COMPARATIVE ANALYSIS OF CONSUMER BEHAVIOR BETWEEN COMPULSIVE BUYING AND IMPULSIVE BUYING BASED ON MONEY ATTITUDES AND DEMOGRAPHIC IN MANADO

ANALISA KOMPARATIF PERILAKU KONSUMEN ANTARA PEMBELIAN KOMPULSIF DAN PEMBELIAN IMPULSIF BERDASARKAN MONEY ATTITUDES DAN DEMOGRAFI DI MANADO

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Abstract: There are two things which influence consumer buying behavior, namely compulsive and impulsive buying behaviors. The purpose of this research is to find out the difference between consumer behaviors of compulsive and impulsive buyer based on power prestige, retention time, distrust, anxiety, and demographic factors in Manado. This is a comparative research, using Independent Sample T-Test and Multiple Linear Regressions as analytical tools. On the other hand, the data collected in a survey on 200 respondents. The result shows that there is a significant difference based on power prestige, retention time, and distrust but there is no significant difference on anxiety between compulsive and impulsive buyer in Manado. Meanwhile the result of multiple linear regressions test based on impulsive buying shows that only anxiety that has no significant impact on impulsive buying. For compulsive buying, the result shows that power prestige, anxiety, age education, occupation, and income significantly affect compulsive buying, but retention time and distrust have no significant impact on compulsive buying. Consumers that buy impulsively have to start making a plan or make list of things that they want to buy before they go into the shopping centers. Consumers with compulsive buying behavior need to gain control over their shopping decisions.

Keywords: comparative analysis, compulsive buying, impulsive buying, money attitudes, age, education, occupation, income.

Abstrak: Ada dua hal yang mempengaruhi perilaku pelanggan yang juga sangat menarik perhatian bagi banyak peneliti, keduanya adalah pembelian secara kompulsif dan pembelian secara impulsif. Tujuan dari penelitian ini adalah untuk mencari tahu perbedaan antara perilaku-perilaku konsumen kompulsif dan pembeli impulsive berdasarkan Power Prestige, Retention Time, Distrust, Anxiety danf aktor-faktordemografi (usia, pendidikan, pekerjaan, dan penghasilan) di Manado. Ini adalah penelitian komparatif dengan metode kuantitatif, menggunakan Independen Sample T-test dan Regresi Linier Berganda sebagai alat analisis. Jumlah sampel dari penlitian ini adalah 200 orang Manado. Kuesioner digunakan untuk mengumpulkan data dalam penelitianini. Hasil menunjukan bahwa ada perbedaan yang signifikan berdasarkan Power Prestige, Retention Time, dan Distrust, namun tidak berdasarkan anxiety, antara pembeli kompulsif and impulsif di Manado. Sedangkan hasil dari tes regresi linier berganda berdasarkan pembelian impulsive menunjukan bahwa hanya anxiety yang tidak memiliki pengaruh pada pembelian impulsif. Untuk pembelian kompulsif, hasilnya menunjukan bahwa Power Prestige, Anxiety, usia, pendidikan, pekerjaan, dan pendapatan secara signifikan mempengaruhi pembelian kompulsif, tetapi Retention Time dan Distrust tidak memiliki pengaruh yang signifikan terhadap pembelian kompulsif. Konsumen impulsif harus mulai merencanakan atau membuat daftar hal yang mereka ingin beli sebelum pergi ke pusat pembelanjaan. Konsumen yang membeli secara kompulsif harus memiliki kontrol terhadap cara mereka berbelanja.

Kata Kunci: analisa komparatif, pembelian kompulsif, pembelian impulsif, money attitudes, usia, pendidikan, pekerjaan, penghasilan

INTRODUCTION

Background

Consumer culture is a way of life in which majority of consumers have desire to pursue, consume, and display many goods and services. One of the topics which relate to the consumer culture is consumer behavior. Environmental and marketing factors, the situation, personal and psychological factors, and family are all have influence on consumer behavior. Two outcome of customer's behavior which really attracts the attention of many researchers are compulsive buying and impulsive buying.

Compulsive buying is an uncontrollable urge to buy which affects a great many customers, and getting incredibly high attention from researchers. Compulsive consumption points out a kind of repeating and over-consumption which occurs due to the anxiety, the depression and the boredom of consumers. In a marketing era of social responsibility, the marketers either knowingly or unknowingly encourage the increased of consumption among compulsive buyers who cannot pay for their purchases (Kerin, as cited in Workman and Paper, 2010).

Impulsive buying is the other form of buying behavior. This form of buying is a controversial issue for researchers of consumers' behavior not only due to its complexity but also because it is observe among a wide range of product. Conducting a comprehensive study within the domain of impulsive buying is of great importance (Khorrami, Esfidani, and Delavari, 2015). Indonesian consumers are slowly turning into a impulsive buyer. Based on the survey, from 2003 to 2011 there has been a 10 percent decrease (from15 percent to 5 percent) among Indonesian shoppers who planned before the purchase something. Consumers are more likely to buy impulsively when they see free product and price discounts offers by a store.

Money is a same universally but it is an individual's attitude towards it which makes the difference. Thus, the study of attitude towards money has a significant substance in the study of consumer's behavior. The demographic development significantly the functioning of society and it is projected in many business areas. Correct decisions and predictions in the fields of economics, social affairs, employment, education, and management cannot be made without proper, exact, and approximately structured demographic information. As in Manado, a city in which continues to grow as a business city and some investors alternated expanding its business in Manado.

Regarding to the circumstance above, this research analyzes the comparison between Compulsive Buying and Impulsive Buying, with the criteria which can influence the consumer's behavior. The criteria which the researcher using to analyze the factors influence the consumer's behavior is based on money attitude and demographic variables such as: power prestige, retention time, distrust, anxiety, and demographic. Based on the discussion above, this research was conducted with the title "Comparative Analysis of Consumer's Behavior between Compulsive Buying and Impulsive Buying Based on Money Attitudes and Demographic in Manado".

Research Objectives

Based on the research problem, the objectives of this research are: to find out whether people in Manado are leaning more towards Compulsive or Impulsive buying with the help of power prestige, retention time, distrust, anxiety, and demographic (age, education, occupation, and income) variables.

THEORETICAL FRAMEWORK

Marketing

According to Kotler and Armstrong (2012) Marketing is a process of planning and executing the perception, pricing, promoting and distribution of ideas, good and services to create exchange that satisfy individual and organizational goals. While McDaniel, Lamb, and Hair (2011) stated marketing entails processes that focus on delivering value and benefits to customers, not just selling goods services, and/or ideas.

Compulsive Buying

People with this shopping disorder often cannot stop thinking about going out to shop (Schwartz, 2012). Workman and Paper (2010) defines compulsion, as "a persistent, uncontrollable impulse to perform a stereotyped, irrational act, such as washing the hands 50 times a day. The act serves an unconscious purpose, such as a means of warding off anxiety, avoiding unacceptable impulses, or relieving a sense of guilt."

Impulsive Buying

The term "impulse buying" generally considered to be synonymous with "unplanned buying", it describes any purchase which a shopper makes but has not planned in advance (American Marketing Asocciation, 2013).

Money Attitudes

It comprises four separate components of the attitude measured:"power-prestige", relating to the use of money to those ends; "retention-time", referring to long-term investments aimed at financial security; "distrust", specifically with respect to money matters, also described as price sensibility; and "anxiety" originating in money-related episodes (Khare, 2016).

Previous Research

Khare (2016) conducted a study about money attitudes, credit card and compulsive buying behavior: a study on Indian consumers. This study shows that, power, price sensitivity, extravagance-prudence, and age factors are predictors to compulsive behavior among Indian consumers. Results indicate that young people are more likely to exhibit compulsive behavior. In the long term over-spending would have negative consequences young people experience affluence in the early stages of their career due to increase in income levels.

Rita and Argentina (2015) conducted an article about money attitude and impulse buying. Based on the study results it be concluded that there was a correlation between money attitude and impulse buying. Doing impulse purchases in the long term will have a negative impact on a person's financial condition because it causes the extravagance situation.

Awan and Abbas (2015) conducted a study about the impact of demographic factors on impulse buying behavior of consumers in Mutan, Pakistan. The results of this study reveal that demographic factors (gender, age, income, and education) of consumers have significant association with impulse buying behavior of consumer. The results also indicate that demographic factors (gender, age, income, and education) affect impulse buying behavior of consumers simultaneously.

Shahjehan et al. (2011) conducted an article about the effect of personality on impulsive and compulsive buying behaviors. This study has identified positive relationship between impulsive and compulsive buying. Among the Big Five personality traits, both impulsive and compulsive buying were positively correlated with neuroticism (emotional instability) which means that individuals that experience emotional instability, anxiety, moodiness, irritability, and sadness are more likely to display impulsive and compulsive buying behaviors.
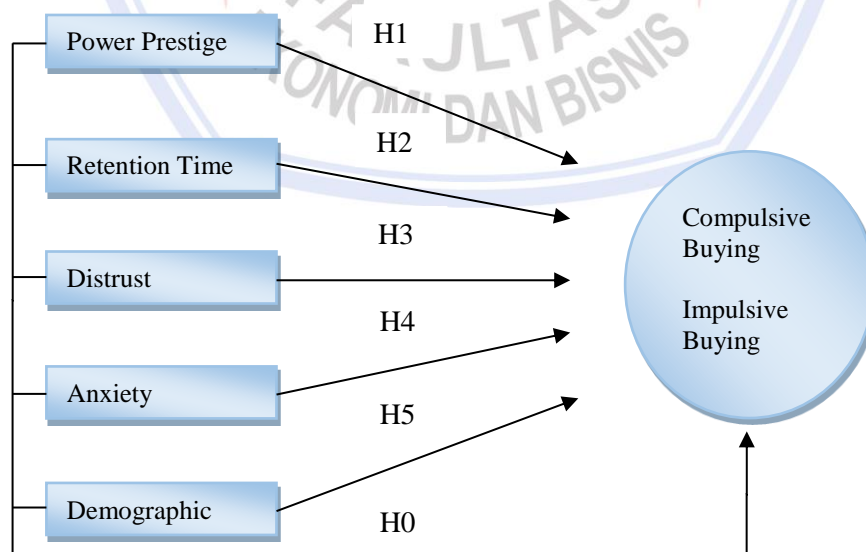
Conceptual Framework

Figure 1. Conceptual Framework

Research Hypothesis
The research hypotheses of this research are:
H0:   There is no any significant difference in Consumer behavior based on Power Prestige, Retention Time, Distrust, Anxiety, and Demographic (age, education, occupation, and income) factor between Compulsive Buying and Impulsive Buying in Manado
H1:   There is any significant difference in Consumer behavior based on Power Prestige factor between Compulsive Buying and Impulsive Buying in Manado
H2:   There is any significant difference in Consumer behavior based on Retention Time factor between Compulsive Buying and Impulsive Buying in Manado
H3:   There is any significant difference in Consumer behavior based on Distrust factor between Compulsive Buying and Impulsive Buying in Manado
H4:   There is any significant difference in Consumer behavior based on Anxiety factor between Compulsive Buying and Impulsive Buying in Manado
H5:   There is any significant difference in Consumer behavior based on demographic factors (age, education, occupation, and income) between Compulsive Buying and Impulsive Buying in Manado

RESEARCH METHOD
Type of Research
        The type of this research is quantitative research. Quantitative research is defined by (Bryman and Bell, 2005) that 'entailing the collection of numerical data and exhibiting the view of relationship between theory and research as deductive, a predilection for natural science approach, and as having an objectivist conception of social reality.

Place and Time of Research
        This research was conducted in Manado City, North Sulawesi. The time of the research was taken from March until May 2018.

Population and Sample
        The population that mainly observes in this research is people in Manado. The number of samples in this research is 200.

Data Collection Method
        The data used in this research consist of two types between primary data through questionnaires and secondary data taken from books, journals and relevant literature from library and internet to understand of theoretical support on this research.

Operational Definition of Research Variables
        Compulsive buying is an experience which is face by compulsive buyers to purchase and routinely feel guilty about their buying tendencies. Impulsive buying is defined as a sudden strong tendency to buy products which the customer had not planned to buy them and has bought them without deep contemplation.

Data Analysis Method Validity and Reliability
        Validity for each variable is good where the values are above minimum level of 0.5. Reliability tests in this study using Alpha Cronbach's formula. If Alpha is less than 0.6 then it is unreliable.

Normality Test
        The distribution of data with normal distribution pattern (data distribution is not skewed to the left or right). If the probability value > 0.05 then population is normally distributes.

Multiple Linear Regressions Analysis
        To analyze the data, the researcher uses multiple regression analysis. It is the study of how a dependent variable y is related to two or more independent variables (Anderson, Sweeney, and Williams, 2011). Multiple regression analysis is similar to the simple regression analysis but only in this case multiple regression use more than one independent variable to explain variance in the dependent variable.

Independent Sample T-Test

Horn (2008) stated the independent sample t-test evaluates the difference between the means of two independent or unrelated groups. That is, we evaluate whether the means for two independent groups are significantly different from each other.

RESULT AND DISCUSSION

Table 1. Validity Test
Correlations

		Power Prestige	Retention Time	Distrust	Anxiety	Average
Power Prestige	Pearson Correlation	1	.743**	.743**	.814**	.896**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	200	200	200	200	200
Retention Time	Pearson Correlation	.743**	1	1.000**	.785**.	946**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	200	200	200	200	200
Distrust	Pearson Correlation	.743**	1.000**	1	.785**	.946**
	Sig. (2-tailed) .000	.000	000		.000	.000
	N	200	200	200	200	200
Anxiety	Pearson Correlation	.814**	.785**	.785**	1	.918**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	200	200	200	200	200
Average	Pearson Correlation	.896**	.946**	.946**	.918**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	200	200	200	200	200

Source: IBM SPSS Statistic 22.0 output (2018)

Validity test results in Table 1 are states valid. Because based on Pearson Correlation Value > 0.5 and the significant is< 0.05.

Table 2. Reliability Test

Reliability Statistics

Cronbach's Alpha	N of Items
.902	4

Source:SPSS Output (2018)

Reliability test is uses to check the consistency of the measurement instrument. The reliability test in this research using Alpha Cronbach, which will show the instrument, data is reliable if the coefficient is more than 0.6.The value of Cronbach"s Alpha >0.6 indicates that all research instrument indicators of variable are reliable. Reliability test result in the Table 2 the Alpha Cronbach has a value 0.90. Thus, it proves that the data is reliable.

Table 3. Normality Test

	Variables	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	df	Sig.
	Compulsive						
Value	Buying	.060	84	.200	.991	84	.839
	Impulsive						
	Buying	.097	116	.009	.981	116	.092

This is a lower bound of the true significance
a. Lilliefors Significance Correction

Source:SPSS Output (2018)

The total of the sample in this study is 200 respondents. Hence, the normality test is based on the Shapiro-Wilk value. Table 3 presents the results from well-known tests of normality, which is namely the Shapiro-Wilk test. Value of the Shapiro-Wilk test is greater than 0.05, it means that the data is normal. If it is lower than 0.05, it means that the data significantly deviates from a normal distribution. An assessment of the data normality is a prerequisite for many statistical tests because normal data is an underlying assumption in parametric testing.

Table 4. Multiple Linear Regressions Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	3.372	1.1844		1.829	.069
	Power Prestige	-.032	.189	-.005	-1.166	.018
	Retention Time	.647	.403	.054	.168	.009
	Distrust	-.133	.128	-.029	-.634	.030
	Anxiety	-.134	.194	-.026	-1.690	.341
1	Age	.948	.043	.021	1.781	.010
	Education	-.162	.048	-.099	-1.340	.001
	Occupation	.307	.035	.294	8.684	.000
	Income	.128	.048	.081	2.146	.008

Source:SPSS Output (2018)

Based on the data in table 4, for the significance value of power prestige is 0,018 (< 0,05), which means that power prestige have a significant impact towards impulsive buying. Second one is retention time with the significance value is 0,029 (< 0,05), which means that retention time have a significant impact towards compulsive and impulsive buying. The third is distrust with the significance value is 0,030 (< 0,05), which means that distrust have a significant impact towards compulsive and impulsive buying. Fourth is anxiety with the significance value is 0,341 (> 0,05), which means that anxiety have no significant impact towards compulsive and impulsive buying.

Next one is age variable with a significance value is 0,010 (< 0,05), which means that age have a significant impact towards compulsive and impulsive buying. The sixth variable is education with the significance value is 0,001 (< 0,05), which means that education have a significant impact towards compulsive and impulsive buying. Next one is occupation with a significance value is 0,000 (< 0,05), which means that occupation have a significant impact towards compulsive and impulsive buying. The last variable is income with a significance value is 0,008 (< 0,05), which means that income have a significant impact towards compulsive and impulsive buying.

Table 5. Group Statistic Result

Respondents		N	Mean	Std. Deviation	Std.Error Mean
Power Prestige	Impulsive Buying	200	8.3100	1.25770	.08893
	Compulsive Buying	200	7.3700	1.65128	.11676
Retention Time	Impulsive Buying	200	8.3600	1.24424	.08798
	Compulsive Buying	200	7.7350	1.48519	.10502
Distrust	Impulsive Buying	200	7.8350	1.13322	.08013
	Compulsive Buying	200	7.1250	1.64405	.11625
Anxiety	Impulsive Buying	200	8.1050	1.26966	.08978
	Compulsive Buying	200	7.3900	5.22248	.36928

Source; SPSS Output (2018)

Table 5 shows that the mean of power prestige towards impulsive buying is 8.31 and towards compulsive buying is 7.37. Meanwhile the mean of retention time towards impulsive buying is 8.36 and compulsive buying is 7.735. And then the mean of distrust towards impulsive buying is 7.835 and the mean of distrust towards compulsive buying is 7.125. The last point shows that the mean of anxiety towards impulsive

buying is 8.105 and the mean towards compulsive buying is 7.39. The mean of all variables towards impulsive buying are higher than the mean towards compulsive buying.

Table 6. Independent Sample T-Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					99% Confidence Interval of the Difference	
		F	Sig.	T	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Power Prestige	Equal variances assumed	17.735	.000	6.404	398	.000	.94000	.14677	.65145	1.22855
	Equal variances not assumed			6.404	371.749	.000	.94000	.14677	.65139	1.22861
Retention Time	Equal variances assumed	11.843	.001	4.562	398	.000	.62500	.13700	.35566	.89434
	Equal variances not assumed			4.562	386.148	.000	.62500	.13700	.35564	.89436
Distrust	Equal variances assumed	41.710	.000	5.029	398	.000	.71000	.14119	.43242	.98758
	Equal variances not assumed			5.029	353.272	.000	.71000	.14119	.43232	.98768
Anxiety	Equal variances assumed	8.496	.004	1.881	398	.061	.71500	.38004	-.03214	1.46214
	Equal variances not assumed			1.881	222.442	.061	.71500	.38004	-.03394	1.46394

Source: SPSS Output, 2018

Table 6 shows the different test results of power prestige, retention time, distrust, and anxiety towards impulsive buying and compulsive buying by the people in Manado. From the table 4.5, it shows that sig. (2-tailed) < 0.05 of power prestige variable towards impulsive buying is 0.000, and power prestige variable towards compulsive buying is 0.000. This indicates that there is a significant difference in term of power prestige between impulsive buying and compulsive buying by the people in Manado.

The second point is from the table 4.5, it shows that sig. (2-tailed) < 0.05 of retention time variable towards impulsive buying is 0.000 and towards compulsive buying is 0.000.This means that there is a significant difference relates to retention time between impulsive buying and compulsive buying by the people in Manado.

On the third point of the table 4.5 it shows that Sig. (2-tailed) < 0.05 of distrust variable towards impulsive buying is 0.000 and towards compulsive buying is0.000. This means that there is a significant difference relates to distrust between impulsive buying and compulsive buying by the people in Manado.

The last one point from table 4.5 it shows that Sig. (2-tailed) > 0.05 of anxiety variable towards impulsive buying is 0.061 and towards compulsive buying is 0.061. This means that there is no significant difference relates to anxiety between impulsive buying and compulsive buying by the people in Manado.

Discussion

Money plays a big part in this one particular problem, not only about how much money the people have but also about how they spend it or what their attitude towards money. Money attitudes related to the consumers' feelings of power, prestige, status, and security. In order to overcome anxiety related to this matter, the consumers can exhibit compulsive tendencies. Compulsive buyers are over anxious about their self-identities and use money to overcome inferiority complexes. Previous researcher proved this statement as they

found out that the people in developing countries were most likely suffered either impulsive or compulsive buying disorder rather than the people in advance countries.

This study is conducts to find out whether people in Manado, either leaning towards impulsive buying or compulsive buying based on power prestige, retention time, distrust, anxiety, and also whether the demographic factors (age, educational background, occupation, and income) have significant influence towards impulsive and compulsive buying. Empirical findings in this research reveal that people in Manado were leaning more towards impulsive buying. 115 out of 200 respondents in this research show higher score in impulsive buying if it is compares to compulsive buying based on power prestige, retention time, distrust, and anxiety. More specifically, there are 166 respondents of this research whose ages 30 years old or lower and women both have positive attitudes towards compulsive buying. More than 60 % of women respondents have higher scores on compulsive buying if it is compares to impulsive buying which is proving the point of Ergin's research, (2010).

Yamauchi and Templer (1982) was the founder of money attitude scale, since there were many variables which have been related to it. This study found out that power prestige and anxiety were significantly influenced compulsive buying but not so towards impulsive buying. It is supported by several studies, especially by Phau and Woo (2008). Meanwhile, towards impulsive buying, only anxiety variable does not have a significant influence. People's attitude towards money is hugely important regardless of what your study is focusing on, as for the researcher it helps to differentiate impulsive buying and compulsive buying. There is another scale of money attitude and has a good quality, but the researcher does not think that the scale could interpret or differentiate the impulsive buying and compulsive buying properly. Hopefully, the future studies can provide this one particular scale in their researches.

According to Ergin (2010), young people were unable to resist advertising stimuli and they have lack of controls over their spending habits. As for this study, there are 48% respondents whose ages 20 years old or younger. Education affects how people view things around them. In this era, education has also become the determinant of social class and the easiest method to climb up in the society. The more educated a person is, the higher level of discretion he/she will employ in making purchases. The respondents in this research who is 70% of them have senior high educational background and have positive relationships towards impulsive buying and compulsive buying. It means that consumers whose education is high show high impulsive buying or compulsive buying, while the consumers whose education is high show low impulsive buying or compulsive buying response. Results of this study are consistent with the study of Awan and Abbas (2015). The occupation of an individual plays a significant role influencing people's buying decision. This study reveals that income of consumer has a strong significant influence towards impulsive buying and compulsive buying. This study also found that income is directly related to impulsive buying and compulsive buying. It means that consumers with high incomes show more impulsive behavior.

CONCLUSION AND RECOMMENDATION

Conclusion
Based on the data analysis and discussion, the conclusion of this research as follows:

This empirical study enable to identify the consumer behavior of Impulsive buyer and Compulsive buyer in Manado, using power prestige, retention time, distrust, anxiety, and demographic factors (age, education, distrust, and anxiety) to identify this problem. It is helpful to show the behavior and preferences of the people in Manado towards impulsive and compulsive buying. This research showed that people in Manado were more impulsive rather than compulsive. More than half of the respondents have a higher score in impulsive compare to compulsive buying. Respondents of this research considered power prestige to have such a huge impact to their buying behavior. Current emotional state has significant association with how consumers behave or their attitude towards money. Education of consumers has a strong significant association with impulse buying behavior. This study also reveals that education of consumers is directly relates to impulse buying behavior. This means that consumers with high qualification show high impulsive behavior and consumers with low qualification show low impulsive response.

Recommendation
Recommendations of this research are:
1.   Consumers in city of Manado that buy impulsively have to start making a plan or make list of things that they want to buy before they go into the shopping centers.

2. Psychological related problems more often than not were the reason behind people that buy compulsively. When people unable to control their anxiousness, stress, and anger often they can be a compulsive buyer. Consumers with compulsive buying behavior need some form of assistance and treatment to overcome their disorder. They need to gain control over their shopping decisions and these consumers must learn to gradually manage their feelings and mood states and become wiser, more responsible consumers.
3. The results of this study can be used as a reference for consumer especially in Manado to gain knowledge about money attitude particularly about power prestige, retention time, distrust, and anxiety. Because sometimes it is not about the money itself but it is about people's attitude towards it that force them to be either impulsive or compulsive buyer.
4. This study discussing about impulsive and compulsive buying with the involvement of four money attitude variable (power prestige, retention time, distrust, and anxiety), meaning that not all the factors reveals or involves in this study. So hopefully in the future studies can examine the other factors that have not reveals in this study.

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