

INFLUENCE OF GENDER, AGE AND MARITAL STATUS ON FACTORS OF PURCHASE PROCRASTINATION WITH SPECIAL REFERENCE TO TWO WHEELER MARKET

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ABSTRACT

This paper deals with the problem as to why consumers procrastinate their purchase decisions. It also analyses whether factors of gender and age are associated with purchase procrastination. A questionnaire was administered from 219 two –wheeler holders who had made the purchase of their vehicles within two years of the study. Results of the study indicate that majority of subjects procrastinated their purchase mainly due to two reasons. One was that they were confused because of the large presence of variety of models in bikes, their design, etc. The confusion element was also due to the insufficient information supplied to them by the sales. One way ANOVA test results revealed that gender and age of the subjects were partially significant with purchase procrastination factors at the time of buying vehicle. Furthermore, male consumers within the age group of 31 to 45 years procrastinated their purchase decision due to confusion and insufficient information.

Keywords: Purchase Procrastination, Demographic Characteristics, Purchase Satisfaction, Two Wheeler Market, Consumer Decision Making

INTRODUCTION

The word Procrastination originated from Latin words "pro" and "crastinus" which means forward in favour of tomorrow or putting forth or in favor of tomorrow. It must also be noted that this action is a deliberate one. It is a voluntary delay on an intended course of action in spite of its serious consequences. Different attempts have been made to give meaning to the term "procrastination" by different experts. Procrastination is the action of delaying or postponing something (<http://oxforddictionaries.com/definition/procrastination>).The put off intentionally is the doing of something that should be done or to put off intentionally and habitually (<http://www.merriam-webster.com/dictionary/procrastinate>).

In psychology, procrastination refers to the act of human being of low-prioritizing the day to day tasks and action involved in their job or putting off every day jobs to a later time. Fiore, Neil A (2006) defines that procrastination is a human being's behavior of coping with the disquiet linked with initiating or finishing some task or decision. Steel, Piers (2010) point out that anxiety/stress/job uneasiness factors will induce people to holdup or delay the tasks only if they are impulsive. Schraw et. al., (2007) have proposed three criteria. According to them, procrastination is a behavior of counter productiveness, needlessness, and delaying. Similarly, Steel (2007) reviewed previous research literatures and defined procrastination as "to willingly delay an intended course of action despite expecting to be worse off for the delay".

Consumer decision making is the process of making exact or suitable product or services to his/her needs and wants. Although it is a sequential process, very few of them take decision in one attempt or after a single visit. But many consumers miss the flow and delay their purchase decision due to the impact of internal and external constraints on their purchase decision. Generally, consumers procrastinate their decisions either in identifying the need or during the search for information or at the time of choice evaluation or at the time of purchase. However, consumer procrastination level differs with respect to consumers' capabilities and efforts taken to conclude their purchase. Many reasons influence the consumers to procrastinate their purchase on a short while or longer. For example, inadequate information furnished by Sales Personnel, non-availability of the brand /products, insufficient finance, indecisiveness due to the presence of a variety of models, variety of designs in a single brand, avoidance of purchase conflict, purchase stress or time pressure and environmental factors, waiting time for purchase and colleagues' support are some of the major factors for purchase procrastination. In this article the focus is on how consumers procrastinate their purchase in the context of two-wheeler market.

REVIEW OF LITERATURE

In consumer behaviour, very few literature discuss about consumer procrastination. Consumer procrastination refers to a chronic and conscious tendency to slow down or hold back a planned purchase (Darpy, 2000). While making purchase decision, consumers tend to often too deeply evaluate all available alternatives and compare products. Then, they may buy the product or slow down the process. Two dimensions of consumer procrastination - indecision and avoidance are pointed out by Darpy (2000). Indecision refers to the inability to make decisions in a timely manner across many situations and domains (Frost and Shows, 1993). Consumers typically take more time to screen a set of products (Frost and Shows, 1993), the indecisive consumers require great cognitive effort to perform relative comparison across the most promising alternatives and use less-exhaustive decision strategies (Ferrari and Dovidio, 2000; Ferrari and Dovidio, 2001). They are also more threatened by ambiguous circumstances (Rassin and Muris, 2005b), and more likely to postpone decision making (Rassin and Muris, 2005a), especially in stressful situations (Darpy, 2000). According to the Conflict Decision Theory (Janis and Mann, 1977), avoidance is another form of procrastination to avoid conflicting and stressful purchase situations (Ferrari, 1992; Ferrari and al., 1995; Darpy, 2000; Fee and Tangney, 2000). The paralyzing feeling of being evaluated by others is the reason why individuals avoid a task (Burka and Yen, 1983). Because of their inability to make decision quickly, they frequently

avoid ending up transaction by themselves and buck-pass the decision on someone else (Ferrari, 1991, Darpy, 2000). However, little attention has been given to postponement in consumer decision making. Decision and reaction time have been studied in experimental contexts, but a general study of reasons why consumers procrastinate their decision has not been attempted (Eric Greenleaf, Donald Lehmann 1991). Eric Greenleaf and Donald Lehmann (1991) found that intricacy of selection and time pressure are the most important causes of consumer delay whereas task avoidance the least important. Correlations between delay causes and time spent in each stage of the consumer decision making process provide tentative evidence that the different delay causes tend to prolong decision time in particular stages. Ravi Dhar (1992) in his article argued and discussed that the assumption made in hierarchical models of consumer choice, that the decision to choose is independent of which alternative to choose, may not always be valid. Consumers may often decide whether or not to choose depending on the context. Furthermore, consumers may shift their preferences in the direction of alternatives that minimize conflict. Eric Greenleaf and Donald Lehmann (1995) find that the delay reasons are related to the reasons consumers stop delaying, a process that we call delay closure, and are also related to the amount of time that consumers spend in different stages of the decision-making process. A final study supports a conceptual framework to classify these delay reasons based on the two dimensions of internal versus external locus of causation. Thabet A. Edris (1998) research work result reveals that majority of Egyptian consumers delay their buying decisions of the type of goods for substantial time, particularly in specific stages of the decision-making process. Further stating that financial constraints, perceived financial and psychological risks, lack of past experience in purchasing, need for someone else's help and advice, and needs for more information on the competitive brand attributes are the key reasons for delaying their purchase decision and also total delay time is more likely to be affected by family life cycle, income, and age etc. Procrastination is believed to persist because people (a) have a desire to avoid the activity, (b) make a decision to delay, (c) promise themselves to get to it later, (d) engage in substitute diversionary activities, and (e) make excuses to justify delays and exonerate themselves from blame (Knaus 2000). Consumers tend to judge their feelings against their expectations when performing a post-purchase evaluation (Kotler 2000:182, Sheth & Mittal 2004:301). A satisfactory experience may lead to a repeat purchase while a disappointment may cause a purchase postponement. Kotler (2000:182) and Du Plessis et al (1994:53) point out that consumers would select the most significant information, whether it is internal, external or both, weigh the benefits of each item and make a decision to either purchase the particular product, not buy the specific product, postpone the purchase or even not purchase at all. Perceived risk (such as uncertainty and self-confidence) is the main factor that influences consumers making a purchase or not (Kotler 2000:182, Sheth & Mittal 2004:295). Rajarashmi and Sudarsana (2004) revealed that, almost all sample respondents preferred branded products and if their favorite brand is not available in the retail shop, they will go for another store and purchase their favorite brand. If it is not available in the market, the respondents were ready to postpone their purchase decision. Chang-Hoan Cho et. al., (2006) in their study examined overall hesitation, shopping cart abandonment, and hesitation at the final payment stage and found that different sets of delay factors are related to different aspects of online shopping hesitation. Anandan et al. (2007) studied that, majority of the respondents (54.00%) will buy another brand if preferred brand is not available, 18.00 per cent of the respondents will go to the nearby town for buying the preferred brand. Fifteen per

cent of the respondents will postpone their purchase decision. It was revealed from the study that customers cannot postpone the decision of buying the detergents, as it was one of the essential commodities. Nabil Mzough et.al. (2007) study results corroborate that negative attitude toward online shopping, complexity of the electronic transaction, price perception, and perceived risk are the valid reasons of online consumer delay. Although procrastination in purchase context researched by many researchers, it has yet to be formally investigated in consumers purchase in collectivistic countries and also as per the researchers knowledge no research in India has reported about study of purchase procrastination in the context of two-wheeler purchase decision. Hence the current research attempts to investigate consumer opinion about purchase procrastination, reasons and which gender and age group highly procrastinated their purchase decision. Further, association between purchase delay and satisfaction level was also measured.

In order to avoid research discrepancies, lack of understanding about questionnaires, initially the questionnaires were tested with five two-wheeler showroom managers and MBA students who had two wheelers' purchase experience. On the basis of their recommendation, correction was done in the questionnaire. People owning two wheelers and who already had the experience of purchasing two –wheelers were considered as population. Non probability convenient sampling technique is used for selecting the respondents from the total population. They were selected from the town of Erode. Initially 250 two wheeler holders were communicated but 226 respondents returned the filled- in questionnaire and out of them, 219 completed the entire questionnaire. Hence the sample size of the study was 219. The survey data was analysed and collated in Microsoft excel and SPSS -16.0th version. The simple percentage analysis, ANOVA-table method and z test was effectively used to analyse the data. The analysed data was interpreted and was registered at the end of the each table. The data drawn from the various sources were subject to satisfied treatment using the appropriate tables.

OBJECTIVES OF THE STUDY

- To understand factors causing the consumers to procrastinate their purchase
- To understand how factors leading to procrastination differ with respect to selected demographic factors
- To understand the impact of purchase procrastination on purchase satisfaction

Demographic Profile of the Respondents

Majority (66.2%) of the respondents of this study were male. 48.4% of the respondents age groups ranged from 25-30 years, least response recorded from above 46 years. 67.6% of the respondents of this study were married. 60.7% of the respondents were graduates whereas least response recorded from specified categories. 33.8% of the respondents worked in private companies and the least case from other categories. 56.6% of the respondents' monthly income ranged from Rs10001-25000 whereas least response was recorded from earners with more than Rs 25000 monthly income. 43.4% two wheeler holders family size had 4-6 family associates.

Reason for procrastinate the purchase	Strongly agree (2)	Agree (1)	Neutral (0)	Disagree (-1)	Strongly disagree (-2)	Mean score
Insufficient information from sales peoples	46x2=92	88x1=88	27x0=0	19x-1=-19	39x-2=-78	83
confusion about more models and styles of Two-wheeler	82x2=164	62x1=62	27x0=0	31x-1=-31	17x-2=-34	161
Waiting for joint decision	41x2=82	63x1=63	36x0=0	35x-1=-35	44x-2=-88	22
Financial matters	41 x2=82	60x1=60	40x0=0	33x-1=-33	45x-2=-90	19
Consumer's expecting Models brands not available	37x2=74	57x1=57	35x0=0	28x-1=-28	62x-2=-64	39

Consumer's Opinion about Levels of Purchase Procrastination

The respondents of the study were asked to give opinion about level procrastination made by them during the time of purchase of two-wheeler. Of the 219 samples, 181(82.65%) of the two-wheeler holders highly procrastinated their purchase decision due to various reasons whereas 38(17.35%) of subjects least procrastinated their purchase decision. It means that chronic procrastinators were very high in this study. Further, the reasons for procrastinating their decision were studied with the help of five major reasons selected by the researchers after careful discussion with experts/two-wheeler showroom managers. In order to determine which factor influenced the purchase procrastination most, samples were requested to give their opinions based on their past experiences. Five situations were given as statements, namely, insufficient information from sales people, confusion about more models and styles of two-wheelers, consumers wait for joint decision, financial matters and non-availability of models expected by consumers. Each statement was rated by sample in likert scale ranging from strongly agree (2) to strongly disagree (-2).

Finally the mean scores of the each statement were used to identify the most and least influencing factor of purchase procrastination. Confusion about more models and styles of Two-wheeler (161) were the most important reasons for purchase delay, insufficient information from sales people (83) were the second most important reason and third reason was non-availability of models expected by consumers (39). Interestingly finance matters (19) and consumers wait for joint decision (22) were the least important factors of purchase procrastination.

Anova Test

One Way ANOVA test was conducted to identify any significant differences available between each dimension of purchase procrastination and the different demographics characteristics of the respondents - gender, age, family size and marital status.

Hypothesis (Null)

There is no significant difference between gender and purchase procrastination factors at the time of purchase.

ANOVA									
Reasons	Gender	N	Mean		Sum of Squares	Df	Mean	F	Sig.
Confuse about more models styles	Male	145	2.42	Between Groups	10.42	1	10.42	6.28	0.01
	Female	74	1.96	Within Groups	360.22	217	1.66		
	Total	219	2.26	Total	370.64	218			
Insufficient information from salespeople	Male	145	2.81	Between Groups	15.95	1	15.95	8.66	0
	Female	74	2.24	Within Groups	399.59	217	1.84		
	Total	219	2.26	Total	415.54	218			
Waited for joint decision	Male	145	2.9	Between Groups	0	1	0	0	0.97
	Female	74	2.91	Within Groups	435.79	217	2.01		
	Total	219	2.9	Total	435.79	218			
Finance matters	Male	145	3.03	Between Groups	6.31	1	6.31	3.19	0.08
	Female	74	2.68	Within Groups	429.04	217	1.98		
	Total	219	2.91	Total	435.35	218			
Models brands not available	Male	145	2.97	Between Groups	6.54	1	6.54	3.01	0.08
	Female	74	3.34	Within Groups	472.44	217	2.18		
	Total	219	3.1	Total	478.99	218			

The above framed hypothesis is partially rejected because gender of the respondents significantly differs due to two reasons of purchase procrastination: Confusion about more models styles and insufficient information from sales people. Further, the other three purchase procrastination factors- waiting for joint decision, financial matters and non-availability of exact brands was not significantly different to male and female respondents. As compared to female consumers, male consumers procrastinated their purchase decision

more, which is indicated by the mean value of confusion about more model and insufficient information from sales executives is higher for male samples.

Hypothesis (Null)

There is no significant difference between age and purchase procrastination factors.

Reasons	Age	N	Mean		Sum of Squares	df	Mean	F	Sig.
Confuse about more models styles	Less than 25 years	47	1.87	Between Groups	34.06	3	11.35	7.25	0.01
	25-30 years	106	2.25	Within Groups	336.58	215	1.57		
	31-45 years	45	2.96						
	above 46 years	21	1.76	Total	370.64	218			
	Total	219	2.26						
Insufficient information from sales peoples	Less than 25 years	47	2.34	Between Groups	18.03	3	6.01	3.25	0.02
	25-30 years	106	2.79	Within Groups	397.52	215	1.85		
	31-45 years	45	2.82						
	above 46 years	21	1.95	Total	415.54	218			
	Total	219	2.62						
Waited for joint decision	Less than 25 years	47	3.23	Between Groups	13.1	3	4.37	2.22	0.09
	25-30 years	106	2.82	Within Groups	422.69	215	1.97		
	31-45 years	45	3						
	above 46 years	21	2.33	Total	435.79	218			
	Total	219	2.9						
Finance matters	Less than 25 years	47	2.96	Between Groups	4.74	3	1.58	0.79	0.5
	25-30 years	106	2.79	Within Groups	430.61	215	2		
	31-45 years	45	2.98						
	above 46 years	21	3.29	Total	435.35	218			
	Total	219	2.91						

Reasons	Age	N	Mean		Sum of Squares	df	Mean	F	Sig.
Models brands not available	Less than 25 years	47	3.43	Between Groups	16.56	3	5.52	2.57	0.06
	25-30 years	106	3.01						
	31-45	45	3.27	Within Groups	462.42	215	2.15		
	above 46 years	21	2.43	Total	478.99	218			
	Total	219	3.1						

The above framed hypothesis is partially rejected because age of the respondents significantly differed to confusion about more models styles and insufficient information from sales people. Further other three purchase procrastination factors or reasons did not significantly differ to age. As compared to different age groups, 31-45 years procrastinated their purchase decision more which is indicated by the mean value of confuse about more model and insufficient information from sales executives or marketers is higher than other age groups.

Hypothesis (NULL)

There is no significant difference between family size and purchase procrastination factors at the time of purchase.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Confuse about more models styles	Between Groups	6.714	3	2.238	1.322	.268
	Within Groups	363.925	215	1.693		
	Total	370.639	218			
Insufficient information from sales peoples	Between Groups	4.765	3	1.588	.831	.478
	Within Groups	410.778	215	1.911		
	Total	415.543	218			
Waited for joint decision	Between Groups	13.668	3	4.556	2.320	.076
	Within Groups	422.122	215	1.963		
	Total	435.790	218			
Finance matters	Between Groups	8.189	3	2.730	1.374	.252
	Within Groups	427.163	215	1.987		
	Total	435.352	218			
Models brands not available	Between Groups	2.030	3	.677	.305	.822
	Within Groups	476.957	215	2.218		
	Total	478.986	218			

The above framed hypothesis is fully rejected because family size of the respondents did not significantly differ to purchase procrastination factors. It means that with respect family size, reasons of procrastination is neither high nor low. Therefore family size is not the exact reason for delaying the consumers purchase.

Reasons for Purchase Delay Being Significant To Marital Status

Hypothesis (NULL)

There is no significant difference between marital status and purchase procrastination factors at the time of purchase.

	Marital status	N	Mean		Sum of Squares	df	Mean Square	F	Sig.
Confuse about more models styles	Married	148	2.2838	Between Groups	.164	1	.164	.096	.757
	Unmarried	71	2.2254	Within Groups	370.475	217	1.707		
	Total	219	2.2648	Total	370.639	218			
Insufficient information from sales peoples	Married	148	2.5068	Between Groups	5.959	1	5.959	3.157	.077
	Unmarried	71	2.8592	Within Groups	409.585	217	1.887		
	Total	219	2.6210	Total	415.543	218			
Waited for joint decision	Married	148	2.6419	Between Groups	30.305	1	30.305	16.218	.000
	Unmarried	71	3.4366	Within Groups	405.485	217	1.869		
	Total	219	2.8995	Total	435.790	218			
Finance matters	Married	148	2.7973	Between Groups	6.137	1	6.137	3.103	.080
	Unmarried	71	3.1549	Within Groups	429.215	217	1.978		
	Total	219	2.9132	Total	435.352	218			
Models brands not available	Married	148	2.9662	Between Groups	7.676	1	7.676	3.534	.061
	Unmarried	71	3.3662	Within Groups	471.310	217	2.172		
	Total	219	3.0959	Total	478.986	218			

The above framed hypothesis is partially rejected because marital status of the respondents is significantly different to wait for joint decisions. Further other five purchase procrastination factors or reasons did not significantly differ to marital status of the consumers. As compared to married consumers, unmarried consumers procrastinated their purchase decision more, which is indicated by the mean value for waiting for joint decisions are higher than married consumers.

Z –Test**Association between Purchase Procrastination & After Purchase Satisfaction**

Hypothesis: Consumers who minimally delayed their purchase decision perceived post purchase satisfaction.

Procrastination	N	Mean	Sd	Z	Sig.
High	181	1.1514	0.50	37.38	0.000
Low	38	1.2895	0.46		

In the above table, the z value 37.78 for the mean difference in the customer satisfaction score of the consumers with high and low purchase procrastination score were significant ($p < 0.000$). The mean customer satisfaction score of the consumers with high and low purchase procrastination were 1.1514 and 1.2895 respectively. It can be inferred that consumers with after purchase satisfaction, during the time of purchase minimally delayed their purchase. Hence, the hypothesis is accepted. It means that the consumers who did not delay their purchase due to various reasons and finally came to their best decisions, resulting in higher satisfaction. Hence, higher purchase procrastination negatively associated with after purchase satisfaction.

FINDINGS AND DISCUSSION

Hogarth et al., (1980) study advised that two things marketers should understand, one is how people make decisions is important, another one is the necessity to comprehend why people anomaly make purchase decisions. In this research, researchers found interesting results about factor and reasons of purchase procrastination in the context of automobile market. Of the 219 samples, majority of the two-wheeler holders decidedly procrastinated their purchase decision during purchase. Particularly chronic procrastinators were very high in this study. Confusion about more models and styles, sales people's information were most important reasons for their purchase delay whereas financial matters were the least important factors of purchase procrastination. As compared to female consumers, male consumer procrastinated their purchase decision more, due confusion about more model and insufficient information from sales people. The reason is in the context automobile products, male population being the major deciding authority as well as male use to search of information from various sources, place efforts to collect details about alternative option, spend more time to compare features of the various brand of vehicle etc. This makes them to slowdown the purchase process. Further, though sales people were more experienced, some sales people were more target oriented to meet more buyers. This led them to supply insufficient information; hence this resulted in dissemination of inadequate information which in turn caused procrastination. Further, this study focuses on the purchase procrastination in the selected reason in the context of two –wheeler purchase. Moreover dimensions of purchase procrastinate and its influence on gender may differ in various products and services. More information is needed to comprehend this empirical finding. However it has strongly been revealed that there is a statistically significance difference in purchase procrastination of male and female customers. Compared to younger and older age group, confusion about more model and insufficient information from sales executives reasoned the middle age consumers (31-45 years) to more procrastinate their purchase.

Because this age group prone to notice more differences, habit of searching limited information and tend to believe sales people information and also their decision barely delegated to others like sales executives or marketers. Further due to increasing elderliness, they have low capacity of information processing than younger age groups, very considerable knowledge on technical features of the bike and they may have inability to process the information at a time. Hence they may necessitate slowing down their purchase process for a short while. Further, it was found that family size was not directly connected with purchase procrastination factors. Therefore family size and no of purchase influencer is not the exact reason for delaying the consumers purchase. However, further empirical investigation was required to comprehend more about family size influence on purchase procrastination. In case of marital status influences on purchase delay, unmarried consumers procrastinated their purchase decision more due to waited for joint decisions. The reason is married respondents took decisions only after discussing with their spouses. Certain previous studies also say that husband-dominant families brought up the idea to purchase an automobile and most of the time visiting dealer showrooms became a joint activity. This made them independent of any other person to lead their purchase. But unmarried respondents may have to wait for joint decision because he /she may have to wait for his/her friends or family members and have enough time to take decision and they are waiting for someone else to come and conclude their purchase. However, further research is required to identify reasons of delay by married and unmarried consumers.

CONCLUSION

Consumers who rarely delayed their purchase finally come to their best decision which results in higher satisfaction. Hence, higher purchase procrastination negatively associates with after purchase satisfaction. However, the person who never procrastinates the purchase decision is very uncommon and is rarely found. Despite the fact that purchase procrastination can improve decision making and allow the buyers to think and rethink his decision as to whether to purchase immediately or later. But excessive delay can become maladaptive. Prolonging a decision for long is bad, especially when it is finally made at the last minute in a slipshod fashion, perhaps so late that the situation requiring the decision becomes moot.

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