



Analysis Of Impulse Buying Behavior Of Credit Card Users In Modern Retail

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ABSTRACT

Economic growth and technological developments that allow one to make transactions without using cash became the basis for economic development leading to *cashless* and the use of credit cards. This study aims to answer consumer behavior faced with modern retail and payment systems using credit cards, especially *impulse buying* behavior. The research was conducted in 7 modern retails with a hypermarket scale in the city of Surabaya. The population of this study amounted to 180 respondents who made transactions using credit cards. The data were analyzed using hierarchical regression. The results showed that credit card use, store attributes and emotional state affected *impulse buying* behavior. Meanwhile, economic literacy has a negative influence. Credit card use is proven to be a mediator between economic literacy and *impulse buying*. Based on the results of this study, it can be concluded that consumers who are faced with a shopping environment tend to make unexpected shopping actions and the results of this study are expected to be input in the economic field to be able to educate consumers to be wiser in consuming.

Keywords: Impulse buying behavior, Economic Literacy, Credit Card Use, Emotional state, store atmosphere

INTRODUCTION

The Mehrabian-Russell view cited by Ruiz (Ruiz et al., 2004) considers behavior as a response or reaction to a stimulus (external stimuli). Behavior is all activities or activities that can be observed directly or indirectly by outside parties. The use of the term purchase behavior is closely related to the object under study, namely the activities or activities of a person in his role as a consumer making a purchase decision.

In economics, consumer behavior is explained through one of the theories known as the *Consumer Preference Theory (Revealed Preference Theory)* developed by Samuelson in 1938 (S. Wong, 2006). This theory is based on the idea that a consumer will decide to buy certain groups of goods because he likes them more than other sets of goods, or that the goods are cheaper than others. Consumer preferences describe how a consumer can compare groups of goods (items) available for purchase. Generally, price is the main factor considered by consumers compared to other factors such as taste and income factors.

Impulse buying behavior can be said to be unplanned purchases and in making purchasing decisions, consumers do not make deep consideration of the product information they buy. Impulse buying is more spontaneous and has nothing to do with the characteristics of the product. Impulse purchasers make purchase decisions with little consideration and are done quickly because impulse buyers strive to get instant satisfaction obtained by making a purchase and will feel dissatisfied and cause regret if they do not make a purchase at that time. It becomes

relevant for researchers to research on individual purchasing reasons (Beatty and Ferrell, 1998; G. Y. Lee and Yi, 2008; J. A. Lee and Kacen, 2008), linking individual emotional states to their behavior, so it is necessary to deepen the emotions and purchasing behavior of individuals. Happy, comfortable and other emotional states can stimulate a person's buying behavior, especially the basic need for instant gratification.

Information about store discounts is indicated by the installation of prominent writing that can attract consumers, use a certain *event* and provide discounts that only occur in a short time to attract buyers to make purchases instantly with the encouragement of a short promotional time. A consumer may not plan to buy but the products are often displayed in prominent places and by giving signs or writing discounts aimed at attracting the attention of buyers and triggering impulse buying behavior.

A purchase made impulsively can be influenced by the circumstances surrounding consumers such as promotional activities, the shrewdness of selling agents in promoting products, store locations, and attractive aromas offered by food sellers (Mihic and Kursan, 2010; Tendai and Crispen, 2009). The existence of discounts, *buy 1 get 1 free* and other promos offered by retailers is a form of retailer effort to attract attention and encourage store visitors, to make impulse purchases. But this does not make someone really make a purchase decision or consume goods and services, Tirmizi et al. (2009) in their research stated that one of the causes of consumers really making impulse purchases is the ease of payment, which is supported by (Karbasivar and Yarahmadi, 2011). For this reason, retailers provide payment transaction options to their consumers using transactions other than cash such as payment transactions using cards that provide convenience to consumers when they feel that the cash they have is not enough to make a purchase at that time, so that prospective consumers do not have to bother looking for an Automated Teller Machine (ATM) machine first before making a purchase.

Various banks in Indonesia also offer various advantages to the use of card-based transactions, namely by providing special promos when making transactions using credit cards such as discounts ranging from 5 to 10 percent of the total transactions that should be paid if using cash payments. So consumers feel that using a credit card is more profitable than transacting using cash or debit cards.

Currently along with the development of the business world, there are many shopping centers that pamper consumers to choose various goods to meet their needs, one of which is Hypermart outlet is the largest retailer in Indonesia, which began operating in 2004 with a hypermarket retail scale, under PT. Matahari Putra Prima Tbk. Hypermart wants to become the number 1 (one) *Multi Format Food* retailer in Indonesia. Hypermart offers a consumer destination where one can buy all his needs in one place. Various *events* and discounts are offered by Hypermart to its customers, and various prizes and benefits that can be obtained by Hicard cardholders (a kind of Hypermarket membership card). In addition to serving purchases with cash, Hypermart also serves purchases using debit and credit cards.

Research on consumer behavior in economic studies using *Rational Choice Theory* (Baumoll & Blinder, 2000; Frank, 2003) and *Revealed Preference Theory* (Samuelson), also use *human geography* studies with *the Revealed Space Preference* theory developed by Rushton (Walmsley & Lewis, 1984). The combination of these two studies remembers that the phenomenon of consumer behavior today does not only consider economic factors such as price and quality of goods or services, but also non-economic factors such as the convenience of shopping places.

Purchasing decisions made by consumers are closely related to the drive to meet various needs. A person's needs are described in Maslow's hierarchy which states that the needs a person wants are tiered, which means that if the needs of the first have been met, then the needs at the next level will arise. The needs themselves are inseparable from economic theory which states that economics means managing the household. In short, a household must decide many things and try to be able to allocate resources or abilities that it has in meeting the needs and desires of its family members.

Lusardi et al. (2010) stated that economic activities themselves are an important part of daily life. Furthermore, it is said that the economy influences individuals in their role as consumers to be able to manage their spending budgets which will also affect the consumption decisions they will take. Economics itself is an understanding of decision making, living decisions that have been taken with all their consequences and making choices against scarce or limited resources because not all needs can be met.

H1 Economic Literacy Influencing Impulse Buying Behavior

Based on previous research from Lusardi ((Lusardi and Mitchell, 2007); (Lusardi and Mitchell, 2009); (Lusardi and Mitchell, 2014)) adults in general still lack understanding about finance, lack understanding of basic economic concepts including inflation, risk, interest and debt concepts. It was also explained that in general, adults are still unable to manage their finances in the long term to deal with risks, or they are not prepared if they have to face a financial crisis and in the long term it will affect their ability to meet their needs.

Some researchers suggest the importance of economic literacy in the lives of individuals to become wise consumers, investors, and individual decisions to save and plan their lives long-term (Canada, 1995; Gleason and Van Scyoc, 1995; Jappelli, 2010). The high and low level of economic literacy can be explained by individual decisions when faced with economic problems and applying their knowledge in solving these problems.

Improving an individual's economic literacy in general does not necessarily mean that their ability in the field of decision-making will not be questioned (Van der Merwe, 2012). If the individual as a consumer understands what to look for to meet his needs, understand the basic analytical tools, and evaluate the alternative costs he must bear; Fewer recommendations and more information are needed to base rational decisions.

Walmsey and Lewis (1984: 81) in the view of *Human Geography* state that there is something strange in a person's behavior, when the person no longer pays attention to distance and time as a rational comparison. This view is based on the dynamic movement of humans in their role as consumers who do not make the distance and time that must be traveled to get to shopping places a barrier in meeting their needs because consumers see the symbol behind modern shopping centers that are an attraction to visit.

H2 Emotional State Influencing Impulse Buying Behavior

Related to access to information in economic literacy, it means that it can be concluded that the more information possessed by consumers, the more basis that can be used by consumers in calculating the economic incentives they will receive, knowing the risks of regulations or policies related to economic activities, so that behavior that is not based on knowledge of economic risks and incentives is expected to decrease. So it can be concluded that economic literacy affects impulse buying behavior. Meet their needs using a priority scale, as well as an individual's understanding of existing regulations on economic activity and the risks it must face. Improving an individual's economic literacy in general does not necessarily mean that their ability in the area of decision-making will not be questioned (Van der Merwe, 2012).

The ability of consumers to make transactions using credit cards is limited by the number of limits, namely the maximum limit that can be met by the credit card issuing bank for all transactions arising from consumer economic activities. The amount of the limit varies and is submitted by the prospective credit card owner and approved by the issuing bank by looking at the ability of the prospective card owner economically. Risk management of Bank Indonesia stipulates several regulations that must be obeyed by prospective credit card owners as a prevention of credit risk.

H3 Credit Card Use Influences Impulse Buying Behavior

Ideally, consumers who make transactions using credit cards should have knowledge about the benefits and risks as well as regulations that have been set both by Bank Indonesia and those set by the credit card issuing bank. Knowledge of credit risks that must be faced by committing violations and what must be done by consumers to avoid risk.

Purchasing behavior made by a person can be said to be a response from a person's emotional state to the environment, in this case the shopping environment. The shopping environment is laid out in such a way, that it attracts visitors to be in the store environment. Impulse buying behavior is influenced by many factors from demographic characteristics. Foroughi et al. (2014) found that impulse buyers are more affected by the physical environment of the store compared to those who are not impulse buyers. Visual stimulus was found to be a factor influencing impulse purchases. Furthermore, Fouroghi et al, also found that a shopping environment that can create a pleasant experience and provide a comfortable atmosphere is important for understanding impulse purchases.

RESEARCH METHODS

This study uses a *correlational survey* design, which is used to analyze variables of credit card use, store attributes, emotional state and economic literacy on impulsive purchase behavior by consumers. The use of research in the form of surveys to find relative events, distribution, and relationships between variables sociologically and psychologically. Correlational research is carried out with the aim of knowing and testing the relationship between variables. With this research, a theory can be built that can function to explain and predict and control a symptom. Data analysis using hierarchical regression with 180 respondents who made transactions using credit cards at Hypermart Surabaya. Using questionnaires in data collection with a reliability level of 0.949.

RESULT

Before data processing is carried out, the data is first tested to meet the classical assumptions in regression analysis.

Table 1. Classical assumption Test Results

Assumption Test	Result	Information
Normality	0,807	normal
Multicollinearity	< 10	No multicollinearity
Heterokedastisitas	> 0,05	Tidak heterokedastisitas

Based on the results of the classical assumption test, it can be concluded that the data collected has met the classical assumption test and further analysis can be carried out. The analysis used in this study is a hierarchical regression analysis technique, namely by regressing several times to determine the influence of each independent variable on the dependent variable. The first regression was carried out by imposing variables of credit card use, store attributes, economic literacy and emotional state as independent variables and impulse buying behavior variables as dependent variables. The second regression was carried out by applying economic literacy variables and store attributes as independent variables, credit card usage variables and emotional state as moderator variables and impulse buying behavior as dependent variables.

Table 2. Regression Analysis Results I

Variable Analysis	Beta
Credit Card Use	0,106
Emotional State	0,125
Economic Literacy	-0,138

Based on the first regression analysis, it can be seen that credit card use has a significance value of 0.034, store attribute variables have a significance score of 0.000, emotional state variables have a score of 0.20, and economic literacy variables have a significance score of 0.006, all of which have a significance value of < 0.05 so that it can be concluded that the variables of credit card use, store attributes, emotional state and economic literacy have an influence against consumer impulse buying behavior.

In meeting the needs of individuals faced with the selection of decisions related to the benefits obtained (incentives). In meeting their needs, consumers are faced with choices or sacrifices that must be made to gain long-term benefits (Canada, 1995; Gleason and Van Scyoc, 1995; Jappelli, 2010). Meet their needs using a priority scale, as well as an individual's understanding of existing regulations on economic activity and the risks it must face. Improving an individual's economic literacy in general does not necessarily mean that their ability in the area of decision-

making will not be questioned (Van der Merwe, 2012). If the individual as a consumer understands what to look for to meet his needs, understand the basic analytical tools, and evaluate the alternative costs he must bear; Fewer recommendations and more information are needed to base rational decisions.

Based on descriptive data obtained in the study, it can be seen that economic literacy is not only owned by respondents who have an economic education background, even respondents who do not have an economic education background consciously face the choice of meeting needs with limited resources owned. Consumers are not only faced with decision making but also faced with the risks they face based on the level of cost, utility value and risk from economic policies.

Table 3. Regression Analysis II Results

Model	R Square	R Square Change	F Change	df1	df2	Sig. Change	F
1	.071	.071	13.620	1	178	.000	
2	.189	.117	25.624	1	177	.000	
3	.191	.002	.492	1	176	.484	

Based on the results of the analysis on regression II, it can be seen that in model 1 the contribution of economic literacy variable to impulse buying behavior is 71% by having an F-count value of 13.620 and a significance value of 0.000 so that it can be known that economic literacy affects impulse buying behavior. In model 2, it is known that credit card use is able to predict consumer impulse buying behavior, as evidenced by the change in R Square from 0.71 to 0.189 which means that the existence of credit card usage variables is able to predict consumer impulse buying behavior.

In model 3, it is known that by including the PKK variability which is the result of multiplication of the independent variable, namely economic literacy and credit card use, increases R square by 0.002, but the significance value of model 3 is 0.484 > 0.05, so it is concluded that the variable of credit card use is not proven to be a moderator of the relationship between economic literacy and consumer impulse buying behavior.

Some consumers overuse credit cards to satisfy their desire to shop and consume beyond their means and cause consumers to be in difficult financial conditions (Sybrowsky, 2007). Lo and Harvey (2011); Park and Davis Burns (2005); Phau and Woo (2008); Ritzer (1995); Ritzer (2001); Roberts and Jones (2001); Sybrowsky (2007); Wickramasinghe and Gurugamage (2009) stated that credit card users more often make purchases outside the plan which is influenced by the ease of payment options offered by credit cards. Doing shopping transactions without a deep way of thinking, credit card users are more likely to spend beyond their ability and often buy signs of a plan.

Behavioral studies show that consumers spend more or spend faster when they carry credit cards (Feinberg, 1986; Wickramasinghe and Gurugamage, 2009). Khare et al. (2012) showed that credit cards trigger or increase consumer purchases.

Based on the results of the study, it can be seen that the variable of credit card use does not have a moderation impact on the influence of economic literacy on impulse consumer purchasing behavior. Based on data found in the field, the use of credit cards does not affect consumer impulsive buying behavior. Economic literacy has a negative influence on impulse buying behavior which results in consumers despite having a high level of economic literacy with the intermediary variable, namely the use of credit cards, consumers still make impulse purchases.

DISCUSSION AND CONCLUSION

Consumer impulse buying behavior is negatively influenced by economic literacy, in other words that the higher the level of consumer literacy related to credit card use, the less impulse purchase rate. Consumer impulse buying behavior is positively influenced by credit card use, in other words, the higher the level of consumers in transacting using credit cards, the higher the impulse

purchases made by consumers. Credit card use variables were not shown to be moderating variables in the relationship of economic literacy to impulse buying behavior.

This study was limited to impulse buying behavior carried out by major credit card owners and users in one of the modern retail stores in Surabaya and used Mehrabian theory and reasoned actions and a little theory about emotions in discussing the research findings. For further researchers, they can include theories of emotions and their development of both positive emotions and negative emotions on consumer behavior, and can conduct different tests to determine the tendency of consumer consumption patterns based on demographics.

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