Understanding Impulsive Buying for Fashion Products in Generation Z

Laurentia Verina Halim[1], V. Heru Hariyanto[2], Ananta Yudiarso[3], Setiasih[4], Erlin Anggraini[5], Kevin Parindra[6], Nada Ayu Yuniarti[7]

{verina@staff.ubaya.ac.id[1], herruhva@staff.ubaya.ac.id[2], ananta@staff.ubaya.ac.id[3], erlinanggraini3@gmail.com[4], setiasih@staff.ubaya.ac.id[5], kelinparindra@gmail.com[6], ftt.nada.yuniarti@grabtaxi.com[7]}

University of Surabaya, Faculty of Psychology, Surabaya, Indonesia[1-6]

Abstract. Impulsive buying is a shopping behaviour that is not planned in advance, which is described as something that arouses passion, lack of deliberate, and more to an unbearable buying behaviour. Many things affect impulsive buying behaviour, but what will be understood in this research are brand image, price, mental budgeting, and self-control. Generation Z has its own characteristics in shopping patterns. The following research aims to provide a more integrated picture of impulsive buying behaviour for fashion products, especially in Generation Z. The following article is a merging report of 3 studies, while still presenting the unique results of each study, but discussions and conclusions are based on the results of the merger of the 3 studies.

Keywords: Impulsive buying behaviour, generation Z, fashion products, brand image, price, mental budgeting, self-control

1 Introduction

The level of competition in the retail business in modern life is currently higher along with the development of social life. A survey from Mc Kinsey & company (2019) on retail sales shows an increase in sales every year. Total retail sales worldwide in 2017 showed the US $ 22.97 trillion, in 2018 US $ 23.96 trillion, and in 2019 US $ 25, 04. This significant increase makes retail businesses more attractive to watch. This condition inevitably triggers fierce competition among business people to maintain their existence. In Indonesia major retailers have sprung up since around 2000, both nationally and internationally. The relatively large population provides its own appeal as a potential market for business people. National Retail Sales in Indonesia show an increase from 2017 of US $ 350 billion to reach the US $ 396 billion in 2019 with a growth rate of 4.5% (Mordor Intelligence with sources from the World Bank, World Economic Forum, and International Monetary Fund). The fashion industry is included in the wrong type of retail business.

Fashion is one of the past decades' rare economic success stories. Over that period, the industry has grown at 5.5 percent annually, according to the McKinsey Global Fashion Index, to now be worth an estimated $ 2.4 trillion. The fashion industry is an inseparable part of a person's lifestyle in expressing himself. Fashion is also an indicator of one's socioeconomic level. Fashion is currently growing and developing rapidly in line with economic globalization. The same conditions occur in Indonesia. Consumers in Indonesia actively participate in following world fashion trends. The fashion industry in Indonesia ranks second as the highest contributor of 18.01 percent in creative economies with a GDP growth rate of 4.05 percent, according to The Creative Economy Agency. This figure correlates with increased demand from fashion consumers (Bekraf in Jakarta Post, Wed, October 2, 2019). Purchasing fashion products is not only seen in terms of benefits and prices, but rather symbolizes status, prestige, and honour (symbol values). The phenomenon that occurs lately illustrates the tendency of consumers to buy fashion products because it can create prestige for users based on the brand symbol used (Grossman & Shapiro, 1988). When someone has used branded goods, they will be more confident in looking and hanging out with people.

Hedonism that grows in tandem with economic progress has an impact on consumer behaviour and coloring shopping lifestyles, including the comfort of the atmosphere in shopping, the ease of finding products, and obtaining the prestige of the product purchased. Changes in shopping style as well as incessant promotions undertaken by many retail companies provide a separate stimulus that is strong enough to trigger the emergence of impulsive purchases. Impulsive buying according to Levy (2010) is a decision to make a purchase by consumers after seeing the products in the store.

Impulsive Buying

Impulsive buying in general is a shopping activity without a plan in advance. Verplanken & Herabadi (2001 in Foroughi, 2013) states that impulsive buying is mostly related to sudden and unplanned purchases, which begin at the same time. According to Munusami et al (2010, in Foroughi, 2013) impulsive buying is described as arousing, lack of deliberate, and more unbearable buying behavior compared to planned buying behaviour.

According to Tendai & Crispen (2009, in Foroughi, 2013) impulsive buying is a sudden, interesting, hedonically complex buying behaviour, where the speed of the impulsive buying decision process precludes wise consideration, alternative information and choices. Sharma, Sivakumaran, & Marshall (2010, in Foroughi, 2013) explain that impulsive buying has to do with emotional activation, low cognitive control, and spontaneous behaviour that can attract consumers when they are near objects that have an attraction. According to Hawkins, Best, & Coney, 1986, impulsive buying behaviour occurs because of various kinds of evaluations in consumers about products sold in stores. Factors that can influence there are from within themselves, such as the characteristics of consumers with certain personalities, demographic factors, and socio-economic characteristics and the emergence of psychological pressure in consumers, so that impulsive buying behaviour is an effective way for a consumer to overcome unpleasant moods, such as depression, frustration, or boredom. Other factors that can influence the appearance of impulsive buying are marketing factors, such as the location of the store, the atmosphere in the store, how to display products in the store, the frequency of purchase of products, and the price according to consumer needs, and the convenience in shopping obtained by consumers, thus giving rise to impulsive behaviour (Loudon & Della Bitta, 1993).

From the consumer side, impulsive purchases have a negative impact, related to unplanned conditions that will affect the financial expenditure budget. If consumers do not set a spending budget from the beginning, then most likely consumers will tend to do impulsive buying continuously. Charupat and Deaves (2003) explain that mental budgeting has major consequences in daily life, which influence the way he thinks about how he spends his money and how he can save money in the future. From the producer side, this behaviour has a positive impact, related to the increase in sales turnover and of course leads to the profit that can be achieved. This makes the producers try to create various marketing strategies that can attract the attention of consumers to make purchases, especially impulsively (Utami & Sumaryono, 2008).

There are several factors that can trigger impulsive purchases according to Verplanken and Herabadi (2001), namely situational factors, personal factors, and the marketing environment. Situational factors such as the availability of free time and purchasing power, personal factors such as mood conditions, and self-identity, while the marketing environment such as promotion and product offerings, displays are made as attractive as possible. According to Kacen & Lee (2002) in addition to culture, external factors also influence impulsive buying behaviour. Age, gender, and allowance can also affect one's tendency to do impulsive buying. Wood (1998 in Huang & Hung, 2014) found that age factors influence impulsive purchases. Age 18-39 years is the age range that is vulnerable to make impulsive purchases, whereas after that age there is a tendency to decrease. According to Park et al (2005) impulsive buying usually occurs in convenience goods, which are goods that are widely distributed and relatively inexpensive. But now impulsive buying also occurs in goods that are classified as expensive, such as fashion products, especially clothing. One of the factors that influence is the brand image of the product. Consumers tend to be loyal to a particular brand, usually on personal products, but not so on food or beverage products (www.antaranews.com retrieved on 01 October 2016), based on observations, it can also be seen that many retailers who respond to impulsive buying behaviour by making promotional strategies effective, such as playing prices in various forms, such as shopping vouchers, discounts, etc. in an effort to increase sales of goods (www.antaranews.com retrieved on May 15, 2020).

Generation Z

Generation Z is those born between 1995 and 2010 (retrieved from www.mckinsey.com) which is the successor of the millennials generation, has a characteristic in its consumption patterns. This generation grow up with social media but typical channels such as Facebook and Twitter will not make a big impact. Think of channels that showcase videos and images such as Snapchat or Instagram. This generation is of concern to marketers and companies with their uniqueness in shopping patterns or habits in spending their pocket money. This group of consumers who are under 23 years old is generally not worried about using their purchasing power. Gen Z likes to shop in a fast time with his friends. They prefer to do online shopping than the previous generation. About 75% of Gen Z, and also millennials use smartphones to shop online, and 63% of Gen Z use laptops for that, which shows a significant difference compared to other generations. This generation tends not to believe too much in advertising and communication, it is expected to be more authentic, the brands used can be trusted as far as possible. In general, they are more sticking to testimonials from peer groups or influencers who are the trend at that time. They will be more dependent on the influencers they like with similar values and interests, so it is these people who will encourage them to make a purchase. (www.business2community.com). With habits, lifestyles, income, and so forth, the marketer indeed inevitably has to pay more attention specifically to this generation as one of its potential segments.

Developmental theories generally categorize generation Z as late adolescents or early adulthood. Hurlock (2006) states that clothing determines in which group a teenager will be accepted as a member. According to Anastasia et al (2008), fashion for adolescents is one important element in supporting the appearance and can help to present themselves well, so they can be accepted in the group they want. Today's teens will also feel proud when they can follow the fashion trends, so they will compete to use the latest fashion products (accessed on

January 12, 2019, through www.rancahpost.co.id). It can be concluded that teenagers consume fashion products, among others, determined by feelings to be accepted by the group, by presenting themselves through their appearance.

Theoretical Framework and Hypotheses
1st Research
Brand image

Products that have well-known brands will occupy a larger portion in the minds of consumers. Companies will make their product strategies and brand image more familiar with consumers. The brand image leads to perceptions that are expected to emerge and be communicated to consumers. According to Wulansari's research (2015), there is a relationship between brand image and impulsive buying. The existence of a good brand image in memory has its own value in the eyes of consumers and is able to create satisfaction that has an impact on impulsive purchases. Park (2005) states that currently, impulsive buying occurs in goods that are classified as expensive for the upper-middle class, such as fashion goods, especially clothing. The rapid development in the world of fashion and the positive emotions it evokes have an effect on impulsive buying behavior. The increasingly crowded market conditions make consumers often make purchasing decisions based on brand image compared to other characteristics. Based on this thinking, the hypothesis proposed is:

H1: There is a relationship between brand image and impulsive buying
Price

In the success of a product on the market, producers must also determine a pricing strategy. The price of a product is the main determining factor for market demand. Therefore, in setting producer prices, basing a combination of prices with products that can satisfy consumer desires. Price flexibility is needed to increase sales volume and maintain market share. Price is one factor that makes consumers become impulsive in making purchases. The results of research from Herukalpiko & Prihatini (2013) show that price policy has a positive and significant influence on consumers' impulsive buying behaviour. Pete Nye & Cinnamon Hillyard (2013) found a weak relationship between impulsive consumption and personal financial well-being.

Price is an important aspect of purchasing. The company uses a combination of prices as a promotional tool, such as discounts, buying one get one, special prices, to stimulate consumers in buying products. Research from Herukalpiko (2013) proves that price policy has a significant influence on consumers' impulsive buying behaviour, with a coefficient of determination of 36.4%. Low price appeal or various price promotions offered will turn these products into impulse goods. This happens because the price is a factor that influences impulsive buying. Products with low prices can suddenly make consumers feel that they have spent less money than planned (Hulten & Vanyushyin, 2011). Then the hypothesis proposed in this study is:

H2: there is a relationship between price and impulsive buying
2nd Research
Self-control

Impulsive buying can be controlled if consumers have strong self-control. Successful self-control strategies often provide clear goals and easy monitoring of one's behavior (Baumeister, 2002: Carver & Scheier, 1998). So the existence of good self-control can reduce or prevent impulsive buying. According to McCullough & Willoughby (2009) self-control is a situation where people engage in behaviours designed to counter or override excessive responses, such as behavioural tendencies, emotions, or motivation. Chaplin (in Diba, 2014) states that self-control is the ability to guide one's own behaviour, the ability to suppress or block impulses or impulsive behaviour.

Teenagers have the most important universal interests, namely recreational interests and personal interests (Krori, 2011). Both of these interests can be one of the factors that encourage late adolescents or early adults to do impulsive buying. Wood (1998) revealed that impulsive buying is also influenced by personal characteristics, such as age. Impulsive purchases will increase between the ages of 18 and 39 and decrease thereafter. According to Hurlock (1997) self-control is an individual's ability to read the situation themselves and the environment as well as the ability to control and regulate behaviour to fit the situation and conditions to present themselves in socialization. So someone who has self-control is not easily influenced by the surrounding environment. People who have good self-control will be able to hold back and can consider the long-term consequences when buying goods that are liked or desired. Then the proposed hypothesis is:

H 3: There is a relationship between self-control and impulsive buying
Mental Budgeting

Mental budgeting is a way to control expenditure (Antonides et al, 2011). With the mental budgeting, expenditures can be controlled and evaluated for whatever budget is issued. Thaler (1985, 1999) matches mental budgeting with the accounting processes used by companies and the cognitive processes used by individuals. It defines mental budgeting as a set of cognitive operations used by individuals to record and evaluate financial behaviour. It forms an economic concept which states that individuals divide their current and future assets into separate and non-transferable parts. Mental budgeting theory reveals that the heavy burden of each individual's

needs is different for each asset, which influences their shopping decisions and other behaviors. Charupat and Deaves (2013) argue that mental budgeting has enormous consequences in everyday life that affect how people think about spending money and how they save money for the future. It can be concluded that mental budgeting has an influence on the present and future in choosing goods and saving money, and evaluating what items will be purchased and how much money will be received.

Stiley et al (2010) state that impulsive buying can arise when someone forgets to buy an item that is not recorded in the budget book, so when they are already in the store the consumer will immediately decide to buy it. A consumer who already has a budget is someone who has made a regular shopping list, should be able to control his impulses, resulting in low impulsive buying. But it can happen that even though one's mental budgeting is good and neat, impulsive buying behaviour will not appear. In this case, it means consumers are not consistent with the shopping list that has been made or with a neatly arranged budget. Groot (2016) revealed that the mental budgeting which is the management of expenditure requires budgeting, making a budgetary reserve, giving compensation after spending too much on the budget, and treating money as a specific designation (non-functional). Thus the mental budgeting strategy will produce healthier financial behavior and will avoid impulsive behavior. Based on the above thought, the hypothesis proposed is:

H4: There is a relationship between mental budgeting and impulsive buying

2. Research Methodology

The method used in this research is a cross-sectional design. Data obtained using quantitative data with correlational descriptive analysis. In general, the population of this study is consumers of fashion products taken from students using the convenience sampling method.

1st Research

Respondents obtained were 150 people, aged 18-21 years. Measuring instruments in the form of an impulsive buying questionnaire based on Rook's theory (in Engel, Blackwell & Miniard, 1995) with dimensions of spontaneity, strength, compulsion, and stimulation, attraction and stimulation, and ignoring the consequences. Brand image is measured using Shimp theory with dimensions of attributes, benefits, and overall evaluation (in Bastian D.A, 2014).. Prices are measured using the theory of Schiffman & Kanuk (2007) with the dimensions of perceived price and reference price. Validity is measured by the CVR test through expert judgment. Reliability test with the Cronbach Alpha technique (requirement alpha value> 0.7). Data were analysed using the Spearman correlation test.

2nd Research

Respondents numbered 203 people with an age range of 18-23 years. The measuring instrument used was the impulsive Buying Tendency Scale (IBT) from Verplanken and Herabadi (2001), with cognitive and affective dimensions. The CITC range is 0.177-0,647, including 11 items, so that the total items used are 9 items. Cronbach's Alpha coefficient 0.821. Self-control was measured using the Brief Self-Control Scale from Tangney, Baumeister, and Boone (2004) which consisted of 5 aspects, namely self-discipline, deliberate / non-impulsive, healthy habits, work ethics, and reliability. CITC range is 0.096-0.617, no items have been dropped, resulting in a total of 13 items. Cronbach's Alpha Coefficient 0.721. The mental budgeting scale measuring instrument from Steffani Ebberson (2013) has 4 aspects, namely making reservation, non-functional, budgeting, and compensate. CITC range is 0.193-0.519, no items have been dropped, so the total items are 10 items. Cronbach's Alpha Coefficient 0.721. Data were analysed by the Kendall correlation test.

3rd Research

Respondents numbered 115 people with a range of ages 19-24 years are consumers of H & M. Measuring instruments used are impulsive Buying Tendency Scale (IBT) from Verplanken and Herabadi (2001), with cognitive and affective dimensions. The CITC range is 0.280-0.756, so there are 2 items that have been dropped because the CITC value is <0.3. The total items used became 15 items. The Alpha Cronbach coefficient is 0.80. The mental budgeting scale from Steffani Ebberson (2013) has 4 aspects, namely making reservations, non-functional, budgeting, and compensating, with a total item of 10. The CITC range is 0.290-0.512. Items that have a value <0.3 are aborted, so that the total items used are 8 items. Cronbach's Alpha Coefficient 0.727. Both measuring instruments are distributed online. Data were analyzed using Pearson bivariate correlation techniques.

3. Result and Discussion

Result of 1st Research
The CITC impulsive buying range is 0.304-0.581, Cronbach's Alpha coefficient is 0.779
The CITC brand image range is 0.306-0.537, Alpha Cronbach coefficient is 0.686 (inadequate)
The CITC price range is 0.340-0.630, Cronbach's alpha coefficient is 0.690 (inadequate)
Conclusion: The measuring instrument is valid, but not reliable.
Table 1 Non-Parametric Hypothesis Test Results

Dependent	Independent	Spearman Significance Correlation	Spearman (p)
Impulsive Buying	Brand Image	0.015	0,851
Impulsive Buying	Price	- 0,179	0.028

Result of 2nd Research
Table 2. Sample Frame of Respondents

Group	Particulars	Frequency	Percentage
Gender	Male	71	35
	Female	132	65
Age	18–19	47	23.1
	20–21	123	60.6
	22–23	33	16.3
Residence	Apartment	5	2.5
	Boarding	149	73.4
	House (family/rent)	49	24.1
Income	Up to IDR1.000.000	55	27.1
	IDR 1.000.001–3.00.000	128	63.1
	Above IDR 3.000.000	20	9.9
Expenditure	Up to IDR1.000.000	76	37.4
	IDR 1.000.001–3.00.000	110	54.2
	Above IDR 3.000.000	17	8.4
Side job	Yes	135	66.5
	No	68	33.5
Additional Income	Up to IDR 500.000	82	40.4
	IDR 500.001-800.000	19	9.4
	Above IDR 800.001	34	16.7
Reasons to shop	Quality	49	42.6
	Cheap	44	38.3
	Comfortable	22	19.1
Item to buy	Fashion	154	75.9
(choose more than 1)	Traveling	71	35
	Body care	7	3.4
	Culinary	19	9.4
	Hobbies (game, accessories, electronics, sports)	89	43.8
	Books	7	3.4
	Others	6	3

The population is overseas students. Some 33.4% do not have additional income, while those who have additional income from permanent work, side jobs, entrepreneurship (66.5%) and 27.1% do entrepreneurship such as selling pulses, online shop resellers, or helping parent companies. Those who work side by side are 25.1%, those who do second are 12.3% (side jobs and entrepreneurship). 75.9% spent their money on fashion (clothes, t-shirts, hem, sweaters, jackets, shoes, sandals), traveling, and hobbies (games, accessories, electronics, sports), while the rest was for culinary, body care, and book.

Table 3. Non-Parametric Hypothesis Test Results

Dependent	Independent	Correlation Coefficient Kendall	Sig. (2-tailed)
Impulsive Buying	Mental Budgeting	- 0.038	0,443
Impulsive Buying	Self-control	- 0,034	0.490

Result of 3rd Research
The population is students who shop at H&M.

Table 4. Sample Frame of Respondents

Group	Particulars	Frequency	Percentage
Gender	Male	34	29.6

	Female	81	70.4
Age	19–20	13	11.3
	21–22	85	73.9
	23–24	17	14.8
Expenditure	Up to IDR1.000.000	41	35.7
	IDR 1.000.001–3.00.000	60	52.1
	Above IDR 3.000.000	14	19.23
Shopping Frequency	2 – 5	91	79.1
Per year	6 - 8	19	16.5
	< 10	5	4.3
Products purchased	Clothes	94	87.7
	Bags	6	5.2
	Shoes	5	5.2
	Pants	4	3.5
	Others	6	5.2
Reasons to shop	Quality	49	42.6
	Cheap	44	38.3
	Nyaman	22	19.1
Having plan to buy	No	81	70.4
	Yes	34	29.6
Make a budget of	Yes	82	71.3
	No	33	28.7

The frequency distribution of impulsive buying moves from the medium category (40.9%) to the high (45.2%) with the dominant affective aspect being moderate (2.6%) to the high (97.4%) compared to the cognitive aspect that moves from moderate level (46%) towards high (25.2%). The frequency distribution of mental budgeting moves from a moderate level (27%) to high (71.4%). From the analysis per dimension, it was found that the aspect of making reservation had the largest portion (12.2%) in the medium to the high level (87.8%). Followed later by the compensate aspect (moderate 32.2%, and high 59.1 while the non-funigibility aspect ranges from the moderate level (61.7%) to the low (38.2%)

Table 5. Results of Parametric Hypothesis Tests

Dependent	Independent	Pearson Correlation Coefficient	p
Impulsive Buying	Mental Budgeting	0,377	0,000

Discussion

The frequency distribution of impulsive buying moves from moderate (28.9%) to high (38.8%), which illustrates that in general, the tendency to impulsive buying is relatively high. From the cross-tabulation results obtained that high impulsive buying behaviour is found in respondents aged 21 years, of all respondents who are in the age range of 18-21 years. The frequency distribution of brand image moves from moderate (36.8%) to high (33.8%), which illustrates that the majority of respondents have high visions, beliefs, assumptions, and perceptions of a brand image on fashion products. The frequency distribution of prices moves from moderate (44.1%) to high (14.7%), which means that the level of concern for the price that must be paid to get a fashion product also tends to be high.

From the results of hypothesis testing, it can be concluded that brand image is not related to impulsive buying (r = 0.015 <0.851). This shows that the average respondent in impulsive buying behaviour does not base on brand characteristics of fashion products or brand image on fashion products purchased does not affect the appearance of impulsive buying behaviour. This result is different from research from Grossman and Shapiro (1988) who found that consumers buy fashion products in order to create prestige in themselves based on the brand symbol used. The results of this study indicate, that in general both fashion products that have well-known brands or have a high image in the eyes of consumers, will not influence respondents to make impulsive buying, even though most respondents have considerable trust, assumptions, and perceptions of brand image.

Hypothesis test results also show that the price has a significantly negative correlation with impulsive buying (r = -0.179> p = 0.028). The higher the price, the lower the tendency to impulsive buying, and vice versa. High prices become an obstacle as well as control of impulsive buying, while low prices will increase the occurrence of impulsive buying. Stern (1962 in Herukalpiko et al., 2013) revealed that low price appeal or the use of price strategies in promotion might turn those products into impulse goods. Price is a factor that influences

impulsive behaviour. Hulten & Vanyushyn (2011, in Herukalpiko et al, 2013) also states that price influences impulsive behaviour. Products with low prices can suddenly make consumers feel that they have spent less money than planned. Although the majority of respondents have strong visions, beliefs, assumptions, and perceptions of the brand image of fashion products, this is not strong enough to make the impulsive buying. Generation Z, which is the successor of the millennials generation, has a characteristic in its consumption patterns. This generation tends not to believe too much in advertising and communication, it is expected to be more authentic, the brands used can be trusted as far as possible. In general, they are more sticking to testimonials from peer groups or influencers who are the trend at that time. They will be more dependent on the influencers they like with similar values and interests, so these people will encourage them to make a purchase (retrieved from www.business2community.com). Compared to the brand image, the more important or influence the occurrence of impulsive buying is the price factor. This generation is very realistic and pragmatic, not influenced by brand strength, but rather being realistic by looking at its own purchasing power. Their way of looking at the world is apparently more realistic than Gen Y or Millennials (born 1980-1994) who are idealistic and self-oriented.

Another thing that can be considered related to this result is looking at the condition of respondents who are not yet working, so they do not have their own income. In general, they still rely on pocket money from parents and do not yet have full freedom in using the money obtained. With limited conditions, the price factor becomes very important in their spending patterns. All respondents are students with conditions ranging from living together with parents to renting a room (boarding) or in an apartment because parents live in other cities (overseas), thus requiring them to save on expenses, which also functions as a controlling factor for expenditure the monthly money.

From the results of the cross-tabulation it can be concluded that young women generally have a similar buying behaviour pattern, which is classified as a buyer who tends to be impulsive, especially in stores that provide low prices or use discounts (discounts) and special prices as a price strategy. Huang & Hung's research (2014) revealed that impulsive buying behaviour was done more by young women than young men. Research from Amanda Coley & Brigitte Burgess (2013) proves that women are more affective and cognitive in making impulsive purchases than men. Significant differences are found in positive buying emotion, mood management, cognitive deliberation, and unplanned buying.

The frequency distribution of impulsive buying in the second study moves from the medium category (36.9%) to high (49.3%), which can be interpreted that the impulsive buying behaviour carried out by respondents is relatively high. The frequency distribution of mental budgeting moves from the medium category (23.2%) to the high (62.6%), which can be interpreted that most respondents make their budget planning in order to be controlled. The frequency distribution of self-control moves from the medium category (37.4%) to the high (37.5%), which means that most respondents are able to control themselves, especially in their shopping behaviour. From the cross-tabulation obtained a description that there is a positive association between gender and impulsive buying (p = 0.019 <0.05), where female respondents do more impulsive buying (while 25.1% towards high 33.5%) compared to men male (moderate 11.8% towards high 15.8%). There was a positive association between age and impulsive buying (p = 0.014 <0.05), where subjects aged 20 years had the most impulsive buying (35.5%). There was a positive association between additional income with impulsive buying (p = 0.002 <0.05) and between spending with impulsive buying (p = 0.039 <0.05). Subjects with high expenditure tend to do impulsive buying. There is also a positive association between work and impulsive buying (p = 0.040 <0.05), where subjects who do not have a job are the subjects who have the most impulsive buying.

This study also shows that both subjects who have high or low mental budgeting and self-control are not related to their impulsive buying activities. Subjects who have high or low mental budgeting do not have an influence on the level of impulsive buying. The same thing applies to self-control. Subjects that have high or low self-control have no influence on the high or low of impulsive buying. Negative correlations indicate that the higher the mental budgeting, the lower the impulsive buying, and vice versa. The same applies to self-control, ie the higher the self-control, the lower the impulsive buying. Vice versa. But the insignificant correlation gives the meaning that this relationship is only tentative. The character of impulsive buying as stated by Engel and Blackwell (1995) is spontaneity, unexpected purchases, and encouraging consumers to buy right away, and directly responding to a visually stimulated point of sale. The strength of compulsion and the intensity that exists makes the consumer compelled to put everything aside, act immediately, and make a purchase. Excitement and stimulation, the sudden desire to buy is also accompanied by emotions characterized by uncontrolled sensations. Some people make purchases not based on their needs anymore, but because they fulfil their desires and arise in themselves. Though the subjects have tried to control his finances through mental budgeting, he still does impulsive buying. Although self-control is quite adequate, it is still inferior to the "temptation" of consumptive culture and the attractiveness of products offered through promotion, as well as peer group influence, especially on the generation Z who are at the stage of adolescent development. According to Santrock (2003) adolescents who are in the range of 12-23 years are marked by a lack of self-control, including the growing consumerist culture, failure of self-control can cause impulsive buying, especially in products that attract consumers (Divianto), 2013). Stiley et al (2010) found that if someone already has a planned budget, it is not certain that the

budget results are in accordance with what is spent. There will be expenditure items that are outside the budget, which results in the swelling of the prepared budget.

From analysis per aspect, it can be seen that what correlates with impulsive buying from self-control is self-discipline, namely the ability to focus while doing a task, to refrain from things that interfere with concentration) with r = -0.119 and reliability, namely the individual's assessment of the ability of the self in implementing long-term plans to achieve certain goals, consistently regulating their behaviour to realize each plan with r = - 0.111. Respondents first make a list of the needs to be purchased who are trying to be obeyed when shopping every month (self-discipline). Included in the list are goods that are actually very desirable, but have not been able to be purchased due to various constraints and considerations, so that purchases are more based on priorities, delaying the desire for a long-term goal (reliability).

From mental budgeting, what correlates is non-functionality, namely the inability to manage its own budget, difficulty, or confusion to distinguish where the money is for spending daily needs and what is money for personal needs with r = 0, 184; and compensate (r = -0.106). Subjects will try to manage their own spending budget by dividing the budget according to needs. When respondents make monthly purchases using a shopping list, there are times when they replace items needed with personal items they want. This causes them to feel confused about separating the budget for their needs and funds to fulfil their personal desires (non-function). As a result, respondents will find ways to replace funds that have been used, either by using their savings or asking for additional funds from parents. Mental budgeting patterns carried out more set aside a portion of the budget to be stored or prepared to prevent unplanned purchases. The money will be issued during emergencies or for urgent needs. The subject will try to maintain a balance, so that there is no excessive consumption (over-consume), so that the subject's expenditure does not result in savings/savings out of his money. The higher the level of impulsive buying, the higher the effort to offset the expenditure so that there is no excessive consumption (compensate). According to Braunstein and Welch (2002), poor financial elections can have negative effects, and sometimes long-term consequences. Bad habits of students in determining their finances will make it difficult for them to choose and determine which money or budget they will use for their daily needs and which they can use to fulfil their own desires. According to Agustin (2010), most students will overcome their boredom due to their college activities by visiting the mall. Initially, there was no plan to buy anything, because the motivation to go to the shopping centre was just to fill up spare time and eliminate burnout. But when they see a product that is in the mall is very interesting, then most likely they will decide to buy it (Beatty & Ferrell, 1998). According to Hurlock (1998), students spend more time outside the home together with their peers, so that he will easily be affected by the speech, conversation, interests, appearance, and behaviour of his friends than the values held by his parents. In other words, they assume that by using a particular product model, they will be more easily accepted by their peers or by certain social groups or certain socioeconomic groups. Students really need social support and popularity.

The cross-tabulation test results showed an association between gender and impulsive buying. Teenage girls tend to be more impulsive than men. Based on gender, women tend to have a higher purchase rate than men. That is because shopping pleasure is considered socially reasonable behaviour carried out by women rather than by men (Gasiorowska, 2011). Huang & Hung (2014) Correlation test in study 3 produces r = 0.377 with p = 0.00 which means there is a correlation between impulsive buying and mental budgeting. The affective aspect is greater than the cognitive aspect, in the sense that the respondent actually understands the need for self-control, but the affective element is stronger for making a purchase. The existence of a positive correlation shows that although consumers have made a good spending budget and initially did not have the intention to shop, consumers will still do impulsive buying because consumers have a strong interest in shopping or while in the store, consumers feel attracted to the goods which are offered. The attractiveness of goods with various promotions is more attractive, thus defeating plans that have been thought of before. (the emotional aspect is higher than the cognitive aspect). From the individual's internal conditions it can be explained that excessive tension or worry is a distinctive pressure for the individual, which will have the opposite effect than expected, which is further increasing impulsive buying. In this case, impulsive buying acts as an outlet of perceived tension. Consumers have a high attractiveness and feel their own satisfaction in shopping, as a tension release, so it raises impulsive buying behaviour. Stiley et al. (2010) from their research concluded that 75% of consumers do impulsive buying even though they already have a financial budget and make a shopping list.

The results of cross-tabulation found that there is an association between impulsive buying with aspects of promotion, price, and quality of goods available in stores (H & M) which can be interpreted that promotion will affect consumer behaviour (p = 0.001 <0.005). Some types of promotions include sampling or free trial, where consumers are allowed to try all types of fashion products sold in stores. Also, price deals or prices offered, where H & M often provide discounts on certain products at certain times.

4. Conclusion

a. Students who represent the generation Z do not see the brand when making impulsive purchases but are more concerned with price

b. From the frequency distribution: respondents who in this case represent the generation Z have enough confidence, assumptions, perceptions of the brand image on clothing products, but do not base their purchasing decisions on this aspect. So the formation of their prestige is not based on the brand symbol used.

c. Price becomes a very calculated factor and has a negative correlation. This means that the higher the price, the lower the desire to buy impulsively. Vice versa. Then the price promotion is very effective for this market. Stores that do buy one get one promotion or big discounts are the target of attention that will be highly considered by the millennial market.

d. Affective and cognitive women make more impulsive purchases than men.

e. Neither self-control nor mental budgeting is related to impulsive buying in overseas students representing the gen Z.

f. Self-discipline and individual appraisal of one's ability to do long-term designs to achieve certain targets related to impulsive buying

g. There is a positive relationship between impulsive buying and mental budgeting, which means that even though consumers already have or make a good spending budget, consumers will still carry out impulsive buying behaviour. The tighter the expenditure budget, the higher the impulsive buying.

h. Limitations: measuring tools used for brand image and price are less reliable, so the results are less able to represent the phenomenon that actually occurs. It is recommended to revise the measuring instrument or use another measuring instrument.

i. For generation Z itself, as a consumer, it is recommended to make a shopping list, accompanied by clear and detailed expenditure records.

References

Agustin, M. Model Konseling Kognitif-Perilaku untuk Menangani Kejenuhan Belajar Mahasiswa. Laporan Hibah Doktor. http ://file.upi.edu/Direktori/FIP/JUR-PGTK/197708282003121-MUBIAR _AGUSTIN /Laporan_Hibah_Doktor_Mubiar/Artikel_Mubiar.Pdf. (2010)

D.A. Bastian. Analisa Pengaruh Citra Merek (*brand image*) dan Kepercayaan Merek (*brand trust*) terhadap Loyalitas Merek (*brand loyalty*) ades pt. ades alfindo putra setia. *Jurnal Manajemen Pemasaran Petra*. Vol. 2 no. 1. Hal 1-9 (2014).

Beatty, S. & Ferrell, M.E. Impulse Buying: Modelling its Precursors. *Journal of Retailing*. Vol. 74 (2). P. 169-191. (1998).

Braunstein, Sandra and Carolyn Welch, 2002. *Financial Literacy: An Overview of Practice,*
Research and Policy ... How Financial Literacy Yields Success. Retrieved from http://www.edutopia. org/stw-financial-literacy-research.

Charupat, N. & Deaves, R. How Behavioural Finance Can Assist Financial Professionals. Germany: Michael DeGroote School of Business, p. 1-13. (2004) retrieved from www.researchgate.net

Coley, Amanda & Brigitte Burgess. Gender Differences in Cognitive and Affective Impulse Buying. *Journal of Fashion Marketing and Management*, 7(3), 282-295. (2003)

Foroughi, A.N. Impulse Buying Behaviour and Moderating Role of Gender among Iranian Shoppers. *Journal of Basic and Applied Scientific Research*, 760=769. (2013)

Gasiorowska, Gender as a moderator of temperamental causes of impulse buying tendency Journal of Customer Behaviour 10(2):119-142 · August 2011

Groot, M.D. & W. Fred. The Role of Mental Budgeting in Healthy Financial Behaviour: A Survey among Self-Employed Entrepreneurs. PSTRACT. Vol. 10 (2). P. 15-26. (2016)

Henderson & Peterson, 1992; Kahneman dan Tversky, 1984, Thaler, 1980, 1985).

Herukalpiko, D. & Prihatini, A. Pengaruh Kebijakan Harga, Atmosfer Toko, dan Pelayanan Toko terhadap Perilaku Impulsive Buying Konsumen Robinson Department Store Semarang. *Diponegoro Journal of Social and Politic of Science*, 1-9. (2013) Hulten & Vanyushyin, 2011 dalam Herukalpiko 2013.

Huang, Chien Lin & Hung-Ming, Lin. An Exploration of Taiwanese Adolescent's Impulsive Buying Tendency. *Adolescence* 40(157):215-23 · February 2005

Levy, M. & Weitz, B.A. *Retailing Management*. New York, NY: The McGraw-Hill/Irwin Companies, Inc. (2010)

Loudon, D.L & Della Bitta, A.J. Consumer Behaviour: Concepts and Application. McGraw-Hill. (1993)

Park, E, Kim, E. & Forney, J. A Structural Model of Fashion Oriented Impulsive Buying Behaviour. *Journal of Fashion Marketing and Management* 10(4):433-446 · October 2006

Pete Nye & Cinnamon Hillyard. Personal Financial behaviour: The Influence of Quantitative Literacy and Material Values. Numeracy, Vol 6 (2013)

Rook, D.W. The Buying Impulsive. *Journal of Consumer Research*. Vol. 14(2) p. 189-199 (1987).

Schiffman, G. & Kanuk, L. Consumer Behavior. 9th.ed. London : Prentice Hall International Edition. (2007).

Thaler, Richard. Mental Accounting and Consumer Choice. *Marketing Science*, Vol. 4, No. 3, pp 199-214. (1985).

Utami, A.F & Sumaryono. Pembelian Impulsif ditinjau dari Kontrol Diri dan Jenis Kelamin pada Remaja. *Jurnal Psikologi Proyeksi*. 1 (3), 46-57. (2008)

Verplanken, B & Herabadi, A. Individual Differences in Impulse Buying Tendency: Feeling and No Thinking. *European Journal of Personality*, p. 71-83. (2001),

Wood, M. Socioeconomic Status, Delay of Gratification, and Impulse Buying. *Journal of Economic Psychology,* 19 (3) p. 295-320. (1998)

Wulansari, R. & Seminari, K. Analisis Pengaruh Store Environment dan Brand Image terhadap Impulsive Buying pada Delta Dewata Supermarket. *E-journal Management Unud*, 2478-2490. (2015)

www.antaranews.com retrieved on 01 October 2016

https://www.mckinsey.com/industries/consumer-packaged-goods/our-insights/true-gen-generation-z-and-its-implications-for-companies