

IDENTIFYING IMPULSE BUYING BEHAVIOR AMONG STUDENTS: THE ROLE OF FINANCIAL ATTITUDE AND LIFESTYLE

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ABSTRACT

This study tries to see how financial attitudes can affect impulse purchases, lifestyle can affect impulse purchases, financial attitudes can affect lifestyle, and financial attitudes affect impulse purchases through lifestyle among students in the Greater Jakarta area. This study uses a survey method. Data collection using sampling techniques using non-probability techniques. Sampling of 200 respondents from the Greater Jakarta area who have made impulse purchases. Including respondents who make purchases without prior planning and buy goods only on a whim. This study uses SEM-PLS (Structural Equation Modeling Partial Least Square) with SmartPLS 4.0 software. This study proves that: (1) Financial Attitudes affect Impulse Buying, (2) Financial Attitudes affect lifestyle, (3) Lifestyle affects Impulse Buying, and (4) Financial Attitudes affect Impulse Buying through lifestyle.

Keyword: Financial attitude, Lifestyle, Impulse buying

ABSTRAK

Studi ini mencoba melihat bagaimana sikap keuangan dapat mempengaruhi pembelian impulsif, gaya hidup dapat mempengaruhi pembelian impulsif, sikap keuangan dapat mempengaruhi gaya hidup, dan sikap keuangan mempengaruhi pembelian impulsif melalui gaya hidup di kalangan siswa di wilayah Jabodetabek. Penelitian ini menggunakan metode survei. Pengumpulan data penggunaan teknik pengambilan sampel menggunakan teknik non-probabilitas. Pengambilan sampel sejumlah 200 responden dari wilayah Jabodetabek yang telah melakukan pembelian impulsif. termasuk responden yang melakukan pembelian tanpa perencanaan sebelumnya dan membeli barang hanya dengan iseng. Penelitian ini menggunakan SEM-PLS (Structural Equation Modeling Partial Least Square) dengan software SmartPLS 4.0. Penelitian ini menunjukkan bahwa: (1) Sikap Keuangan mempengaruhi Impulse Buying, (2) Sikap Keuangan mempengaruhi gaya hidup, (3) Gaya Hidup mempengaruhi Impulse Buying, dan (4) Sikap Keuangan mempengaruhi Impulse Buying melalui gaya hidup.

Kata kunci: Sikap Keuangan, Gaya hidup, Pembelian impulsif

INTRODUCTION

Skills in managing finances are indispensable for generation Z in today's modern era. Generation Z today tends to be very consumptive and has a hedonistic character in spending their money so it is often said to be wasteful (Wahyuni, 2017). This phenomenon occurs because generation Z has a character that is easily influenced to make purchases of market trends that are developing today (Wahyuni & Rachmawati, 2018). The changes and

technological advances that have occurred have also influenced several sectors, including the economic sector, especially in shopping activities. According to McKinsey's research in Chairunnisa (2023) which shows that 24% of generation Z consumers in Indonesia are classified as premium shopaholics. They tend to spend a lot of time and money on shopping because they are unable to resist their desire to shop. In addition, Venia et al. (2021) explained the results of research on changes in behavior in using money when shopping when compared to the previous generation, where these people tend to spend their money through online shopping activities on e-commerce.

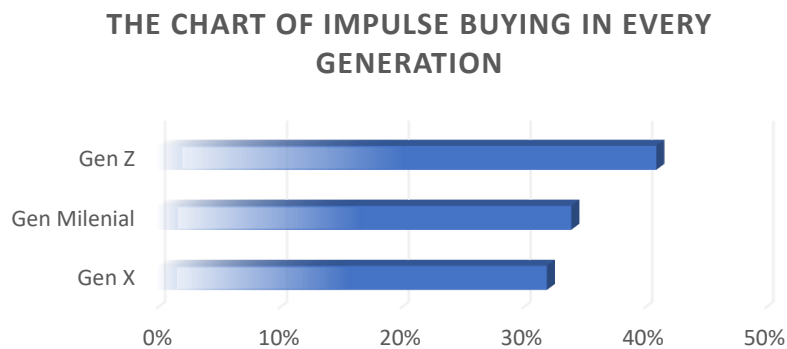


Figure 1. Impulse Buying Chart in Each Generation

Source: Djafarova and Bowes (2021)

Research conducted on Figure 1 by Djafarova and Bowes (2021) to the generation in United Kingdom shown in Figure 1.1 found that Impulse Buying most often done by Gen Z with a figure of 41%, followed by the Millennial Generation at 34%, and Generation X at 32%. In their research, Djafarova and Bowes (2021) also explained that Generation Z is a generation that grew up in a digital communication environment so it is very easily influenced by social media. Generation Z is also considered the most materialistic and wants instant results, so this characteristic makes it interesting to study and study Gen Z in behavior Impulse Buying. Increased Impulse Buying It can also be due to stimuli from within or from outside oneself that can encourage impromptu and unplanned purchases (Thakur et al., 2020). In addition, many consumers make purchase decisions not based on rational considerations but are influenced by mere emotional attraction (Chairunnisa, 2023).

Behaviour Impulse Buying become an attraction for entrepreneurs Online because many of them occur in E-commerce platform. The existence of this e-commerce transaction also provides involvement for the digital economy in Indonesia so that it can reach a value of US\$53 billion in 2021 and is estimated to continue to increase its growth level by 18% to reach US\$104 billion by 2025 (Nuri, 2021). This certainly provides its own benefits for related companies along with the increase Impulse Buying that happened. It is also supported by changes in the lifestyle of consumers in Indonesia, the majority of whom do shopping activities Online to meet their needs (Ajang & Hasanudin, 2020). However, according to Febrilia et al. (2024) in fact, the behavior of Impulse Buying This does not only happen to the purchase of goods Online but can also occur in offline or at retail stores such as supermarket or supermarkets.

Based on the results of the search carried out ini Figure 2 by Sholawati et al. (2022) to 271 students of the Faculty of Psychology, State University of Makassar explained that Impulse Buying In the medium category, the highest results were obtained with 67.52% or 183 students, followed by Impulse Buying the high category obtained a figure of 17.7% or 48 students, and Impulse Buying low category with 14.76% or 40 students. In their research, Sholawati et al.

(2022) also explains that the phenomenon Impulse Buying It often occurs among teenagers in urban areas, especially students in big cities who have a high lifestyle. This is supported by the statement that students who have a high lifestyle tendency are caused by the influence of association with their friends or their environment (Aprilia & Mahfudzi, 2020).

IMPULSE BUYING ON STUDENTS

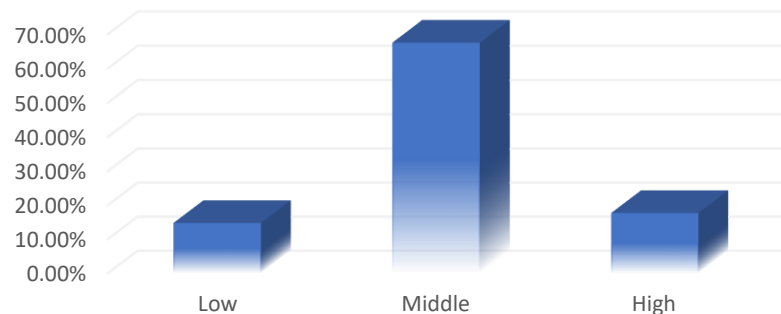


Figure 2. The Level of Impulse Buying in College Students

Source: Sholawati et al. (2022)

According to Ananda (2021) The hedonistic lifestyle of students tends to occur because they want to enjoy life by having fun with money. A hedonistic lifestyle can influence a person to do Impulse Buying, because its focus is only on unlimited pleasure and satisfaction, so it tends to have characteristics of extravagant behavior, pleasure in shopping without thinking about finances, and emotional control that is still unstable. This study tries to fill the gap in previous research, where not many researchers have made Lifestyle as a Mediating Variable on Influence Financial Attitude towards Impulse Buying. Mediation variables play a role in explaining the relationship between Financial Attitude and Impulse Buying, and whether there is an indirect influence from Financial Attitude towards Impulse Buying through Lifestyle. This study tries to see how financial attitudes can affect impulse purchases, lifestyle can affect impulse purchases, financial attitudes can affect lifestyle, and financial attitudes affect impulse purchases through lifestyle among students in the Greater Jakarta area.

LITERATURE REVIEW

This research is based on the model Theory of Planned Behavior (TPB) submitted by Ajzen (2002). This theory is used to predict and explain human behavior in a given context. Ajzen (2002) explain that a person's intentions towards behavior are directed by three types of considerations, namely attitude toward the behavior, subjective norms, and Perceived behavioral control.

Purchasing a product without planning in advance is a consumer behavior or often known Impulse Buying (Yahmini, 2020). According to Angela and Paramita (2020) explained that purchases made inadvertently are based on product sales strategies, feelings, and consumer stimuli in shopping places. According to Rahmawati et al. (2022) the formation of habits in behavior Impulse Buying Because consumers have a view that this is a common and natural thing. It can be concluded that Impulse Buying is a behavior that occurs accidentally in shopping based on several factors that cause consumers to buy products that are not their priority. This study uses Indicators Impulse Buying according to Andriani and Harti (2021) namely: a. Spontaneity, b. Synchronicity, c. Conflict, d. Disregard for Consequence, and e. Excitement and Stimulation.

Financial Attitude is a person's view in responding to and evaluating their personal finances which is implemented into attitudes (Safitri & Mutmainah, 2023). According to

Herdjiono and Damanik (2016) If a person can manage their finances well, then that person has a good financial attitude and has a good mindset towards finances. This is supported by Nisa and Haryono (2022) which explains that a person will prepare a budget related to expenses incurred in a certain period of time to consider future finances if they have Financial Attitude which is good. It can be concluded that Financial Attitude It is a person's attitude in responding to their finances, so that they can think of ways to evaluate and utilize personal finances. If someone has Financial Attitude which is better, it will show a much better pattern of behavior regarding its finances. Indicators Financial Attitude according to Putri and Santi (2019), which includes: a. Power prestige, b. Retention time, c. Distrust, d. Quality, and e. Anxiety which is also used in this study.

Lifestyle is a principle for a person to spend his time and money (Hasim & Lestari, 2022). According to Nuri (2021) Stating that lifestyle is a way of life that is identified by a person's activities, interest in something, and responses about themselves or their environment. Lifestyle changes can drive implications for changing tastes, habit, and purchasing behavior. Powered by Purnomo and Ichsanudin (2021) which states that lifestyle is a daily behavior that is transmitted through interaction in society and has a relationship with the development of the times and technology. It can be concluded that lifestyle is a person's behavior pattern that is formed due to the interaction between himself and his environment and can be identified by an interest in something and a person's way of meeting their needs by using money and allocating the time they have. Lifestyle indicators according to Sari and Patrikha (2021) Among others: a. Activities, b. Interest, c. Opinion which is also used in this study.

Based on the theoretical review above, the researcher formulated the research hypothesis as shown in Figure 3.

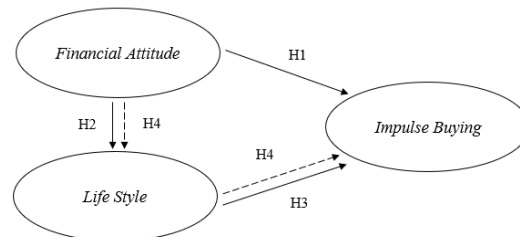


Figure 3. Conceptual Framework

METHOD

This study uses a quantitative research method conducted by collecting data in the form of numbers. Quantitative Research Methods according to Sahir (2021) It is a research in which there is a process of forming ideas and ideas carried out with tools to process statistical data that produces numbers. The survey method is used by researchers in obtaining the data needed for researchers to use Google form. The survey research method is research that uses questionnaires as research instruments in the form of questions that are structured and standardized (Kusumastuti et al., 2020).

Technique non-probability sampling and methods Purposive Sampling used in this study to determine samples with certain considerations or criteria. The sample criteria in this study are: 1) 18-25 years old, 2) Students in Greater Jakarta, 3) Have done Impulse Buying. Formula Hair et al. (2017) is used to calculate the sample to be used by multiplying the indicator to be used on a scale of 5-10 so that The number of samples was obtained which was 195 respondents with a number of indicators of 39. However, the researcher decided to use a sample of 200 respondents because of the opportunity for rounding and to achieve optimal results in the statistical calculation process.

The Likert scale can be used as a measuring tool in measuring the opinion and behavior of a person or group in order to get the right and accurate results (Budiaji, 2013). The use of

primary data is selected by researchers who are directly obtained using Google forms that are organized in Online. The researcher provides five alternative answers on the Likert scale with the following details; strongly agree, agree, neutral, disagree, strongly disagree. Analysis techniques Structural Equation Model Partial Least Square (SEM-PLS) will be used in this software-operated study SmartPLS 4.0 By going through two stages of measurement tests of the external and internal models. There are two stages in this study, including the outer model measurement test and the structural inner model test. The structural model test aims to analyze the relationship between the influence between each variable and the calculation. The outer model describes the relationships between various variables as a whole, including endogenous and exogenous variables explained through relationships between indicators. The inner model was used to test the relationship between exogenous variables and endogenous variables in the study, to see if the effect was significant or not.

RESULTS AND DISCUSSION

Outer Model

The outer model analysis was carried out to assess the validity and reliability of the model in this study. On the figure 4 shows that the > score of 0.7 has met the validity test requirements. The score obtained in the above study shows at the Table 1 > score of 0.7, which means it is eligible to continue. Therefore, the indicator construct is considered valid and usable in this study, so the researcher used the model.

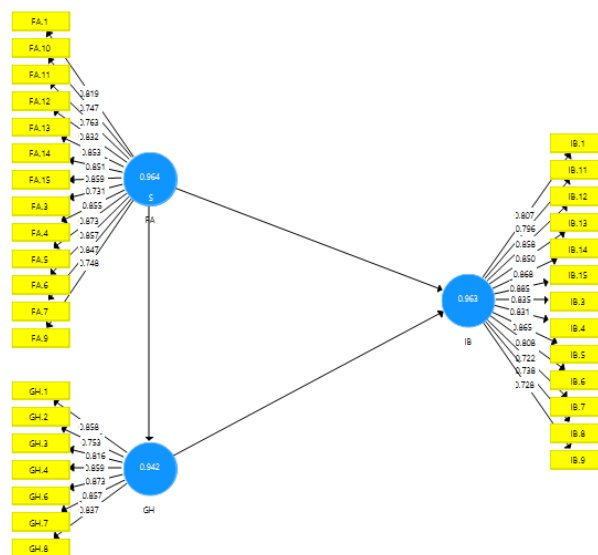


Figure 4. Outer Model Research

Table 1. Value Loading Factor

	Financial Attitude	Lifestyle	Impulse Buying
FA.1	0.777		
FA.3	0.712		
FA.4	0.729		
FA.5	0.822		
FA.6	0.765		
FA.7	0.888		
FA.9	0.797		
FA.10	0.710		
FA.11	0.787		
FA.12	0.732		
FA.14	0.772		
FA.15	0.821		

	Financial Attitude	Lifestyle	Impulse Buying
GH.1		0.782	
GH.2		0.799	
GH.3		0.815	
GH.4		0.820	
GH.6		0.757	
GH.7		0.709	
GH.8		0.761	
IB.1			0.745
IB.3			0.740
IB.4			0.875
IB.5			0.833
IB.6			0.747
IB.7			0.749
IB.8			0.741
IB.9			0.754
IB.11			0.756
IB.12			0.734
IB.13			0.781
IB.14			0.731
IB.15			0.751

Variance Inflation Factor (VIF)

The results of the VIF test in Table 2 explain that the indicators used in this study have a score or value greater than 10.00 and can be interpreted as the absence of multicollinearity.

Table 2. VIF Test

Variable	VIF	Variable	VIF	Variable	VIF
FA.1	2,723	GH.1	2,986	IB.1	2,769
FA.10	2,880	GH.2	1,893	IB.11	3,332
FA.11	3,367	GH.3	2,600	IB.12	4,291
FA.12	3,288	GH.4	2,840	IB.13	3,727
FA.13	3,891	GH.6	3,194	IB.14	4,020
FA.14	3,554	GH.7	2,913	IB.15	4,542
FA.15	4,134	GH.8	2,556	IB.3	3,479
FA.3	2,275			IB.4	3,010
FA.4	3,915			IB.5	3,921
FA.5	4,318			IB.6	2,654
FA.6	3,634			IB.7	3,606
FA.7	3,330			IB.8	3,554
FA.9	2,871			IB.9	3,566

Average Variance Extracted (AVE)

Based on the test results in Table 3, it is known that the AVE values in all variables have values greater than 0.5, so it can be concluded that all of these variables have met the requirements in achieving the validity of discrimination.

Table 3. AVE Test Results

	Average Variance Extracted (AVE)
Financial Attitude	0.672
Lifestyle	0.701
Impulse Buying	0.667

Composite Reliability

Based on the results of the composite reliability test in Table 4, all variables have a CR value greater than 0.7 which explains that all of these variables have met the reliability requirements.

Table 4. Composite Reliability Results

	Composite Reliability
Financial Attitude	0.964
Lifestyle	0.942
Impulse Buying	0.963

Cronbach's Alpha

Based on the results of Cronbach's alpha test in the Table 5, it can be known that the value results on the Financial Attitude variable are 0.959, then on the Lifestyle variable of 0.928, and on the Impulse Buying variable of 0.958. It can be concluded that each of these variables has met the requirements and reliability because it has a > value of 0.7.

Table 5. Result Cronbach's Alpha

	Cronbach's Alpha
Financial Attitude	0,959
Lifestyle	0,928
Impulse Buying	0,958

Inner Model

T-Statistics

Based on the results of the T-Statistics test on the Table 6, the results of the value obtained on the Financial Attitude variable towards Impulse Buying are 5,240 > 1.96, then the result can be accepted and said to be significant. Then for the Financial Attitude to Lifestyle variable of 69,106 > 1.96, the result is acceptable and said to be significant. Furthermore, the Lifestyle variable for Impulse Buying is 8,426 > 1.96, the result is acceptable and said to be significant. And finally, the Financial Attitude variable towards Impulse Buying through Lifestyle has a value of 8,470 > 1.96, the result is acceptable and said to be significant.

Table 6. T-Statistics Results

	T-Statistics (O/STDEV)
Financial Attitude → Impulse Buying	5.240
Financial Attitude → Lifestyle	69.106
Lifestyle → Impulse Buying	8.426
Financial Attitude → Lifestyle → Impulse Buying	8.470

R-Square

Based on the results of the R-Square test on the Table 7, it can be known that the results of the calculation or the results of the values obtained on the Lifestyle variable are 0.825 > 0.67, the results can explain that the Lifestyle variable has a strong influence. Meanwhile, the Impulse Buying variable obtained a value of 0.876 > 0.67, the results also show that the Impulse Buying variable has a strong influence.

Table 7. R² Calculation Results

	R-square
Lifestyle	0.825
Impulse Buying	0.876

F-Square

Based on the results of the F-Square test on the Table 8, it shows the influence produced on the Financial Attitude variable with Impulse Buying of 0.195, the result can explain that

between the two variables has a moderate influence because the value is > 0.15 . Furthermore, the influence of the Lifestyle variable with Impulse Buying has a result of 0.486 so it can be interpreted that the influence between the two variables is strong because the value > 0.35 . Next, the influence of the Financial Attitude variable on Lifestyle has a result of 4,703, the result can be interpreted that the influence between the two variables is strong because the value is > 0.35 .

Table 8. F² Test Results

	Financial Attitude	Impulse Buying	Lifestyle
Financial Attitude		0.195	4.703
Impulse Buying			
Lifestyle		0.486	

Hypothesis Test

Analysis Direct Effect: Path Coefficients

The results of the direct effect analysis in the Table 9 show that all influences or hypotheses have a positive direction when viewed from the original sample, so it can be said that all the proposed hypotheses have a positive effect. Next, if reviewed from the T-Statistical and P-Value values where the entire hypothesis has met the requirements, namely the T-Statistical value is greater than 1.96 and the P-Value value is less than 0.05

Table 9. Results of Dirrect Effect Analysis (Path Coefficients)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-Statistics (O/STDEV)	P Values
Financial Attitude → Lifestyle	0.908	0.907	0.013	69.106	0.000
Financial Attitude → Impulse Buying	0.371	0.357	0.071	5.240	0.000
Lifestyle → Impulse Buying	0.586	0.602	0.070	8.426	0.000

Similar to the direct effect analysis in the Table 10, the results of the indirect effect analysis also show a positive and significant influence when viewed from the original sample and T-Statistics where the original sample has a positive intention and the T-Statistics value < 1.96 . Then, for P-Values, it also has a score of < 0.05 so that its influence can be declared valid.

Table 10. Results of Indirrect Effect Analysis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T Statistics (O/STDEV)	P Values
Financial Attitude → Lifestyle → Impulse Buying	0.532	0.546	0.063	8.470	0.000

Discussion

Through the test results path coefficient The results can be known original sample has a value of 0.371, followed by the result of T-Statistics with a value of 5,240 > 1.96 , and P Value 0.000 < 0.05 . Similar to previous research that has been conducted by Fenton-O'Creevy and Furnham (2020), Hybrid (2010) and Laksmi et al. (2021) and Kamil et al. (2023) explains that Financial Attitude has a positive and significant influence on Impulse Buying. This indicates that a person who thinks that money is a source of power and has a strong influence in his life tends to feel unhesitant to use his money to shop, thus causing a tendency to behave impulsively towards money (Lai, 2010).

Through the test results path coefficient, the value of the original sample has a value of 0.908, followed by the T-Statistics with a score of 69,106 > 1.96 , and P Value 0.000 < 0.05 .

This study tries to show that students in Greater Jakarta consider money as a symbol of strength and success, are careful in using money, and prioritize product quality in making purchase decisions. This means that students who have Financial Attitude The good ones can also balance their lifestyle well (Latifa & Santoso, 2024). In addition, the results of this study are also in line with Lesmana (2022) which mentions the value of the path coefficient Financial Attitude 0.603 is a significant positive value of 5 percent with a t-value of $6.565 > 1.96$ (t table) and a p value Value $0.000 < \alpha (0.05)$ means Financial Attitude have a positive and significant effect on Lifestyle. So, the better Financial Attitude owned by the individual, it will significantly improve the individual's lifestyle.

Refer to the test results path coefficient that has been done, we can know the value of original sample by 0.586, followed by the results of T-Statistics with a score of $8,426 > 1.96$, and P Value $0.000 < 0.05$. In line with previous research conducted by Pratami and Yudiantara (2023) which shows that the lifestyle variable has a coefficient value of 0.116 and a tcal value of 3.957 and a significance value of 0.000. The ttable value for $n=399$ and the significance level of 0.05 is 1.96602. Thus, it shows that lifestyle has a positive and significant effect on Impulse Buying. This is supported by Anggreani and Suciarto (2020); Pratminingsih et al. (2021); and Yuniawati and Istichanah (2023) which states that a high lifestyle such as paying attention to the latest trends, buying products with well-known brands and good quality, and considering that shopping is important can increase the tendency to do Impulse Buying.

Through the test results indirect effect that has been done can be known the results original sample has a value of 0.532, followed by the T-Statistics has a value of $8,470 > 1.96$, then in the result of P Value has a value of $0.000 < 0.05$. Lesmana (2022) explains that Financial Attitude has an influence on lifestyle. That is, the better the Financial Attitude that a person has, the better the individual's lifestyle. Lifestyle is also believed to be one of the factors in the pattern of making purchases in a person. Proven in research (Anggreani & Suciarto, 2020; Hasim & Lestari, 2022; Ittaqullah et al., 2020; Pratami & Judantara, 2023; Pratminingsih et al., 2021; Sanoesi & Setiawan, 2022; Yuniawati & Istichanah, 2023) which states that lifestyle has a positive and significant influence on Impulse Buying. The higher the lifestyle, the higher the tendency to make impulsive purchases. So, it can be concluded from the explanation above that lifestyle can mediate the influence between Financial attitude and Impulse Buying. In other words, a person's attitude towards their finances can affect their lifestyle which can ultimately lead to behaviors to commit Impulse Buying.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the findings presented in the previous chapter, it can be said that the first hypothesis (H1), which postulates a positive and statistically significant correlation between financial attitudes and impulse purchases, is indeed proven. This conclusion is supported by a T-statistic of 5.240, which exceeds the critical value of 1.96, and a P-Value of 0.00, which is smaller than 0.05. Thus it can be concluded that a better financial attitude is related to a greater tendency to make impulse purchases. 2) Based on hypothesis 2 (H2) testing, there is a positive and significant influence of financial attitudes on lifestyle, which is shown by T-statistics of $69.106 > 1.96$ and P Value of $0.00 < 0.05$. Thus, it can be concluded that students with a positive financial attitude are able to maintain a balanced lifestyle. 3) Hypothesis 3 (H3) testing revealed that lifestyle had a positive and significant effect on Impulse Buying, with T-statistics of $8.426 > 1.96$ and P Value $0.00 < 0.05$. Thus, it can be concluded that a higher lifestyle is correlated with a higher tendency to do Impulse Buying. 4) Based on hypothesis 4 (H4) testing, Financial Attitude has a positive and significant effect on Impulse Buying through lifestyle, which is shown by T-statistics of $8,470 > 1.96$ and P Value $0.00 < 0.05$. Therefore, it can be concluded that lifestyle acts as a mediator between Financial Attitude and Impulse Buying.

Recommendation

Given the results of the study, the researchers propose to include additional variables, such as financial literacy, financial literacy, locus of control, consumptive behavior, or sales promotion. This is because the inclusion of different variables can give different results. In addition, it is recommended to be more specific in determining the object of the research, with the aim of obtaining a more comprehensive understanding of the phenomenon being studied.

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