

**CREDIT CARD POSSESSION AND IMPULSIVE BUYING BEHAVIOR AT MATAHARI  
DEPARTMENT STORE MANADO TOWN SQUARE  
(A QUALITATIVE ANALYSIS)**

*KEPEMILIKAN KARTU KREDIT DAN PERILAKU PEMBELIAN IMPULSIF DI MATAHARI  
DEPARTMENT STORE MANADO TOWN SQUARE  
(ANALISIS KUALITATIF)*

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**Abstract:** Matahari Department Store has been the place for the citizen to buy their clothing attire, either on the daily basis or annually. Matahari Department Store tends to offer discount or promotion to lower the price of the products also being one of the factors that attracts people to come and spend their money there. The people can just make plan to go buy something there or in this case being an impulsive buyer. When people pass by Matahari Department Store they might caught on something like the promotion or discount tags, once they check on the products with the said tags there are chances that they more likely to buy it, thus the impulsive buying take part. The purpose of this study is to find out the customer of Matahari Department Store Mantos that choose credit card as a payment method. Most of the informants gave similar response regarding the advantages to use a credit card because credit card is seen as a convenient and relatively easier way for transaction process, moreover the use of credit card lowers the perceived cost with bigger future use that affects impulsive buying behavior at Matahari Department Store Manado Town Square. This research was conducted in Manado. Qualitative research is deployed and purposive sampling technique is used in the sampling process of the research. This research is mean to be for Matahari Department Store Mantos costumer and there will be 10 representative customers as the sample.

Keywords: *impulsive buying behavior, credit card.*

**Abstrak:** Matahari Department Store telah menjadi tempat bagi warga untuk membeli pakaian mereka, baik setiap hari atau setiap tahunnya. Matahari Department Store menawarkan diskon atau promosi harga produk dan juga menjadi salah satu faktor yang menarik orang untuk datang dan menghabiskan uang mereka di sana. Orang dapat membuat rencana untuk pergi membeli sesuatu di sana atau dalam hal ini menjadi pembeli impulsif. Ketika melewati Matahari Department Store mereka mungkin tertarik pada sesuatu seperti promosi atau diskon, begitu mereka memeriksa produk ada kemungkinan bahwa mereka akan membelinya, sehingga muncul sifat impulsif. Tujuan dari studi ini adalah untuk mengetahui pelanggan dari matahari Department Store Mantos yang memilih kartu kredit sebagai metode pembayaran. Sebagian besar informan memberikan tanggapan serupa mengenai keuntungan menggunakan kartu kredit karena kartu kredit dipandang sebagai cara yang nyaman dan relatif lebih mudah untuk proses transaksi, apalagi penggunaan kartu kredit menurunkan biaya yang dirasakan dengan penggunaan di masa depan yang lebih besar yang akan mempengaruhi perilaku pembelian impulsif di Matahari Department Store Manado Town Square. Penelitian ini dilakukan di Manado. Penelitian kualitatif dilakukan dan menggunakan teknik sampling purposive dalam proses sampling penelitian. Penelitian ini bermaksud untuk pelanggan Matahari Department Store Mantos dan akan ada 10 perwakilan pelanggan sebagai sampel.

Kata kunci: *kepemilikan kartu kredit, perilaku pembelian impulsif.*

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## INTRODUCTION

### Research Background

Matahari Department Store has been a huge place for the citizen of Manado to buy their clothing attire, either on the daily or even yearly basis. Matahari Department Store tends to offer discount or promotion to lower the price of the products also being one of the factors that attract people to come and spend their money there. The people can just make plan to go buy something there or in this case being an impulsive buyer.

Impulsive buying behavior is a habit and shopping is a fact that usually becomes a rebound in life. Impulsive buying behavior is a part of decision making in the short time. Customers usually can't refuse to buy an item, though actually not planned in advance; most of the costumers must make an impulsive purchase. Impulsive buying behavior is a common thing nowadays especially with the possession of credit card. When people pass by Matahari Department Store they might caught on something like the promotion or discount tags, once they check on the products with the said tags there are chances that they are more likely to buy it, thus the impulsive buying behavior take part.

Since the researcher is a citizen of Manado, the researcher pass by Matahari Department Store a bunch of times, seeing the offered promotion and discounts really attracts the researcher's attention, and owning a credit card just make the researcher have easier thoughts to impulsively buying things that caught the researcher's attention. Because of that, the researcher got curious that makes the researcher want to conduct a research regarding the impulsive buying behavior of the citizen of Manado, especially at Matahari Department Store Manado.

Manado City, as one of the cities with rapid economic growth in Indonesia, also got the impact of the trend in the use of credit cards as a payment tools. The amount of public interest in the use of credit cards as a payment instrument can be seen from the number of credit card users and the number of credit card bank issue. Credit card holders are given benefits such as discounts, bonuses, merchandises and many more.

The reason why the researcher chose Matahari Department Store as the research place is due to personal experience. The researcher is also an impulsive buyer, especially at Matahari Department Store. Moreover because the possession of credit card that really does affect the buying behavior of the researcher. Because of that reason, the researcher is interested to know more about impulsive buying behavior of the other people at Matahari Department Store.

This research will reveal and analyze the customers' impulsive buying behavior towards fashion products at shopping malls. By considering these facts, the research is entitled: "Credit Card Possession towards Impulsive Buying Behavior at Matahari Department Store Manado Town Square (A Qualitative Analysis)."

### Research Objectives

The objectives of this research are:

1. To find out the result of why customers prefer using credit card as a payment method at Matahari Department Store Manado Town Square.
2. To find out the result of credit card possession affects impulsive buying behavior at Matahari Department Store Manado Town Square.

## THEORETICAL REVIEW

### Marketing

Kotler (2009) "Marketing is the grand theory and primary foundation of this research. Marketing is divided by the term reveals one term as follows: "the most important aspect in the world of business is marketing. This is because marketing deals with identifying and meeting social needs of man and the surrounding environment". Jain (2010) "Impulse buying will be more prevalent if income is good, otherwise consumer will think before buying which contradicts the definition of impulse buying". Kotler and Armstrong (2006) "Marketing more than any other business function, deals with customers. Marketing is managing profitable customer relationships".

### Credit Cards Possession

Roberts, Jones, and Kim (2001) "Since impulse buying behavior may be accelerated by the credit card use, a need exist to investigate the relationship between impulse buying behavior and credit card use". Durkin (2000) "Widespread credit card use reflects consumer preferences regarding prearranged lines of credit while

technological developments make it much easier for creditors to offer revolving credit". Schor (1998) "Easy access to credit cards eliminate the immediate need for money to buy something, cause consumer to overspending". Tokunaga (1993) "Credit cards lead to greater imprudence. Consumer researchers suggest that heavy credit card users have been found to be less price conscious". Soman (2001) "Reported that those who used credit cards usually made extra purchases and also tended to spend over their means".

### Impulsive Buying Behavior

Rook (1987) "argued that during impulse buying, the consumer experiences an instantaneous, overpowering and persistent desire". Rook and Gardner (1993) "Impulse buying as an unplanned behavior involving quick decision-making and tendency for immediate acquisition of the product". Beatty and Ferrell (1998) "Impulse buying refers to immediate purchases which are without any pre-shopping objective either to purchase the specific product category or to fulfill a specific need". Bayley and Nancarrow (1998) defined impulse buying as a "sudden, compelling, hedonically complex buying behavior in which the rapidity of an impulse decision process precludes thoughtful and deliberate consideration of alternative information and choices". Engel and Blackwell (1982) "Impulse buying is an action undertaken without previously having been consciously recognized or a buying intention formed prior to entering the store".

### Previous Research

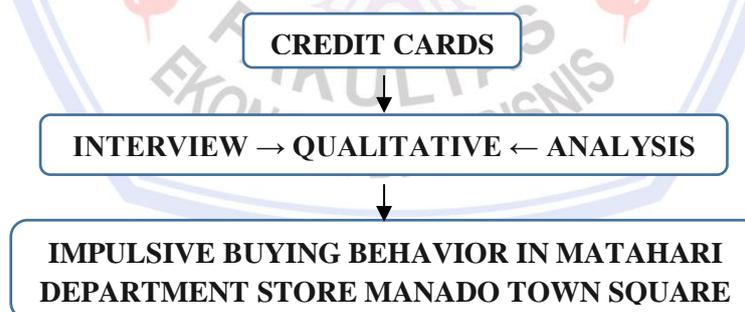
The First article by Vishnu, Raheem (2013) chose their research object as fast-moving consumer goods (FMCG) in Larkana and its surrounding territories. This research concluded that consumer's impulse buying behavior for FMCG's (products) is favorable in Pakistan.

The Second article by Alireza Karbasivar, Hasti Yarahmadi (2011) this journal examines the effect four variables (window display, credit card, promotional activities (cash discount, free product)) have on consumer impulse buying behaviour and a conceptual model adapted from Churchill and Peter (1998) is proposed and verified by empirical data.

The Third article by Wahida Shahan Tinne (2011) the goal of this paper was to find out the factors that affect consumer impulse buying behavior at superstores in Bangladesh. As a result of this study, it was found that since incomes of individuals are increasing and more people are moving towards western culture, the purchasing power of the people have significantly spiked up. The reason for impulse buying being on a great rise is mainly due to pricing strategies, store characteristics, situational factors and promotional activities.

### Conceptual Framework

In this research conceptual framework is provided to create a comprehensive understanding of a phenomenon or phenomena that is being observed.



**Figure 1 Research Framework**

*Source: Data Processed, 2019*

The figure 1 explains through qualitative study in processing data by deeper interview and analysis, result of this research will show the effect of credit cards possession towards impulsive buying behavior at Matahari Department Store Manado Town Square.

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**RESEARCH METHOD****Research Approach**

This research is qualitative research methodologies to analysis the credit card possession affects impulsive buying behavior at Matahari Department Store Manado Town Square.

**Population and Sampling Techniques**

Sugiyono (2007) stated that in qualitative research does not use form population instead using term "social situation" which consist of three elements: place, actors and activity. The population of this research is customers that using credit card of Matahari Department Store in Manado Town Square.

According to Sugiyono (2007) sample in qualitative research is not called as respondent but instead a source, participant, informant, friend and teacher in research process. Sample in qualitative research also is not in a form of statistical sample, but instead atheoretical sample because the objective of qualitative research is to find theories. The researcher chose the informants from consumer of Matahari Department Store Manado Town Square and the informants chosen are 10 consumer that using credit card.

**Data Collection Method**

The data used in this research are primary data and secondary data. According to Hair, Bush, and Ortinau (2006:64) Primary Data are the result of conducting some type of the data needed for this research, the data gathered through interview and observation in the social situation. Secondary data refer to information gathered from source already existing (Sekaran, 2003, p.219). The secondary data involved gathering data from company data, books, journal, and literatures.

**Data Analysis Method**

The process of data analysis was done before entering the social situation while analysis process was done during collecting the data and after finishing the collecting data in certain period of time.

**Data Validity and Reliability**

Patton (2001) stated that validity and reliability are two factors which any qualitative researcher should be concerned about while designing a study, analyzing result and judging the quality of the study. To ensure the reliability and validity of qualitative research, it is helpful to use triangulation, according to O'Donoghue and Punch (2003), a triangulation is a method of cross-checking data from multiple sources to search for regularities in the research data.

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**RESULT AND DISCUSSION****Result**

This research uses qualitative method and interview as the tool to gain the information. The population of this research is the customers of Matahari Department Store Manado town square that using credit card. The sample took 10 customers. In first step, questions were arranged and prepared before the interview.

**Informant 1**

The first informant is a 35 years old female worker. She has been a customer of Matahari Department Store Manado Town Square for at least 4 years. In the time span of 1 month, she went shopping for 2-3 times because she believes Matahari Department Store has all kinds of product that she wanted with a good quality and affordable price. When shopping she choose to use credit card. Because according to her, using credit card is the most effective media for transactions. However, easy access to credit cards affects customers to make extra purchases and also tends to shop a lot, and it can affect the desire to buy impulsively can accelerate the development of impulsive purchases.

**Informant 2**

The second informant is a 28 years old male worker. He has been a customer of Matahari Department Store Manado Town Square for at least 2 years, and he shop at Matahari Department Store pretty often. In a month, he did at least 4-5 transactions, because according to him there are a lot of products that attracts him with affordable price of the products that he wanted. When it comes to payment, he chose to use credit card. Because

according to him, using credit card is the most effective media for transactions. Using a credit card makes him more unplanned transaction and it affects of impulsive buying that involve quick decision making and a tendency to immediately buy the product.

### **Informant 3**

The third informant is a 45 years old female worker. She has been a customer of Matahari Department Store Manado Town Square for at least 8 years. In the time span of 1 month, she went shopping for 3-4 times because she believes Matahari Department Store have all kinds of product that she wanted with a good quality and affordable price. When shopping she chose to use credit card. According to her, credit card is seen as a convenient and relatively easier way in doing transaction. According to her, easy access from credit cards affects the customers of Matahari Department Store to buy something else that can cause impulsive spending behavior.

### **Informant 4**

The fourth informant is 40 years old female worker. She has been a customer of Matahari Department Store Manado Town Square for at least 6 years, and she shop there pretty often. In a month, she went shop there for at least 4-5 times, because according to her Matahari Department Store offers a lot of products that attracts her with affordable price that she wanted. The reason she chose using credit card as a payment method because according to her, using card is more comfortable and faster for payment method in Matahari Department Store. Using credit card as a payment method gives more advantages such as bonus points for future an advantage that also affects impulsive buying behavior.

### **Informant 5**

The fifth informant is a 32 years old male worker that has been a customer of Matahari Department Store Manado Town Square for at least 4 years. He shop there pretty often, in a month he shops there around 3-4 times because according to him the products attracts him, the facility is good, with affordable price of course that matches his needs and wants. In doing transaction, he chose credit card a payment method over the other because according to him, using credit card is more comfortable and faster. With the use of credit card, the impulsive buying behavior usually occur, because it's just facilitates the transaction process really well that has huge impact on his highest impulsive consumption.

### **Informant 6**

The sixth informant is a 34 years old female worker. She has been a customer of Matahari Department Store Manado Town Square for at least 5 years. She shops there pretty often, in a month she went on shopping there for 2-4 times because according to her, Matahari Department Store Manado Town Square offers a lot of products that attracts her, the good quality with affordable price also have a huge role because that's just what she wanted. In a lot of transaction, she chose to use credit card as a payment method because according to her, using credit card is easier, more comfortable and much faster. But, despite all the advantages given by the use of credit card, there are some issues with it which is impulsive buying behavior.

### **Informant 7**

The seventh informant is a 48 years old female entrepreneur that has been a customer of Matahari Department Store Manado Town Square for at least 10 years. In a month, she made purchases for at least 4-5 times because according to her, there are a lot of products with affordable price at Matahari Department Store Manado Town Square which what she needed. When shopping she chose to use credit card. According to her, credit card is seen as a convenient and relatively easier way in doing transaction. According to her, easy access from credit cards affects the customers of Matahari Department Store to buy something else that can cause impulsive spending behavior.

### **Informant 8**

The eighth informant is a 38 years old female worker that has been a customer of Matahari Department Store Manado Town Square for at least 5 years. In a month, she did 3-4 times transactions at Matahari Department Store Manado Town Square. According to her, the products have a good quality with affordable price that really caught her attention. When doing transaction, she chose credit card as a payment method because according to her, the use of credit card as a payment method is much more comfortable and faster. According to her, the use of credit card however have some issues, it affects the impulsive buying behavior that have a huge impact on the customers on their tendency to buy more products.

**Informant 9**

The ninth informant is a 43 years old female entrepreneur. She has been a customer of Matahari Department Store Manado Town Square for at least 10 years, but although she already a 10 years regular, she doesn't really prefer to shopping at Matahari Department Store Manado Town Square. In a month, she went shopping there for at least 1-2 times. In some transaction process, she prefers credit card as a payment method. When shopping she chose to use credit card. According to her, credit card is seen as a convenient and relatively easier way in doing transaction. According to her, easy access from credit cards affects the customers of Matahari Department Store to buy something else that can cause impulsive spending behavior.

**Informant 10**

The tenth informant is a 28 years old female worker. She doesn't really shop a lot, but when she does she did spends a lot when at Matahari Department Store Manado Town Square. In a month, she shops for at least 1-2 times, and using credit card is the payment method she chose. When shopping she chose to use credit card. According to her, credit card is the most effective media for payment method, it seen credit card as a convenient and relatively easier way in doing transaction. According to her, easy access from credit cards affects the customers of Matahari Department Store to buy something else that can cause impulsive spending behavior.

**Customers Prefer Using Credit Card as a Payment Method at Matahari Department Store Manado Town Square**

From the results of the interview with all informants, researcher found that all of the informants that using credit card explained that credit card are the most effective media for a payment method at Matahari Department Store. This is because credit card is seen as a convenient and relatively easier way for transaction process, moreover the use of credit card lowers the perceived cost with bigger future use. From the result of the interview with the 10 informants, the researcher found that there are 3 similar points from 6 informants about the advantages of using credit card which are informant 1, 2, 3, 7, 9, and 10. According to them:

1. Using credit card is the most effective media for transactions, because credit cards are seen as a convenient and relatively easier way for transaction process.
2. The use of credit card lowers the cost and gives more future advantage.
3. Credit cards offer attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions.

From the result of the interview with 10 informants and then the researcher found that 2 points same answer from 4 informants about another the advantages of using credit card which are Informant 4, 5, 6, and 8. According to them:

1. Using credit card is more comfortable and faster for payment method.
2. Using credit card gives more advantages such as bonus points and discounts that satisfy customer when doing transactions.

**Credit Card Possession affects Impulsive Buying Behavior at Matahari Department Store Manado Town Square**

From the results of the interview with all informants, researcher found that all of the informants that using credit card stated that, credit card are the most effective media for payment method at Matahari Department Store Manado Town Square. But, even though using credit have easier access, credit cards affects customers to make extra purchases thus make the customer tends to shop a lot and it can affect the desire to buy impulsively that accelerates the development of impulsive purchases. Using credit card, the customer make direct purchases without prior planning to buy certain product that they really need that results customers impulsively making purchase in Matahari Department Store Manado Town Square.

**CONCLUSIONS AND RECOMMENDATIONS****Conclusions**

Based on the result and discussion from the previous chapter, the analysis of credit card possession towards impulsive buying behavior at Matahari Department Store Manado Town Square can be concluded. Reviewing the analysis of credit card possession towards impulsive buying behavior at Matahari Department Store Manado Town Square, it has been observed using interview, it shows that the customers prefers using credit

card as a payment method. It is because credit card is seen as a convenient and relatively easier way for transaction process, moreover the use of credit card lowers the perceived cost with bigger future use. Credit card can be easier and more convenient for customers when it comes to shopping also it fasten the transaction process, and credit card offers attractive bonuses such as large bonus points, low or no fees, and other long-term facilities, such as promotions and price reductions shopping at Matahari Department Store Manado Town Square.

### Recommendations

This research has been conducted in purpose to analyze the possession of credit card towards impulsive buying behavior at Matahari Department Store Manado Town Square and why the customers prefer using credit card as a payment method. And from the result, several recommendations for the company, and for the future researchers, would be as follows:

1. For Matahari Department Store, to expand their target market so there would be more customers using credit card in doing transactions. And also, since there are already a lot of bonuses from the company itself, the recommendation would be for the company to keep improve the quality of their services so the customer will stay loyal to keep making transactions with credit card at Matahari Department Store Manado Town Square.
2. For future researchers, hopefully this can give more knowledge and additional information regarding the credit card possession towards impulsive buying behavior. And also, the researcher hopefully will help in doing their research using the findings regarding with the topic, and even help as guidance in selecting the method of the research.

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