppers in Nepal in Gen X and Gen Y. Because there is no register with contact information to the people in Gen X and Y, non-probability sampling was used, and more precisely a convenience

sampling. Out of the total population, a sample of 393 respondents was chosen for the study. Roscoe (1975) has proposed a rule of thumb for an unknown population, which states that a sample size of at least 30 (minimum) up to 500 is appropriate for survey-based researchers.

3.4 Sources and Methods of Data Collection

There are multiple strategies which can be used to collect data in quantitative research, some of the most common are experiments, surveys, case studies, archival, and documentary research (Saunders, 2016).

3.4.1 Primary Data Collection

Primary data is the original information collected and used by the researcher (Easterby-Smith, Thorpe, & Jackson, 2018). In this research, the primary data have been collected through a self-administered online survey.

Online surveys are beneficial since they are convenient and fast, and because it does not cost more to collect a large sample compared to a small one. Another advantage is that it is anonymous, and the interviewer is not present, which enables the researcher to ask sensible questions (Sue & Ritter, 2007). One disadvantage of online surveys is that respondents can easily quit the survey without finishing it (Sue & Ritter, 2007). To prevent that, the survey was made as clear and as interesting as possible. Further, the respondents who finished the survey had the opportunity to fill in their e-post addresses to have the chance to win a gift. However, the questions which the researcher considered as the most important were still placed in the beginning. According to Sue and Ritter (2007), another disadvantage with online surveys is that it is impossible to draw conclusions about the whole population since not everyone is on the internet.

In this research, the self-administered online survey was spread on the social media, mainly through Facebook. The survey was shared both in the Facebook pages and in Facebook groups. Social media was chosen since many people in the target group can be found there (IIS, 2018). When sharing the link to the survey, people were asked to share it further to their Facebook friends, with the ambition to create a snowball effect.

3.4.2 Secondary Data Collection

The databases Google Scholar, Research Gate, CORE and so forth were used to search for secondary data. First, impulse buying was searched in Google Scholar, which resulted in almost 325 thousand results. Some of the major articles were read in order to receive an understanding of the subject and to get familiar with some of the most known researchers in the field, such as Rook (1987), Stern (1962), and Beatty and Ferrell (1998). After the general searching, a more specific searching was done. The phrases such as impulse buying, generation impulse buying, impulse buying online, and generation buying impulse were searched for. From this search, the researcher got familiar with other major researchers within these topics, such as Dholakia (2000), Dawson and Kim (2009), Johansson and Persson (2019) and Lissitsa and Kol (2016). These were supplemented with newer sources in order to get a broad but yet updated secondary data.

Furthermore, secondary data were used for formulating the theoretical framework for this research. The different sources, like established journals, online websites, books, and reports from authentic bodies, etc. were used to collect the secondary data.

3.5 Questionnaire Design

The design of the survey started with a literature review to see what questions previous scholars had used in their research. The questions which the researcher considered to be useful in this research were inspired by studies made by Rook and Fisher (1995) and Dawson and Kim (2009). The survey was constructed in Google Forms. Before the survey was distributed on social media, a pre-test was made, which will be further described in subsequent sections. After the pre-test, some minor adjustments were made in the survey.

Table 1
Questionnaire Design

Section			Item	Scale
A	Demographics	Q1-4	Gender, birth year, education level, occupation	Multiple Choice
		Q5	Online shopping experience	Yes/No
B	General Questions	Q6	Impulse buying tendency	Five-point Likert Scale
		Q7-8	Economic interest	Multiple Choice
		Q9	Time spent online	
C	Time and Money Spent Online	Q10	Time browsing online stores	Multiple Choice
		Q11	Frequency of online purchases	
		Q12	Money spent on online stores	
		Q13	Online store apps	Multiple Choice
		Q14	Normative evaluation	Five-point Likert Scale
		Q15	Percent of online shopping	Multiple Choice
		Q16	External trigger cues	Open-ended
D	E-impulse Buying Behavior	Q17	Frequency of online impulsive purchases	Multiple Choice
		Q18	External trigger cues and internal factors	Five-point Likert Scale
		Q19	Internal factors	Five-point Likert Scale
		Q20	Other comments	Open-ended

The whole questionnaire consisted of 20 questions, as can be seen in Table 1. Two open-ended questions were also kept where the respondents could share their opinions outside of the multiple-choice questions (Sue & Ritter, 2007). These open-ended questions aimed to enhance different and more in-depth knowledge from the respondents. The full questionnaire can be seen in the Appendix.

3.6 Pilot Test

According to Saunders (2016), a pilot test is especially important when the questions are new and untested in order to avoid misunderstandings. Furthermore, it is important in self-administered surveys, when no interviewer is present to clarify

potential misunderstandings or uncertainties (Sue & Ritter, 2007). In this research too, a pilot test was carried out to refine the questionnaire so that the errors can be eliminated and mistakes can be verified. For pilot testing, 20 questionnaires were distributed to the respondents through Facebook.

3.7 Validity and Reliability Test

3.7.1 Validity

Validity is the concern that the test measures what it is supposed to measure. It is the degree to which a measure accurately represents what it is supposed to (Hair, Babin, Anderson & Tatham, 2007). There are multiple ways of establishing validity. Face validity is to control those questions and see if they measure what they are supposed to, this usually demands asking feedback for the question (Bryman, 2016). Concurrent validity is the way to ask the same thing in different ways and see if the result differs. Construct validity uses the measure more abstract questions and convergent validity is comparing measurement that were collected by two different methods (Bryman, 2016).

Since the questionnaire of this study is adapted and constructed based on relevant literature, the scales are valid and proven. For pilot testing, 20 questionnaires were distributed to the respondents through Facebook. The respondents were asked to provide feedback about the questions. After this, some of the questions were reformulated or removed, and the order of the questions was adjusted to make the survey more cohesive. This method is a way of testing the face validity and it is a way for the researcher in an early stage to ensure that the test has validity (Saunders et al., 2016). The answers were not many enough to draw conclusions. However, it showed that the survey had validity (Saunders et al., 2016). After the adjustments, the survey was sent to rest of the respondents from both generations.

3.7.2 Reliability

Reliability of a scale refers to the extent the data are yielding consistent findings. There are two factors which should be considered when measuring reliability. First, the stability of test-retest measures whether the data is consistent and how it correlates with previous data (Babin & Zikmund, 2016). Secondly, internal consistency

measures to which extent different parts of a summated scale are consistent in what they indicate. This can be done by dividing the test into two and finding the correlation between the separated halves, or by using Cronbach's coefficient alpha, which measures the average of all split-half coefficients. The Cronbach's alpha varies between 0-1, and according to Babin and Zikmund (2016), an acceptable value is 0.7 or more. This value was also used as an acceptable value in this analysis.

Table 2

Reliability analysis of independent variables

Independent Variables	N	Cronbach's alpha
External Trigger	6	0.863
Impulse Buying Tendency	4	0.880
Internal Factors	7	0.854
Normative Evaluation	5	0.799

Table 2 shows the reliability analysis of the independent variables, i.e., external trigger, impulse buying tendency, internal factors and normative evaluation. It can be seen that the Cronbach's alpha of all the four variables was above 0.7, which shows that the statements have internal consistency and are reliable for the study.

Table 3

Reliability analysis of dependent variable

Dependent variable	N	Cronbach's alpha
E-impulse Buying	4	0.821

On the other hand, table 3 shows the reliability analysis of the dependent variable. The Cronbach's alpha for e-impulse buying was found to be 0.821, which is more significant than 0.7; it is acceptable. Thus, it shows that the dependent variable has internal consistency and also reliable for the study.

3.8 Software Used

Various kinds of software and tools were used from the beginning of designing questionnaires, data collection, and data entry until the final analysis and conclusion of this study. The software used were Microsoft Word, Microsoft Excel, and SPSS software version 20.

3.9 Data Analysis

Data analysis was carried out using both descriptive and inferential analysis with the help of Microsoft Excel and Statistical Package for the Social Sciences (SPSS) software, version 20. The tables, diagrams, and charts used for data analysis were made using the inbuilt tools of Microsoft Excel, Microsoft Word and SPSS. The descriptive analysis and inferential analysis were carried out to obtain the results. The reliability of data was measured by using measures like Cronbach's Alpha.

The respondents born between 1960 and 1980 have been categorized as Gen X, and the respondents born between 1981 and 2000 have been categorized as Gen Y. This decision was made based on the definition by Gurâu (2012) who stated that Gen X are born between 1961 and 1980, and Gen Y between 1980 and 2000, however, these were slightly adjusted. The respondents who stated to be born after 2000 or before 1960 were excluded from the final sample.

There were in total of 398 responses collected during the time frame, between the 18th of April and the 26th of July 2021. 87 of these belonged to Gen X, 306 to Gen Y, and 5 people were excluded from the final sample because they were born after 2000 or before 1960, hence they did not belong to the target group. The number of respondents were then 393.

The descriptive statistics as well as inferential analysis were used for the research. Descriptive statistics explained respondents' demographic characteristics like gender, age, education and occupation while inferential analysis like t-tests and correlation analysis were used to test the hypotheses of the study.

3.10 Hypotheses Testing

When comparing two different groups, independent sample t-tests are often used. This test examines if there are any statistically significant differences between the groups that could reflect on the bigger population (Pallant, 2016). A Sig-2 tailed value, also called pvalue, under 0.05, means that the difference within the random sample is by 95 percent security found in a bigger population (Pallant, 2016). In this thesis, a p-value of 0.05 or under were considered as a statistically significant. A cross table is used for two different reasons. The first is to explore the relationship between two

different independent variables and compare the observed frequencies in each category (Pallant, 2016). The second reason is to achieve a chi-square value. This test compares the values of the observed frequency within the respective category and if the difference is a statistically significant and can be generalized to a bigger population (Pallant, 2016). When the chi-square test and t-test indicate different results in the hypothesis testing, the decision should be made to prioritize what the t-test stated as parametric test generally has higher statistical power (Pallant, 2016). Correlation analysis is used to examine the relationship between variables. It indicates how or to what extent variables are associated with each other (Pallant, 2016). The relationship between e-impulse buying and the independent variables (external triggers, impulse buying tendency, normative evaluation, and internal factors) is determined by correlation analysis. There were in total 11 hypotheses in this study. The hypotheses were tested by using statistical tools like Chi-square tests, t-tests and correlation analysis in order to accept or reject the hypotheses.

CHAPTER IV

ANALYSIS AND RESULTS

This chapter deals with the presentation and analysis of data collected through questionnaires from the respondents. The data has been analyzed using various statistical tools with the help of SPSS. It intends to answer the research questions, test hypotheses, and fulfill research objectives. Descriptive and inferential analysis of the data and the significant findings of the study are discussed in this chapter.

4.1 Respondent's Demographic Profile

The demographic profiles of respondents include the information about respondents such as gender, birth year, education level, and employment status.

Table 4

Distribution by Gender

Gender	N	%
Male	205	52.2
Female	186	47.3
Other	2	0.5
Total	393	100

After processing the data, 393 respondents remained in the sample. Out of these, 205 respondents were male, 186 respondents were female and 2 respondents identified themselves as other than male or female. The majority, i.e., 52.2 percent of the respondents therefore were male.

Table 5

Distribution by Birth year

Birth year	N	%
1991-2000	202	51.4
1981-1990	104	26.5
1971-1980	61	15.5
1960-1970	26	6.6
Total	393	100

Out of 393 respondents, 202 were born between 1991-2000, 104 were born between 1981-1990, 61 were born between 1971-1980, and 26 were born between 1960-1970. The majority, i.e., 51.4 percent of the respondents therefore were born between 1991-2000.

Table 6
Distribution by Generation

Generation	N	%
Gen X	87	22.1
Gen Y	306	77.9
Total	393	100

The respondents born between 1960-1980 have been categorized as Gen X, and the respondents born between 1981-2000 have been categorized as Gen Y. Out of 393 respondents, 87 belonged to Gen X whereas 306 belonged to Gen Y. The majority, i.e., 77.9 percent of the respondents therefore belonged to Gen Y.

Table 7
Distribution by Generation and Gender

Gender	Gen X		Gen Y		Total	%
	N	%	N	%		
Male	50	57.47	155	50.65	205	52.16
Female	37	42.53	149	48.69	186	47.33
Other	0	0	2	0.65	2	0.51
Total	87	100	306	100	393	100

As we can see, out of 393 respondents, 87 belonged to Gen X whereas 306 belonged to Gen Y. Out of 87 people from Gen X, 50 were male and 37 were female. On the other hand, out of 306 people from Gen Y, 155 were male, 149 were female, and 2 identified themselves as other than male or female. Hence majority of the respondents were male and from Gen Y.

Table 8

Distribution by Education level

Education level	N	%
School	18	4.6
High School	41	10.4
College	158	40.2
University	174	44.3
Other	2	0.5
Total	393	100

Regarding education level, out of 393 respondents, 18 had completed school level, 41 had completed high school level, 158 had completed college level, 174 had completed university level and 2 had other educational qualifications. Here, majority of the respondents, i.e., 44.3 percent had completed university level.

Table 9

Distribution by Occupation

Occupation	N	%
Student	26	6.6
Unemployed	32	8.1
Employed	227	57.8
Self-employed	95	24.2
Pensioner	13	3.3
Total	393	100

Regarding occupations, out of 393 respondents, most of the respondents, i.e., 227 of them were employed, and the second largest group, 95 respondents were self-employed. 26 of them were students, 32 were unemployed and 13 were pensioners.

4.2 Descriptive Analysis

4.2.1 Web-browsing

Table 10

Time spent online per day

Time spent online per day	Gen X		Gen Y		Total	
	N	%	N	%	N	%
0–2 hours	39	44.83	16	5.23	55	13.99
2–4 hours	24	27.59	93	30.39	117	29.7
4–6 hours	17	19.54	90	29.41	107	27.23
6–8 hours	6	6.90	59	19.28	65	16.54
More than 8 hours	1	1.15	48	15.69	49	12.47

In the question of how many hours the respondents spent on the internet per day, 44.83 percent of the respondents in Gen X answered 0-2 hours while most of them in Gen Y, i.e., 30.39 percent answered 2-4 hours. Majority of people from Gen X spend up to 6 hours per day on the internet while about 15.69 percent of the respondents from Gen Y spend more than 8 hours per day on the internet. This means that Gen Y spends more time per day on the internet than Gen X.

Table 11

Time browsing online stores per week

Time browsing online stores per week	Gen X		Gen Y		Total	
	N	%	N	%	N	%
0–20 minutes	33	37.93	81	26.47	114	29.01
20–40 minutes	46	52.87	131	42.81	177	45.04
40–60 minutes	8	9.20	62	20.2	70	17.81
60–120 minutes	0	0	15	4.90	15	3.8
More than 120 minutes	0	0	17	5.5	17	4.33

In the question of how much time the respondents spent browsing online stores per week, majority of respondents from both generations answered 20-40 minutes. Nevertheless, majority of people from Gen X spend up to 60 minutes browsing online stores while about 5.5 percent of the respondents from Gen Y spend more than 120

minutes browsing online stores. This means that Gen Y spends more time browsing online stores than Gen X.

Table 12

Number of online store apps

Number of online store apps	Gen X		Gen Y		Total	
	N	%	N	%	N	%
0	10	11.49	26	8.50	36	9.16
1-5	76	87.36	247	80.72	323	82.19
6-10	1	1.1	25	8.17	26	6.62
10+	0	0	8	2.61	8	2.04

When asked how many apps the respondents had in their phones where they could buy online, the majority, 82.19 percent stated to have 1-5 apps. 9.16 percent had 0 online shopping app, 6.62 percent had 6-10 apps, and 2.04 percent had more than 10 apps. Here as we can see, in both the generations, majority of the respondents had 1-5 online shopping apps but when none had more than 10 online shopping apps from Gen X, 2.04 percent had more than 10 apps from Gen Y. So, we can say that Gen Y is more likely to do more online shopping than Gen X.

4.2.2 Online Purchases

Table 13

Frequency of online purchases in a month

Frequency of online purchases in a month	Gen X		Gen Y		Total	
	N	%	N	%	N	%
0–2 times	56	64.37	137	44.77	193	49.11
3–4 times	29	33.3	126	41.1	155	39.44
5–6 times	1	1.15	30	9.80	31	7.89
7–8 times	0	0	4	1.31	4	1.02
More than 8 times	1	1.15	9	2.94	10	2.54

In the question, approximately how many times have you purchased something online during the last month, majority of respondents in Gen Y than Gen X answered 0-2 times. In average, the respondents in Gen Y had done more online purchases than the respondents in Gen X.

Table 14

Money spent on online stores in a month

Money spent on online stores in a month	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Rs. 0–1000	22	25.29	62	20.26	84	21.37
Rs. 1000–2000	30	34.48	74	24.1	104	26.46
Rs. 2000–3000	23	26.44	79	25.82	102	25.9
More than Rs. 3000	12	13.79	91	29.74	103	26.21

The answer to question, ‘Approximately how much money have you spent on online purchases during the last month’ showed that majority of respondents from Gen X, i.e., 34.48 percent spent Rs 1000-2000 while majority of respondents from Gen Y, i.e., 29.74 percent spent more than Rs. 3000. This shows that the respondents in Gen Y spend more money than Gen X.

4.2.3 Impulse Buying

Table 15

Impulsive tendency

Regard oneself as an impulsive person	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	9	10.34	22	7.19	31	7.89
Disagree	50	57.47	118	28.76	168	42.75
Neutral	9	10.34	66	21.5	75	19.08
Agree	19	21.84	88	38.56	107	27.23
Strongly Agree	0	0	12	3.92	12	3.05

In question, do you regard yourself as an impulsive person in general, most respondents in Gen X, 57.47 percent disagreed, while most respondents in Gen Y, 38.56 percent agreed.

Table 16

Impulse buying tendency

Describe oneself as an impulsive buyer	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	7	8.05	27	8.82	34	8.65
Disagree	58	66.67	123	37.25	181	46.06
Neutral	12	13.79	38	12.42	50	12.72
Agree	10	11.49	114	40.20	124	31.55
Strongly Agree	0	0	4	1.31	4	1.02

When asked to the respondents if they would describe themselves as an impulsive buyer, majority of the respondents in Gen X, i.e., 66.67 percent disagreed while majority of respondents in Gen Y, i.e., 40.20 percent agreed. The respondents in Gen Y had a higher impulsive buying trait than in Gen X.

Table 17

Frequency of online impulsive purchases during the last year

Frequency of online impulsive purchases during the last year	Gen X		Gen Y		Total	
	N	%	N	%	N	%
0–3 times	74	85.06	136	44.44	210	53.44
4–7 times	12	13.79	108	35.29	120	30.53
8–11 times	0	0	36	11.76	36	9.16
12–15 times	0	0	14	4.58	14	3.56
More than 15 times	1	1.15	12	3.92	13	3.31

When asked ‘how many times the respondents had purchased online during the last year, the majority of respondents in Gen X as well as Gen Y answered 0-3 times. When only 1.15 percent from Gen X answered more than 15 times, 3.31 percent of the respondents in Gen Y answered more than 15 times which shows that Gen Y are more likely to do more e-impulse purchases than Gen X.

4.2.4 External Triggers

Table 18

Sales offers as external trigger of e-impulse buying

Sales (discounts/offers) trigger e-impulse buying	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	3	57.47	3	0.98	6	1.53
Disagree	14	16.09	41	13.40	55	13.99
Neutral	19	21.84	32	10.46	51	12.98
Agree	50	3.45	188	61.44	238	60.56
Strongly Agree	1	1.15	42	13.73	43	10.94

When asked to the respondents if they would buy more than what they had planned if the online store is giving sales offer or massive discounts, majority of the respondents in Gen X, i.e., 57.47 percent strongly disagreed and at the same time, majority of respondents in Gen Y, i.e., 61.44 percent agreed. The respondents in Gen Y were more influenced by sales offers in e-impulse buying than in Gen X.

Table 19

Discount codes as external trigger of e-impulse buying

Discount codes trigger e-impulse buying	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	0	0	3	0.98	3	0.76
Disagree	18	42.53	45	14.71	63	16.03
Neutral	20	22.99	26	8.50	46	11.70
Agree	37	20.69	157	51.31	194	49.36
Strongly Agree	12	13.79	75	24.51	87	22.14

When asked to the respondents if they would buy more than what they had planned if the online store is providing discount codes, majority of the respondents in Gen X, i.e., 42.53 percent disagreed and at the same time, majority of respondents in Gen Y, i.e., 51.31 percent agreed. The respondents in Gen Y were more influenced by discount codes in e-impulse buying than in Gen X.

Table 20

Ratings and reviews as external trigger of e-impulse buying

Ratings and reviews trigger e-impulse buying	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	0	0	6	1.96	6	1.53
Disagree	6	6.90	63	20.59	69	17.56
Neutral	17	19.54	25	8.17	42	10.69
Agree	51	58.62	169	55.23	220	55.98
Strongly Agree	13	14.94	43	14.05	56	14.25

When asked to the respondents if they would buy more than what they had planned if the online store has good reviews and ratings, majority of the respondents in Gen X, i.e., 58.62 percent agreed and at the same time, majority of respondents in Gen Y, i.e., 55.23 percent also agreed. The respondents in both the generations were influenced by ratings and reviews of the store in e-impulse buying.

Table 21

Gifts as external trigger of e-impulse buying

A gift at a certain amount triggers e- impulse buying	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	0	0	6	1.96	6	1.53
Disagree	9	63.22	59	19.28	68	17.30
Neutral	16	18.39	28	9.15	44	11.20
Agree	55	10.34	169	55.23	224	57.00
Strongly Agree	7	8.05	44	14.38	51	12.98

When asked to the respondents if they would buy more than what they had planned if the online store provides gifts at a certain amount of purchase, majority of the respondents in Gen X, i.e., 63.22 percent disagreed and at the same time, majority of respondents in Gen Y, i.e., 55.23 percent agreed. The respondents in Gen Y were more influenced by gifts in e-impulse buying.

Table 22

Free shipping as external trigger of e-impulse buying

Free shipping at a certain amount triggers e-impulse buying	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	0	0	4	1.31	4	1.02
Disagree	8	9.20	50	16.34	58	14.76
Neutral	13	68.97	58	18.95	71	18.07
Agree	60	14.94	160	52.29	220	55.98
Strongly Agree	6	6.90	34	11.11	40	10.18

When asked to the respondents if they would buy more than what they had planned if the online store provides free shipping at a certain amount of purchase, majority of the respondents in Gen X, i.e., 68.97 percent were neutral about it while at the same time, majority of respondents in Gen Y, i.e., 52.29 percent agreed. The respondents in Gen Y were more influenced by free shipping in e-impulse buying.

Table 23

Suggestions of additional products as external trigger of e-impulse buying

Suggestions of additional products trigger e- impulse buying	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	1	1.15	11	3.59	12	3.05
Disagree	25	28.74	81	26.47	106	26.97
Neutral	34	39.08	59	19.28	93	23.66
Agree	25	28.74	138	45.10	163	41.48
Strongly Agree	2	2.30	17	5.56	19	4.83

When asked to the respondents if they would buy more than what they had planned if the online store suggests additional products before checking out, majority of the respondents in Gen X, i.e., 39.08 percent were neutral about it while at the same time,

majority of respondents in Gen Y, i.e., 45.10 percent agreed. The respondents in Gen Y were more influenced by suggestions of additional products in e-impulse buying.

4.2.5 Internal Factors

Table 24

Internal Factors of e-impulse buying

Browsing with friends leads to more e-impulse buying	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	3	3.45	21	6.86	24	6.11
Disagree	50	57.47	94	30.72	144	36.64
Neutral	18	20.69	52	16.99	70	17.81
Agree	15	17.24	123	40.20	138	35.11
Strongly Agree	1	1.15	16	5.23	17	4.33

When asked to the respondents if browsing with friends leads to e-impulse buying, majority of respondents in Gen X, 57.47 percent disagreed while majority of respondents, 40.20 percent agreed.

4.2.6 Normative Evaluation

Table 25

Impact of normative evaluation on e-impulse buying

Mood improves when the package is received	Gen X		Gen Y		Total	
	N	%	N	%	N	%
Strongly Disagree	0	0	14	4.58	14	3.56
Disagree	22	25.29	18	5.88	40	10.18
Neutral	20	22.99	87	28.43	107	27.23
Agree	44	50.57	141	46.08	185	47.07
Strongly Agree	1	1.15	46	15.03	47	11.96

When asked to the respondents if their mood improves when their package arrives, majority of respondents in Gen X as well as Gen Y agreed to it, i.e., 50.57 and 46.08 percent of the respondents respectively. And when only 1.15 percent of the respondents in Gen X strongly agree to it, 15.03 percent of the respondents in Gen Y

strongly agree to it which explains that normative evaluation impacts Gen Y more than Gen X in e-impulse buying.

4.3 Hypotheses Testing

The eleven hypotheses were tested by using the statistical tools like Chi-square tests, t-tests and correlation analyses. The means and standard deviation for the generations in relevant questions were also calculated. Further explanations of each of the eleven hypotheses tests are presented as herein below:

Table 26

Summary of hypotheses testing

H#	Hypothesis	Questions	Outcome
H1	Gen Y spend more time browsing online stores than Gen X.	Q2, 10	Accepted
H2	Gen Y do more e-purchases than Gen X.	Q2, 11	Accepted
H3	Gen Y do more impulsive e-purchases than Gen X.	Q2, 18.11	Accepted
H4	There is a significant relationship between e-impulse buying and external triggers.	Q18.1-6, 18.11	Accepted
H5	External trigger cues affect Gen X less than Gen Y in impulsive e-purchases.	Q2, Q18.1-6	Accepted
H6	There is a significant relationship between e-impulse buying and impulse buying tendency.	Q6.2, 6.4	Accepted
H7	Impulse buying tendency makes Gen Y e-purchase more impulsively than Gen X.	Q2, 6.2	Accepted
H8	There is a significant relationship between e-impulse buying and normative evaluation.	Q14.4, 19.1	Accepted
H9	Normative evaluation affects Gen Y more than Gen X in impulse e-purchases.	Q2, 14.4-6	Accepted
H10	There is a significant relationship between e-impulse buying and internal factors.	19.1, 19.2	Accepted
H11	Internal factors affect Gen Y more than Gen X in impulsive e-purchases.	Q2, 19.2, 18.8-9	Accepted

4.3.1 Hypothesis One

Web Browsing Time

- i. Null Hypothesis (H0): There is no significant difference between the browsing time of Gen X and Gen Y
- ii. Alternative Hypothesis (H1): There is a significant difference between the browsing time of Gen X and Gen Y, i.e., *Gen Y spend more time browsing online stores than Gen X*

Generation and time browsing online stores, i.e., question 2 and 10 were considered hence used for testing this hypothesis.

Table 27

Chi-square test and independent t-test, H1

H1	Value	df	Sig. 2-tailed	Interpretation
Chi-square test	18.35	4	0.001	Gen Y > Gen X
t-test	3.42	391	0.001	

Table 28

Mean and standard deviation for time browsing online stores per week

Generation	N	Mean	Std. Deviation
Gen X	87	1.71	0.627
Gen Y	306	2.2	1.061

The result from the chi-square test showed that there was a significant association between the two generations' browsing time and while comparing the means of two generations, we can settle on the fact that Gen Y spend more time browsing online stores than Gen X. The independent t-test further confirmed this. Based on the findings, hypothesis one was accepted.

4.3.2 Hypothesis Two

Online Buying Behavior

- i. Null Hypothesis (H0): There is no significant difference between the frequency of e-purchases among Gen X and Gen Y

- ii. Alternative Hypothesis (H2): There is a significant difference between the frequency of e-purchases among Gen X and Gen Y, i.e., *Gen Y do more e-purchases than Gen X*

Generation and frequency of online purchase, i.e., question 2 and 11 were considered hence used for testing this hypothesis.

Table 29

Chi-square test and independent t-test, H2

H2	Value	df	Sig. 2-tailed	Interpretation
Chi-square test	14.78	4	0.005	Gen Y > Gen X
t-test	2.21	212	0.029	

Table 30

Mean and standard deviation for online buying behavior

Generation	N	Mean	Std. Deviation
Gen X	87	1.4	0.637
Gen Y	306	1.76	0.9

This hypothesis regarding how much online purchases do each generation make, showed a statistical significance by using a chi-square test as well as comparing the means and this was further confirmed by the independent t-test. Based on the findings, hypothesis two was accepted. Therefore, Gen Y do more e-purchases than Gen X.

4.3.3 Hypothesis Three

Impulse Buying

- i. Null Hypothesis (H0): There is no significant difference between the frequency of impulsive e-purchases among Gen X and Gen Y
- ii. Alternative Hypothesis (H3): There is a significant difference between the frequency of impulsive e-purchases among Gen X and Gen Y, i.e., *Gen Y do more impulsive e-purchases than Gen X*

Generation and frequency of online impulsive purchases, i.e., question 2 and 18.11 were considered hence used for testing this hypothesis.

Table 31

Chi-square test and independent t-test, H3

H3	Value	df	Sig. 2-tailed	Interpretation
Chi-square test	46.96	4	0.000	Gen Y > Gen X
t-test	2.05	198	0.000	

Table 32

Mean and standard deviation for online impulse buying behavior

Generation	N	Mean	Std. Deviation
Gen X	87	2.4	0.754
Gen Y	306	2.61	1.088

When analyzing this hypothesis, regarding how much the generations buy impulsively online, the tests gave similar results. The result from the chi-square test showed that there was a statistical significance between the two generations. It was further verified by the independent t-test. And when comparing means, Gen Y had higher mean value than Gen X. Based on the analysis, hypothesis three was accepted. Thus, Gen Y do more impulsive e-purchases than Gen X.

4.3.4 Hypothesis Four

E-impulse Buying and External Triggers

- i. Null Hypothesis (H0): There is no significant relationship between e-impulse buying and external triggers.
- ii. Alternative Hypothesis (H4): There is a significant relationship between e-impulse buying and external triggers.

Table 33

Correlation between e-impulse buying and external triggers

Correlations Analysis	E-impulse buying
	Pearson Correlation .285
External Triggers (Sales/Discount Offers)	Sig. (2-tailed) 0.000
	N 393

Table 33 shows the relationship between dependent and independent variable. It shows that the Pearson Correlation is 0.285. It means that there is a positive

correlation between the e-impulse buying and external triggers. And since p value, i.e., Sig. (2-tailed) is 0.000 which is less than the level of significance 0.05, we reject the null hypothesis. So, we can conclude that there is a significant relationship between e-impulse buying and external triggers.

4.3.5 Hypothesis Five

Impact of External Triggers on E-impulse Buying Among Gen X and Gen Y

- i. Null Hypothesis (H0): There is no significant difference between the impact of external trigger on e-impulse buying among Gen X and Gen Y
- ii. Alternative Hypothesis (H5): There is a significant difference between the impact of external trigger on e-impulse buying among Gen X and Gen Y, i.e., *External trigger cues affect Gen X less than Gen Y in impulsive e-purchases*

Generation and sales (discounts/offer), i.e., question 2 and 18.1 were considered hence used for testing this hypothesis.

Table 34

Chi-square test and independent t-test, H5

H5	Value	df	Sig. 2-tailed	Interpretation
Chi-square test	36.68	4	0.000	Gen Y > Gen X
t-test	3.38	391	0.001	

Table 35

Mean and standard deviation for external trigger cues

Generation	N	Mean	Std. Deviation
Gen X	87	3.37	0.891
Gen Y	306	3.74	0.894

Both the chi-square test and the independent t-test revealed that there was a statistical significance between how the generations were affected by external trigger cues. The result from the chi-square test showed that there was a statistical significance between the two generations. It was further verified by the independent t-test. And when comparing means, Gen Y had higher mean value than Gen X. Based on the analysis, hypothesis five was accepted.

4.3.6 Hypothesis Six

E-impulse Buying and Impulse Buying Tendency

- i. Null Hypothesis (H0): There is no significant relationship between e-impulse buying and impulse buying tendency.
- ii. Alternative Hypothesis (H6): There is a significant relationship between e-impulse buying and impulse buying tendency.

Table 36

Correlation between e-impulse buying and impulse buying tendency

Correlations Analysis		E-impulse buying
	Pearson Correlation	.554
Impulse buying tendency	Sig. (2-tailed)	0.000
	N	393

Table 36 shows the relationship between dependent and independent variable. It shows that the Pearson Correlation is 0.554. It means that there is a positive correlation between the e-impulse buying and impulse buying tendency. And since p value, i.e., Sig. (2-tailed) is 0.000 which is less than the level of significance 0.05, we reject the null hypothesis. So, we can conclude that there is a significant relationship between e-impulse buying and impulse buying tendency.

4.3.7 Hypothesis Seven

Impact of Impulse Buying Tendency on E-impulse Buying Among Gen X and Gen Y

- i. Null Hypothesis (H0): There is no significant difference between the impact of impulse buying tendency on e-impulse buying among Gen X and Gen Y.
- ii. Alternative Hypothesis (H7): There is a significant difference between the impact of impulse buying tendency on e-impulse buying among Gen X and Gen Y. i.e., *Impulse buying tendency makes Gen Y e-purchase more impulsively than Gen X*

Generation and impulse buying tendency i.e., question 2 and 6.2 were considered hence used for testing this hypothesis.

Table 37

Chi-square test and independent t-test, H7

H7	Value	df	Sig. 2-tailed	Interpretation
Chi-square test	25.84	4	0.000	Gen Y > Gen X
t-test	5.15	189	0.000	

Table 38

Mean and standard deviation for impulse buying tendency

Generation	N	Mean	Std. Deviation
Gen X	87	2.44	0.949
Gen Y	306	2.84	1.046

Both the chi-square test and the independent t-test revealed that there was a statistical significance between how the generations were affected by impulse buying tendency. The result from the chi-square test showed that there was a statistical significance between the two generations. It was further verified by the independent t-test. And when comparing means, Gen Y had higher mean value than Gen X. Based on the analysis, hypothesis seven was accepted.

4.3.8 Hypothesis Eight

E-impulse Buying and Normative Evaluation

- i. Null Hypothesis (H0): There is no significant relationship between e-impulse buying and normative evaluation.
- ii. Alternative Hypothesis (H8): There is a significant relationship between e-impulse buying and normative evaluation.

Table 39

Correlation between e-impulse buying and normative evaluation

Correlations Analysis	E-impulse buying	
	Pearson Correlation	.406
Normative evaluation	Sig. (2-tailed)	0.000
	N	393

Table 33 shows the relationship between dependent and independent variable. It shows that the Pearson Correlation is 0.406. It means that there is a positive

correlation between the e-impulse buying and normative evaluation. And since p value, i.e., Sig. (2-tailed) is 0.000 which is less than the level of significance 0.05, we reject the null hypothesis. So, we can conclude that there is a significant relationship between e-impulse buying and normative evaluation.

4.3.9 Hypothesis Nine

Impact of Normative Evaluation on E-impulse Buying Among Gen X and Gen Y

- i. Null Hypothesis (H0): There is no significant difference between the impact of normative evaluation on e-impulse buying among Gen X and Gen Y.
- ii. Alternative Hypothesis (H9): There is a significant difference between the impact of normative evaluation on e-impulse buying among Gen X and Gen Y. i.e., *Normative evaluation affects Gen Y more than Gen X in impulse e-purchases*

Generation and one of the normative evaluation factors, i.e., question 2 and 14.4 were considered hence used for testing this hypothesis.

Table 40

Chi-square test and independent t-test, H9

H9	Value	df	Sig. 2-tailed	Interpretation
Chi-square test	40.98	4	0.000	Gen Y > Gen X
t-test	2.92	391	0.004	

Table 41

Mean and standard deviation for normative evaluation

Generation	N	Mean	Std. Deviation
Gen X	87	3.28	0.858
Gen Y	306	3.61	0.966

Both the chi-square test and the independent t-test revealed that there was a statistical significance between how the generations were affected by normative evaluation. The result from the chi-square test showed that there was a statistical significance between the two generations. It was further verified by the independent t-test. And when comparing means, Gen Y had higher mean value than Gen X. Based on the analysis, hypothesis nine was accepted.

4.3.10 Hypothesis Ten

E-impulse Buying and Internal Factors

- i. Null Hypothesis (H0): There is no significant relationship between e-impulse buying and internal factors.
- ii. Alternative Hypothesis (H8): There is a significant relationship between e-impulse buying and internal factors.

Table 42

Correlation between e-impulse buying and internal factors

Correlations Analysis		E-impulse buying
	Pearson Correlation	.614
Internal Factors	Sig. (2-tailed)	0.000
	N	393

Table 42 shows the relationship between dependent and independent variable. It shows that the Pearson Correlation is 0.614. It means that there is a positive correlation between the e-impulse buying and internal factors. And since p value, i.e., Sig. (2-tailed) is 0.000 which is less than the level of significance 0.05, we reject the null hypothesis. So, we can conclude that there is a significant relationship between e-impulse buying and internal factors.

4.3.11 Hypothesis Eleven

Impact of Internal Factors on E-impulse Buying Among Gen X and Gen Y

- i. Null Hypothesis (H0): There is no significant difference between the impact of internal factors on e-impulse buying among Gen X and Gen Y.
- ii. Alternative Hypothesis (H11): There is a significant difference between the impact of internal factors on e-impulse buying among Gen X and Gen Y. i.e., *Internal factors affect Gen Y more than Gen X in impulsive e-purchases.*

Generation and one of the internal factors, i.e., question 2 and 19.2 were considered hence used for testing this hypothesis.

Table 43

Chi-square test and independent t-test, H11

H11	Value	df	Sig. 2-tailed	Interpretation
Chi-square test	27.82	4	0.000	Gen Y > Gen X
t-test	4.58	172	0.000	

Table 44

Mean and standard deviation for internal factors

Generation	N	Mean	Std. Deviation
Gen X	87	2.29	1.066
Gen Y	306	2.86	1.042

Both the chi-square test and the independent t-test revealed that there was a statistical significance between how the generations were affected by internal factors. The result from the chi-square test showed that there was a statistical significance between the two generations. It was further verified by the independent t-test. And when comparing means, Gen Y had higher mean value than Gen X. Based on the analysis, hypothesis nine was accepted.

4.4 Open-ended Questions

In the open-ended question 16, ‘is there anything particular that makes you purchase online impulsively’, 28 of the respondents, 7.12 percent answered. Out of 28 answers, 8 were from Gen X and 20 were from Gen Y. Similarly, In the open-ended question 20, ‘is there something you want to add regarding online impulsive purchases, 12, 3.05 percent of the respondents, answered. Out of the respondents, 3 were in Gen X, and 9 in Gen Y.

The answers from respondents for both the questions can be seen as herein below:

Table 45

Answers to open-ended questions - 1

Answered by Gen X	Answered by Gen Y
Assortments	Afraid that the item will go out of stock
Convenience	Attractiveness and unavailability of product
Daily essentials	Boredom or anxiety
Guitar music related stuff	Favorite snacks
If there are mega deals and can't find such deals offline	Fire sales or products that are giving special discounts
Inspiration from celebrities and public figures	Good schemes/ sale/ offers Groceries
Price is lower and better products than offline	I find new and different products which makes me to buy online.
Special offers	I hate physical store visit. Inspiration from influencers It saves my time. Influencer's suggestions Laziness to go to actual store. Limited time vouchers and free shipping Love to gift someone close No more sustainable choice in physical stores than in online Out of stock in a physical store The way influencer promotes the product Yes, when I get something special as gift or fee of cost Huge deals that can't be ignored.

Table 46

Answers to open-ended questions - 2

Answered by Gen X	Answered by Gen Y
Brand	Good offers and discount so all can afford the goods
Payment methods and bank discounts can also make one buy more online.	Influencers these days make me want to buy online impulsively.
Rarely shop online	Esewa and easy payment methods result in more impulse buying.
	Income can restrain impulse buying.
	Low in budget can impact online impulse buying.
	One reason of impulse buying is when there is free shipping specially on bulky items with good price.
	Online purchase is growing so much these days.
	Especially in teenagers, impulsive purchase is very common.
	Photos must be as more as original instead of quality photos.
	When making payment through ecommerce it doesn't feel as though I'm spending even when I am.
	Good assortments of eco-friendly and sustainable products

4.5 Major Findings

The following were the major findings of the study:

- i. Out of 393 respondents, 205 respondents were male, 186 respondents were female and 2 respondents identified themselves as other than male or female. The majority, 52.2 percent of the respondents therefore were male.
- ii. Out of 393 respondents, 87 belonged to Gen X whereas 306 belonged to Gen Y. The majority, 77.9 percent of the respondents therefore belonged to Gen Y.
- iii. Gen Y spend more time browsing online stores and do more impulsive e-purchases than Gen X.

- iv. The hypotheses formulated and tested revealed that there is a significant relationship between e-impulse buying and external triggers. impulse buying tendency, normative evaluation and internal factors.
- v. It was found that the four different factors namely external trigger cues, internal factors, normative evaluation, and impulse buying tendency, affect the generations' impulsive buying behavior online.
- vi. It was also found that Gen Y, who grew up with technology, purchase online more impulsively than Gen X who were introduced to technology later in life.

CHAPTER V

DISCUSSION, CONCLUSIONS AND IMPLICATIONS

5.1 Discussion of the Findings

5.1.1 Web-browsing, Online Purchases and Impulse Buying

According to IIS (2018), Gen Y are spending more time online than Gen X. Gen Y were the first generation to grow up in a digital world (Caplan, 2005), and today, their daily activities are highly influenced by technology (Palfrey & Gasser, 2008). Lachman and Brett (2013) stated that Gen Y take shopping very seriously and that they spend a lot of time to fantasize and look at pictures of things online. Based on this, the first hypothesis stated that Gen Y spend more time browsing online stores than Gen X, and this was accepted. In line with the theory from IIS (2018), the findings also showed that Gen Y spent more time online than Gen X.

In hypothesis two, the ambition was to find and compare how much purchases the two generations do online. Based on the theory, the hypothesis was stated that Gen Y do more e-purchases than Gen X. The second hypothesis was therefore, accepted. And Gen Y had a slightly higher mean than Gen X.

The third hypothesis stated that Gen Y do more impulsive e-purchases than Gen X. This were based on theory from various scholars which have indicated that Gen Y are more likely to make impulsive purchases than other generations (Aruna & Santhi, 2015; Lissitsa & Kol, 2016; Parment, 2012) and also that younger people are more likely to purchase impulsively. Further, that Gen X has been described as more risk-averse than Gen Y (Reisenwitz & Iyer, 2009) and Peralta (2015) stated that they prefer to do research before purchasing online. Based on the findings, the third hypothesis was accepted. As mentioned, the fact that Gen Y do more impulsive e-purchases might be linked to the fact that Gen Y are browsing more online, since browsing and impulse buying have been described to be correlated (Beatty & Ferrell, 1998).

5.1.2 External Trigger Cues

The fourth and fifth hypotheses were about how external trigger cues affects the two generations in impulsive e-purchases. According to Dawson and Kim (2009), external

trigger cues include the factors that marketers can affect. In this survey, the factors used were sales, discount codes, gifts, free shipping, and suggestions of additional products. Hypotheses four and five were formulated and tested which revealed that there was a statistical significance between the generations. Gen Y were more affected than Gen X by the external trigger cues. One reason why Gen Y were more affected by this could be that they, as stated, have a lower income than Gen X, and therefore, is more likely to be affected by different pricing offers. Sales were the factor which seems to affect both generations most. However as stated, it affected Gen Y somewhat more. In general, Gen Y had a higher mean in all of the factors which could be connected to the fact that Gen Y have shown to be more impulsive in general in their online buying.

5.1.3 Impulse Buying Tendency

The sixth and seventh hypotheses were about impulse buying tendency (IBT) and how it affects the generations to buy online impulsively. Parment (2009) stated that Gen Y often act on impulse, and Reisenwitz and Iyer (2009) stated that Gen X are more risk-averse. Based on the theory, the hypotheses, therefore, stated that IBT impacts e-impulse buying and makes Gen Y buy more impulsively online than Gen X do. The hypotheses were accepted. Hence, we can settle on the fact that impulse buying tendency makes Gen Y e-purchase more impulsively than Gen X.

5.1.4 Normative Evaluation

Hypotheses eighth and ninth concerned how normative evaluation affects the generations in impulse buying online. Parment (2009) stated that Gen Y often take faster decisions compared to other generations, and Reisenwitz and Iyer (2009) stated that Gen X are more risk-averse and more carefully evaluate different alternatives. Therefore, the hypotheses detailed that normative evaluation makes Gen Y do more impulsive e-purchases than Gen X, and they were accepted.

5.1.5 Internal Factors

In this thesis, internal factors were defined as various factors which influence a person to purchase online impulsively, such as mood, feelings, economics, time available, and culture. In the survey, questions about moods, emotions, economics, and

company were included, because these were considered to be the most interesting factors. Based on the theory, the hypotheses stated that internal factors affect Gen Y more than Gen X in impulsive e-purchases and they were also accepted.

5.2 Conclusions

The main purpose of this thesis was to investigate how Gen Y, who grew up with technology, purchase online impulsively and whether or not they are more likely to do it compared to the older Gen X, who were introduced to technology later in life. The thesis also had an objective to explore the drivers of online impulse buying.

The findings showed that the younger, digital native, Gen Y spend more time on the internet compared to the older, digital immigrant, Gen X. Gen Y also spend more time browsing online stores, and they often do it in their spare time, either to entertain themselves or to cure boredom. Previous studies have shown that browsing and impulse buying are correlated (Beatty & Ferrell, 1998), and this relationship was also followed in this study, Gen Y also made more impulsive e-purchases than Gen X. As customers, Gen Y are more affected by their emotions, while Gen X are more rational. Previous studies have shown that Gen Y are more optimistic, while Gen X are more skeptical (Caplan, 2005). This may have given Gen Y a more impulsive personality, both as customers and in general. Therefore, they are more likely to purchase impulsively online and are a good target group for online shops especially with low prices and promotions.

The four different factors which influence impulsive purchases showed that Gen Y are more affected than Gen X by impulse buying tendency, internal factors, normative evaluation, and external trigger cues. The results showed that Gen Y are browsing more online than Gen X, and also that they more often purchase impulsively online. The findings further showed that Gen Y are more affected than Gen X by external trigger cues, impulse buying tendency, normative evaluation, and internal factors when it comes to impulsive e-purchases.

Findings from the open-ended questions showed that Gen X often are affected by assortments, convenience. Daily essentials availability, advertising and promotions while Gen Y are more affected by stock status, attractiveness of products, sustainable

products, influencers, special gifts, etc. Sales and special offers influenced both the generations.

5.3 Implications

This study contributes to knowledge for marketers looking to learn more about consumers' impulsive buying behavior in an online environment. Since the study compared two different generations, marketers could benefit by adopting the findings which regard their certain target market.

Generation X

Gen X have been described as the generation with most purchasing power (Peralta, 2015), and they can, therefore, be argued to be an attractive target group. Findings from this study showed that most people in Gen X were employed, and therefore could be argued to have a stable income. Gen X are not very prone to impulse buying online. Instead, they seem to be more rational in their online purchases. Before purchasing online, Gen X have been stated to do thoughtful research (Peralta, 2015), and much of their browsing could be described as practical. Thus, a great variety of selection, such as a big assortment with colors, variations, and designs, could therefore be used when targeting Gen X.

One way to target Gen X's impulsiveness is by using advertising, both through social media, direct mails, and in other channels. In general, Gen X have been described to have a positive attitude towards advertising and marketing tactics (Roberts & Manolis, 2000), and traditional advertising are therefore an effective way to target Gen X. This was further confirmed by the findings.

Generation Y

Gen Y have been described as impulsive, both in general and in their buying behavior (Aruna & Santhi, 2015; Lissitsa & Kol, 2016; Parment, 2009). This study concluded that Gen Y are likely to involve in e- impulse buying. Many in Gen Y are young and that their income will grow in the future, which may result in larger spending, this will make them to an even more attractive customer group in the future.

The internet is a crucial part of Gen Y's life, and it influences both their buying behavior and their daily activities (Palfrey & Gasser, 2008). Gen Y have been argued to spend much time browsing online (Bovits, 2015), and this was also confirmed by the study. Much of Gen Y's browsing can be described as hedonic since it focuses on the entertaining aspects of shopping, and in hedonic browsing, impulsive purchases are more likely if there are special promotions or low prices (Palfrey & Gasser, 2008). Therefore, marketers could target Gen Y's impulsiveness by offering items at low prices and special promotions. Another effective way to target Gen Y's impulsiveness when it comes to online purchases is by using influencer marketing. This seems to affect Gen Y more than traditional advertising. Also, Gen Y are more into using sustainable products so green marketing can be one of the good strategies to target Gen Y.

5.4 Limitations

One limitation with this research has been the fact that majority of the respondents were male. Since this does not represent the full target population, this may have influenced the final result and may have given the study a more masculine point of view. The findings would have been more accurate if the respondents were more representative for the whole population, and an optimal outcome would be if the male and female respondents were more equally divided. However, since the link to the survey was distributed mainly through the Facebook, who chose to respond were somewhat out of the control.

There was also a difference between how many of the respondents that were in each generation. Many more of the respondents belonged to Gen Y because not many people from Gen X are active in the internet as compared to people in Gen Y. However, the primary ambition was to sample 50 people from each generation, and this was met for both generations. However, a more even distribution of the sample would maybe have resulted in a better statistical analysis, and also more accurate representative responses to the open-ended question.

5.5 Future Research

During the writing of this thesis, some opportunities for future research in the field of impulse buying were identified. Firstly, one idea could be to compare other

generational cohorts than Gen X and Gen Y. For example, when the people in Generation Z are older, it would be interesting to research their buying behavior. A comparison could also be done with Gen Y, will their behavior differ from the older Gen Y, and if so, in what ways does their impulsive buying behavior differ? This could further indicate for marketers how the future generations will consume.

Furthermore, there hasn't been more studies about how influencers affect impulse buying. It seems to be an important factor, especially for the younger generations. Therefore, potential future research could be to investigate the way influencers and social media triggers consumers' impulse buying behavior online.

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APPENDIX

Survey Questionnaire

Introduction

Namaste! I am Josana Maharjan, student of Tribhuvan University School of Management, pursuing MBA degree. For the completion of my thesis, I have been conducting a survey entitled 'E-impulse Buying Among Generation X and Y'. It would be greatly appreciated if you could spare just 5-7 minutes of your valuable time to respond to the questions attached in the subsequent sections. Please be fully assured that the provided information will be treated highly confidential and used for academic research purpose only.

Section A: Demographic Information

Q1. What is your gender? _____

- Male.....1
- Female.....2
- Other..... 3

Q2. What is your birth year? _____

- After 2001.....1
- 1991-2000.....2
- 1981-1990.....3
- 1971-1980.....4
- 1960-1970.....5
- Before 1960.....6

Q3. What is your highest finished education level? _____

- School.....1
- High School.....2
- College.....3
- University.....4
- Other.....5

Q4. What is your main current occupation? _____

- Student.....1
- Unemployed.....2
- Employed.....3
- Self Employed.....4
- Pensioner.....5

Section B: General Questions

Q5. Have you ever purchased online? _____

- Yes.....1
- No.....2

Q6. Here, please answer how much the following statements fit you.

(Tick in the correct box)

S.N.	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Q6.1	I usually buy online without thinking much.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q6.2	I regard myself as an impulsive person in general.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q6.3	I would describe myself as an impulsive buyer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q6.4	I usually make unintended, immediate and unreflective purchases.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q7. I do not really care about keeping a budget or about my economy. _____

- Correct.....1
- Mostly correct.....2
- Either.....3
- Mostly incorrect.....4
- Incorrect.....5

Q8. I work hard when I have a long-term financial goal. _____

- Correct.....1
- Mostly correct.....2
- Either.....3
- Mostly incorrect.....4
- Incorrect.....5

Section C: Time and Money Spent Online

Q9. How many hours per day do you spend on the internet? _____

- 0–2 hours.....1
- 2–4 hours.....2
- 4–6 hours.....3
- 6–8 hours.....4
- More than 8 hours.....5

Q10. During an average week, approximately how much time do you spend looking at online stores? _____

- 0–20 minutes.....1
- 20–40 minutes.....2
- 40–60 minutes.....3
- 60–120 minutes.....4
- More than 120 minutes.....5

Q11. Approximately how many times have you purchased something online during the last month? _____

- 0–2 times.....1
- 3–4 times.....2
- 5–6 times.....3
- 7–8 times.....4
- More than 8 times.....5

Q12. Approximately how much money have you spent on online purchases during the last month? _____

- Rs. 0–1000.....1
- Rs. 1000–2000.....2
- Rs. 2000–3000.....3
- More than Rs. 3000.....4

Q13. How many apps do you have on your phone where you can buy online? _____

- 0.....1
- 1-5.....2
- 6-10.....3
- 10+.....4

Section D: E-impulse Buying Behavior

Q14. Please answer how much you agree to the following statements.

(Tick in the correct box)

S.N.	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Q14.1	I enjoy buying online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q14.2	When I buy online, it does not feel as I am spending the same way as when I buy in a physical store.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q14.3	I often buy online as a comfort when I feel down.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q14.4	My mood improves when I receive the package that I purchased online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q14.5	When my package arrives home, I want to purchase more.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q14.6	I often look at online stores when I feel bored.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q15. Approximately how many of your purchases are done online? _____

- 0–20 %.....1
- 20–40 %.....2
- 40–60%.....3
- 60–80 %.....4
- 80–100 %.....5

Q16. Is there anything particular that makes you purchase online impulsively?

(If not, leave blank)

.....

Q17. During the last year, approximately how many times have you purchased online without thinking it through? _____

- 0–3 times.....1
- 4–7 times.....2
- 8–11 times.....3
- 12–15 times.....4
- More than 15 times.....5

Q18. Here, please answer how much the following statements fit you.

(Tick in the correct box)

S.N.	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Q18.1	Sales (Discounts/Offer) can make me purchase online more than I had planned.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.2	Discount codes can make me buy online more than I had planned.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.3	Ratings and reviews can make me purchase online more than I had planned.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.4	A gift at a certain amount can make me buy online more than I had planned.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.5	Free shipping at a certain amount can make me buy online more than I had planned.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.6	Suggestions of additional products can make me buy online more than I had planned.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.7	If it is not free shipping and free returns, I think it through more carefully before I buy online.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.8	I tend to make more impulsive online purchases when I browse with friends.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.9	I tend to make more impulsive online purchases when I browse with family members.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.10	When I buy online it is always a well-planned purchase.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.11	I often buy online without thinking it through.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q18.12	When I browse online stores, I often see things I feel like I must have.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q19. Here, please answer how often you do the following statements.

(Tick in the correct box)

S.N.	Statements	Never	Almost Never	Sometimes	Often	Very Often
Q19.1	I purchase online without thinking.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19.2	If I get an impulse to purchase something, I usually give in and buy immediately.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19.3	If I get an impulse to buy something, I usually think it through a couple of days and then buy it.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19.4	If I get an impulse to buy something, I usually think it through a couple of days and the urge goes away.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19.5	When I see something that I want, I usually think about the consequences of the purchase.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19.6	I can resist an impulse to buy in order to achieve my financial goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19.7	After I purchase impulsively online, I often get a bad conscience.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Q19.8	If the online shop has a low stock of something that I want I buy it without thinking it through.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q20. Is there something you want to add regarding online impulsive purchases?

.....

Thank you for your participation in the survey.

Kind Regards

Josana Maharjan