

# Impact of Emotional Intelligence on Impulse Buying and Product Value Proposition

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## Abstract

This paper elaborates the relationship between Emotional Intelligence and Impulse Buying and the resultant product value proposition for the consumer. The study is done on Impulse Buying in the apparel section by women between the age group of 18 and above in a middle class developing town on the outskirts of Mumbai Metro. It is proven in this study that Emotional Intelligence of the Consumer is a very important component in Impulse Buying. The Higher the Emotional Intelligence the lower will be the Impulse buying habit and vice versa. This becomes very important in the middle class Indian context where the women are bound by a strong sense of prioritizing family needs first before indulging in any personal wish fulfillment. Impulse Buying as this study shows creates a strong feeling of guilt which in turn reduces the value proposition of the apparel because there is less repeat usage of the apparel brought on impulse. Hence Emotional Intelligence of the consumer should be an important consideration for all stakeholders if the value proposition has to be high.

**Keywords:** Emotional Intelligence, Impulse Buying, Guilt, Value, Apparel.

## INTRODUCTION

Irrational behaviour in humans is an interesting area of enquiry as it defeats human reasoning and argument. Irrational behaviour often directs many decisions and hence its importance. Understanding some factors that direct irrationality in human behaviour will give a better perspective to manage the irrationality. Impulse Buying falls into this realm of irrational behaviour as the craving or the desire to possess something defeats logical reasoning of the expenses involved or the consequences thereafter in financial social or emotional context. Studies conducted in North America show that up to 75% of purchases are done spontaneously or impulsively. These unplanned spontaneous purchase decisions are not in the domain of rational human behaviour. In the broader marketing context it has been seen that all irrational buying behaviour like impulse buying are usually encouraged by marketers. But impulse buying could have both negative and positive connotation for marketers. Impulse purchases are often accompanied by negative feelings of guilt and regret. Moreover studies have proved that consumers of impulsive buying very often run into financial mismanagement because of it. All this translates into a feeling of negativity for the consumer who could end up influencing others into having and spreading a contrary image of the brand that was previously subject to impulse buying.

## LITERATURE REVIEW

Impulse buying is the spontaneous, instant action of purchasing a product unsupported by any previous plan, intent or decision of owning the product. In the fast growing Indian Retail sector with more and more international players entering the Indian scene, the aesthetics of shopping has changed totally in India. Shopping is no more a means to an end. It is an experience where all the cognitive and affective are involved. A recent study in department store purchases has shown that between 27 and 62% of consumers were into impulse buying and that there were very few product lines that were not affected by impulse buying (Bellenger, Robertson and Hirschman 1978). Banking innovations such as credit cards, cash machines, "instant credit." 24-hour retailing, home shopping networks, and telemarketing have now made it very easy for consumers to fulfill their desires without constraint. This has led to a splurge in impulse buying. The moral fabric of the consumers is also changing and self indulgence is no longer a sin and spending guilt is also less severe today. (Albee 1977: Longman 1985: Meninger 1973). In the cluttered market where competition is break neck effective marketing strategies for staying ahead of the heap has to be devised. Studies have shown that fostering impulse buying (IB) represents an effective marketing strategy and one of the most important determinants of a company's sales revenue, particularly in the retailing and e-marketing sectors (Hausman 2000; Parboteeah et al. 2009; Vohs and Faber 2007; Zhou and Wong 2003). But the flip side is the effect that this kind of impulse buying behaviour has on the consumers. Excessive spending and problems associated with it is on the rise. (Dittmar).

Since every purchasing event is an experience for the consumers concerned it is needless to say that Emotions play a major role in all these decisions. The gap between the desire to buy something and the actual purchase is the space where the emotions along with many other factors play a predominant role. The stimulation of the desire accompanied with the processes that go on to the final act of buying the product is based upon the emotion handling processes of the individual. Handling of the emotions, managing the emotions, controlling the emotions even perceiving the emotions becomes an important part of the purchase decisions. Emotional Management is thus very important in order avoid on the spot decisions while purchasing a product or service from the point of the consumer. But from the marketers perspective it is a very important tool by which he can provoke the customer to satisfy his temporary cravings. It becomes an area of intense interest to understand the impact that Emotional Intelligence has on Impulse Buying Behaviour.

Impulse buying is perceived differently by marketers and psychologists. Marketers usually are of the opinion that impulse buying happens mostly because of the market influence on consumers The main cause of this kind of purchases are determined by factors that are external in nature(Kotler & Bes, 2003; Piron, 1991; Stern, 1962). The psychologists on the other hand consider this to be an individual tendency governed by internal controls that are a part of the traits of the person (e.g. Rook, 1987; Rook & Hoch, 1985). It has been also proposed that the impulsive consumer is very often a recreational shopper (e.g. Bellenger & Korgaonkar, 1980), shopping when the mood strikes, finding pleasure in shopping activities, and buying more than was planned (Rook & Hoch, 1985). Impulse buying involves making spontaneous purchases, is frequently based on the presence of an immediate stimulus object, and is often accompanied by feelings of excitement and pleasure and/or a powerful urge to buy (Rook 1987). Although shopping environment is very often used as a measure for impulse buying (Rook and Gardner, 1993), there is also strong evidence for chronic individual differences in consumers' propensity to buy on impulse (Verplanken and Herabadi 2001).

One of the areas of human differentiation is the Emotional Intelligence of a person. This affective ability to be self aware, detect emotions in others, manage emotional cues and informations defines the shopping experiences of most people. Human purchasing is very often directed by the emotive and affective component and not so much by the cognitive component.

Different models have been proposed for the definition of Emotional Intelligence and disagreement exists as to how the term should be used. The earliest roots of emotional intelligence can be traced to Darwin's work on the importance of emotional expression for survival and second adaptation. In the 1900s, even though traditional definitions of intelligence emphasized cognitive aspects such as memory and problem-solving, several influential researchers in the intelligence field of study had begun to recognize the importance of the non-cognitive aspects. For instance, as early as 1920, E.L. Thorndike used the term social intelligence to describe the skill of understanding and managing other people. Similarly, in 1940 David Wechsler described the influence of non-intellective factors on intelligent behaviour, and further argued that our models of intelligence would not be complete until we can adequately describe these factors. In 1983, Howard Gardner's 'Frames of Mind: The Theory of Multiple Intelligences' introduced the idea of multiple intelligences which included both Interpersonal intelligence (the capacity to understand the intentions, motivations and desires of other people) and Intrapersonal intelligence (the capacity to understand oneself, to appreciate one's feelings, fears and motivations). In Gardner's view, traditional types of intelligence, such as Intelligence Quotient, fail to fully explain cognitive ability. Thus, even though the names given to the concept varied, there was a common belief that traditional definitions of intelligence are lacking in ability to fully explain performance outcomes. The first use of the term "emotional intelligence" is usually attributed to Wayne Payne's doctoral thesis, A Study of Emotion: Developing Emotional Intelligence from 1985. However, prior to this, the term "emotional intelligence" had appeared in Leuner (1966). Greenspan (1989) also put forward an Emotional Intelligence EI model, followed by Salovey and Mayer (1990), and Goleman (1995). The distinction between trait emotional intelligence and ability emotional intelligence was introduced in 2000. As a result of the growing acknowledgement by professionals of the importance and relevance of emotions to work outcomes, the research on the topic continued to gain momentum, but it wasn't until the publication of Daniel Goleman's best seller 'Emotional Intelligence: Why It Can Matter More Than IQ' that the term became widely popularized. Nancy Gibbs' 1995 *Time* magazine article highlighted Goleman's book and was the first in a string of mainstream media interest in Emotional Intelligence.

Defining Emotional Intelligence: At the present time, there are three main models of Emotional Intelligence:

- Ability Emotional Intelligence models
- Mixed models of Emotional Intelligence
- Trait Emotional Intelligence model

The Ability Based Model: Salovey and Mayer's conception of Emotional Intelligence strives to define Emotional Intelligence within the confines of the standard criteria for a new intelligence. Following their continuing research, their initial definition of Emotional Intelligence was revised to "The ability to perceive emotion, integrate emotion to facilitate thought, understand emotions and to regulate emotions to promote personal growth." The ability based model views emotions as useful sources of information that help one to

make sense of and navigate the social environment. The model proposes that individuals vary in their ability to process information of an emotional nature and in their ability to relate emotional processing to a wider cognition. This ability is seen to manifest itself in certain adaptive behaviours. The model claims that Emotional Intelligence includes four types of abilities:

- Perceiving emotions – the ability to detect and decipher emotions in faces, pictures, voices, and cultural artifacts—including the ability to identify one's own emotions.
- Using emotions – the ability to harness emotions to facilitate various cognitive activities, such as thinking and problem solving.
- Understanding emotions – the ability to comprehend emotion language and to appreciate complicated relationships among emotions.
- Managing emotions – the ability to regulate emotions in both ourselves and in others.

The model introduced by Daniel Goleman focuses on Emotional Intelligence as a wide array of competencies and skills that drive leadership performance. Goleman's model outlines four main Emotional Intelligence EI constructs:

- Self-awareness – the ability to read one's emotions and recognize their impact while using gut feelings to guide decisions.
- Self-management – involves controlling one's emotions and impulses and adapting to changing circumstances.
- Social awareness – the ability to sense, understand, and react to others' emotions while comprehending social networks.
- Relationship management – the ability to inspire, influence, and develop others while managing conflict.

Salovey and Mayer defined emotional intelligence as 'the subset of social intelligence that involves the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions. Later on, they refined and defined emotional intelligence as 'the ability to perceive emotions, to access and generate emotions so as to assist thoughts, to understand emotions and emotional knowledge, and to respectively regulate emotions so as to promote emotional and intellectual growth' (Mayer and Salovey, 1997).

Goleman includes a set of emotional competencies within each construct of Emotional Intelligence. Emotional competencies are not innate talents, but rather learned capabilities that must be worked on and can be developed to achieve outstanding performance Goleman posits that individuals are born with a general emotional intelligence that determines their potential for learning emotional competencies. A lot of research in the area of Emotional Intelligence and emotional competencies has been in the area of the performance ability of individuals in organizations or how this important behavioral trait affects the myriad of relationships within organizations. Cherniss, Dulewicz and Higgs, Schutte et al. (Ciarrochi et al.; Mayer et al.)(Schutte and Malouff; Schutte et al.) all define it from the Human Resource Management and Leadership Perspective.

## SCOPE OF THE STUDY

Not many studies of relevance have been done to understand how Emotional intelligence affects or influences the purchase behaviour of consumers. Since all product lines are affected by Impulse buying and it is a major area where companies try to focus to lure their customers it is particularly of interest to study whether this important behavioral characteristic has any relevance from the individual's perspective as well as from the marketer's perspective. Since Daniel Goleman's studies prove that Emotional Intelligence is a trainable quality from the individual perspective unplanned expenses incurred in Impulse buying can be regulated. Marketers on the other hand must understand the importance of Emotional Intelligence as a key salient player in the purchasing decisions of consumers especially when they direct the store activities to enhance impulse buying in customers.

Kollat and Willet (1967) have in their study said that women are more frequent impulse purchasers than men. Apparels are a section where women are interested and they are highly involved consumers in this section. Therefore this study attempts to understand whether Emotional Intelligence of Women affects their Impulse Buying Habits and are these purchases followed by a feeling of guilt and whether the apparel bought out of impulse are put to repeat use by women .

## OBJECTIVES

1. To study the impact of Emotional Intelligence on Impulse Buying in women in the apparel sector.
2. To understand if there is an association between Impulse buying and the feeling of guilt.
3. To study whether there is a relationship between guilt of impulse buying and decision to not repeat use the apparel.

## HYPOTHESIS

**H01:** Emotional Intelligence has no impact on impulse buying behaviour of women.

**H11:** Emotional Intelligence has a very strong impact on Impulse Buying Behavior of Women.

**H02:** There is no association between Impulse buying and the feeling of guilt.

**H12:** There is a strong association between Impulse buying and the feeling of guilt.

**H03:** There is no association between guilt of Impulse buying and decision to not repeat use the apparel bought on impulse

**H13:** There is an association between guilt of Impulse buying and decision to not repeat use the apparel bought on impulse.

## METHODOLOGY

This is a causal study in which the effect of Emotional Intelligence on Impulse Buying of women in the apparel section is studied.

### Sampling Design

The population of this study comprises of the inhabitants of a small town – Kharghar in the outskirts of Mumbai. Being the residential hub with affordable housing, the population here primarily comprises of professionals and middle class, upper middle class segments. For this study the most densely inhabited and populated Sector (Sec 20) of Kharghar Node was taken and in random 72 women between the age group of 18- 65 from this sector were selected for this study.

### Tools of Data Collection

The primary data collection tools were the Questionnaire, and Focus group.

A 45 minute structured Focus Group discussion was conducted in which there were 12 participants in the age group of 20 to 30years. In this discussion Impulse Buying habits and its effects were discussed.

The Questionnaire comprised of two parts. The first part comprised of 15 statements in the 5 point likert scale to measure the Emotional Intelligence of the units. The rest of the 17 statements were again in the 5 point likert scale and deal with their impulse buying habits. The 5 point likert scale was from Strongly Disagree to Strongly Agree.

### Reliability Statistics:

The Cronbach's Alpha for the Emotional Intelligence Scale was 9.82 which prove that the reliability of the scale is high. The Cronbach's Alpha for the Impulse Buying was 9.84 which prove that the reliability of the scale is high. Table 1 and 2 illustrates the same.

| <b>Table1 : Reliability Statistics for Emotional Intelligence</b> |  |            |
|---|--|------------|
| Cronbach's Alpha  | Cronbach's Alpha Based on Standardized Items | N of Items |
| .982  | .982   | 15         |

*The table shows the Reliability of the scale in Cronbach's alpha to measure Emotional Intelligence*

| <b>Table2 : Reliability Statistics for Impulse Buying</b> |  |            |
|---|--|------------|
| Cronbach's Alpha  | Cronbach's Alpha Based on Standardized Items | N of Items |
| .984  | .984   | 17         |

*The table shows the Reliability of the scale in Cronbach's alpha to measure Emotional Intelligence*

## DATA ANALYSIS AND FINDINGS

### Qualitative Analysis

Qualitative Analysis of data through a focus group session revealed that Impulse buying was a common habit among urban women where the culture of going out on weekends to the many malls that dot this developing town with the entire family was prevalent. These outings were eventually a weekend relaxation trips to enjoy the ambience of the mall, meet friends visit to the food court, buy monthly groceries or enjoy a film at some multiplex in the mall. Though the intent of the visits was for these purposes, the focus group discussions revealed that, ultimately the women ended up doing a lot of unplanned purchases of apparels. But most of the time it was the on the spurt of the moment decision when they saw something that they liked or something trendy which their friends had and they too wanted to have. The focus group discussion revealed that going on for the sudden purchase gave them a lot of temporary pleasure but mostly they agreed disapproval from family

members often left a bitter taste later on. Indian Culture especially among the middle class had certain stereotypical roles as far as women were concerned. The women were bound by the traditional roles of putting the family first before their personal needs. Self indulgence was not primarily not encouraged in the entrenched value systems. Disapproval from family members made them want wear the clothes brought on impulse less and less. But since the focus group mostly comprised of housewives who were unemployed, the income at their disposal was that of their spouses, and the fact that approval from their peer group and family was of such great importance proved that they were low in Emotional Intelligence and their decisions were all subject to the approvals and disapprovals of others. The focus group discussion revealed that having a low Emotional Intelligence (satisfaction depending upon the approval or disapproval of others) created a feeling of guilt and unhappiness about the purchase whereby the value proposition in psychological terms of happiness and satisfaction is lost also tangible value proposition in terms of the utility also becomes less as the women tend not to use the clothing purchased in impulse buying due to feelings of guilt.

**Quantitative Analysis**

**Hypothesis 1**

**H01:** Emotional Intelligence has no impact on impulse buying behaviour of women.

**H11:** Emotional Intelligence has a very strong impact on Impulse Buying Behavior of Women.

The results of the correlation analysis reveal that the correlation between Emotional Intelligence and Impulse buying is -.823. The p value for the correlation coefficient is .000 which is less than .01 the assumed level of significance. This implies that the correlation coefficient between Emotional Intelligence and Impulse Buying is negative, high and statistically significant or in other words when Emotional Intelligence increases Impulse Buying decreases and vice versa.

**Correlation Tables:**

**Table 3 : Correlations between Emotional Intelligence(EI) and Impulse Buying(IB)**

|    |                     | EI      | IB      |
|----|---------------------|---------|---------|
| EI | Pearson Correlation | 1       | -.823** |
|    | Sig. (2-tailed)     |         | .000    |
|    | N                   | 72      | 72      |
| IB | Pearson Correlation | -.823** | 1       |
|    | Sig. (2-tailed)     | .000    |         |
|    | N                   | 72      | 72      |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

*EI in the table denotes Emotional Intelligence and IB in the Table denotes Impulse Buying. The table shows the correlation between Emotional Intelligence and Impulse Buying.*

**Regression Analysis Table between Emotional Intelligence (EIAV1) and Impulse Buying (IB):**

**Table 4 : Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .823 <sup>a</sup> | .678     | .673              | .731                       |

a. Predictors: (Constant), EI

In Table No.4 the r<sup>2</sup> value is .678 which means that in 67.8% of the variation in Impulse buying is explained by Emotional Intelligence.

**Table 5 :Anova<sup>b</sup>**

| Model |            | Sum of Squares | df | Mean Square | F       | Sig.              |
|-------|------------|----------------|----|-------------|---------|-------------------|
| 1     | Regression | 78.640         | 1  | 78.640      | 147.296 | .000 <sup>a</sup> |
|       | Residual   | 37.372         | 70 | .534        |         |                   |
|       | Total      | 116.012        | 71 |             |         |                   |

a. Predictors: (Constant), EI(Emotional Intelligence)  
 b. Dependent Variable: IB(Impulse Buying)

*Table showing the F statistic*

The F statistic is 147.296 which is significant as indicated by the p value which is .000.



**Table 6 : Coefficients<sup>a</sup>**

| Model |            | Unstandardized Coefficients |            | Standardized Coefficients | t       | Sig. |
|-------|------------|-----------------------------|------------|---------------------------|---------|------|
|       |            | B                           | Std. Error | Beta                      |         |      |
| 1     | (Constant) | 5.464                       | .265       |                           | 20.643  | .000 |
|       | EI         | -.875                       | .072       | -.823                     | -12.137 | .000 |

a. Dependent Variable: IB(Impulse Buying)

The value of the 't' statistic corresponding to the coefficient of Emotional Intelligence

The estimated regression equation from Table 6 is:

$$\text{Impulse Buying} = 5.464 - .875\text{Emotional Intelligence.}$$

The intercept and the slope terms are 5.464 and -.875, respectively. The value of the t statistic corresponding to the coefficient of Emotional Intelligence is -12.137.

Hypothesis 2

**H02:** There is no association between Impulse buying and the feeling of guilt.

**H12:** There is a strong association between Impulse buying and the feeling of guilt

**Table 7 : Chi-Square Tests between Impulse Buying and Feeling of Guilt**

|                                    | Value               | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|------------------------------------|---------------------|----|-----------------------|----------------------|----------------------|
| Pearson Chi-Square                 | 58.778 <sup>a</sup> | 1  | .000                  |                      |                      |
| Continuity Correction <sup>b</sup> | 54.646              | 1  | .000                  |                      |                      |
| Likelihood Ratio                   | 65.278              | 1  | .000                  |                      |                      |
| Fisher's Exact Test                |                     |    |                       | .000                 | .000                 |
| Linear-by-Linear Association       | 57.961              | 1  | .000                  |                      |                      |
| N of Valid Cases <sup>b</sup>      | 72                  |    |                       |                      |                      |

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.03.

b. Computed only for a 2x2 table

Value of the computed chi square is highly significant using the level of significance to be 5%

In Table 7 the value of the computed chi square is 58.778 which is highly significant using the level of significance to be 5% as the 'p' value is .000. Since the chi square value is significant we can reject the null hypothesis. Therefore we can conclude that Impulse buying creates guilt in the women.

**Table 8 : Symmetric Measures**

|                    |     | Value | Approx. Sig. |
|--------------------|-----|-------|--------------|
| Nominal by Nominal | Phi | .904  | .000         |
| N of Valid Cases   |     | 72    |              |

Table showing the strength of relation between impulse buying and guilt.

The computed value of phi as shown in Table 8 is .904 and hence  $\phi^2$  (phi square) is .817. According to the Luck and Rubin Model since the value is greater than .80 we can safely conclude that there is a strong association between impulse buying and the guilt that follows an impulse purchase. Hence we reject the null hypothesis and accept the alternate hypothesis.

Hypothesis 3

**H03:** There is no association between guilt of Impulse buying and decision to not repeat use the apparel bought on impulse

**H13:** There is an association between guilt of Impulse buying and decision to not repeat use the apparel bought on impulse.

**Table 9 : Correlations**

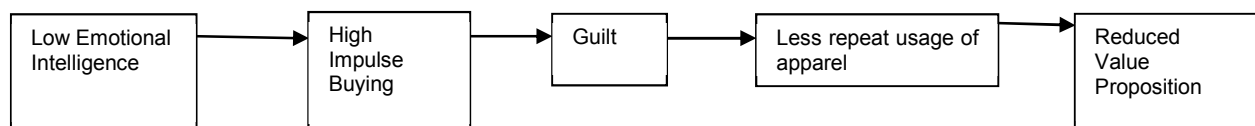
|   |                     | guilty after impulse purchase | do not wear for long time |
|---|---------------------|-------------------------------|---------------------------|
| guilty after impulse purchase             | Pearson Correlation | 1                             | .849**                    |
|   | Sig. (2-tailed)     |                               | .000                      |
|   | N                   | 72                            | 72                        |
| Repeat use of apparel brought on impulse. | Pearson Correlation | .849**                        | 1                         |
|   | Sig. (2-tailed)     | .000                          |                           |
|   | N                   | 72                            | 72                        |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

*Table showing the correlation between guilt after impulse purchase and desire to repeat use the apparel.*

The results of the correlation analysis in Table 9 reveals that the correlation between the feeling of guilt after Impulse Buying and not wearing the clothes brought on impulse is .849. The p value for the correlation coefficient is .000 which is less than .01 the assumed level of significance. This implies that the correlation coefficient between the feeling of guilt after Impulse Buying and not wearing the clothes brought on impulse is positive, high and statistically significant or in other words when the feeling of guilt after impulse buying increases the possibility of wearing those apparels also decreases.

**Figure: 1**



This study proves that Emotional Intelligence affects Impulse Buying Behavior of Individuals which in turn causes Guilt in the Individual. This guilt leads to less usage of the product i.e. in this study apparel purchased and thus reducing the value proposition. Figure 1 represents the inferences drawn from this study.

## CONCLUSION

The study reveals that Impulse buying in women has a very strong negative correlation relation with their Emotional Intelligence. Further there is a strong feeling of guilt accompanying Impulse Buying. This strong feeling of guilt further provokes the women to not use the purchases bought on Impulse. Hence ways and means to control impulse buying from the customer point is important. One of the best ways is to improve the Emotional Intelligence of the women, as has been proved in studies by Daniel Goleman, that Emotional Intelligence is a Trainable Quality. From the point of the marketers a guilt free purchase where repeated use of the apparel is there increases the customer loyalty to the store and repeat purchases. Also the shopping experience is not a onetime experience that should be guilt ridden but a happy one where the customer will want to go to the store again and again. Relationship building is also fostered and the shopping experience becomes a symbiotic one for the customer as well as all the stakeholders. Avoidance of negativity in the consumers mind is very important as it will affect the brand image. Since this study proves that Impulse Buying only creates temporary gratification but eventually creates long term discontent, it is important to focus on long term goals rather than on short term goals of meeting the sales target.

Impulsive behaviour and Emotional Intelligence are highly negatively correlated. Impulsive behaviour which is totally characterized by any disregard for the consequences is usually accompanied by high feeling states in which the person involved feels extremely thrilled. The 'id' state is so prominent that all other considerations wane. But in a typically Middle class Indian family where so many other considerations of priorities for expenses are there, Impulse buying can create a lot of negativity in the family environment. Indian women culturally are bound by roles which demand a lot of sacrifices from them for their families. Impulse buying can therefore create a breaking of this typical stereotype which could cause a lot of guilt. This guilt as this study shows leads her not to use the apparel brought on Impulse over and over again. The qualitative value proposition which is the pleasant emotions associated with any purchase is lost for her. Hence the attire or clothing brought on impulse is relegated to something for which she no longer sees much value or importance. The sight of the purchased product evokes guilt and shame. People with higher Emotional Intelligence can control the heady desire of purchase because they are able to handle the temporary feeling of unhappiness at not possessing the product immediately. Their emotions do not rule them. Understanding one's own emotions and then balancing these emotions to take a proper decision is an important mechanism of a highly Emotionally Intelligent person. Hence people with Higher Emotional Intelligence are less likely to experience the feeling of guilt. So the value propositions both tangible and psychological for the products they purchase are also very high. All purchase experience for them becomes a happy and pleasurable experience. This creates brand loyalty, store

loyalty and good will for all the stakeholders involved.

### LIMITATIONS OF THE STUDY

The study primarily covers a developing node which is a small town on the outskirts of Mumbai. The sample collected from this small town gives a very interesting viewpoint about this important behavioral aspect of Emotional Intelligence Impulse Buying, Guilt and decision not to repeat use the apparel in women. A much larger diverse sample from different states could have yielded a more interesting perspective. Also this study is concentrated on a very small town which comprises of people from similar socioeconomic status. This study does not go into how the behavioral pattern of people in the metro cities or rural areas is. Moreover this study has been only done only on apparels perhaps the results would be diverse for different category of products and services. The inferences drawn from this study can be further substantiated and generalized by subsequent studies.

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