

Effects of Gender Differences: A Study of Consumer Purchase Behaviour regarding FMCG in Organised Retail Outlets

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Abstract

Background and Purpose:

India, the country where the culture is diverse and people from different parts have various tastes, likes and dislikes. Here in my research the basic focus or aim was to study and observe that how the consumer behaviour is shifting with the emergence of organized retail outlets in Varanasi for purchasing FMCG products. The study also aimed to examine the effect of gender differences on consumer purchase behaviour of FMCG in organised retail outlets.

Methods:

The required data was collected through an online survey. The questionnaire to assess the impact of gender differences on consumer buying behavior, using google forms was sent to the respondents. Some of the consumer's responses were recorded using telephonic interview. The data collected was analysed through Jamovi version 1.2 software and Chi-Square and Fisher's Exact Test methods.

Results/ Findings:

It was found that there was a highly significant association between gender differences and number of organised retail outlets visits per month; and there was no significant association found between gender differences and impulsive buying behaviour, frequency of organised retail outlets visit per month and expenses per month in organised retail outlets for FMCG buying. Other findings were that the consumers are shifting towards organised stores from unorganised ones but still there are a significant number of consumers who purchase their FMCG requirements from unorganised (traditional formats) stores.

Managerial Implications:

The findings will help organised retailers to search and implement new ways to survive and succeed in competitive environment and they would come to know how the gender differences affect the consumer buying behavior.

Key Words: Consumer Purchase Behaviour, FMCG, Organised Retail Outlets

Management Insight (2023). DOI: <https://doi.org/10.21844/mijia.19.2.6>

Introduction:

Consumer Purchase Behaviour:

Consumer behaviour can be defined as “*The behaviour that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their needs*” (Leon G. Schiffman and Leslie Lazar Kanuk, “*Consumer Behaviour*” 2014). Consumer behaviour is one of the youngest disciplines of management, which itself is the youngest science and oldest art. The learned scholars and academicians focused on it very late. The marketing concept can be traced during the year 1950's, when it developed and the need of studying consumer behaviour was recognized. Marketing starts with

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How to cite this article: Singh A.K. (2023). Effects of Gender Differences: A Study of Consumer Purchase Behaviour regarding FMCG in Organised Retail Outlets, Management Insight, 19 (2) 44-53

Source of support: Nil

Conflict of interest: None

Received: 27.12.2024; **Accepted:** 07.02.2024; **Published:** 15.04.2024

identification of consumer needs and ends with the satisfaction of that needs. As everything revolves around consumers, it becomes necessary to study consumer behaviour. Consumer behaviour starts with the buying which can be the result of stress (to satisfy an immediate need), for comfort and luxury (small quantity or in bulk). And for this reason the other function is required i.e. exchange. The exchange takes place between buyers and

sellers or between customers.

In other words, consumer behaviour can be defined as the set of activities and actions of consumers in purchase and use of goods & services. In simple words, consumer behavior can be defined as the set of activities and actions of consumers in purchasing and using goods and services. However, it involves the study of buying motives of consumers in order to examine the selection criteria for the products they choose and what motivates them to behave in a certain way in the market places. Its focus is to know how individuals make decisions to spend their available resources like time, money and effort on consumption related items.

FMCG:

FMCG industry, alternatively called as CPG (Consumer Packaged Goods) industry primarily deals with the production, distribution and marketing of consumer-packaged goods. These are products that are purchased frequently, and at a relatively low cost. Goods like toilet soaps, shaving creams, toothpaste, soft drinks etc come under this category of goods. Fast Moving Consumer Goods are also called Non-durable goods.

Fast Moving Consumer Goods have quick turnover, and relatively low cost. Products which have a quick turnover, and relatively low cost and get replaced within a year. Examples of FMCG generally include a wide range of frequently purchased consumer products such as toiletries, soaps, cosmetics, tooth cleaning products, shaving products and detergents, as well as other non-durables such as glassware, bulbs, batteries, paper products, and plastic goods. FMCG may also include pharmaceuticals, consumer electronics, packaged food products, soft drinks, tissue paper, and chocolate bars. Fast Moving Consumer Electronics are the subsets of FMCGs which include innovative electronic products like mobile phones including smart phones, digital cameras, GPS system, laptops and other electronic gadgets. These are replaced more frequently than other electronic products. There are white goods in FMCG which refer to household electronic items such as Refrigerators, T.Vs, Music Systems, etc.

Organised Retailing:

Organised retailers are those who operate and run their retailing activities taking the license from government and are registered with tax authorities. This includes supermarkets, hypermarkets, specialty stores, chain stores etc. which are owned and run by big business houses like Aditya Birla Group, K Raheja Group, Reliance Group, Tata Group etc.

Such retailers may entail the use of different store formats like departmental stores, malls, specialty stores, etc.

The category of goods maybe food, grocery, apparels, jewellery, consumer durables, footwears, cosmetic products, home decor, books, etc.

Organised retailers get bulk discounts due to the large purchase and they also reduce cost by eliminating the intermediaries and by reducing the supply chain.

Literature Review:

Wanninayake and Pradeep (2007) identified that the factors which are highly considered by consumers while selecting a particular supermarket are the design, layout and the display of the products. They also found that this particular behaviour is exhibited by most of the professionally qualified customers. Further it was found that the female customers prefer product display in a particular supermarket.

Ghosh and Tripathi (2010) analysed the purchase pattern of customers towards organised retail outlets for merchandise, time spent on purchase within the store, number of merchandise purchased per visit, store switching behaviour and store attitude. The results of their study revealed that young generations are more willing to visit organised retail outlets. Many of them, who spent more than two hours in organised retail outlets, were there to release their stress and for having fun. The most common products purchased were garments, groceries, lifestyle products and household appliances. One more finding of the study was that the consumers of tier 1 & tier 2 cities evaluate the outlet on the basis of convenience, merchandise mix and atmosphere of the store.

Mittal and Prashar (2011) in their research on impact of

demographics on buying behaviour of food and grocery consumers in Punjab, found that there is a shift in food consumption patterns from cereal based food to high-value food products and from fresh, unprocessed, unbranded to processed, packaged and branded products. With the sufficient disposable income and consciousness of latest trends of consumers, organised retail formats are growing at phenomenal pace.

Muthuvelayutham (2012) in his study concluded that amongst the various factors, age, gender and education level has the most significant impact on brand loyalty of consumers.

Rashmi (2013) indicated in her research about Indian consumers and shoppers in hair care market and influence of various factors. She suggested that if these factors are managed well by the marketers of hair care products, acts as facilitator for sellers during marketing and selling that product. She quoted the example of big established brands like HUL and P&G, by leveraging the lineage, can affect the buyer's behaviour at the time of their decision making and purchase. The creative component of an advertisement can be used influence the consumer behaviour positively such as testimonial and social media advertising.

Chitra (2014) in her study on customer purchase behaviour towards branded apparels which is intended to find out the factors affecting consumers purchase intention towards apparels, the purchase intention is explained in terms of two types of variables, consumer variables such as normative influence, consumer confidence and brand specific variables such as perceived quality and emotional value.

Rajasekaran and Saravanan (2014) highlighted, "Consumer Satisfaction on Fast Moving Consumer Goods". The study throws light on attitudes, values, beliefs and perception of the consumers towards the consumption of fast moving consumer goods. To study the brand preference of fast moving consumer goods, the preference and opinion of consumer towards popular brands have been taken into consideration.

Sonia and Dalal (2014) conducted a study on the satisfaction level of customers towards the brand of consumer goods in rural areas. Whereby, she found that

Indian FMCG industry has transformed during the last five decades. Further she stated that FMCG sector is like a corner stone in India economy as it touches every aspect of human life. The overall FMCG market has been divided between organised and unorganised sector, for a long time.

Ravi and Subhalakshmi (2015) in the research on the impact of gender and marital status on the online shopping attitude of cosmetic products concluded that demographic factors like gender and marital status had a minimum effect on attitude towards online shopping of cosmetic products. Comparatively gender had a higher influence than marital status.

Kashyap and Chopra (2018) in the study on impact of demographic factors on consumer behaviour in the organised and unorganised retail sector, found that the consumers buy different products from different outlets and it was dependent on standard of living, availability of disposable income, availability of time, awareness about the quality, perception towards both the retail formats. Demographic variables such as marital status and the profession did not show much impact on the consumer purchase behaviour between the two retail formats.

Sharma et.al (2020) in their study of impulsive buying behaviour in context with age, gender and marital status, found that age, gender and marital status are plausible factors of the proclivity of impulse buying behaviour. They also concluded that female participants, participants below 30 years and unmarried participants were more likely to exhibit impulsive buying behaviour.

Research Gap:

The main reason for conducting this research is that there are many researches conducted on effect of gender differences on consumer's purchase behaviour towards organised retail outlets in big cities. There were no major studies found about the effect of gender differences on consumer's purchase behaviour of small towns like Varanasi, where the modern format of retailing still has been in growing stage.

Research Objectives:

The study tries to find out the effect of gender differences

on consumer purchase behaviour towards FMCG in organised retail outlets, following are the major objectives of the study:

- To present the profile of the respondent selected as sample units.
- To understand the shopping habits of consumers, based on their selected demographic variable (gender) and analyse their purchase behaviour with special reference to organised retail outlets, in Varanasi.

Research Methodology:

To fulfill the objectives of the study more than 400 questionnaires were sent to the people residing in different parts of Varanasi through google forms. Out of which 200 responses were taken for further analysis after editing. The online questionnaires were sent using non-probability sampling (convenient). Apart from that the behaviour of consumers were also observed in stores, to add reliability to the data. Few responses were also taken on telephone call and the respondent's queries were also handled on call wherever required. For the analysis firstly, collected data was entered in MS Excel spreadsheet and then further analysis was done with the help of Jamovi Software using Chi-Square, Fisher's Exact Test and Percentage methods.

Demographic profile of the respondents:

Table 1: Frequencies of Gender

Levels	Counts	% of Total	Cumulative %
FEMALE	65	32.5 %	32.5 %
MALE	135	67.5 %	100.0 %

Table 2: Frequencies Of Age

Levels	Counts	% of Total	Cumulative %
18-25	80	40.0 %	40.0 %
26-45	105	52.5 %	92.5 %
46-60	15	7.5 %	100.0 %

Formulation of Hypotheses:

H01: There is no significant association between the gender differences and the frequency of visits to organised retail outlets.

H02: There is no significant association between the gender differences and the impulsive purchasing in organised retail outlets.

H03: There is no significant association between the gender differences and the number of organised retail outlets (stores) visit per month.

H04: There is no significant association between the gender differences and the expenses per month on FMCG purchase from organised retail outlets.

Analysis and Interpretation of Data:

In this section data collected are analysed and the findings are discussed. The section is divided in three parts. First part deals with the demographic profile of the respondents who responded to the questions asked. In second part the shopping habits of the selected urban consumers are discussed. In the third part the association between the gender differences and the buying behaviour is tested.

Table 3: Frequencies Of Education

Levels	Counts	% of Total	Cumulative %
GRADUATE	72	36.0 %	36.0 %
OTHERS	10	5.0 %	41.0 %
PG	116	58.0 %	99.0 %
SCHOOL LEVL	2	1.0 %	100.0 %

From the above **Table 1** it is evident that males were more in numbers than female with 67.5% against 32.5%. As per the **Table 2** out of total 200 respondents, the majority lie in 26-45 years of age category with more

than 52%, followed by 18-25 years with 40%. The above **Table 3** shows that as far as the educational qualification of the respondents is concerned, most of them lie in PG category with 58%, followed by graduates 36%.

Table 4: Frequencies Of Occupation

Levels	Counts	% of Total	Cumulative %
BUSINESS	27	13.5 %	13.5 %
EMPLOYED	58	29.0 %	42.5 %
HOME MAKER	7	3.5 %	46.0 %
PROFESSIONAL	19	9.5 %	55.5 %
STYUDYING	89	44.5 %	100.0 %

Table 5: Frequencies Of Family Income

Levels	Counts	% of Total	Cumulative %
20K-40K	34	17.0 %	17.0 %
40K-60K	38	19.0 %	36.0 %
ABOVE 60K	86	43.0 %	79.0 %
UPTO 20K	42	21.0 %	100.0 %

From **Table 4** it is evident that most of the respondents lie in the category of studying with approx 45%, followed by employed with approx. 30% in numbers. Income wise, the respondents were scattered around all the options, In **Table 5** it is exhibited that most of them

belong to above Rs. 60,000 per month with 43%, followed by 21% up to the range of Rs. 20,000 per month, 19% Rs. 40,000 to 60,000 per month and 17% come into the range of Rs. 20,000 to 40,000 per month.

Table 6: Frequencies Of Marital Status

Levels	Counts	% of Total	Cumulative %
MARRIED	107	53.5 %	53.5 %
UNMARRIED	93	46.5 %	100.0 %

According to **Table 6** marital status wise respondents were divided almost equally in both categories, married with 54% and 46% unmarried.

- 50.5 % of the respondents visited up to 2 organised retail shops per month for their FMCG purchases while 36% visited 3 to 5 times a month.

Shopping habits of the selected urban consumers:

- 74.5% of the respondents visited to organised retail

outlets for less than 3 times a month for the FMCG purchase.

- 48.2% of the respondents belong to the expenses category of Rs. 2000 to 4000 per month for their FMCG purchases.
- On the basis of 5 point scale and agree and strongly agree point of view, 52% of the respondents were involved in impulsive purchasing while shopping for FMCG from organised retail outlets.
- On the basis of 5 point scale and agree and strongly agree point of view, 75% of the respondents were found attracted towards the product discounts offered by the organised retailers in FMCG category.
- 68.5% of the respondents travelled less than 5 Kms to visit an organised retail outlet followed by 23% of those who travelled 5 km to 8 km to purchase the FMCG from organised retail outlets.
- 58.5% of the respondents found to use all three given modes of payment i.e. cash, card and QR Scanner for their FMCG purchase from organised retail outlets followed by 24.5% who used only cash for the same.
- 52.5% of the respondents had the habit of preparing

a shopping list before going for shopping of FMCG in organised retail outlets whereas 38% of them were not found to do it every time.

- 67.5% of the respondents preferred to go for shopping on Sundays or holidays. While 32.5% did not prefer to go for shopping on Sundays or holidays.
- 60.50% of the respondents did not want to take their children along with them while shopping in organised retail outlets. Whereas 39.5% wanted to take them for shopping from organised retail outlets.
- 43.5% of the respondents stated that they were able to save upto Rs.500 per month from buying at organised retail outlets while 40.5% of the respondents reported that they were able to save between Rs.501 to Rs.1000.
- 51% of the respondents were found spending less than 1 hour in organised retail outlets for the purchase of FMCG items. While 44.5% spent 1 to 2 hour for that.

Test of association between the gender and the buying behaviour:

H01: There is no significant association between the Gender and the Frequency of visits to organised retail outlets.

Table 7.3.1 (Association between Gender and Frequency of visit)

		Frequency Of Visit			
GENDER		3 TIMES OR LESS	4 TO 6	ABOVE 6 TIMES	Total
FEMALE	Observed	52	9	4	65
	Expected	48.4	10.7	5.85	65.0
MALE	Observed	97	24	14	135
	Expected	100.6	22.3	12.15	135.0
Total	Observed	149	33	18	200
	Expected	149.0	33.0	18.00	200.0

As it is evident from 7.3.1 A that p value of χ^2 Tests is 0.434 which suggests that at 5% level of significance, there is no significant association between respondent's gender and frequency of visit per month to organised retail outlets for the

purchase of FMCG items. Hence the frequency of visit is not different across the genders and the above test fails to reject the stated hypothesis in case of gender.

χ^2 Tests			
	Value	df	p
χ^2	1.67	2	0.434
Fisher's exact test			0.475
N	200		

H02: There is no significant association between the Gender and the Impulsive purchasing in organised retail outlets.

Table 7.3.2 (Association between Gender and Impulsive Purchase Behaviour)

Buy Things Other Than Intended					
GENDER		AG & ST AG	DISAG & ST DISAG	NEUTRAL	Total
FEMALE	Observed	36	7	22	65
	Expected	33.8	8.13	23.1	65.0
MALE	Observed	68	18	49	135
	Expected	70.2	16.88	47.9	135.0
Total	Observed	104	25	71	200
	Expected	104.0	25.00	71.0	200.0

Table 7.3.2 A

χ^2 Tests			
	Value	df	p
χ^2	0.517	2	0.772
Fisher's exact test			0.790
N	200		

As it is evident from Table 7.3.2 A that p value of χ^2 Test is 0.772 which exhibits that there is no significant association between the gender of the respondents and the impulsive purchase behaviour in organised retail outlets, so impulsive purchase behaviour is not different

across different genders. Hence the test fails to reject the stated hypothesis in case of age.

H03: There is no significant association between Gender and the number of organised retail outlets (stores) visit per month.

Table 7.3.3 (Association between Gender and no. of outlets visit)

No. of ORS Visit					
GENDER		3 TO 5	MORE THAN 5	UPTO 2	Total
FEMALE	Observed	32	13	20	65
	Expected	23.4	8.78	32.8	65.0
MALE	Observed	40	14	81	135
	Expected	48.6	18.23	68.2	135.0
Total	Observed	72	27	101	200
	Expected	72.0	27.00	101.0	200.0

Table 7.3.3 A

χ^2 Tests			
	Value	df	p
χ^2	15.1	2	< .001
Fisher's exact test			< .001
N	200		

Table 7.3.3 A shows that the p value of χ^2 Tests is less than 0.001 which means that there is highly significant association between the gender of respondents and the number of organised retail outlets (stores) visit per month or we can say that the number of organised retail outlets visits per month is changed with the gender of

the respondents. In case of gender the null hypothesis is rejected.

H04: There is no significant association between the Gender and the expenses per month on FMCG purchase from organised retail outlets.

Table 7.3.4 (Association between Gender and exp. per month)

		Exp. Per Month				
GENDER		2K-4K	4K-6K	ABOVE 6K	UPTO 2K	Total
FEMALE	Observed	28	9	5	22	64
	Expected	30.9	11.9	5.15	16.1	64.0
MALE	Observed	68	28	11	28	135
	Expected	65.1	25.1	10.85	33.9	135.0
Total	Observed	96	37	16	50	199
	Expected	96.0	37.0	16.00	50.0	199.0

Table 7.3.4 A

χ^2 Tests			
	Value	df	p
χ^2	4.65	3	0.199
Fisher's exact test			0.213
N	199		

Gender wise the p value in Table 7.3.4 A (0.199) of χ^2 Tests suggests that there is no significance association between the gender and the expenses per month on FMCG purchase from organised retail outlets. It can also be said that the expenses are the same across different genders. Hence the test fails to reject the null hypothesis in case of gender.

Conclusion:

- The consumers have been shifting towards organised retail outlets significantly. The improvement in the standard of living and the

increase in disposable income have led this change. This change in behavior of consumers can be seen across all age groups, genders and occupations. The frequency of visits in organized retail outlets have also increased over the years. The reasons for the increase in visits to organised retail outlets are self selection facility, discounts, big range of brands, proper display, cleanliness etc.

- Due to the infrastructural development works of government, the city has been expanding by the passage of time. The ring road and other over bridges

have encouraged many big retailers to open their outlets in these parts. This spread of urban areas has also played an important role in attracting the new customers to the organised retail outlets. One can easily spot the big organised retailers like Smart Bazaar, Trends, Spencer's, Max etc in these newly developed urban areas of the city.

- Besides these positive developments, still there are number of consumers who purchase their FMCG items from nearby kirana stores. People living in rural areas, like to purchase their daily necessities from nearby shops. The reasons for this type of behavior are the unique purchase behavior of rural consumers where they like to purchase small quantities of goods, they avoid going miles to visit the big organised retail outlets. The credit facilities provided by the kirana store owners in urban, semi-urban and rural areas are also one of the reasons for these consumers to shop from these traditional formats. Talking about the urban counter parts, there are still many customers who either purchase their daily requirements from unorganised stores or partly from organised and partly from unorganised retail stores.
- Apart from that another reason for the dominance of traditional retailers which still exists is that people of inner and older part of the city reside mostly in streets near the bank of river Ganges. They prefer to purchase their daily necessities from nearby Kirana Stores. For them purchasing their daily essentials from nearby store is more convenient. As most of the people of Varanasi live in rural areas and because of the fact that many of the rural areas and the rural consumers are untapped by big organised players, to lure these customers, the modern format retailers need to open their outlets nearby these areas and make them aware of the benefits of shopping from organised retail outlets, find their respective requirements and try to fulfill their needs and wants, keeping their convenience in the minds.
- There is a significant association between gender and number of organised retail outlets visit per month by the customers for their FMCG buying.

Recommendations:

- For surviving, maintaining and improving the position in the market and to get the competitive advantage, the players in organised retailing should survey the latest patterns in consumer behaviour, periodically and should analyse their decision making patterns.
- One very important finding was that still majority of consumers purchase their FMCG requirements from traditional retailers. In order to lure them, the retailers should make the consumers aware about their availability and they should be focusing on the promotional campaigns.
- As about half of the respondents were found exhibiting impulsive purchase behaviour in organised retail outlets, there is an opportunity for organised retailers to increase this number by improving the product display of products, they (retailers) are advised to use creative displays.
- Since majority of the respondents expressed that they prefer to shop on Sundays or holidays, stores must be opened on these days. If it has to be closed once in a week, any other day should be chosen for that.
- The frequencies of shopping are also a matter of concern which is quite less in the area selected for research. Efforts should be made to encourage consumers to visit the stores more frequently. This could be done by constantly interacting with them on phone calls/ messages and getting them involved in different schemes, etc.
- As there is a significant impact of marital status on frequency of visits to organised retail stores, number of organised retail outlets visits per month and expenses per month, the retailers are suggested to lure the married couple by attractive discount and other sales promotion offers.

Scope for Future Research:

In this study only, gender difference has been taken as demographic variable. Further researches can be done on other demographic variables in the area like Varanasi

which is witnessing a mushrooming growth in organised retailing.

Limitations of the Study:

- The study has taken only urban consumers in to the consideration.
- The area selected was Varanasi only.

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