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EFFECTS OF STRESS AND ITS CONSEQUENCES ON CONSUMER SAVINGS PATTERN

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ABSTRACT

The developing countries like India face the enormous task of finding sufficient capital in their development efforts. Most of the countries find it difficult to get out of the vicious circle of poverty of low income, low savings, low investment, low employment etc., India needs very high rates of savings and investment to make a leap forward in efforts of attaining high levels of growth. As a result, automatically a stress is on people to manage savings and spending pattern.

KEYWORDS

savings pattern, stress, spending, consequences of stress.

INTRODUCTION



aving is closely related to physical investment, in that the former provides a source of funds for the latter. By not using income to buy consumer goods and services, it is possible for resources to instead be invested by being used to produce fixed capital, such as factories and machinery. Saving can therefore be vital to increase the amount of fixed capital available, which contributes to economic growth.

STRESS

Stress occurs when the human body experiences a lack of equilibrium that is perceived as threatening by that individual. Certain psychological conditions that can evoke stress are: Loss of control, New situations, Unpredictability, A threat to the ego, Anticipation of negative consequences and Ambiguous situations

TYPES OF STRESS

- Acute Stress
- Episodic Stress
- Chronic Stress

Acute Stress

The word "stress" cannot a negative impression, acute stress is what actually brings above excitements, joy and thrill in our lives. Riding a roller coaster in a theme park, for instance, is a situation that brings about acute stress, yet brings excitements. Because acute stress occurs only at a very short period, these symptoms might only come out when stress has already accumulated:

- **Emotional distress**, Such as anger, anxiety, irritability, and act period of depression
- **Physical Problems**, such as headache, pain, stomach upset, dizziness, heart palpitations, shortness of breath, hypertension and bowel disorders.

Episodic stress

Acute stress that is suffered too frequently is called Episodic stress. Episodic stress is not like chronic stress, though, because this type of stress ceases from time to time yet not as frequently as acute stress does.

Chronic stress

Chronic stress is the total opposite of acute stress; these stressful situations seem to be unending, and the accumulated stress that results from expose to them can be life threatening, and can even lead a person to resort to violence, suicide and self-harm. Serious illnesses like stroke, heart attack, cancer, and psychological problem such as clinical depression and post-traumatic disorder can originate from chronic strength.

REVIEW OF LITERATURE

Haws and et.al, (2012) in their research paper titled, "Consumer Spending Self-Control Effectiveness and Outcome Elaboration Prompts", this paper analyze the decision making related to finances is of significant importance. A major factor underlying financial decision making involves differences in consumers spending self-control (CSSC). We conceptualize CSSC as an individual difference, distinct from general self-control, develop a parsimonious measure to assess it, and demonstrate important related consequences and behaviors. **Kasilingam and Jayabal (2009)** in their article, "Savings and Investment Practices of Salaried Class Investors" in Tamilnadu, the size of saving of household plays a vital role in the progress of not only individual household but also the nation. It acts as a buffer to an individual in the case of emergencies and it helps the individual to plan the future course of action. It is essential to the nation to augment its development. Understanding the savings behavior of this sector is of crucial importance in devising appropriate saving policies. Therefore, for the purpose of this study, the information is collected from investors about their monthly savings and constituents of such savings. **Leach and et.al. (2000)**, in their article, "Differences in Spending Habits and Credit Use of College Students", in a study of college students, affective credit attitude and gender influenced college students credit purchases. A path analysis model showed gender differences in the relationship between financial practices, financial stress, affective credit attitude, and the number of credit cards with a balance.

OBJECTIVES OF THE STUDY

1. To find out the stress causing factors in saving and consequences of stress.
2. To Offer Constructive Suggestions.

RESEARCH METHODOLOGY

This research studies are concerned with describing the characteristics of a particular or a group. This study is concerned with specific predictions, with narration of facts and characteristics concerning individuals, group or situation are examples of descriptive studies.

The research uses both primary and secondary data and the primary data was collected through questionnaire from the respondents in Coimbatore city. The Customers are met residing in various areas of Coimbatore city. Their responses and feedback is noted down in questionnaire. The secondary data were collected from magazines, articles, internet, etc. The sample size is limited to 200 due to time constraints.

RESULTS AND DISCUSSIONS

WEIGHTED AVERAGE ANALYSIS

TABLE 1: STRESS CAUSING FACTORS IN SAVING

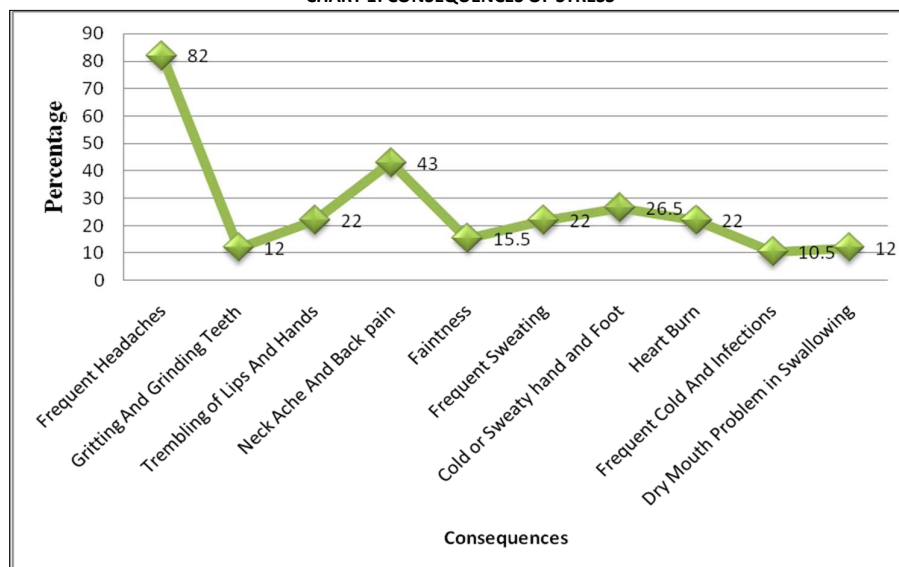
S. No	Factors	Weighted Average Score	Rank
1	Commitments towards EMI	856	1
2	Family Pressure	832	2
3	Children's Fees	698	5
4	Sudden Medical Expenses	686	7
5	Month End	696	6
6	Over Spending	705	3
7	Low Salary	700	4

Source: Primary Data

From the above table it is inferred that Commitments towards EMI ranks first with the scores of 856, Family Pressure and Over Spending places the 2nd and 3rd rank, Low Salary and Children's Fees places the 4th and 5th position, Month End and Sudden Medical Expenses places the 6th and 7th ranks. Thus, it concludes that Commitments towards EMI ranks first with the scores of 856.

MULTIPLE RESPONSE

CHART 1: CONSEQUENCES OF STRESS



The above Chart shows that 82.0 per cent face "frequent headaches" on the consequences of stress, 43.0 per cent face "Neck Ache And Back pain" on the consequences of stress, 26.5 per cent face "cold or sweaty hand and foot", "Trembling of Lips And Hands", "Heart Burn", "Trembling of Lips And Hands" as consequence of stress faced by 22.0 per cent respondents, 15.5 per cent face "faintness" on the consequences of stress, "Gritting And Grinding Teeth" and "Dry Mouth Problem in Swallowing" as consequences of stress faced by 12.0 per cent respondents and 10.5 per cent face "Frequent Cold And Infections".

The majority (82.0 per cent) face "frequent headaches" as the consequences of stress.

SUGGESTIONS

- The consumer should think rationally before spending the money and should be more aware about various savings and investment avenues available in the market.
- Customers feel Shopping or spending money is to relieve emotional distress, this attitude has to be avoiding for healthy future development.
- Compulsive or uncontrollable spending is the main reason for low savings.
- Using credit cards to spend over budgets and feeling lost without them, is more physiological disorder, it can be controlled through meditation.
- Constantly having to juggle money and credit cards to make ends meet, this behavior is caused by high spending.

CONCLUSION

Customer's spending, savings & its stress has a great influence on the day-to-day activities of the life. The result reveals that commitment towards EMI is the main stress causing factors towards savings. It can also be concluded that people spend highly towards the family needs, and hospital needs. Stress leads consumer to save money in general but spent strategically on products that they perceive as necessities. This research contributes to our understanding of how stress influences consumer saving & spending including the role of people's sense of control and they are facing frequent headaches as the consequences of stress. Thus, by having a regular exercise and mediation, people can able to control the effects of stress on saving & spending pattern.

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