

THE INFLUENCE OF POWER PRESTIGE, ANXIETY, DISTRUST AND CREDIT CARD USAGE ON COMPULSIVE BUYING

by:

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ABSTRACT

Consumer behavior has been a topic of interest for many academics in the past few years, and one of the many subjects from consumer behavior is compulsive buying. Compulsive buying has known as an abnormal form of consumer behavior, regarded as the dark side of consumption. The purpose of this study is to analysis the influence of power prestige, anxiety, distrust, and credit card usage on compulsive buying of college student. The population observed was IBA students who use credit card with sample as many as 100 respondents. This research used quantitative analyze by using questionnaires and used multiple regression analysis. Result showed that power prestige, anxiety, distrust, and credit card usage influence compulsive buying simultaneously but not partially because distrust variable has no significant influences to compulsive buying. However, measuring money attitudes gives a clearer picture of how students perceive money and how money makes them feel towards themselves and towards various products or services. Therefore, further studies should widen the variable of money attitude that can potentially influence compulsive buying. A factor which captures obsession with money would be an improvement. It is captured by the power prestige dimension, but could be made explicit as a separate factor.

Keywords: *compulsive buying, power prestige, anxiety, distrust, credit card*

INTRODUCTION

Research Background

Consumer behavior has been a topic of interest for many academics in the past few years, one of the many subjects from consumer behavior is compulsive buying. According to Hafez et al (2013), compulsive buying reflects consumers' negative behaviors along with alcoholism, drug abuse, eating disorder and compulsive gambling. Compulsive buying is known as an abnormal form of consumer behavior which is regarded as the dark side of consumption. Compulsive buyers are those individuals who are addicted to shopping and engage in it frequently. Individuals' attitude towards money is driven by the active consumer culture and credit card usage that is becoming increasingly widespread in many countries.

Such in Manado city continues to grow as a business city fertile and some investors alternated expand its business in Manado. It shows the increasing number of shopping malls and entertainment centers. Such as Manado Town Square, Manado Trade Center, Mega Mall, IT Center, and Manado Bahu Mall, those are the most visited by young people frequently. And many more shopping and entertainment place are still being built. The statistic data from BPS (*Badan Pusat Statistik*:2014) Manado City showed the totals of population are 417,483 people. The populations above 15 years old were included in the category of workforce and non-workforce are 306,454 people. More specific the data showed population above 15 years old were categorized as students (non-workforce) are 34,653 people. The objectives of this study are to analysis the influence of

power-prestige, anxiety, distrust, and credit card usage on compulsive buying of college students. Based on that, researcher took the sample from students of a university.

Sam Ratulangi University has chosen as the place of research, because this university has a strategic location which is close to the shopping and entertainment center. It only takes 10-15 minutes from the university to get in shopping and entertainment center. That's why the college students are the most visitors of shopping and entertainment center in Manado, followed by school students, and other group of people (BPS Manado City:2014). There are 11 faculties at Sam Ratulangi University and the highest number of students is the Faculty of Economics and Business. There are 4 study programs in this faculty, consist of Economic Development program, Management program, International Business Administration (IBA) program, and Accounting program.

The researcher has decided to make the research to IBA program, because this program has different from other regular undergraduate program in Indonesia. It can be seen from the curriculum of the IBA program has some modifications especially to meet the demand of the global workplace. Beside that fact, the researcher has chosen the students of IBA program as the sample of this research, because it was decided by some of consideration, included: in average, the IBA students can be categorized as the middle class of society. It can be seen from the ability to pay the tuition and text book. The level of family's income also has an impact on student consumptive lifestyle. And have the credit card given by the parents becomes a usual for students. Spend money either in cash or by using credit card for shopping and entertainment is common for IBA students. Moreover, credit card into a payment system that is favored by students. They have grown up in a culture of indebtedness. Kaynak and Harcar (2001) found that people younger than 25 years old have the most favourable attitudes towards credit cards compared to people who are older. That's why credit card use by students is a real problem.

Beside the credit card, there are some factors that might be influence compulsive buying behavior of student. We know as a money attitude dimension (Yamauchi and Templer:1982). For the present study the researcher investigated three dimensions of money attitude, which are power prestige, anxiety, and distrust. Credit cards use is also an important to be considered as one of factor that influence compulsive buying. From those factors the IBA students potentially become the compulsive buyers. From the explanation above, the ability to fantasize on compulsive behavior has received much attention by researchers. However, this research expected to be useful for the researcher and IBA, especially to investigate the influence of money attitude dimension and credit card usage on compulsive buying of IBA students.

Research Objectives

This research aims to examine to analyze:

1. The simultaneous influence of Power Prestige, Anxiety, Distrust, and Credit Card Usage on Compulsive Buying
2. The partial influence of Power Prestige, Anxiety, Distrust, and Credit Card Usage on Compulsive Buying

THEORETICAL FRAMEWORK

Theories

Compulsive Buying

Muller (2005) defined the compulsive buying as a frequent preoccupation with buying or impulses to buy that are experienced as irresistible, intrusive, and/or senseless. Dittmar et al (2007) have identified three core features of compulsive buying namely:

1. Consumers experience an irresistible urge to buy.
2. Consumers' control over buying behaviour is lost
3. Consumers continue to buy despite adverse consequences in their personal, social, or occupational lives, and financial debt.

Money Attitude

Money has been regarded as the common language of consumer culture. Money attitudes have impacted all areas of a person's life which include saving habits, spending, workplace performance, political ideology, charitable giving, and attitude towards the environment. Yamauchi and Templer (1982) identified power prestige, anxiety, and distrust as the money attitude dimension.

Power Prestige

Hoon and Lim (2001) theorized that individuals would purchase material possessions that confer status and symbolic respect aggressively which in turn may lead to a compulsive desire to continue to show off their achievements and to gain respect

Anxiety

Roberts and Jones (2001) clarified that compulsive buying is viewed as a resolution to anxiety and that compulsive buyers react to stress with higher levels of anxiety than do non-compulsive buyers. This could indicate that though consumers may experience financial anxiety, they still tend to spend indiscriminately.

Distrust

Roberts and Jones (2001) suggested that this dimension should be regarded as price sensitivity because the items focus on consumer's sensitivity to the price paid for goods and services. In addition, they believe that individuals who obsess over the price paid for goods and services are less likely to engage in compulsive buying.

Credit Card Usage

Pirog III and Roberts (2007) stated, consumers who regularly use credit card as their main method for payment are more likely to spend more than those consumers who uses other methods of payment and tend to use it beyond their ability to pay. According to Kaynak and Harcar's (2001) theory, credit card industries' promise of the world at one's feet sends a message to consumers of the credit card's ability to purchase prestige and status with the benefits of 'buying now, paying later'. This perception of greater convenience and social acceptability as well as easy access may stimulate consumer spending further through increased demand for credit cards.

Previous Research

Hafez et al (2013), from this research found that when the independent variables of money attitudes were first tested without the moderating variable credit card use, all had a significant relationship with compulsive buying except for distrust. This result is further supported which indicated that distrust has no significant influence to compulsive buying. Roberts and Jones (2001), found that all dimension of money attitude (power-prestige, distrust, and anxiety) are closely related to compulsive buying and that credit card use often moderates these relationships. From the statistical analysis found that all independent variable have a positive association to dependent variable except for the hypothesis test, because distrust variable has no influence to compulsive buying partially.

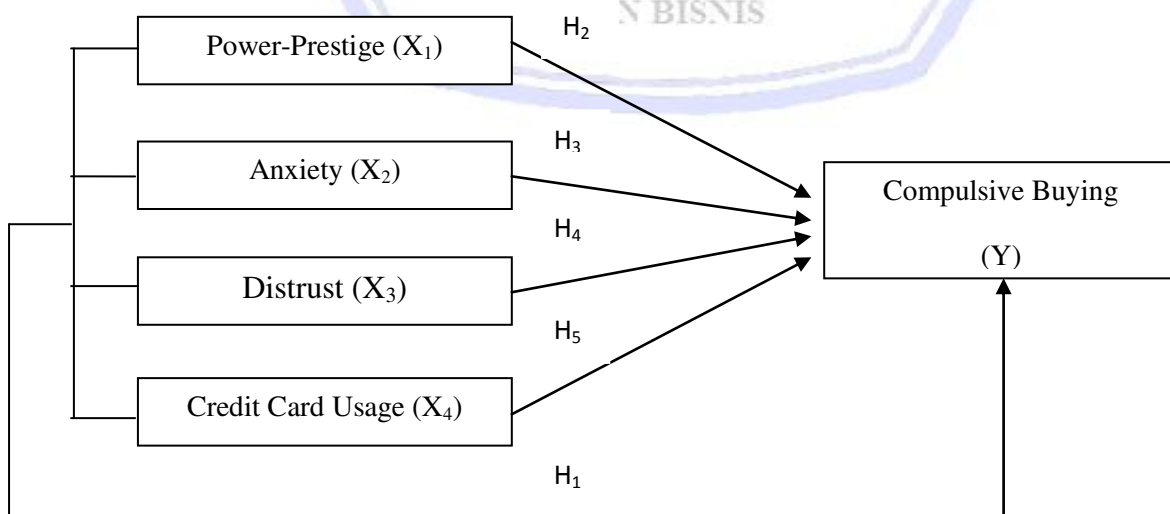


Figure 1. Conceptual Framework

Source: Theoretical Review 2014

Research Hypotheses

The theories above, the hypotheses of this research are:

H₁: Power Prestige, Anxiety, Distrust, and Credit Card Usage influence Compulsive Buying Simultaneously

H₂: Power Prestige, Anxiety, Distrust, and Credit Card Usage influence Compulsive Buying Partially

RESEARCH METHOD

Types of Research

In this study the research used a type of causal study where it investigated the influence of power prestige, anxiety, distrust and credit card usage on compulsive buying of student.

Place and Time of Research

The located of this study was in Manado City, North Sulawesi, Indonesia and conducted in International Business Administration, Faculty of Economics and Business, Sam Ratulangi University between May to July 2014. The object of this research is college student of used credit card.

Population and Sample

The population is mainly observed in this current research is all student of International Business Administration. The number of respondents was taken to be processed only about 100 respondents (Slovin sample) from batch 2010-2013 which used credit card.

Data Collection Method

The source of data can be from primary and secondary sources. In this researcher data collection method is used with way survey method, survey method is method for collecting primary data that needed communication between researcher and respondent, the one way for collect data with this method is with questionnaire. A good way to collect data is to personally administer the questionnaires (Sekaran and Bougie 2009:197).

Operational Definition and Measurement of Variables

1. Compulsive buying (Y) is a form of addictive consumption where consumers purchase goods that they either don't need or can't afford.
2. Power prestige (X1) can be described as person use money as a status symbol to influence and impress others and to give them the ability to remove obstacles that obstruct their path in achieving goal.
3. Anxiety (X2) can be described as a person who very worried and anxious about money and views money as a source of protection from anxiety.
4. Distrust (X3) can be described as a person tends to be insecure and wary of their ability to maximize the value of their money through efficient purchase
5. Credit card usage (X4) is a payment card issued to users (student) as a system of payment. It allows the cardholder to pay for goods and services based on the holders' promise to pay for them.

Data Analysis Method

Validity and Reliability

Validity is a test of how well an instrument that is developed measure the particular concept it is intended to measure. Validity is the level extent to which of precision and accuracy of measuring instrument to perform the functions of measuring in this study is the questionnaire. Reliability test is established by testing for both consistency and stability of the answer of questions. Cronbach's alpha is a reliability coefficients that indicate how well the items in a set are positively correlated to one another (Sekaran and Bougie 2009:324). The data of research is said to be reliable if cronbach's alpha is more than or equal with 0,6.

Multiple Regression Analysis Models

Multiple Regressions is a statistical technique that simultaneously develops a mathematical relationship between two or more independent variables and an interval scaled dependent variable. Once gathered the data from the field, the next step to analysis the data and solving the problem using Multiple Regression Method, it also to test the hypotheses that have been stated. The data then inserted into the statistical tools SPSS version 20.0. This method has been chosen to measure the influencet of power prestige, anxiety, distrust and credit card usage on compulsive buying.

RESULT AND DISCUSSION

Result

Validity and Reliability Tests

By comparing correlation index in Pearson Product Moment with significance level of 1%, it can be seen valid or not a research instrument. If probability of correlation is less than 0.01 (1%) then the research instrument is stated as valid. Based on the correlation table, all of the Item-to-total correlation (Column Y) value is >0.01 , which indicates that the data for variable Y is valid. The minimum value of Croncbach Alpha must be 0.6 or it is better if the value is above 0.6. The reliability statistics table shows the value of Croncbach Alpha is 0.730. It means the instruments used in this research is accurate and can be trusted.

Table 1. Reliability Statistics

Cronbach's Alpha	N of Items
,730	5

Source: data processed, 2014

Classical Assumption Test

Table 2. Multicollinearity

Model	Collinearity Statistics		
	Tolerance	VIF	
1			
	Power Prestige	.853	1.222
	Anxiety	.890	1.124
	Distrust	.925	1.081
	Credit Card Usage	.818	1.973

a. Dependent Variable: Compulsive Buying

Source: data processed, 2014

The tolerance value of power-prestige is 0.853, anxiety is 0.890, distrust is 0.925, and credit card usage is 0.818, which are more than 0.20. The VIF value of power prestige is 1.222, anxiety is 1.124, distrust is 1.081, and credit card usage is 1.973, which are less than 10. The result of the tolerance and VIF value shows that this research is free from multicollinearity.

Heteroscedasticity

Heteroscedasticity occurs if there are dots which form a certain pattern regularly as waves. Homoscedasticity occurs if there are no certain patterns which are clear, and the dots spread above and below the 0 the Y-axis. The patterns of the dots are spreading and the dots are spreading above and below the zero point of Y-axis. So, there is no heteroscedasticity in this regression.

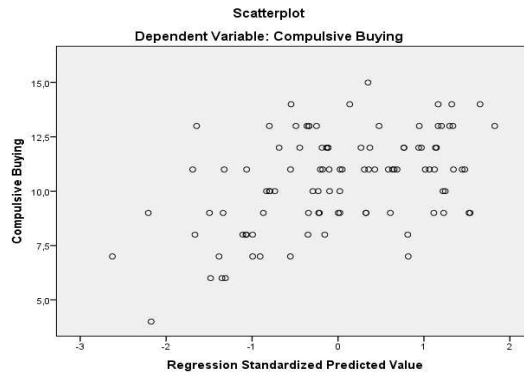


Figure 2. Heteroscedasticity Test Output

Source: *Theoretical Review 2014*

Normality

Normality test can be identifying by using graph of P-P Plot. The data will distribute normally if the value of P-P Plot is near diagonal line of the graph. The dots are spreading near the diagonal line and follow the direction of the diagonal line. Therefore, the data is distributed normally.

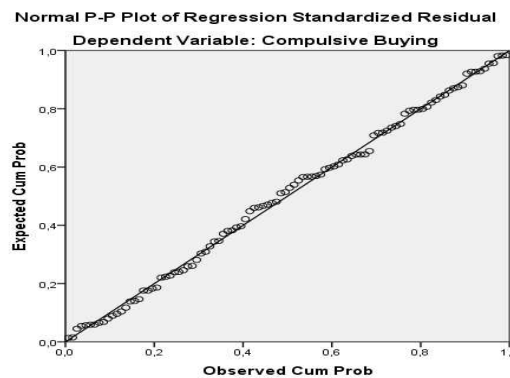


Figure 3. Normality Test Output

Source: *Theoretical Review 2014*

Multiple Regression Analysis

Table 3. Multiple Regression Result

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	6.972	1.610		4,466	.477
Power Prestige	.232	.112	,146	2,759	.000
Anxiety	.163	.112	,379	1,958	.000
Distrust	.110	.110	,028	1,612	.000
Credit Card Usage	.442	.116	,093	3,952	.000

a. Dependent Variable: Compulsive Buying
Source: data processed, 2014

The Equation is as follows:

$$Y = 6.972 + 0.232 X_1 + 0.163 X_2 + 0.110 X_3 + 0.442 X_4 + e$$

The interpretation of the equation as follows:

- Constant (α) 6.972 shows the influence to relationship between power prestige (X1), anxiety (X2), distrust (X3), credit card usage (X4), and compulsive buying (Y). It means that if all independent variable are equal to zero then the compulsive buying (Y) is predicted to be 6.972.
- All else being equal, an increase of one unit in change in power prestige (X1) leads to expected increase of 0.232 units in change in Compulsive buying (Y).
- An increase of one unit in change in anxiety (X2) leads to expected increase of 0.163 in change in Compulsive buying (Y).
- All else being equal, an increase of one unit in change in distrust (X3) leads to expected increase of 0.110 units in change in Compulsive buying (Y).
- An increase of one unit in change in credit card usage (X4) leads to expected increase of 0.442 in change in Compulsive buying (Y).

Table 4. Table R and R²

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,774 ^a	,560	,546	1,972

- Predictors: (Constant), Power Prestige*Anxiety*Distrust*Credit Card Usage, Distrust, Credit Card Usage, Power Prestige, Anxiety
Source: data processed, 2014

The coefficient of correlation is identified by $R = 0.774$. It means power prestige, anxiety, distrust, and credit card usage have strong and positive relationship with compulsive buying. The coefficient of determinant (R^2) is 0.560 It means compulsive buying (Y) is influenced by power prestige, anxiety, distrust, and credit card usage as much as 56% while the rest 44% is influenced by other factors not included in the research model

Hypothesis Testing

Table 5. F-test Result

Model	Sum of Squares	Df	Mean Square	F	Sig
Regression	104,970	4	26,243	6,811	,000 ^a
1 Residual	366,020	95	3,853		
Total	470,990	99			

- Dependent Variable: Compulsive Buying
- Predictors: (Constant), Power Prestige, Anxiety, Distrust, Credit Card Usage
Source: data processed, 2014

By using the level of significant of 0.05 ($\alpha = 0.05$) and degree of freedom (df) = 4; found: $6.811 > 2.47$. Since the F_{value} is greater than F_{table} , H_0 rejected and H_a is accepted. This means Power Prestige, Anxiety, Distrust, and Credit Card Usage influence Compulsive Buying of students simultaneously

Table 6. T-test Result

	Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
		B	Std. Error			
	(Constant)	6,972	1,610		4,466	,477
1	Power Prestige	,163	,112	,146	2,759	,000
	Anxiety	,442	,112	,379	1,958	,000
	Distrust	,232	,110	,028	1,612	,000
	Credit Card Usage	,110	,116	,093	3,952	,000

a. Dependent Variable: Compulsive Buying

Source: data processed, 2014

Table 5 shows the t_{value} for each independent variable. The t_{value} of power prestige (X1) = 2.759 and $t_{\text{table}} = 1.660$. It means $t_{\text{value}} > t_{\text{table}} = 2.759 > 1.660$. Thus, H_0 is rejected and H_a is accepted. Power-prestige significantly influences compulsive buying. The t_{value} of anxiety (X2) = 1.958 and $t_{\text{table}} = 1.660$. It means $t_{\text{value}} > t_{\text{table}} = 1.958 > 1.660$. Thus, H_0 is rejected and H_a is accepted. Anxiety significantly influences compulsive buying. The t_{value} of Distrust (X3) = 1.612 and $t_{\text{table}} = 1.660$. It means $t_{\text{value}} < t_{\text{table}} = 1.612 < 1.660$. Thus, H_0 is accepted and H_a is rejected. Distrust has no significant influences to compulsive buying. The t_{value} of credit card usage (X4) = 3.952 and $t_{\text{table}} = 1.660$. It means $t_{\text{value}} > t_{\text{table}} = 3.952 > 1.660$. Thus, H_0 is rejected and H_a is accepted. Credit card usage significantly influences compulsive buying.

Discussion

Power prestige and Compulsive buying

Statistics analysis result showed that power prestige has a substantial positive association to compulsive buying. And from the hypothesis testing showed this variable has a significant influence to compulsive buying. It means this variable will directly affect people to be compulsive buyer. Roberts and Jones (2001) stated that compulsive buyers are more likely link buying with social status in addition to Phau and woo's (2008) study where the link between the view of money as a tool of power and prestige and compulsive buying was justified. This study found that the college students' pursuit of self discovery tend to associate money as a way of achieving a desired prestigious image. For them, status is regarded through the ownership of status products rather than through personal or family reputation. Thus, in their effort to come out best in this social comparison and possession, they demonstrate their social power by displaying their wealth through the ability to purchase goods and services as material objects.

Anxiety and Compulsive buying

Statistic analysis found that this variable had a substantial positive association to compulsive buying. The hypothesis testing showed the result that the anxiety significantly influences to compulsive buying. Anxiety provokes spontaneous action and pushes the individual to reduce tension, which leads to excessive consumption or to be compulsive buyer. From this study, the researcher found that college students have been known to face a lot of stress in their lives due to a variety of things they encounter in their daily life, from having to deal with a lot of assignments, worry about examination and the GPA result, and saturated with their daily activity. One way of relieving this amount of stress is through shopping. In other words, compulsive buyers use the shopping and buying activity as means for relieving stress and make them feel good.

Distrust and Compulsive buying

Although the statistics analysis (correlation) showed that distrust had a relationship to compulsive buying, but based on the hypothesis testing showed that this variable has no significant influences to compulsive buying. As mentioned before, distrust is when consumers have doubt about the price of products that they bought, where they have a constant feeling of being ripped off and that they could have found the same products for cheaper elsewhere. From previous research Hafez et al (2013) stated that distrust was insignificant and did not have an

effect on compulsive buying. This reason could also be justified to the current study, as the Indonesia' culture varies extremely from western cultures. Another reason which could explain this result is developing of shopping malls in Manado city and the increasing presence of various brand names. It could be noticed that college student nowadays have a high appreciation for brand names regardless of the price they are paying. For example, buying a sport shoes from "Adidas Concept Store", T-shirt from "Coconut Island", jeans from "Lea" or "Levis", and sneaker from "Crocs" . This example shows that although students as consumers know that these products could be found elsewhere in other stores for lower prices, but they are willing to pay so for the brand name. Therefore, these reasons could explain the reason why distrust has no significant influences to compulsive buying.

Credit Card Usage and Compulsive Buying

The statistics analysis showed that credit card usage had a very strong positive association to compulsive buying. The hypothesis testing showed the result that credit card usage variable is the most influencing factor that influences to compulsive buying. It means that almost all respondent agree that using credit card can increase the compulsive buying behavior. Reflecting results from previous study, Robert and Jones (2001) added that consumers are more likely to spend more and make spending decision quicker when there is a credit card logo present. Money is important, especially to college student who has been raised in a credit card society and have grown up with debt and use it freely. Having credit card given by their parents becomes usual thing for them. Moreover, credit card into a payment system that is favored by students. Credit card usage happened to be significant which implies that college student tend to increase their money attitudes when they have access to credit cards, making them more likely to increase their compulsive buying behavior. The advancement in internet technology may also have an effect on the increase of credit card usage as the internet provides students with a convenient channel to shop for goods and services. Previous research indicated that students exposed to credit card signs were more likely to spend more on an item with a shorter decision-making time. We can assume the frequent credit card usage could contribute to compulsive buying especially when college students are not able to control their purchasing habits. Measuring money attitude and credit card usage give a clearer picture of how young people perceive money and how money makes them feel towards themselves and towards various product or services.

CONCLUSION AND RECOMMENDATION

Conclusion

The conclusions drawn from this research are as follows:

1. Compulsive buying known as an abnormal form of consumer behavior, which is regarded as the dark side of consumption. And the college student potentially becomes to be the compulsive buyer.
2. The results based on statistics processed using the multiple regression analysis, shows that all independent variables (power prestige, anxiety, distrust, and credit card usage) have a positive relationship with the compulsive buying as dependent variable as a whole.
3. Credit card usage is the most influencing variable that significantly influences compulsive buying.
4. Based on hypothesis testing results, showed that all independent variable influence compulsive buying simultaneously but not partially because distrust variable has no significant influences to compulsive buying.

Recommendation

This research has found that credit card usage is the most influencing variable that significantly influences compulsive buying. However beside the credit card factor, measuring money attitudes gives a clearer picture of how students perceive money and how money makes them feel towards themselves and towards various products or services. Therefore, further studies should widen the variable of money attitude that can potentially influence compulsive buying. A factor which captures obsession with money would be an improvement. It is captured by the power prestige dimension, but could be made explicit as a separate factor.

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