

THE EFFECT OF CREDIT CARD USAGE, FASHION INVOLVEMENT AND HEDONIC CONSUMPTION TENDENCY ON IMPULSIVE BUYING (STUDY ON FASHION PRODUCTS IN DENPASAR CITY, INDONESIA)

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Abstract

This study aims to explain how the effect of credit card usage, fashion involvement and hedonic consumption tendency to impulse buying fashion products at Denpasar City. Collecting data in this study using a questionnaire. The total sample of 110 respondents by purposive sampling method. The data analysis technique used is structural equation modeling (SEM). The test results showed that the card usage, fashion involvement and hedonic consumption tendency have positive and significant impact on impulse buying. Fashion involvement is also positive and significant impact on hedonic consumption tendency. Based on the research results, suggested for fashion business on Denpasar City to provide payment service with credit cards, always renewing fashion product in store according the trend and create an interesting shop atmosphere because can make consumers feel happy when shopping.

Keywords: Credit Card Usage, Fashion Involvement, Hedonic Consumption Tendency, Impulse buying

INTRODUCTION

The growth of the era brings a huge influence on the needs of individual fashion products. Fashion products become one of the main goals of individuals coming to the mall. Fashion is one thing that is never forgotten in supporting the appearance (Andriyantoet *et al.*, 2016). All individual activities are closely related to fashion. Lestari (2014) revealed that fashion is something that is important. Economic conditions greatly affect the fulfillment of individual fashion needs. Deviana and Giantari (2016) expressed the economic progress of each individual, making consumers consumptive, so when looking at something that is considered interesting will be purchased even with a fairly high price, and it has been widely recognized by the public, especially in Denpasar. Denpasar became one of the center of fashion products in Bali. Progress of fashion products are the one of the causes of increasing demand for Denpasar city community will be up to date fashion. Demand increased due to the progress of the economic conditions of the people of Denpasar city so that the interest of shopping high fashion products. Economic progress as well as community demand becomes a potential for fashion businesses to grow their business, can be seen from the increasing mall, distro, boutique and online sales in Denpasar City. Economic progress makes the citizen of Denpasar more consumptive in order to follow the latest fashion, so that's make impulsive buying when looking at eye catching fashion product. Deviana and Giantari (2016) stated in his research that the people of Denpasar City had made impulsive purchases when shopping for fashion products, this indicates that the people of Denpasar City when shopping for fashion products often make impulsive purchases.

Impulsive purchases are a unique lifestyle and constantly carried out by individuals (Saad and Metawie, 2015). Impulsive buying is done by everyone, although by young or adult. Impulsive purchases are still often the result of increasing lifestyles that create additions to consumer needs. Chang *et al.* (2014) explains that impulse buying is one of the most important considerations in marketing activities, the complexity and frequency of impulse buying behavior occurs in a variety of products. According to Choudhary (2014) impulsive purchases occur when the consumer experiences a sudden event and there is often a very strong impulse to buy something immediately. Yeboah and Owusu-Prempeh (2017) mention that every purchase decision made in the store is called impulsive Purchase. Impulsive purchases occur when the individual is affected by feelings that appear suddenly and sometimes contrary to what is actually felt (Graa *et al.*, 2014). Astuti and Fillippa (2008) mentioned that about 75 percent of purchases were made unplanned. Liang (2008) found that 39 percent of all purchases at department stores and 67 percent of all purchases in general stores are impulsive purchases. Impulsive purchases are influenced by economic conditions, personality, time, place and culture

(Abedi et al., 2014). Impulsive purchases can occur because the individual has a hedonic lifestyle, indirectly when the individual impulse buying at that time can also meet the hedonistic consumption that tends to be a need of today's era.

The tendency of hedonic consumption is a recognizable behavior of the individual activities that lead to the enjoyment of life. The hedonic lifestyle deals with the emotional needs of individuals for a fun and exciting shopping experience (Paramita et al., 2014) Ismayuni and Saraswati (2015) suggest that consumers' positive energy arises when the hedonic consumption tendency in themselves is high, they will feel comfortable, happy, and satisfied when going shopping. Impulsive purchases play an important role in the desire to satisfy hedonic needs (Vazifehdoost et al., 2014). Hedonic consumption has an indirect effect on welfare, by increasing customer satisfaction in a relevant way (Tifferet and Herstein, 2012). The trend of hedonic consumption can increase the need, one of them on fashion products and indirectly the involvement of consumers will also increase fashion.

Fashion involvement refers to interest in the category of fashion products such as clothes, bags, and shoes (Suranta, 2013). The higher the fashion involvement, the more enthusiastic consumers with various fashion models are offered and satisfied with the quality of the product (Pattipeilohy et al., 2013). Fashion involvement makes consumers have greater motivation to understand information about purchasing fashion products. A positive attitude toward fashion can be triggered by high consumer involvement with fashion (Seetha and Suganya, 2017). Park et al. (2006) suggests that consumers with higher fashion involvement may be involved in fashion-oriented unplanned purchases. Involvement of fashion is an internal factor that encourages impulsive buying, in addition to internal factors, there are situational factors such as the availability of funds that can trigger impulsive purchases.

Foroughi et al. (2012) states the availability of funds is a facilitator in the impulse buying process, because it can increase consumer purchasing power, if it does not have a lot of funds available, consumers will avoid the shopping environment. Consumers adjust product purchases according to availability of funds owned (Harahap, 2015). Consumers who have the availability of funds will be easier to fulfil their needs and desires. Longdong and Pangemanan (2015) said that the availability of funds affects consumers to make impulsive purchases. The availability of funds today is not only in cash but also in non-cash forms such as credit cards. A credit card is a cash replacement tool that can be used by the consumer to be redeemed for goods and services he wants in places that can accept payments by credit card (Prayogo, 2014). According to Fauzan (2017), credit cards make consumers easier to transact, does not require a long time and do not need to carry money anywhere in large quantities. According to Manek (2014) and Karbasivar and Yarahmadi (2011), the use of credit cards can encourage the

occurrence of impulsive purchases. Impulsive purchases made by consumers are usually done using practical means of payment such as credit cards (Putra and Kusuma, 2015).

Impulsive purchases could happen because the influence of two factors, internal and situational factors. Internal pushing factors include a person's tendency to meet hedonic consumption and self-involvement behavior toward a product such as fashion. Situational factors that drive such a person's economic condition can be judged by the availability of cash or non-cash funds used to meet their needs and wants.

Based on simple pre-survey results to 30 female and male respondents domiciled in Denpasar City, 24 respondents express that they had made impulsive purchases on fashion products. Respondents acknowledge that it has a high degree of involvement in fashion products, so when looking at fashion products with the latest models will be purchased immediately without making prior planning. 6 respondents stated that they never make impulsive purchases on fashion products, respondents acknowledge that their involvement in fashion is low, it is evidenced from the activities of those who buy fashion products only when needed and assume that the progress of fashion trends is not a top priority and always shop for fashion products with planning. 21 respondents stated that the feeling of fun that arises when looking at the latest fashion products when visiting the mall encourages them to make impulsive purchases. 19 respondents stated that the use of credit cards triggered them to make impulsive purchases, because many shopping malls and fashion stores in Denpasar City provide discount promotions when using credit cards when shopping.

This study was conducted because there are different results between credit card variables and fashion involvement on impulsive purchases. The results of the study of Putra and Kusuma (2015), Karbasivar and Yarahmadi (2011) stated that there is a positive and significant relationship between credit card variables and impulsive purchases, unlike Manek's (2014) study that credit cards have a negative relationship to impulsive purchases. The results of research Ismayuni and Saraswati (2015), Andrianto et al. (2016), Amiri et al. (2012) states from the results of research that the involvement of fashion has a positive and significant influence on impulsive purchases, in contrast to the results of research Saputri (2017) which states that the involvement of fashion negatively affect on impulsive purchases.

The results of research Pattipeilohy et al. (2013) revealed that the fashion involvement has a direct and significant relationship to hedonic consumption tendency. The results of Khuong and Tran (2015) and Haq et al. (2014) suggests that hedonistic consumption tendencies have a positive and significant influence on impulsive purchases.

Build on the results of phenomenon translation and research gap stated that the trend of hedonic consumption, consumers could make impulsive purchase. Hedonic consumption

tendency can be met because of the high fashion involvement of consumers. Hedonic consumption tendency and fashion involvement can lead to impulsive buying, in addition to both factors, credit card use can also lead to impulsive purchases. This research will explain further the relationship between credit card, fashion involvement and hedonic consumption tendency with impulsive buying of fashion products in Denpasar. Based on the description on the background, which became the subject of this research is as follows. (1) how does credit card use affect impulse purchases? (2) how is the influence of fashion involvement on impulsive purchases? (3) how is the influence of fashion involvement on the hedonic consumption tendency? (4) how is the influence of the hedonic consumption tendency toward impulsive buying?

The objectives of the study were (1) to explain the effect of credit card use on impulse purchases. (2) to explain the influence of fashion involvement on impulsive purchases. (3) to explain the effect of fashion involvement on the hedonic consumption tendency. (4) to explain the effect of the influence of hedonic consumption tendency on impulsive purchases.

The advantages of research (1) theoretical benefits, this study is expected to provide additional benefits and increase knowledge for marketing science about consumer behavior related to impulsive purchases. (2) practical benefits, this research is expected to provide inputs and references as well in doing further research, and is expected to be used as material considerations, inputs and information useful for companies in taking policy, factors affecting impulse purchases.

Musandik (2017) states impulsive purchases happen endlessly because there are many credit card usage. According to Bhuvanewari and Krishnan (2015), credit cards are used by consumers to make it easy to shop, which can lead to an increase in impulsive purchases. Karbasivar and Yarahmadi (2011) stated that the use of credit cards can encourage impulsive purchases. According to Khan et. al. (2016) credit cards are situational factors that can affect the occurrence of impulsive purchases. Munawaroh and Rohman (2014) stated that credit cards provide facilities to consumers to facilitate the purchase process, whether planned or impulsive purchases on various products including fashion products. Putra and Kusuma (2015) state that impulse purchases made by consumers are usually done using practical means of payment such as credit cards. According Muljiani (2014) the use of credit card cards can lead to greater consumer spending so it will likely accelerate the development of impulsive purchases. According to Fauzan (2017) credit cards make consumers easier to transact, does not require a long time and do not need to carry money anywhere in large quantities. From previous research by Putra and Kusuma (2015), Karbasivar and Yarahmadi (2011), Munawaroh and Rohman (2014), Jamal and Lodhi (2015) and Khan et. al. (2016) states there is a positive and significant

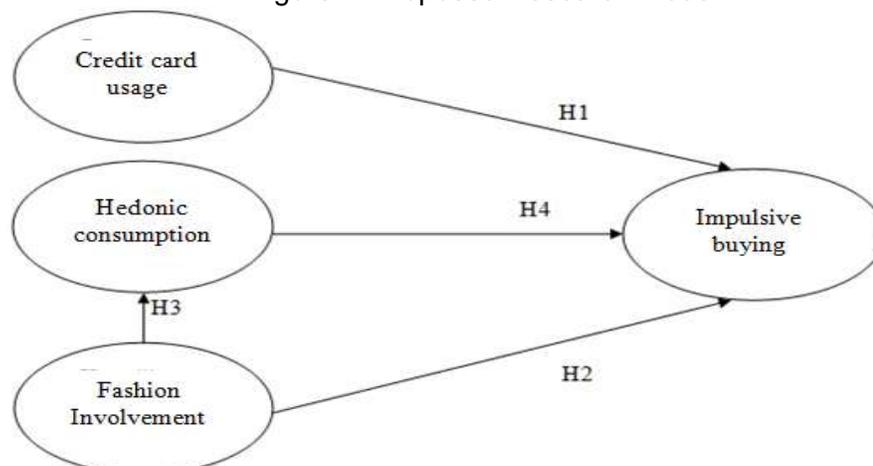
relationship between the use of credit cards with impulsive purchases. Based on previous empirical studies, it can be arranged as follows hypothesis.

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METHODOLOGY

This research is done by using associative approach, associative research is a research that aims to explain the influence or also the relationship between two variables or more. This study has the highest level compared with the descriptive and comparative because with this research can be built a theory that can serve to explain, predict and control a symptom.

Figure 1. Proposed Research Model



This study relate the construct of credit card use, fashion involvement and the trend of hedonic consumption to impulsive purchases, as well as the influence of fashion involvement on hedonistic consumption trends. To answer the problems of researchers, this study was conducted in Denpasar City by taking a sample of 110 respondents. Analysis technique used is SEM to see the relationship between constructs.

The use of credit cards and fashion involvement in this study as independent variables. Availability of money is the availability of funds owned by consumers to buy fashion products. The research indicator used refers to the research of Pattipeilohy et al. (2013) and Foroughi et al. (2012). Fashion involvement is the level of consumer involvement with fashion products. The research indicator used refers to the research of Japariato and Sugiharto (2012), Suranta (2013), Setiadi and Warmika (2015) and Kim (2005)

Hedonic consumption tendency in this study as a mediation variable. The tendency of consumption of hedonism is the nature of individuals involved in activities that produce fun while shopping for fashion products. The research indicator used refers to Park et al. (2006), Amiri et al. (2012) and Pattipeilohy et al. (2013). The impulsive purchase in this study as dependent variable. Impulsive buying is a buying behavior that does not plan a purchase or is called an unplanned purchase that spontaneous consumers of fashion products feel when shopping. The research indicator used refers to the research of Bong (2011), Japariato and Sugiharto (2012) and Setiadi and Warmika (2015).

In this research quantitative data are gender, education, occupation, age of respondent and result of tabulation of questionnaire data. In this study, used as qualitative data is the responses of respondents described in line with the contents of the questionnaire.

Primary data in this study is the respondent's answer to the questionnaire about the research variables to be tested. Secondary data sources in this study were researchers in empirical studies related to credit card use variables, fashion involvement, hedonistic consumption trends and impulsive purchases.

The population in this study is the fashion product consumers who have made unplanned purchases in Denpasar City, whose numbers can not be identified (infinite). Sample determination method used in this research is non-probability sampling is sampling technique that does not give equal opportunity or opportunity for every element or member of population selected to be sample (Rahyuda et al., 2004). Non-probability sampling technique chosen is purposive sampling that is sample determination technique with certain consideration. Ferdinand (2002: 47) says, the ideal number of samples is 5-10 times the number of variables or indicators. The number of indicators in this study is 22 pieces and the number of samples

determined as much as 110-220 samples. To qualify for SEM the minimum sample size is 100 respondents, so the number of samples used is 110.

Data in this research were collected by survey method using questionnaire as data collecting tool. Questionnaires distributed to respondents consisted of open or closed questions that will be asked of his opinion from respondents. Each item is measured with a Likert scale. Five points ranging from 1 which means strongly disagree to 5 which means strongly agree. This scale measures one's attitude, opinion, and perception of a phenomenon. (Sugiyono, 2012: 132). The answer of each question has a score of 5 strongly agree to 1 very strongly disagree and each question is scored for ease of research.

Data analysis technique used in this research is Structural Equation Modeling (SEM). The use of SEM method will be able to show a comprehensive model and can explain the relationship between variables with each other according to Gunadhi (2012). Hair et al. (in Ferdinand, 2002) suggests that in SEM analysis there is no single statistical test tool to measure or test hypotheses about the model. This study used Covariance Based SEM type assisted by AMOS 21.00 program. This is because the research is expected to provide information from constructed constructs, where the constructs and their indicators are correlated to each other in a structural model, in addition to this research aims to test or confirm the theory and justify the testing with a series of analyzes complex.

RESULTS AND DISCUSSION

Table 1. Assessment of Normality

Variable	Min	max	Skewness	c.r.	Kurtosis	c.r.
y2.1	1.000	5.000	-.110	-.470	-1.049	-2.246
y2.2	1.000	5.000	-.417	-1.787	-.539	-1.154
y2.3	1.000	5.000	-.185	-.793	-1.132	-2.423
y2.4	1.000	5.000	-.304	-1.301	-.848	-1.815
y2.5	1.000	5.000	-.209	-.894	-1.151	-2.465
y2.6	1.000	5.000	-.338	-1.446	-.752	-1.610
y2.7	1.000	5.000	-.033	-.141	-.970	-2.077
y2.8	1.000	5.000	-.215	-.921	-.938	-2.007
x2.8	1.000	5.000	-.260	-1.115	-.853	-1.826
x2.7	1.000	5.000	-.460	-1.968	-1.137	-2.435
x2.6	1.000	5.000	-.216	-.927	-.773	-1.655
x2.5	1.000	5.000	-.219	-.937	-.853	-1.826

x2.4	1.000	5.000	-.332	-1.422	-.786	-1.682
x2.3	1.000	5.000	-.251	-1.074	-1.014	-2.170
x2.2	1.000	5.000	-.246	-1.052	-.730	-1.562
x2.1	1.000	5.000	-.359	-1.539	-.712	-1.524
y1.3	1.000	5.000	-.167	-.716	-.944	-2.022
y1.2	1.000	5.000	-.216	-.926	-.795	-1.702
y1.1	1.000	5.000	-.259	-1.111	-.678	-1.451
x1.3	1.000	5.000	-.561	-2.403	-.569	-1.219
x1.2	1.000	5.000	-.553	-2.370	-.690	-1.478
x1.1	1.000	5.000	-.584	-2.502	-.386	-.827
Multivariate					27.252	4.398

Table 1...

The assumption of data normality is tested by looking at the skewness and kurtosis values of the data obtained. The comparative figure is a z number of ± 2.58 with a significance level of 1 percent, thus a distribution is said to be normal if the skewness and kurtosis numbers are between -2.58 to +2.58. Normality test results can be seen in Table 1. The result of data processing shows that there is no univariate value in cr kurtosis that is outside the range of ± 2.58 and the data can be said to be normal distribution.

According to Table 2, probability, chi-square, CMIN / DF, TLI, CFI, and RMSEA have shown that all goodness of fit criteria are met after being compared with their critical values, while GFI and AGFI only achieve marginal fit values or close to the criteria of goodness of fit, which means the value of this parameter is still acceptable even if it does not show good fit result though.

Table 2. Multivariate Goodness of Fit Index

No	Criteria	Standard value	Estimated value	Inference
1	<i>Probability</i>	$\geq 0,05$	0,117	Good Fit
2	<i>Chi-square</i>	-	228,227	Good Fit
3	CMIN/DF	$\leq 2,00$	1,119	Good Fit
4	GFI	$\geq 0,90$	0,846	Marginal Fit
5	TLI	$\geq 0,95$	0,986	Good Fit
6	CFI	$\geq 0,95$	0,988	Good Fit
7	RMSEA	$\leq 8,00$	0,033	Good Fit
8	AGFI	$\geq 0,90$	0,809	Marginal Fit

Annotation :

*The value of chi-square is obtained by using Microsoft Excel, $p = 0.01$ and $df = 204$

A dimension indicator shows significant convergence validity when the indicator's indicator coefficients are greater than twice the standard error. validity is also tested by looking at the p value, where the indicator is said to be valid if the value of $p < 0.05$.

Table 3. Construct Validity Values

Construct	Indicator	Estimate	S.E.	C.R.	P
Credit Card Usage	X _{1.1}	0.938	0.081	11.615	0,000
	X _{1.2}	1.037	0.081	12.745	0,000
	X _{1.3}	1	-	-	-
Fashion Involvement	X _{2.1}	1.035	0.088	11.702	0,000
	X _{2.2}	0.909	0.083	10.938	0,000
	X _{2.3}	0.966	0.095	10.142	0,000
	X _{2.4}	0.663	0.097	6.851	0,000
	X _{2.5}	0.995	0.092	10.79	0,000
	X _{2.6}	0.999	0.089	11.287	0,000
	X _{2.7}	1.227	0.101	12.131	0,000
	X _{2.8}	1	-	-	-
Hedonic Consumption Tendency	Y _{1.1}	1.068	0.141	7.576	0,000
	Y _{1.2}	1.005	0.138	7.289	0,000
	Y _{1.3}	1	-	-	-
Impulsive Purchases	Y _{2.1}	0.907	0.071	12.839	0,000
	Y _{2.2}	0.893	0.064	13.891	0,000
	Y _{2.3}	0.796	0.08	10.007	0,000
	Y _{2.4}	0.887	0.072	12.332	0,000
	Y _{2.5}	0.77	0.083	9.315	0,000
	Y _{2.6}	0.872	0.073	11.964	0,000
	Y _{2.7}	0.912	0.069	13.154	0,000
	Y _{2.8}	1	-	-	-

In Table 4 shows that all indicators produce an estimated value with a critical ratio greater than twice the standard error and all indicators indicate a p value less than 0.05, it can be concluded that all indicators used to measure dimensions of credit card use variables, fashion, hedonist consumption trends and impulsive purchases are valid.

Table 4. Construct Reliability and Variance Extract Value

Construct	Construct Reliability	Variance Extract	Annotation
Credit Card Usage	0,91	0,77	Satisfactory
Fashion Involvement	0,94	0,67	Satisfactory
Hedonic Consumption Tendency	0,83	0,62	Satisfactory
Impulsive Purchases	0,94	0,67	Satisfactory

Based on Table 4, all construct reliability and variance extract values of each construct in this study have met the required value limits. This means that the indicators used in this study have consistency and can represent well developed latent constructs, namely the use of credit cards, fashion involvement, hedonist consumption trends and impulsive purchases.

Ferdinand (2002) states that the loading factor of each construct must have a value greater than 0.40. Table 5 shows that the factor loading test results, the overall indicator is worth above 0.40 so the model is declared valid.

Table 5. Factor Loading Table for Each Construct

Variable	Indicator	Factor Loading	Variable	Indicator	Factor Loading
Credit Card Usage (X₁)	X _{1,1}	0,863	Hedonic Consumption Tendency (Y₁)	Y _{1,1}	0,850
	X _{1,2}	0,899		Y _{1,2}	0,781
	X _{1,3}	0,865		Y _{1,3}	0,726
Fashion Involvement (X₂)	X _{2,1}	0,865	Impulsive Purchases (Y₂)	Y _{2,1}	0,840
	X _{2,2}	0,836		Y _{2,2}	0,865
	X _{2,3}	0,800		Y _{2,3}	0,739
	X _{2,4}	0,605		Y _{2,4}	0,816
	X _{2,5}	0,818		Y _{2,5}	0,708
	X _{2,6}	0,848		Y _{2,6}	0,822
	X _{2,7}	0,897		Y _{2,7}	0,848
	X _{2,8}	0,832		Y _{2,8}	0,918

Table 6 shows that there is no Critical Ratio (CR) value equal to 0, this means H₀ is rejected so that the causality relationship in this research model is acceptable. The overall hypothesis is significant because p-value shows less than 0.05 (Ghozali, 2008: 87).

Table 6. Estimation Table of Regression Weights

	<i>Estimates</i>	CR	P
Credit Card Usage Impulsive Purchases	0,398	4,718	0,000
Fashion Involvement Impulsive Purchases	0,528	2,731	0,000
Fashion Involvement Hedonic Consumption Tendency	0,448	6,150	0,010
Hedonic Consumption Tendency Impulsive Purchases	0,141	2,459	0,014

Hypothesis 1 which states the use of credit cards has a positive and significant effect on impulsive purchases received with coefficient value 0.398 and probability value 0,000 (<0.05). Hypothesis 2 which states the involvement of fashion has a positive and significant effect on impulsive purchases received with a coefficient of 0.528 and probability 0.000 (<0.05). Hypothesis 3 which states that the involvement of fashion has a positive and significant effect on the tendency of hedonic consumption to be received with the coefficient value of 0.448 and probability value 0,000 (<0.05). Hypothesis 4 which states the tendency of hedonic consumption to have a positive and significant effect on impulsive purchases received with the coefficient value of 0.141 and probability value 0.014 (<0.05).

Based on the results of testing the first hypothesis that the use of credit cards have a positive and significant impact on the purchase of impulsive fashion products in the city of Denpasar. These results provide the meaning that the higher the use of consumer credit cards the higher impulsive purchases that occur in fashion products in the city of Denpasar. The results are in accordance with the results of the research of Putra and Kusuma (2015), Karbasivar and Yarahmadi (2011), Munawaroh and Rohman (2014), Jamal and Lodhi (2015) and Khan et. al. (2016) which states there is a positive and significant relationship between the use of credit cards with impulsive purchases.

Based on the results of testing the second hypothesis that the involvement of fashion has a positive and significant impact on the purchase of impulsive fashion products in the city of Denpasar. These results give the sense that the higher the fashion involvement that perceived by the customer, the higher the impulse purchase that occurs in the fashion product in Denpasar City. The results of this study in accordance with the results of research Ismayuni and Saraswati (2015), Andrianto et al. (2016), Amiri et al. (2012), Marianty (2014), Setiadi and Warmika (2015) and Vazifehdoost et al. (2014) there is a positive and significant influence of

fashion involvement on impulsive purchases. According to research results Japariato and Sugiharto (2012), Pattipeilohy et al. (2013) and Suranta (2013) concluded that partial fashion involvement has a significant influence on impulse purchases.

Based on the results of the third hypothesis testing that the involvement of fashion has a positive and significant impact on the trend of hedonic consumption in fashion products in the city of Denpasar. These results provide the sense that the higher the perceived fashion involvement of consumers, the higher the tendency of consumer hedonic consumption in fashion products in the city of Denpasar. The results of this study in accordance with the results of research Haq et al. (2014), Park et al. (2006), Pattipeilohy et al. (2013), Marianty (2014) and Vazifehdooost et al. (2014) which states that the involvement of fashion has a positive and significant influence on hedonic consumption tendency.

Based on the results of the fourth hypothesis testing that the hedonic consumption tendency has a positive and significant impact on the purchase of impulsive fashion products in the city of Denpasar. This result means that the higher the tendency of hedonic consumption, the higher the impulse purchase of fashion products in Denpasar. The results of this study in accordance with the results of research Haq et al. (2014), Khuong and Tran (2015), Haq et al. (2014), Marianty (2014), Khan et al. (2016), Jamal and Lodhi (2015), Saputri (2017), Paramita et al. (2014) and Saleem et al. (2012) suggests that the hedonic consumption tendency has a positive and significant influence on impulsive purchases. The results of research Pattipeilohy et al. (2013) suggest the hedonic consumption tendency has a direct and significant effect on impulsive purchases.

Based on the results obtained practical implications about the factors that influence the occurrence of impulsive purchases of fashion products. The results of this study provide empirical evidence that the use of credit cards, fashion involvement and hedonistic consumption trends have a positive and significant influence on the purchase of impulsive fashion products in the city of Denpasar. Fashion involvement also has a positive and significant influence on hedonic consumption tendency. Fashion involvement in this study became the variable that gives the most influence on the occurrence of impulsive purchases of fashion products in Denpasar City. For fashion businesses, the provision of products that follow the times and keep the quality of fashion products sold also become very important, because consumers with high fashion involvement in the city of Denpasar tend to be more thorough by trying the product first before making impulsive purchases. For the fashion business in Denpasar City, to provide credit card payment facilities and always provide the latest fashion products. Impulsive purchases on fashion products can increase if businesses provide credit card payment services. Credit cards

not only provide convenience services to shop, but provide an attractive promo when used for the purchase of fashion products.

Fashion business in Denpasar City must provide fashion products that vary because it can increase the tendency of hedonic consumption and stimulate impulsive purchases. Pleasure is created if consumers of fashion products in the city of Denpasar can meet the curiosity of fashion products. Fashion business people in Denpasar City can meet the consumer's curiosity by providing fashion products that are diverse and follow the times. Pleasure perceived consumers can increase the occurrence of impulsive purchases of fashion products in the city of Denpasar. The results of this study also provide information to the fashion business in Denpasar about the indicators of what should be considered in assessing the attributes of credit card use, fashion involvement and the tendency of hedonic consumption done conducted by consumers to increase the purchase of impulsive fashion products in the city of Denpasar.

CONCLUSION & FURTHER SUGGESTIONS

Based on the results of the discussion of research that has been done, it can be concluded that the use of credit cards have a positive and significant impact on the purchase of impulsive fashion products in the city of Denpasar. Fashion involvement has a positive and significant impact on the impulsive purchase of fashion products in Denpasar City. Fashion involvement has a positive and significant impact on the trend of hedonist consumption of fashion products in Denpasar City. Hedonic consumption tendency has a positive and significant effect on the impulsive purchase of fashion products in Denpasar City.

Fashion business players in Denpasar City need to cooperate with the Bank in the payment of products. Provision of services with the use of credit cards as a means of payment at the booth will be able to trigger impulsive purchases in fashion products in the city of Denpasar. Fashion business in Denpasar City needs to pay attention to products sold. Fashion products sold must follow the times. Consumers with high involvement with fashion products tend to prefer the latest model of clothing. Shopping for the latest fashion products can create fun to meet the hedonic consumption that tends to be a necessity in the present day, and can trigger impulsive purchases on fashion products. Fashion business in Denpasar City should always provide the latest fashion products in the store to create more fun while shopping. Fashion business people in Denpasar need to pay more attention to the atmosphere inside the store, made more attractive so as to improve consumer mood and stimulate impulsive purchasing.

For further research is suggested to expand the scope of research in order to be generalized to consumers of fashion products in other regions. This research deals only about fashion products and does not discuss about other products, it's good to discuss about other products. Future studies should include S3-educated respondents, and look for links between credit card use against hedonistic consumption trends.

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