Impact of Demographic Factors on Impulse Buying Behavior of Consumers in Multan-Pakistan

Prof. Dr. Abdul Ghafoor Awan
Dean, Faculty of Management and Social Sciences, Institute of Southern Punjab, Multan

Nayyar Abbas
MS Scholar, Department of Business Administration, Institute of Southern Punjab, Multan

Abstract
The purpose of this study is to investigate the effect of demographic factors (gender, age, income, and education) on impulse buying behavior of consumers in Multan. The study adopted quantitative approach. A structured questionnaire was used to survey 250 respondents (104 males and 146 females) who were selected using non-probability convenience sampling. Data were collected in different educational institutions of Multan. Different statistical methods like multiple regression, chi-square test and simple descriptive techniques were used to derive results from the data collected with the help of SPSS 17.0. The multiple regression and chi-square test results revealed that gender and age were significantly and inversely associated with impulse buying behavior of consumers. The results further indicated that income and education were significantly and directly associated with impulse buying behavior of consumers. The ANOVA results indicated that consumers’ demographic characteristic had significant influence on impulse buying and demographic characteristics (gender, age, income, and education) affect simultaneously impulse buying behavior of consumers. The findings of the study were consistent and supported by previous studies. The study concluded that the demographic factors of consumers (gender, age, income, and education) have significant association with impulse buying behavior.

Keywords: Impulse Buying Behavior, Gender, Age, Income, Education

1. INTRODUCTION
Impulse buying behavior has ever been observed to be one of the most important topics of buying decision of consumers identified by marketers and researchers all around the world. This impulse buying phenomenon has been widely studied by researchers more than last 60 years. This impulse buying phenomenon is studied in different countries especially in developed countries and some studies are conducted in developing countries and underdeveloped countries. (Awan & Zahra (2014). In United States, main focus given by researchers in their studies on consumers rather than products and it has been investigated that consumers in United States are more impulsive than other countries (Kacen and Lee 2002). It has been reported that almost 90% of consumers make occasional purchases on impulse in United States (Welles 1986), and almost 80% of all purchases in certain product categories in United States are made impulsively (Abrahams 1997; Smith 1996). A study of Mogelonsky, (1998) investigated that only in the specific categories like Candy and Magazines, an amount of approximately 4.2 billion dollar was calculated to have been produced as an annual store volume through impulsive buying.

Awan et al, 2014) described impulse buying in different ways. Historically prior to 1982, definitions of impulse buying focused on the product rather than the consumer as the motivator of impulse purchases. Earlier in marketing literature impulse buying has been defined as merely unplanned purchasing (Kollat and Willett 1967). These unplanned purchasing refers to all those purchases made by consumer without advance planning.

Subsequent to 1982, researchers began to refocus more attention on consumer behavioral aspect of impulse buying, so researchers began to investigate the behavioral dimensions of impulse buying. Impulse buying redefined in the study of Rook (1987, p. 191 and Awan and Maliha Azhar, 2014 emphasized that "when a consumer experiences a sudden, often powerful and persistent urge to buy something immediately. On the other hand impulse buying is also defined as prone to occur with diminished regard for its consequences. Impulse buying phenomenon is further described as relatively extraordinary, exciting and more emotional than rational and this impulse buying phenomenon is described by relatively rapid decision making and a subjective bias in favor of immediate possession (Rook 1987; Rook and Hoch 1985). Impulse products are referred to as convenience goods and characterized as low cost, frequently purchased products that required little cognitive effort from the customer (Rook and Hoch, 1985; Bucklin, 1963; Winzar, 1992). According to the study of Beatty and Ferrell (1998), they defined impulse buying as simply the sudden and immediate purchase decision inside a store with no prior intention to buy the specific product or products. Awan & Sundus (2014; argue that it is environment that forces the consumer on impulse purchase. In contrast, Awan & Jahanzeb (2014) contend that impulse buying a natural phenomenon which used when consumer income is high. Similarly Awan and Zahra (2014) plead that high income prompts on impulse purchase while Awan & Zahra (2014) emphasizes that innovation play a vital role in impulse buying because it motivate the consumer to purchase innovative items.
Awan and Asadur Rehman (2015) also endorse the important role of innovation in impulse purchase. Against this view, Awan and Nimr Ahson (2015) says that consumers are very careful while investing in banking instruments because they want security while on mall shopping they make purchase according to money available in their pocket. They may change their preferences on the spot but their purchases are within their income. Thus, different factors play role in impulse buying of customers.

1.1 Main Research Problem
Our main research problem is to analyze “The impact of demographic factors on impulse buying behavior of consumers in Multan”.

1.2 Objectives of Study
The following research objectives were formulated for this study.
- To analyze the simultaneous impact of gender, age, income and education on impulse buying behavior of consumers in Multan.
- To analyze the association of gender with impulse buying behavior of consumers in Multan.
- To analyze the association of age with impulse buying behavior of consumers in Multan.
- To analyze the association of income with impulse buying behavior of consumers in Multan.
- To analyze the association of education with impulse buying behavior of consumers in Multan.

1.3 Scope of the Study
The findings of this study could provide better understanding of impulse buying behavior of consumers residing in Multan. Also these findings of the study could give essential and fundamental information about different variables influencing on impulse buying behavior of consumers. Understanding impulse buying behavior of consumers suggests retailers’ guidance in developing effective marketing strategies to promote impulse buying and ultimately increase profitability and also retailers could manage many variables through selecting particular parts of market and related strategies. By using the variables of this research most of retailers could affect customer perception.

2. LITERATURE REVIEW
Several studies are conducted on the impact of demographic factors on impulse buying behavior of consumers as Stern, (1962) defined impulse buying as unplanned buying that any purchase which makes by shopper without any planning in advance. Impulse buying is well-organized and prudent way to purchase goods in the majority of cases. Impulse buying is associated to ease of buying. Rook, (1987) analyzed impulse buying phenomenon in more detail and described that impulse behavior may exist in any sitting, consumer impulse purchasing is prevailing every day context for it. Mathai and Haridas (2014) defined impulse buying as “Impulse buying is unplanned purchase behavior due to a sudden desire to buy the product for self-gratification”. Mai et al. (2003) found that age is inversely related to impulse buying, that young and affluent consumers are more likely to connect in impulse buying. Lee and Kacen (2008) investigated cultural differences in consumers' satisfaction with their planned and impulse purchases and gathered data from consumers in four countries: two individualist (USA and Australia) and two collectivist (Singapore and Malaysia) countries. They found that people from collectivist cultures will be more satisfied with their impulse buying when they are shopping with an important other person at the time of purchase as compared to when they are alone. Awan and Arooj Fatima (2014) investigated the effect of demographic factors like age, gender and income on impulse buying behavior of urban consumers in Bahawalpur city of Pakistan. The findings of their study show that there is inverse relationship between age and impulse buying behavior of urban consumers. Further they observed that there is no significant association between gender (females) and impulse buying behavior. Their study also found that there is insignificant relationship between income and impulse buying behavior of consumers. (Ghani and Jan 2011). Rana and Tirthani (2012) investigated the effect of demographic factors like education, income and gender on impulse buying behavior of Indian consumers in the urban areas of India, a developing country. The findings of their study show that there is negative relationship between education and impulse buying behavior of consumers. They also found that there is direct relationship between income and impulse buying behavior of consumers. Further they observed that there is no significant association between gender and impulse buying behavior of consumers (Rana and Tirthani 2012). Ekeng et al., (2012) examined impact of demographic characteristics of consumers on impulse buying behavior among consumers of Calabar Municipality, Cross River State. Their findings show that consumer’s demographic characteristic has significant impact on impulse buying. The demographic characteristics of consumers reveal that age of consumers has significant association with impulse buying behavior that is inverse relationship exist between age and impulse buying behavior of consumers. They also found that education of consumers has strong association on impulse buying behavior. Income and gender are negatively associated to impulse buying in their results. Their study stated that impulse
buying differ significantly among male and female shoppers. This phenomenon is more familiar among female shoppers because females have more emotional state and impulsive likeness of attractive products than male shoppers (Ekeng et al., 2012). Hadjali et al. (2012) found that gender has a significant influence on impulse buying behavior in clothing purchase. Basher et al. (2012) investigated that the demographic factors (age, income, gender, educational level and nature of job) have positive impact on consumer impulse buying behavior.

2.1 Distinction of This Study
As we see in the above literature that most of the studies are conducted in foreign countries like developed countries and developing countries on impulse buying behavior of consumers. In developed countries people are more impulsive than people of developing countries. In Pakistan few studies are conducted on impulse buying behavior of consumers. This impulse buying phenomenon is discussed by the researchers in Peshawar a city of Pakistan. But in Multan a city of Punjab Pakistan, no research study is found on impulse buying behavior of consumers. We discussed this impulse buying phenomenon in Multan in our study. We analyzed the impact of demographic factors (gender, age, income, and education) on impulse buying behavior of consumers in Multan.

3. CONCEPTUAL FRAMEWORK
Demographic characteristics of consumer like gender, age, income, and education have different associations with the impulse buying behavior; effectiveness of these characteristics has yet to be proven. To draw reliable conclusions, empirical research is needed. As discussed in previous studies age has negative association on impulse buying behavior (Ghani and Jan 2011). Ekeng et al., (2012) found in their study that the demographic characteristics of consumers reveal that age of consumers has significant association with impulse buying behavior that is inverse relationship exist between age and impulse buying behavior of consumers. In the study of Rana and Tirthani (2012) found that there is positive association between income and impulse buying behavior of consumers. As consumers having more monthly income show more impulse buying behavior and consumers with low income are less impulsive in their purchase decision. Mai et al. (2003) investigated significant relationship between gender and impulse buying that men are more impulsive than female in their buying decisions. Hadjali et al. (2012) found that gender has a significant influence on impulse buying behavior in clothing purchase decision. In the study of Basher et al. (2012) and Ekeng et al., (2012) found that education of consumers has strong association on impulse buying behavior. So we will investigate the effects of demographic factors like gender, age, income, and education on impulse buying behavior.

Figure 1: Conceptual Model

Above model shows that demographic factors like gender, age, income, and education have significant
associations with impulse buying behavior. In this study gender, age, income, and education are independent variables and impulse buying behavior is dependent variable.

3.1 Proposition of Hypotheses
We have proposed the following hypotheses to answer the research question, which are based on previous findings and studies on impulse buying behavior of consumers. The hypotheses formulated after review of the above literature are given below:

**Hypothesis 1**
H1: Gender, Age, Income and Education have simultaneous impact on Impulse buying behavior.
Ho1: Gender, Age, Income and Education have not simultaneous impact on Impulse buying behavior.

**Hypothesis 2**
H2: Gender has a significant association with impulse buying behavior.
Ho2: Gender has not a significant association with impulse buying behavior.

**Hypothesis 3**
H3: Age of consumers has a significant association with impulse buying behavior.
Ho3: Age of consumers has not a significant association with impulse buying behavior.

**Hypothesis 4**
H4: Income of consumers has a significant association with impulse buying behavior.
Ho4: Income of consumers has not a significant association with impulse buying behavior.

**Hypothesis 5**
H5: Education of consumers has a significant association with impulse buying behavior.
Ho5: Education of consumers has not a significant association with impulse buying behavior.

4. RESEARCH METHODOLOGY
4.1 Research Design
The study employed the descriptive cross sectional design to examine the impact of demographic factors (gender, age, income and education) on impulse buying behavior of consumers in Multan. The study used quantitative research approach.

4.2 Sampling Technique
A non-probability sampling procedure was used. In this study researcher visited BZU (Bahauddin Zakariya University), NUML (National University of Modern Languages), ISP (Institute of Southern Punjab) and Punjab College of Multan and distributed 275 structured questionnaires among the students and academic staff. Respondents filled the questionnaires and then collected from them. The response rate of the study was 91% as the sample collected, 25 responses were removed due to incompleteness, leaving a final sample of 250 consumers.

4.3 Data Collection and Measuring Instrument
The study utilized a self-administered survey to conduct the research. The study employed structured questionnaires to collect primary data and the technique was selected for its usefulness, as well as the accuracy of the data, since every respondent was asked the same questions of questionnaire (Boyd, Westfall and Stasch, 1989). The questionnaire developed was based on closed-ended questions and Likert scales adapted from previous research studies (Duarte et al., (2013), Ekeng et al., (2012), Leo et al., (2005), Hafstrom et al., 1992). The questions on questionnaire were developed on a 5-point Likert scale, anchored with 5 denoting strongly agree, 4 denoting agree, 3 denoting neutral, 2 denoting disagree and 1 denoting strongly disagree. The questionnaire was divided into two sections which are section A and section B. Section: A measured consumers’ demographic characteristics namely; gender, age, income, and education, while Section: B designed to measure consumer impulse buying behavior using a 5 – point Likert Scale. In the section B of the questionnaire, seven statements were used to measure the impulse buying scale adopted from the study of Rook and Fisher (1995). The researcher visited BZU (Bahauddin Zakariya University) Multan, NUML (National University of Modern Languages) Multan Campus, ISP (Institute of Southern Punjab) Multan and Punjab College Multan and distributed structured questionnaires among the students and academic staff, so the survey took place at various times of the day and on various days of the week. Respondents filled the questionnaires as monitored on-site by the researcher and then collected on the spot.

4.5 Analytical Tools
Analysis tools used in this study are statistical methods. Statistical methods used in this study are Multiple Regression analysis, Percentage analysis, Pearson Chi Square test and Likert scale methods. With the help of these statistical methods we find out the results about impact of demographic factors on impulse buying behavior of consumers in Multan. The data was analyzed by using the Statistical Package for Social Sciences (SPSS 17.0).
5. DATA ANALYSIS

5.1 Multiple Regression Analysis

Multiple regression analysis was used to measure the impact of the relationship between the independent variables (X) {gender (X1), age (X2), income (X3) and education (X4)} on the dependent variable (Y) {impulse buying behavior}, in this study determining the strength of the relationship demographic factors (gender, age, income and education) in impulse buying behavior of consumers at Multan can be seen by the following given table.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
</tr>
<tr>
<td>Gender (X1)</td>
<td>-1.523</td>
</tr>
<tr>
<td>Age (X2)</td>
<td>-0.087</td>
</tr>
<tr>
<td>Income (X3)</td>
<td>+0.218</td>
</tr>
<tr>
<td>Education (X4)</td>
<td>+0.093</td>
</tr>
</tbody>
</table>

**Test results**

- R = 0.622
- R Squared = 0.387
- Constant (a) = 4.882

In this study multiple regression equation can be written as given below:

\[ Y = a + b1X1 + b2X2 + b3X3 + b4X4 + e \]

Whereas:

- \( Y \) = Impulse Buying Behavior
- \( a \) = Constant
- \( X1 \) = Gender
- \( X2 \) = Age
- \( X3 \) = Income
- \( X4 \) = Education
- \( e \) = Error

By putting the values of the unstandardized regression coefficient (B) from the table 5.7, we can write multiple regression equation again as:

\[ Y = 4.882 - 1.523X1 - 0.087X2 + 0.218X3 + 0.093X4 + e \]

Whereas:

- \( a = 4.882 \)
- \( b1 = -1.523 \)
- \( b2 = -0.087 \)
- \( b3 = +0.218 \)
- \( b4 = +0.093 \)

Interpretation of the above given equation is as follows:

- \( a = +4.882 \), the value of this constant shows that, if there is no independent X variables (gender age income and education), and then the impulse buying behavior of consumer amounted to +4.882.
- \( b1 = -1.523 \), the regression coefficient shows that a unit increase in the gender of consumers assuming other variables constant would result in -1.523 or 152.3% decrease in impulse buying among consumers. It means that the gender of consumers is inversely related to impulse buying behavior of consumers.
- \( b2 = -0.087 \), the regression coefficient shows that a unit increase in the age of consumers assuming other variables constant would result in -0.087 or 8.7% decrease in impulse buying among consumers. It means that the age of consumers is inversely related to impulse buying behavior of consumers.
- \( b3 = +0.218 \), the regression coefficient shows that a unit increase in the income of consumers assuming other variables constant would result in +0.218 or 21.8% increase in impulse buying among consumers. It means that the income of consumers is directly related to impulse buying behavior of consumers.
- \( b4 = +0.093 \), the regression coefficient shows that a unit increase in the education of consumers assuming other variables constant would result in +0.093 or 9.3% increase in impulse buying among consumers. It means that the education of consumers is directly related to impulse buying behavior of consumers.

5.2 Coefficient of Correlation and Determination (R^2)

From the table 1, results of multiple regression indicated that value of R^2 is equal to 0.622. So rate R^2 of 0.622 shows that the correlation or relationship of independent variable with the dependent variable is 62.2%. It
indicates that demographic characteristic of consumers (gender, age, income and education) had a positive relationship (0.622 or 62.2%) with impulse buying behavior of consumers.

The coefficient of determination ($R^2$) value is 0.387; this value indicated that 38.7% of variation or change in the impulse buying behavior towards particular product was accounted for by the combination of consumers’ demographic characteristics (gender, age, income and education). While the remaining 61.3% is explained by other reasons, those other reasons are not included in this research model.

5.3 ANOVA Results
From the table 2, the ANOVA (Analysis of variance) results indicated that demographic characteristics of consumers (gender, age, income and education) had significant impact on impulse buying behavior of consumers because F value is equal to 38.721 with a significance level of 0.000, much smaller than 0.05 ($p < 0.05$). Therefore the regression model is used to determine impulse buying behavior of consumers (dependent variable) or in other words, the independent variables (gender, age, income and education) affect simultaneously to impulse buying behavior of consumers. So hypothesis 1 (H1) that gender, age, income and education have simultaneous impact on Impulse buying behavior is supported. While null hypothesis (Ho1) that gender, age, income and education have not simultaneous impact on Impulse buying behavior is rejected. Hence H1 is accepted.

Table 2: ANOVA Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>139.336</td>
<td>4</td>
<td>34.834</td>
<td>38.721</td>
<td>0.000</td>
</tr>
<tr>
<td>Residual</td>
<td>220.408</td>
<td>245</td>
<td>0.900</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>359.744</td>
<td>249</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5.4 Analysis of Percentage of Data and Chi-Square Test
Pearson’s Chi-square test was used to investigate the association between demographic characteristics of consumers (gender, age, income and education) and impulse buying behavior of consumers. Now we discuss association of gender, age, income and education with impulse buying behavior as under:

5.4.1 Gender and Impulse Buying Behavior
Table 3 shows that out of 250 respondents, 104 were males (41.6%) and 146 were females (58.4%). It also indicates that 78 (31.2%) males showed responses in agree and strongly agree of impulse buying behavior, while 30 (12.0%) females showed responses in agree and strongly agree of impulse buying behavior. It means that males are more impulsive than females. Also Table 3 shows that Pearson Chi-Square value is 96.006 and degree of freedom is 4 and $p = 0.000$ which is significant at 0.05, so here $p < 0.05$ which shows that gender has strong significant association with impulse buying behavior. From multiple regression analyses gender is inversely related to impulse buying of consumers. So hypothesis 2 (H2) that gender has a significant association with Impulse buying behavior is supported. While null hypothesis (Ho2) that Gender has not a significant association with Impulse buying behavior is rejected. Hence H2 is accepted.

Table 3: Gender Wise Percentage of Impulse Buying Behavior of Consumer and Chi-Square Test

<table>
<thead>
<tr>
<th>Impulse Buying Behavior</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly Disagree N (%)</td>
<td>10 (4.0)</td>
<td>24 (9.6)</td>
<td>34 (13.6)</td>
</tr>
<tr>
<td>Disagree N (%)</td>
<td>16 (6.4)</td>
<td>80 (32.0)</td>
<td>96 (38.4)</td>
</tr>
<tr>
<td>Neutral N (%)</td>
<td>62 (24.8)</td>
<td>24 (9.6)</td>
<td>86 (34.4)</td>
</tr>
<tr>
<td>Agree N (%)</td>
<td>16 (6.4)</td>
<td>6 (2.4)</td>
<td>22 (8.8)</td>
</tr>
<tr>
<td>Strongly Agree N (%)</td>
<td>104 (41.6)</td>
<td>146 (58.4)</td>
<td>250 (100.0)</td>
</tr>
</tbody>
</table>

$Chi-Square = 96.006, df = 4, p-value = 0.000$

5.4.2 Age and Impulse Buying Behavior
Table 4 shows that majority of respondents are in age group of below 20 years (59.2%) and 21-30 years (34.4%) both of this age group alone contains around 93.6% of total respondents. Therefore, it may be concluded that most of the shoppers are less than 30 years of age. Their responses 76 (30.4%) agree and 22 (8.8%) strongly agree towards impulse buying up to 30 years of age group. Also Table 4 indicates that Pearson Chi-Square value is 81.794 and degree of freedom is 16 and $p-value = 0.000$ which is significant at 0.05, so here $p < 0.05$ which shows that age has strong significant association with impulse buying behavior. From multiple regression analyses age is inversely related to impulse buying of consumers. It means that as age of consumers’ increases then impulse buying behavior decreases. So hypothesis 3 (H3) that age has a significant association with Impulse buying behavior is supported. While null hypothesis (Ho3) that age has not a significant association with Impulse buying behavior is rejected. Hence H3 is accepted.
Table 4: Age Wise Percentage of Impulse Buying Behavior of Consumer and Chi-Square Test

<table>
<thead>
<tr>
<th>Age (years)</th>
<th>Strongly Disagree N (%)</th>
<th>Disagree N (%)</th>
<th>Neutral N (%)</th>
<th>Agree N (%)</th>
<th>Strongly Agree N (%)</th>
<th>Total N (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 20</td>
<td>22 (8.8)</td>
<td>76 (30.4)</td>
<td>14 (5.6)</td>
<td>26 (10.4)</td>
<td>10 (4.0)</td>
<td>148 (59.2)</td>
</tr>
<tr>
<td>21-30</td>
<td>2 (0.8)</td>
<td>12 (4.8)</td>
<td>10 (4.0)</td>
<td>50 (20.0)</td>
<td>12 (4.8)</td>
<td>86 (34.4)</td>
</tr>
<tr>
<td>31-40</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
<td>4 (1.6)</td>
<td>4 (1.6)</td>
<td>0 (.0)</td>
<td>10 (4.0)</td>
</tr>
<tr>
<td>41-50</td>
<td>0 (.0)</td>
<td>0 (.0)</td>
<td>0 (.0)</td>
<td>4 (1.6)</td>
<td>0 (.0)</td>
<td>4 (1.6)</td>
</tr>
<tr>
<td>51-60</td>
<td>0 (.0)</td>
<td>0 (.0)</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
</tr>
<tr>
<td>Total</td>
<td>24 (9.6)</td>
<td>90 (36.0)</td>
<td>28 (11.2)</td>
<td>86 (34.4)</td>
<td>22 (8.8)</td>
<td>250 (100.0)</td>
</tr>
</tbody>
</table>

Chi-Square  =  81.794, df = 16, p-value = 0.000

5.4.3 Income and Impulse Buying Behavior

Table 5 shows that majority of respondents are in income group of consumers (below 10000 rupees) 166 (66.4%) showing impulse buying responses in agree and strongly agree 62 (24.8%), while income group of consumers (10000-30000 rupees) are 36 (14.4%) showing impulse buying responses in agree and strongly agree 28 (11.2%), income group of consumers (30000-50000 rupees) are 34 (13.6%) showing impulse buying responses in agree and strongly agree 12 (4.8%), income group of consumers (50000-70000 rupees) are 6 (2.4%) showing impulse buying responses in agree 2 (0.8%), and income group of consumers (70000 & above rupees) are 8 (3.2%) showing impulse buying responses in agree 4 (1.6%) respectively.

Also Table 5 indicates that Pearson Chi-Square value is 59.123 and degree of freedom is 16 and p-value = 0.000 which is significant at 0.05, so here p < 0.05 which shows that income of consumers has significant association with impulse buying behavior. From multiple regression analyses income is directly related to impulse buying of consumers. So hypothesis 4 (H4) that income has a significant association with Impulse buying behavior is supported. While null hypothesis (Ho4) that income has not a significant association with Impulse buying behavior is rejected. Hence H4 is accepted.

Table 5: Income Wise Percentage of Impulse Buying Behavior of Consumer and Chi-Square Test

<table>
<thead>
<tr>
<th>Income (Rupees)</th>
<th>Strongly Disagree N (%)</th>
<th>Disagree N (%)</th>
<th>Neutral N (%)</th>
<th>Agree N (%)</th>
<th>Strongly Agree N (%)</th>
<th>Total N (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 10000</td>
<td>22 (8.8)</td>
<td>62 (24.8)</td>
<td>20 (8.0)</td>
<td>52 (20.8)</td>
<td>10 (4.0)</td>
<td>166 (66.4)</td>
</tr>
<tr>
<td>10000-30000</td>
<td>0 (.0)</td>
<td>8 (3.2)</td>
<td>0 (.0)</td>
<td>18 (7.2)</td>
<td>10 (4.0)</td>
<td>36 (14.4)</td>
</tr>
<tr>
<td>30000-50000</td>
<td>2 (0.8)</td>
<td>18 (7.2)</td>
<td>2 (0.8)</td>
<td>10 (4.0)</td>
<td>2 (0.8)</td>
<td>34 (13.6)</td>
</tr>
<tr>
<td>50000-70000</td>
<td>0 (.0)</td>
<td>0 (.0)</td>
<td>4 (1.6)</td>
<td>2 (0.8)</td>
<td>0 (.0)</td>
<td>6 (2.4)</td>
</tr>
<tr>
<td>70000 &amp; Above</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
<td>2 (0.8)</td>
<td>4 (1.6)</td>
<td>0 (.0)</td>
<td>8 (3.2)</td>
</tr>
<tr>
<td>Total</td>
<td>24 (9.6)</td>
<td>90 (36.0)</td>
<td>28 (11.2)</td>
<td>86 (34.4)</td>
<td>22 (8.8)</td>
<td>250 (100.0)</td>
</tr>
</tbody>
</table>

Chi-Square  =  59.123, df = 16, p-value = 0.000

5.4.4 Education and Impulse Buying Behavior

Table 6 shows that the respondents with educational qualification (matriculation) are 4 (1.6%) showing impulsive response in agree 2 (0.8%), the respondents with educational qualification (FA/FSc) are 44 (17.6%) showing impulsive response in agree 8 (3.2%), the respondents with educational qualification (BA/BSc) are 160 (64.0%) showing impulsive response in agree and strongly agree 74 (29.6%), the respondents with educational qualification (MA/MSc) are 32 (12.8%) showing impulsive response in agree and strongly agree 20 (8.0%) and the respondents with educational qualification (M Phil) are 10 (4.0%) showing impulsive response in strongly agree 4 (1.6%) respectively.

Also Table 6 indicates that Pearson Chi-Square value is 76.804 and degree of freedom is 16 and p-value = 0.000 which is significant at 0.05, so here p < 0.05 which shows that education of consumers has strong significant association with impulse buying behavior. From multiple regression analyses education is positively related to impulse buying of consumers. So hypothesis 5 (H5) that education has a significant association with Impulse buying behavior is supported. While null hypothesis (Ho5) that education has not a significant association with Impulse buying behavior is rejected. Hence H5 is accepted.

Table 6: Education Wise Percentage of Impulse Buying Behavior of Consumer and Chi-Square Test

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Strongly Disagree N (%)</th>
<th>Disagree N (%)</th>
<th>Neutral N (%)</th>
<th>Agree N (%)</th>
<th>Strongly Agree N (%)</th>
<th>Total N (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matriculation</td>
<td>4 (1.6)</td>
<td>2 (0.8)</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
<td>0 (.0)</td>
<td>8 (3.2)</td>
</tr>
<tr>
<td>FA/FSc</td>
<td>44 (17.6)</td>
<td>8 (3.2)</td>
<td>0 (.0)</td>
<td>18 (7.2)</td>
<td>10 (4.0)</td>
<td>36 (14.4)</td>
</tr>
<tr>
<td>BA/BSc</td>
<td>160 (64.0)</td>
<td>18 (7.2)</td>
<td>2 (0.8)</td>
<td>10 (4.0)</td>
<td>2 (0.8)</td>
<td>34 (13.6)</td>
</tr>
<tr>
<td>MA/MSc</td>
<td>32 (12.8)</td>
<td>0 (.0)</td>
<td>4 (1.6)</td>
<td>2 (0.8)</td>
<td>0 (.0)</td>
<td>6 (2.4)</td>
</tr>
<tr>
<td>M Phil</td>
<td>10 (4.0)</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
<td>4 (1.6)</td>
<td>0 (.0)</td>
<td>8 (3.2)</td>
</tr>
<tr>
<td>Total</td>
<td>24 (9.6)</td>
<td>90 (36.0)</td>
<td>28 (11.2)</td>
<td>86 (34.4)</td>
<td>22 (8.8)</td>
<td>250 (100.0)</td>
</tr>
</tbody>
</table>

Chi-Square  =  76.804, df = 16, p-value = 0.000

H5 is accepted.
Table 6: Education Wise Percentage of Impulse Buying Behavior of Consumer and Chi-Square Test

<table>
<thead>
<tr>
<th>Impulse Buying Behavior</th>
<th>Education</th>
<th>Strongly Disagree N (%)</th>
<th>Disagree N (%)</th>
<th>Neutral N (%)</th>
<th>Agree N (%)</th>
<th>Strongly Agree N (%)</th>
<th>Total N (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Matric</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
<td>0 (.0)</td>
<td>4 (1.6)</td>
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</tr>
<tr>
<td>FA/FSc</td>
<td>12 (4.8)</td>
<td>20 (8.0)</td>
<td>4 (1.6)</td>
<td>8 (3.2)</td>
<td>0 (.0)</td>
<td>44 (17.6)</td>
<td></td>
</tr>
<tr>
<td>BA/BSc</td>
<td>12 (4.8)</td>
<td>62 (24.8)</td>
<td>12 (4.8)</td>
<td>64 (25.6)</td>
<td>10 (4.0)</td>
<td>160 (64.0)</td>
<td></td>
</tr>
<tr>
<td>MA/MSc</td>
<td>0 (.0)</td>
<td>4 (1.6)</td>
<td>8 (3.2)</td>
<td>12 (4.8)</td>
<td>8 (3.2)</td>
<td>32 (12.8)</td>
<td></td>
</tr>
<tr>
<td>MPhil</td>
<td>0 (.0)</td>
<td>2 (0.8)</td>
<td>4 (1.6)</td>
<td>0 (.0)</td>
<td>4 (1.6)</td>
<td>10 (4.0)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>24 (9.6)</td>
<td>90 (36.0)</td>
<td>28 (11.2)</td>
<td>86 (34.4)</td>
<td>22 (8.8)</td>
<td>250 (100.0)</td>
<td></td>
</tr>
</tbody>
</table>

Chi-Square = 76.804, df = 16, p-value = 0.000

6. FINDINGS AND RESULTS

The main objective of this study was to examine the impact of demographic factors of consumer on impulse buying behavior in Multan city of Pakistan. Participants of this study belonged to different educational institutions of Multan like Bahauddin Zakariya University Multan, National University of Modern Languages Multan Campus, Institute of Southern Punjab Multan and Punjab College Multan. Respondents were asked to choose one or more consumer products (Lays, Chocolates, Pepsi/Cock, and Bubble/Chew gum, Juices, Candies, Biscuits, and Ice Cream) as impulse buying to show their impulsive behavior.

The results of this study reveal that demographic factors (gender, age, income, and education) of consumers have significant association with impulse buying behavior of consumer. The results also indicate that demographic factors (gender, age, income, and education) affect impulse buying behavior of consumers simultaneously. These findings are consistent with the study of Basher et al. (2012); they investigated that the demographic factors (age, income, gender, and education) have significant association with consumer impulse buying behavior.

Our study further found that gender has a strong significant association with impulse buying behavior of consumers of Multan. Findings of our study also reveal that gender is inversely related with impulse buying behavior of consumer and males are more impulsive in their purchase behavior than females. In Multan males show more impulsive behavior because males have money to make this type of unplanned decisions but on the other hand females are very conscious and make mostly planned buying. These findings are consistent with the study of Mai et al. (2003), Ekeng et al., (2012) and Hadjali et al. (2012); they investigated that gender has significant and inverse association with impulse buying and males are more impulsive than females. Our study further reveals that age has a strong significant association with impulse buying behavior of consumers in Multan. This study also found that age of consumers has inverse relationship with impulse buying behavior of consumers. Data of this study was collected from different educational institutions of Multan and results showed that young consumers are more impulsive than old consumers because young consumers are mostly influence with novelty, new lifestyle, and new fashion. These findings are consistent with the findings of the study of Ghani and Jan (2011), Mai et al., (2003) and Ekeng et al., (2012); they investigated that age of consumers has a significant association with impulse buying behavior that is inverse relationship exist between age and impulse buying behavior of consumers. Our study reveals that income of consumers has a strong significant association with impulse buying behavior of consumers in Multan. Our study also found that income is directly related to impulse buying behavior. This means that consumers with high income show more impulsive behavior. Results of this study also in line with the study of Bashier et al. (2012) and Rana and Tirthani (2012); they found that there is direct relationship between income and impulse buying behavior of consumers. Our results reveal that education of consumers has a strong significant association with impulse buying behavior. Our study also reveals that education of consumers is directly related to impulse buying behavior. This means that consumers with high qualification show high impulsive behavior and consumers with low qualification show low impulsive response. Results of our study are consistent with the study of Ekeng et al., (2012) and Bashier et al. (2012); they found that education of consumers has strong association on impulse buying behavior.

7. CONCLUSION AND RECOMMENDATIONS

7.1 Conclusion

From the above results we have reached the conclusion that the demographic factors of consumers (gender, age, income, and education) have significant association with impulse buying behavior. Furthermore, these demographic factors of consumers (gender, age, income, and education) have influence on impulse buying behavior simultaneously. In addition, our study shows that gender has a strong significant association with impulse buying behavior and this impulse buying phenomenon is inversely related to the gender of consumer. Impulse buying is more common in males than females because males in Multan visit markets more than females.
and show attraction to product spontaneously. Age of consumer in this study is observed exert incredible influence on impulse buying behavior and this impulse buying phenomenon to specific product increases with the decrease in age of consumers. Income of the consumers in this study is observed exert strong significant influence on impulse buying behavior of consumers and this impulse buying phenomenon to specific product increases with the increase of income of consumers. On the other hand education of consumers in this study is examined that education of consumers has a strong significant influence on impulse buying behavior and this impulse buying phenomenon increases with the increase of level of education of consumers.

7.2 Recommendations
Following recommendations were made on the basis of above research study.
1. The company’s management in Multan City must consider about the importance of demographic factors (gender, age, income, and education) for changing of the impulsive behavior of consumers.
2. The company’s management must also consider about many other factors (like the shopping environment, product display, fun, fashion orientation, shelf location and space, mood, advertisement etc.) that can affect the impulsive behavior of consumers of Multan City.
3. The company’s management must observe continuously the dynamic nature of the environment in Multan with respect to consumer impulsive response.
4. The company’s management must implement latest concepts to create maximum satisfaction among the impulsive consumers.
5. The companies must get feedback from the consumers to find out what kind of ways can be adopted to get desired impulsive goals.
6. The marketing managers must encourage sale personnel to develop new methods and experiment with new ideas that lead to increase in Impulsive purchases.
7. The company management in Multan must set clear policies and procedures to achieve impulsive goals.
8. This research study can be used for helping or concluding further studies conducted by the researchers in the similar perceptions, together along with various improvements.

7.4 Practical Implications
The study has highlighted the importance of impact of demographic factors (gender, age, income and education) on impulse buying behavior of consumers. The findings of this study recommended the organizations and companies to develop the strategies which are beneficial to boost impulsive behavior of consumers.

7.5 Limitations of Study
This study is conducted in urban area of Multan. So results of this study may not apply to impulsive behavior of consumers residing in rural areas of Multan and also results cannot be generalized to other cities of Pakistan. The sample size of 250 respondents of this study may not be proper representative of the target audience. The results could vary if the increase in number of respondents.

REFERENCES
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