A study on effect of emotional attitude on emotional purchase intention

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ABSTRACT

The study emphasis on emotional attitude and emotional purchase intention, where study focused on six major items under Emotional Attitude and Emotional purchase Intention. Main purpose of the study is to find the direct effect of Emotional Attitude on Emotional Purchase Intention. It also emphasizes on how these impacts the customer's attitude regarding age, gender and qualification. This study is applicable in terms of objective and various hypotheses are implemented. To collect the data self-administered questionnaire was designed and the data is collected from the region of Hyderabad, Using a convenient sample of 97 respondents. The data is analyzed with assorted methods like frequency calculation and the Chi squared test. It was found that gender, age and education qualification had very significant role to play. Amos was used to find the direct effect of Emotional Attitude on Emotional Purchase Intention.

Keywords: *Emotion, Emotional Attitude, Emotional Purchase Intention, Customer's Attitude*

1. INTRODUCTION

(Scherer & Martin, 2001) The term "emotion" has been often utilised in academics and everyday life. It is extremely common when used as a synonym for emotions, affect, or temperament. Feelings are a natural component of human events; they influence our mood, attitude, social personality, and behaviours. (Scherer, 2005) Countless of processes confer authority on individuals to enable for advancements in human physiology and psychology. The act of expressing and quantifying emotions has a connection to both the self and others. Individuals vary in their degree of awareness of their ideas. They will remark orally that the type of emotion, its strength, and its quality reflect how an individual reacts and responds to a circumstance. In the context of marketing, a variety of situations involving the expression of emotions verbally or nonverbally to everyone else might develop. Analysing thoughts directly aids in creating intelligent judgments and choices. People have demonstrated a willingness to successfully interact with people in order to accomplish their aims through appropriate contact. Despite their aspirations and intentions, few persons can communicate their emotions.

In the context of marketing, a variety of situations involving the expression of emotions verbally or nonverbally to everyone else might develop. Analysing thoughts directly aids in creating intelligent judgments and choices. People have demonstrated a willingness to successfully interact with people in order to accomplish their aims through appropriate contact. Despite their aspirations and intentions, few persons can communicate their emotions.

Consumers' beliefs have a tremendous impact on them because they can either be a blessing or a curse. For instance, some believe that tea is beneficial for relaxation, while others say that drinking too much tea is detrimental to one's health. Concepts in human thought are changeable.

Consumers have distinct tastes when it comes to a variety of products or brands. Certain emotions are a result of something being believed, while others are a result of something else. Another example: a person may feel uneasy when contemplating mozzarella-induced pizza, owing to the enormous amount of cheese. Consumers' behavioural intentions indicate their attitudes toward goods and services. Although beliefs and emotions are typically associated with this, they are not always. For instance, a consumer may dislike a restaurant but may visit if it is a favourite haunt of his friends.

Frequently, buyers discover an exceptional offer on an extraordinary product (e.g., a new smart phone) and opt to take advantage of the deal, anticipating that their purchase will make them feel good or glad. Indeed, if individuals pass up the opportunity to purchase the discounted item, they may later experience regret or dissatisfaction. Nonetheless, products usually fall short of expectations or superior alternatives become available later, eliciting negative outcome feelings such as regret. Furthermore, because of massive exposure to these types of "exceptional deals," customers may determine that the product is not worth purchasing and that avoiding it is the right course of action for feeling better afterwards.

The specific feelings that consumers anticipate because of each decision are explored, as well as whether customers anticipate both positive and negative affective consequences, and how these multiple impact purchase intention in true product promotion scenarios. Consumers are supposed to consider a range of positive and negative adverse experiences (AEs) linked with purchase and nonpurchase, and to understand that AEs can be generated or influenced by a variety of stimuli. The notion that AEs mediate the impact of outcome messages (e.g., positive or negative valence) on purchase decisions is substantiated. Additionally, a test is undertaken utilising the idea of status quo bias to establish how the majority of data contained in the statement modifies the overall principal effect and leads to the reinforcing of subsets of different kinds of AEs.

2. REVIEW OF LITERATURE

❖ (Yu & Lee, 2019) Product qualities, such as unique materials and certain architecture, may attract consumers by satisfying the senses of their visual appearance. The tales behind the regeneration will boost consumer expectations and elicit positive emotions. The importance of the visual appearance and emotional benefits is also evident. A visual appearance and emotional value of the upcycled product directly impacts on the purchase intention, while an attitude towards the upcycled product is shown to affect the environmental value of the purchase intention. That is what they are concerned about.

❖ González et al., 2019) All the insurance policy owners interviewed had a perceptive attitude to insurance, as this was a good investment for them. Furthermore, the attributes of the product were underlined, suggesting that the purpose is not just to obtain insurance, but to be sure they can save rather than spend on individual or family goals. The insured interviewer regarded cash flow as a way to maintain coverage over time before making a decision on life insurance with investment and to avoid taking difficult decisions because these involve unpleasant conversations and/or thoughts. Fear of loss may also result in a delay in decision - making often so that emotional stress and guilt for having a mistake are avoided.

❖ (Sowmiya & Selvam, 2018) Instead of buying unlevered assets, it is possible to allocate a significant proportion of your savings in two ways, this is fine. One is that you pay the borrowers as the savings are spent. It is a daunting task to find a trustworthy investor that suits the criteria perfectly. In this trial TAM (Technology Acceptance Model) is briefly explained as a way of using LIC insurance services in the Vellore District, acceptance and internet trust. The basic spat in TAM is that external variables are controlled by perception. Because experience is important for the understanding of external variables, this must also be incorporated into the model. Finally, the variables influencing the attitude of technologies and the trustworthy actions of mediators.

❖ (Rizvi & Oney, 2018) The study takes an initial attempt to measure Emotional Confidence (EC) as a single structure and to test if EC can be a determining factor of brand attitude (BA). The preliminary results show that the effect of BA (mediated by brand belief) on the emotional trust helps us to better understand how EC will affect BA. Contrary to our perception that brand values primarily affect BA, this result indicates that responses filled with emotions can be key. This finding is just the first hint, though. The power of empathy as a key determining factor–strengthens our understanding of other constructions like attitudes; in addition, it is believed that opinions and post-cognitive attitudes are attitudes. The brand belief brokering between EC and BA appears to be consistent with the post-cognitive nature of BA, and quite rightly, because the connection between emotions and cognition is two - way.

❖ (Addis et al., 2018) Studies examine the dark side of emotions in the customer experience with the focus on an undesired negative emotional response–embarrassment–those consumers may experience when participating in a romantic love-giving social event and the moderating part of neutral emotions. They even highlighted three main findings from the experiment. First, while considerable investments are being made to develop positive, customer - centred experiences in an effort to create brand equity and to produce beneficial reactions from those involved, experience could also lead to unwanted negatives. Secondly, consumer embarrassment and romantic love have similar effects on brand stocks, while the former decrease, and the latter increase both brand attitudes and intention to purchase. Consequently, negative reactions such as humiliation must be taken into account and likely regulated by actual and specific risk companies. Third, experimental design elements that can cause customers surprises might be useful to manage such a risk, as surprise could alleviate the negative effects of brand equity embarrassment.

❖ (Cancino-Montecinos et al., 2018) Negative emotions experienced in cognitive dissonance were usually reversely related to change of behaviour, while positive emotions in the same dissonance were positively linked to change of attitude. This relationship remains several days after the introduction of dissonance, particularly for positive emotions. In this way, study found about their feelings leading to behaviour dissonant, rather than thinking about their overall emotional state, or evaluating their physiological reactions, they can detect significant connections between emotions and change of attitude. This suggests that it could be more difficult to reduce dissonance.

❖ (Shrivastava & Singh, 2017) The researchers conclude that consumers' demographics, preferences in life insurance, played a crucial role in consumer motives. Various qualification profiles lded residency have given a variety of reasons for low life insurance interest. Results show that the attitude of rural, urban and semi-urban residents towards life insurance is significant. This shows that rural respondents do not know about financial planning to prevent the use of life insurance as much as the urban population. The opinion of men and women in terms of low interest in life insurance was also different. Similarly, no earning member in families and families also affects life insurance attitude because insurance is more necessary if the responsibility increases, and more earning members also means a higher disposable income. Qualification and residence areas also affect the choice of a trustworthy source for life insurance information, the same is true of the men and women who differ. Life insurance

is a product that needs awareness among diverse demographic profiles about its benefits. Life insurance attitudes have an impact on consumer purchasing decisions. This relationship and regression analysis shows that the worse attitude to life insurance, the less intention is to buy insurance. This research looks at useful information to understand consumer attitudes and life insurance behaviour. Life insurance companies need to understand the demographic profile of consumers as they affect life insurance policy building factors. Companies should work for rural awareness before conducting policies and campaigns. In view of risks involved in today 's lifestyle and the high cost of living, there is a need to increase.

3. GAP FROM PREVIOUS STUDIES
The previous studies are made in attitude, attitude leading to purchase intention, but minimal studies were found on emotional attitude, emotional purchase intention and emotional attitude leading to purchase intention in the field of insurance. his study makes a modest attempt to strengthen theory in this area.

4. OBJECTIVE OF THE STUDY
- To study the relationship between Emotional Attitude and Emotional Purchase Intention of customers purchasing insurance policies with reference to Age.
- To study the relationship between Emotional Attitude and Emotional Purchase Intention of customers purchasing insurance policies with reference to Gender.
- To study the relationship between Emotional Attitude and Emotional Purchase Intention of customers purchasing insurance policies with reference to Qualification.
- To study the relationship between Emotional Attitude and Emotional Purchase Intention of customers purchasing insurance policies with reference to Occupation.
- To study the relationship between Emotional Attitude and Emotional Purchase Intention of customers purchasing insurance policies with reference to Marital Status.

5. HYPOTHESIS TESTING
1. H01: There is no relationship between Emotional Attitude and Emotional Purchase Intention of individual with reference to Age.
2. H02: There is no relationship between Emotional Attitude and Emotional Purchase Intention of individual with reference to Gender.
3. H03: There is no relationship between Emotional Attitude and Emotional Purchase Intention of individual with reference to Qualification.
4. H04: There is no relationship between Emotional Attitude and Emotional Purchase Intention of individual with reference to Occupation.
5. H02: There is no relationship between Emotional Attitude and Emotional Purchase Intention of individual with reference to Marital Status.

6. SCOPE OF STUDY
This research is limited to the city of Hyderabad. The purpose of this study is to determine whether there is a relationship between Emotional Attitude and Emotional Purchase Intention. The entire study took around three months to complete.

7. RESEARCH METHODOLOGY
The study takes a quantitative as well as a qualitative approach. The poll drew on both primary and secondary sources of data. Purposive sampling was used to create a structured questionnaire that was distributed to 250 persons. 126 respondents completed the survey, but only 96 respondents' data were used in the study. Thirty questionnaires were discarded due to an inability to maintain uniformity. The questionnaire was created using Google forms and sent over email, Facebook, and WhatsApp. AMOS was used to analyse statistical methods such as correlation and regression.

8. EMOTIONAL ATTITUDE
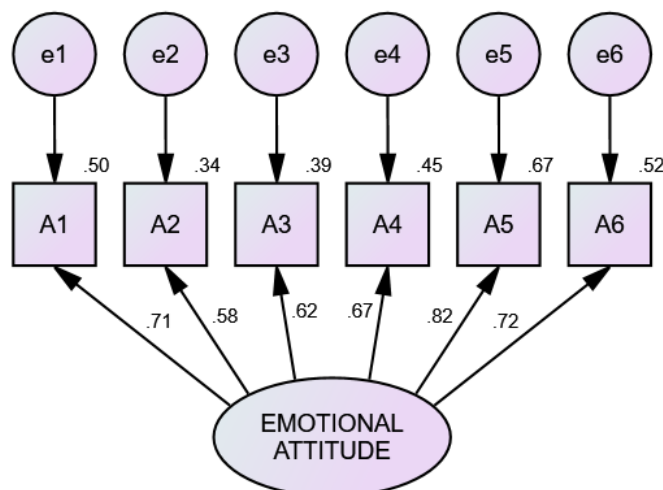
Source: Compiled by researcher based on primary data.

INDEX	MODEL VALUE	RECOMMENDED	ACCEPTANCE VALUE
CMIN/DF	.306	<3 good fit <5 reasonable fit	Good fit
RSMEA	0.00	<0.05 good fit, <0.1 reasonable fit	Good fit
GFI	.985	>.90	Good fit
AGFI	.960	>.90	Good fit
CFI	.1.00	>.90	Good fit
TLI	1.08	>.90	Good fit
NFI	.982	>.90	Good fit

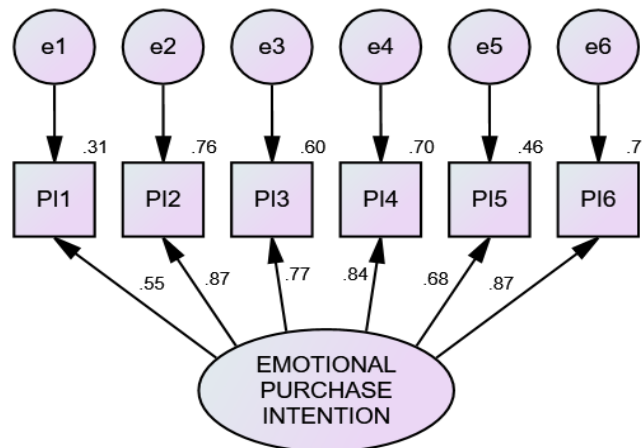Source: Compiled by researcher based on primary data.

Although the study requires that all factor loading values for variables be larger than 0.5, factor loading values greater than 0.4 are also evaluated. Sarigollu (2016) examined factor loadings of 0.4 and more. While verifying factor loading values is crucial, it is even more critical that all objects within a factor satisfy all model fit criteria. If all model fit values fall inside the defined range, the inquiry considers less factor loading values.

CMIN/DF Minimum difference per degree of freedom. CMIN/DF 3 indicates a good fit between the hypothetical model and the sample data (Kline, 1998), whereas CMIN/DF 5 indicates a decent fit (Kline, 1998). (Kline, 1998). (1985, Marsh & Hocevar). chisq/df equals 0.306, which is less than three in the previous model. As a result, it is recognised as an exceptional value for the fit measure.

RMSEA values of less than 0.01, 0.05, or 0.08 indicate an excellent, good, or mediocre fit, respectively (MacCallum, Browne, and Sugawara, 1996), but RMSEA values more than 1 imply an insufficiently specified model. The model above has a root mean square error of 0.00, indicating that it is good fit.

When the GFI, AGFI, CFI, NFI, TLI, and NFI values are greater than 0.9, the level fit between the data and the model is excellent. An acceptable model is indicated using generous (liberal) norms of 0.85 GFI, 0.9 NFI, and 0.8 AGFI 0.9. (Bentler, 1990; Cole, 1987; Marsh, Balla & McDonald, 1988). For the model above, the GFI, AGFI, CFI, NFI, TLI, and NFI values are.985,.960,1.00,1.08 and .982. As can be seen, Variable/Factor Emotional Purchase Intention contains all elements with sufficient factor loading and all criteria that meet the model's minimal fit requirement. As a result, we believe that the variable Attitude merits further study.

9. EMOTIONAL PURCHASE INTENTION

Source: Compiled by researcher based on primary data.

INDEX	MODEL VALUE	RECOMMENDED	ACCEPTANCE VALUE
CMIN/DF	1.550	<3 good fit <5 reasonable fit	Good fit
RSMEA	0.10	<0.05 good fit, <0.1 reasonable fit	Good fit
GFI	.930	>.90	Good fit
AGFI	.816	>.90	Good fit
CFI	.979	>.90	Good fit
TLI	.961	>.90	Good fit
NFI	.946	>.90	Good fit

Source: Compiled by researcher based on primary data.

All factor loading values for variables are proven to be greater than 0.5, however factor loading values greater than 0.4 are also considered for the study. According to Sarigollu (2016), factor loadings of 0.4 and above were evaluated. While it is critical to verify

factor loading values, it is even more critical that all objects within a factor meet all of the model fit criteria. If all model fit values fall within the specified range, then less factor loading values are considered for the investigation.

Minimum discrepancy per degree of freedom, CHISQ/DF. CMIN/DF 3 implies a satisfactory fit between the hypothetical model and the sample data (Kline, 1998), whereas CMIN/DF 5 shows a fair fit (Kline, 1998). (Marsh & Hocevar, 1985). chisq/df is 1.550, which is less than three for the model above. As a result, it is regarded as an excellent fit measure value.

RMSEA values less than 0.01, 0.05, and 0.08 indicate an excellent, good, or mediocre fit, respectively (MacCallum, Browne, and Sugawara, 1996), but RMSEA values larger than 1 indicate an inadequately defined model. The RMSEA score for the model above is 0.10, indicating that it fits reasonably well.

When the GFI, AGFI, CFI, NFI, TLI, and NFI values exceed 0.9, it shows a satisfactory level fit between the data and the model. Using generous (liberal) standards of 0.85 GFI, NFI 0.9, and 0.8 AGFI 0.9, an acceptable model is indicated (Bentler, 1990; Cole, 1987; Marsh, Balla & McDonald, 1988). The GFI, AGFI, CFI, NFI, TLI, and NFI values for the model above are .930, .816, .979, .961 and .946 correspondingly.

As can be seen, Variable/Factor Emotional Purchase Intention has all items with enough factor loading and all criteria that meet the minimum required level of model fit. As a result, we believe that the variable Attitude is worthy of future investigation.
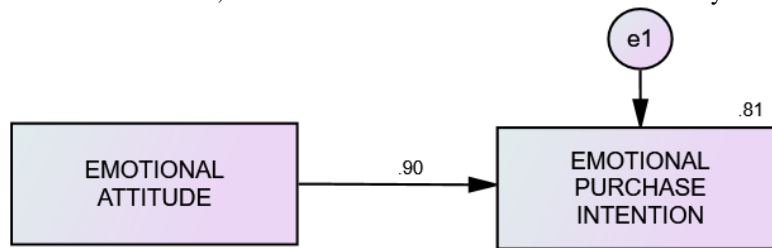
Source: Compiled by researcher based on primary data using AMOS

9.1 Direct Effect of Emotional Attitude on Emotional Purchase Intention

			Estimate	S.E.	C.R.	P
Emotional Purchase Intention	←	Emotional Attitude	.90	.077	10.844	***

Source: Compiled by researcher based on primary data.

The preceding path analysis examines the direct effect of Emotional Attitude on customers' Emotional Purchase Intention. Amos was considered in the preceding analysis. The investigation considered the properties of standardized estimates and direct effect. Bootstrap Analysis was conducted with a sample size of 2000 bootstrap samples and a bias-corrected Confidence Interval of 95. It contributes to the great reliability of the results obtained. The table above demonstrates that Emotional Attitude has a direct effect on Emotional Purchase Intention, with a standardized regression weight of .90. The regression weight estimate of .90 has a standard error of about .077 and a confidence interval of 10.844. In other words, the regression weight estimate is 10.844 standard errors above zero with a threshold of significance of less than 0.001. Thus, we reject the null hypothesis with a P-value less than 0.001 and conclude that there is a relationship between emotional attitude and emotional purchase intention to purchase insurance goods among clients.

9.2 Direct Effect of Emotional Attitude on Emotional Purchase Intention based on Demographic Variable

	Estimate	S.E.	C.R.	P-VALUE
GENBER .				
Female	0.944	0.096	9.833	***
Male	0.732	0.113	6.494	***
AGE				
35 Below	0.91	0.096	9.513	***
Above 36	0.732	0.113	6.489	***
QUALIFICATION				
At least Graduation	1.223	0.061	19.934	***
Graduation And Above	0.455	0.221	2.062	0.039
OCCUPATION				
Private	0.988	0.15	6.568	***
Government	0.817	0.184	4.447	***
Self Employed	0.468	0.324	1.443	0.149
MARITAL STATUS				
Unmarried	0.957	0.128	7.504	***
Married	0.693	0.152	4.569	***
Married With Kids	0.857	0.142	6.036	***

The table above demonstrates that Emotional Attitude has a direct effect on Emotional Purchase Intention with reference to demographic variable, for female individual with a standardized regression weight of .944. The regression weight estimate of .944

has a standard error of about 0.096 and a confidence interval of 9.833. In other words, the regression weight estimate is 9.833 standard errors above zero with a threshold of significance of less than 0.001. for Male individual with a standardized regression weight of .732. The regression weight estimate of .732 has a standard error of about 0.113 and a confidence interval of 6.494. In other words, the regression weight estimate is 6.494 standard errors above zero with a threshold of significance of less than 0.001. for individual below age group of 35 has a standardized regression weight of 0.91. The regression weight estimate of 0.91 has a standard error of about 0.096 and a confidence interval of 9.513. In other words, the regression weight estimate is 9.513 standard errors above zero with a threshold of significance of less than 0.001. for female individual with a standardized regression weight of .944. The regression weight estimate of .944 has a standard error of about 0.096 and a confidence interval of 9.833. In other words, the regression weight estimate is 9.833 standard errors above zero with a threshold of significance of less than 0.001. for individual above age group of 36 has a standardized regression weight of .732. The regression weight estimate of .732 has a standard error of about 0.113 and a confidence interval of 6.489. In other words, the regression weight estimate is 6.489 standard errors above zero with a threshold of significance of less than 0.001. for individual with qualification at least graduation has a standardized regression weight of 1.223. The regression weight estimate of 1.223 has a standard error of about 0.061 and a confidence interval of 19.934. In other words, the regression weight estimate is 19.934 standard errors above zero with a threshold of significance of less than 0.001. for individual with qualification above graduation has a standardized regression weight of 0.455. The regression weight estimate of 0.455 has a standard error of about 0.221 and a confidence interval of 2.062. In other words, the regression weight estimate is 2.062 standard errors above zero with a threshold of significance of less than 0.001. for individual who are unmarried has a standardized regression weight of 0.957. The regression weight estimate of 0.957 has a standard error of about 0.128 and a confidence interval of 7.504. In other words, the regression weight estimate is 7.504 standard errors above zero with a threshold of significance of less than 0.001. for individual who are married has a standardized regression weight of 0.693. The regression weight estimate of 0.693 has a standard error of about 0.152 and a confidence interval of 4.569. In other words, the regression weight estimate is 4.569 standard errors above zero with a threshold of significance of less than 0.001. for individual who are unmarried has a standardized regression weight of 0.857. The regression weight estimate of 0.857 has a standard error of about 0.142 and a confidence interval of 6.036. In other words, the regression weight estimate is 6.036 standard errors above zero with a threshold of significance of less than 0.001.

10. FINDINGS

➢ Factor loading value for item A1 - Buying Life insurance product make you feel relieved about uncertain situations is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item A2 - Are you satisfied with Life insurance products available that, you like to purchase is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item A3 - Overall Life insurance product is emotionally appealing to you is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item A4 - Taking Life insurance purchase helps you get some loans/services from financial institutions is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item A5 - Personally, knowing life insurance agent, pressured you to invest in an insurance policy is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item A5 - Overall Life insurance products are emotionally favorable and valuable to you is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item PI1 - Do you look forward to buying insurance product in coming days is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item PI2 - You will buy insurance products when you feel need for the product is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item PI3 - You are being familiar with this insurance company and its employees leads your purchase intention is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item PI4 - You choose insurance company based on your economic status is above 0.05. Thus, it concludes that the item was fit for the factor.

➢ Factor loading value for item PI5 - You trust that you will get best value for your money is above 0.05. Thus, it concludes that the item was fit for the factor.

11. CONCLUSIONS

➢ The Null hypothesis is rejected as the p value score is less than 0.05, which signifies that there is a direct relationship between Emotional Attitude and Emotional Purchase intention on individual with reference to Age.

➢ The Null hypothesis is rejected as the p value score is less than 0.05, which signifies that there is a direct relationship between Emotional Attitude and Emotional Purchase intention on individual with reference to Gender.

➢ The Null hypothesis is rejected as the p value score is less than 0.05, which signifies that there is a direct relationship between Emotional Attitude and Emotional Purchase intention on individual with reference to Qualification.

➢ The Null hypothesis is rejected as the p value score is less than 0.05, which signifies that there is a direct relationship between Emotional Attitude and Emotional Purchase intention on individual with reference to Occupation.

➢ The Null hypothesis is rejected as the p value score is less than 0.05, which signifies that there is a direct relationship between Emotional Attitude and Emotional Purchase intention on individual with reference to Marital Status.

12. LIMITATION

The present study limits up to the customer's Attitude and Purchase Intention where insurance have a huge scope of study on other marketing aspects like Perceived Behaviour promotional strategies, purchasing power competition between different online insurance service providers and offline purchasing intention factor.

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ANNEXURE

Emotional Attitude	Item Code
• **Buying Life insurance product make you feel relieved about uncertain situations**	A1
• **Are you satisfied with Life insurance products available that; you like to purchase**	A2
• **Overall Life insurance product are emotionally appealing to you**	A3
• **Taking Life insurance purchase helps you get some loans/services from financial institutions**	A4
• **Personally, knowing life insurance agent, pressured you to invest in an insurance policy**	A5
• **Overall Life insurance products are emotionally favourable and valuable to you**	A6

Emotional Purchase Intention	Initial
• **Do you look forward to buying insurance product in coming days**	PI1
• **You will buy insurance products when you feel need for the product**	PI2
• **Do you make emotional purchase intention, you are being familiar with this insurance company and its employees leads your purchase intention**	PI3
• **You choose insurance company based on your economic status**	PI4
• **You trust that you will get best value for your money**	PI5
• **You never feel any risk when you purchase from insurance service you prefer**	PI6

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