

THE NEXUS OF 'COOL' MOTIVATION AND CREDIT CARD ON IMPULSE BUYING BEHAVIOR: A CONCEPTUAL STUDY

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Date submitted: 18 April 2017; Date accepted: 15 September 2017

ABSTRACT

The issue of impulse buying behavior has been studied in numerous marketing fields particularly in buying behavior. Impulse buying behavior has been considered as one type of buying behavior frequently exercised among consumers in this modern age. There is a growing stream of research on impulse buying behavior, particularly from the retail purchasing context which revealed factors that contribute to this behavior. Generally, previous studies on impulse buying focused on three perspectives, namely individual factors (e.g. lack of self-control), product factors (e.g. low and high price), and situational factors (e.g. store environment). However, there are scarce conceptual and theoretical knowledge in marketing studies which discusses the influence of 'cool' motivation and credit card on impulse buying behavior. Therefore, the purpose of this conceptual paper is to review the relationship between 'cool' motivation and credit card on impulse buying behavior which in turn is expected to reveal a new perspective on the study of consumer behavior. It is essential to explore the relationship between 'cool' motivation (CM), credit card (CC) and impulse buying behavior (IBB) as less attention has been paid to this matter. Therefore, the results of this study will contribute to the current body of knowledge and provide additional valuable information to marketing practitioners which then will allow them to create effective and efficient marketing strategies.

Keywords: Impulse Buying Behavior, Credit card, 'Cool' Motivation

INTRODUCTION

The discipline of consumer behavior which relates human relationship with everything surrounding them has been substantially discussed by previous scholars in areas such as risk perception (Dowling & Staelin, 1994), new product adoption (Rogers, 1976), brand switching, channel switching (Pookulangara, 2008) and impulse buying (Rook, 1987a). Originally, consumer behavior is a main essence in marketing strategy which functions as a plan for pricing, advertising, sales, and promotion (Howard, 1994). It is the consumers who make a buying decision and their behavior also determines the success or failure of the marketing process (Runyon, 1977). This field of study is basically related with individuals or groups of consumers in their buying activity process which involves the process of selection, purchase, use or dispose a product, service, experience or idea to meet and satisfy their demand and desire (Runyon, 1977; Solomon, Bamossy, Askegaard, & Hogg, 2007).

Procuring and knowing everything related to the behavior of consumers facilitate the marketers in making their effective and efficient strategic marketing planning. Great marketing strategies capture potential consumers' attention which resulted in an intention to purchase or purchase impulsively. We can see this situation every day in our life; how consumers perform their buying activities is related to being attracted to the ways that retailers display and promote their goods and services. Besides the attractive marketing strategies by the marketers, other factors also contribute towards the consumers' buying decision. For instance, in Malaysia, consumer expenditure growth was at 6.1% in 2016 compared to 6% in 2015. Although the increment in growth is moderate at only 1%, but the spending on emoluments was high and this influences the growth of Malaysia's economy and spending pattern. The main factors that contributed to the consumer expenditure growth come from a variety of Government measures for instance; rise in employment, increment in wage, increase in the minimum wage, the rise of household disposable income, the reduction in employees' EPF contribution rate from 11% to 8%, greater Bantuan Rakyat 1 Malaysia (BR1M)

payouts, and a special tax relief for the assessment year 2015 (Central Bank of Malaysia, 2016). Thus, it could be claimed that there is a high likelihood that the growth of consumer income and expenditure result in impulse buying behavior.

Impulse buying behavior is one of the types of consumer decision making behavior. This impulsive behavior occurs when consumers lose their self-control and make a buying decision without prior deliberation. This buying habit obviously result in detrimental effects such as overspending, debt, and regretful syndrome (Rook, 1987b; Zhang & Shrum, 2009). Previous researchers have explored numerous impulse buying behavior in different context of study and the various factors that trigger impulse buying behavior such as consumer impulsiveness and optimum stimulation level (Sharma, Sivakumaran,& Marshall, 2010), social influence (Amos, Holmes, & Keneson, 2013), demographic factor (Brici et al., 2013) as well as promotion through media and store display (Hulten & Vanyushyn, 2014). Previous studies tend to focus on impulse buying behavior in general shopping context or retail format which involves the consumption of goods particularly pertaining to the purchase of products such as clothes (Dawson and Kim 2009; Park et al. 2012; Hulten and Vanyushyn 2014), snack food (Duarte, Raposo, & Ferraz, 2013), cosmetics (Wu & Lee, 2015), and online shopping (Ozen & Engizek, 2014). Although many of the previous studies discussed about impulse buying behavior in various context of study and variables, a knowledge gap remains in understanding the correlation between 'cool' motivation and the influence of credit card with impulse buying behavior. More precisely, the studies pertaining to 'cool' motivation (Holtzblatt, 2011; Keller & Kalmus, 2009a; Rahman, 2013a; Scott McCrickard, Barksdale, & Doswell, 2012), credit card (Chahal, Sahi, & Rani, 2014a; Dali, 2014; Foscht, III, Swoboda, & Chia, 2010; Khare & Varshneya, 2015; Oliveira, Falciano, & Perito, 2014) and impulse buying behavior (Chang, Yan, & Eckman, 2014; Lucas & Koff, 2017; Rook, 1987b; Wells, Parboteeah, & Valacich, 2011; Youn & Faber, 2000) have been previously carried out in marketing fields. However, using the variables 'cool' motivation and credit card towards understanding impulse buying behavior has been less limitedly done by previous researchers. At the outset, procuring additional information such as the correlation between 'cool' motivation and credit card with impulse buying behavior obviously

facilitates the marketers in creating new products and sustaining their profit. Therefore, the objective of this conceptual paper is to review the fundamentals regarding 'cool' motivation, credit card, and impulse buying behavior as well as the hypothesis of whether there is a correlation between 'cool' motivation and credit card with impulse buying behavior. This conceptual paper will review the correlation between 'cool' motivation and credit card with impulse buying behavior through six main dimensions: the introduction, literature review on impulse buying behavior, the 'cool' motivation concept, credit card, underpinning theory and model, conceptual framework and the conclusion of the discussion. At the same time, this conceptual paper will discuss several beneficial suggestions for future research.

LITERATURE REVIEW

Impulse Buying Behavior

Studies on impulse buying behavior have been conducted since over 50 years ago. Numerous studies were conducted to examine the influence and regularity of customer impulse buying in various areas such as sale patterns (Clover, 1950), food and cosmetics (West, 1951) and consumer type and buying pattern (Applebaum, 1951). Previous scholars followed different schools of thought in defining impulse buying and in how to classify a buying behavior as an impulse purchase. Initially, a number of researchers (Abratt & Goodey, 1990; Applebaum, 1951; Clover, 1950; Kollat & Willett, 1969; West, 1951) unanimously defined impulse buying as an unplanned purchase, that is making an urgent purchase without any prior plan before entering stores. This is consistent with recent studies which noted that impulse buying parallels unplanned buying by having similar characteristics, namely lack of careful deliberation and smart shopping decision-making (Brici et al., 2013; Kalla & Arora, 2011). However, this synonymous term is unable to accurately reflect the actual definition of impulse buying (Stern, 1962). While several authors (Rook & Fisher, 1995) suggested impulse buying behavior as false work or lack of control through making immature, irrational, wasteful and risky decisions, certain consumers do attempt to control their desire from committing impulse buying. In terms of factors that trigger and stimulate impulse buying, previous studies have found

impulse buying in many antecedents including individual and situational factors such as consumer impulsiveness and optimum stimulation level (Sharma et al., 2010), social influence (Amos et al., 2013), demographic factors (Brici et al., 2013) and promotions through media and store display (Hulten & Vanyushyn, 2014).

Previous studies tend to focus on impulse buying behavior in general shopping context or retail format which involves the consumption of goods, particularly pertaining to the purchase of products such as clothes (Dawson and Kim 2009; Park et al. 2012; Hulten & Vanyushyn 2014), snacks (Duarte et al., 2013), cosmetics (Wu & Lee, 2015), and online shopping (Ozen & Engizek, 2014). However, there is a lack of past studies that examined and explored the correlation between 'cool' motivation and credit card with impulse buying behavior.

The main purpose of this conceptual paper is to propose the correlation between 'cool' motivation and credit card with impulse buying behavior according to two main factors; First, the factor of 'cool' motivation that has been rather sparsely examined in marketing field, particularly in impulse buying behavior study. Since 'cool' motivation is a part of human desire and stimulates the consumer buying decision, therefore it is possible to hypothesize this 'cool' motivation as having a positive correlation with impulse buying behavior. Further discussion and justification will be discussed in the subtopic of 'cool' motivation. Second, in terms of credit card as the proposed variable in impulse buying behavior study, this conceptual paper attempts to identify the correlation between credit cards with impulse buying behavior. As previous studies (Omar et al. 2014; Cakarnis and D'Alessandro 2015) have found that credit cards have a positive relationship with impulse buying behavior, thus other empirical studies in different context of study ought to undertake this matter as only a few previous studies have focused on this correlation. In addition, as 'cool' motivation and credit card are the new trend among the consumers nowadays, it is imperative to examine the correlation between these variables on impulse buying behavior as the result of this kind of study will contribute towards the body of knowledge and fill up the knowledge gap in the area. Meanwhile, as impulsive buying is one of the contributor to the profit gained by the retailers, thus the outcome of this study obviously will

provide important inputs to business practitioners in developing their business strategies. An extensive study is therefore crucial to verify the reliability and the strength of the correlation between 'cool' motivation and credit card with impulse buying behavior.

'Cool' Motivation Concept

Recently in marketing activities, the concept of 'cool' has become a vital objective in a marketer's task description as well as in the consumer's lifestyle. Marketers strive to adopt and apply the concept of 'cool' motivation in their production including their advertisement, product innovation, as well as pricing to capture consumers' intention (Belk, Tian, & Paavola, 2010; Rahman, 2013a; Southgate, 2003). In the marketing field, the term 'cool' is frequently employed to describe something that is related to young consumers (O'Donnell & Wardlow, 2000). Generally, a clear and concise definition of the 'cool' concept is still at a vague, indistinct and elusive stage. The root of this term is derived from the black culture, originating from black jazz musicians who go against racial prejudice via the use of alcohol, drugs, and slang as a sense of aloofness within their living area (Shapiro, 2003). Today, this concept of 'cool' has been practiced by young consumers (Keller & Kalmus, 2009b) who identify the concept with something that is desirable, up to date and fashionable (Bird & Tapp, 2008; Runyan, Noh, & Mosier, 2013). On the commercial marketers' side, they strive to apply the concept of 'cool' in their production to appeal to the young generation. The synonyms of this concept of 'cool' were developed in the past via different pronunciation and features of words such as hip, groovy, and so forth (Bird & Tapp, 2008).

Since the concept of 'cool' is still at an elusive stage, previous researchers have interpreted this 'cool' term into various characteristics. However, in terms of 'cool' characteristics identification, previous researchers have unanimous opinion where most of them define 'cool' from a consumer perspective. This implies that the 'cool' motivation will be more likely to be practiced by the consumers in their lifestyle and will also be employed by the marketers as a marketing way to entice and persuade the consumers. In terms of consumer perspective, (Runyan et al., 2013) defined this concept of 'cool' as the attitude and belief of people about a product through categories known as hedonic or utilitarian goods which

distinguishes them from the average people when purchasing or consuming those goods. They further classify this 'cool' characteristic into five sub dimensions of hedonic and utilitarian values, namely: hedonic value, which comprised of singular cool, personal cool and aesthetic cool, and utilitarian value representing functional cool and quality cool. Personal cool is based on hedonic value reflected in individuality, self-identity and personality. In other words, the linkage of the product brand with the consumer's self-esteem and self-image drives the consumer to consider that product or brand as 'cool'. Aesthetic cool demonstrates the desire to purchase or possess a great brand to be perceived as a stylish person and considered as 'cool', whereas singular cool is the opposite of the aesthetic which considers elements of originality, uniqueness and exclusivity. Singular cool is less concerned with the mainstream and perceives uniqueness and originality as 'cool'. On the other hand, quality cool and functional cool through the utilitarian element demonstrate contradictory preferences compared with the hedonic values of the 'cool' concept. Quality cool reflects the durability and quality of something. A quality cool person tends to define 'cool' as something that looks superior and fine and functional cool defines 'cool' based on the function of the item. Likewise, (Rahman, 2013b) also found similar measurement to describe the concept of 'cool' which is done through six themes, namely entertaining, eye-catching, composed, sophisticated, unique, and fashionable. Among these themes, the 'fashionable' theme significantly dominates in portraying the meaning of 'cool'. This demonstrates that consumers tend to use the term 'cool' to signify something that is fashionable. They perceive something that is up to date, fashionable and classy as 'cool'.

Subsequently, previous researchers also identified the concept of 'cool' through six characteristics, namely stylish, innovative, original, authentic, desirable and unique (Bird & Tapp, 2008) and 'cool' as a feeling of joy when people have something that is able to fulfill their sense of accomplishment, connection, identity and sensation. For instance, the possession of a luxury car makes someone feel 'cool' and is perceived as 'cool' by others/they are able to obtain and create their self-identity, self-achievement, self-power and networking when people start to pay attention to them (Holtzblatt, 2011). On the other hand, (Read et al., 2011) categorized 'cool' into six attributes: rebellious, anti-social, retro, authentic, monetarily expensive and

innovation. Meanwhile, the study by (Keller & Kalmus, 2009a) stated that the concept of 'cool' is recognized through three interpretative ranges, namely cool in appearance, leisure, and sport or hobbies.

Cool in appearance explains that consumers interpreted their 'cool' lifestyle through their appearance. In this scope, the consumerism element plays a main role as the medium of how 'cool' has been applied by consumers. 'Cool' consumers will make sure their appearances look striking and are perceived as superb by others. In this context, being fashionable and affordable are crucial to being 'cool'. Secondly, this concept of 'cool' is defined as leisure or doing pleasurable things. For instance, young people spend a lot of their time at classy and prestigious shopping malls doing a variety of activities such as trying on clothes they rarely can afford to purchase, taking pictures of each other, and then uploading them on social media. They experience feelings of excitement and enjoyment when people approve and leave comments of encouragement and praises on their leisure activities. This makes people perceive them as 'cool' and they also feel 'cool'. The last range to explain the concept of 'cool' is via sports or hobbies. A professional sport such as golf, perceived through its prestige and fame, implies the concept of 'cool'. Having talent as a football player and frequently participating in matches with international players also look 'cool'. This makes people feel 'cool' and are perceived as 'cool' by others. They feel extremely enthusiastic, appeased, and contented when others acknowledge, recognize and praise them.

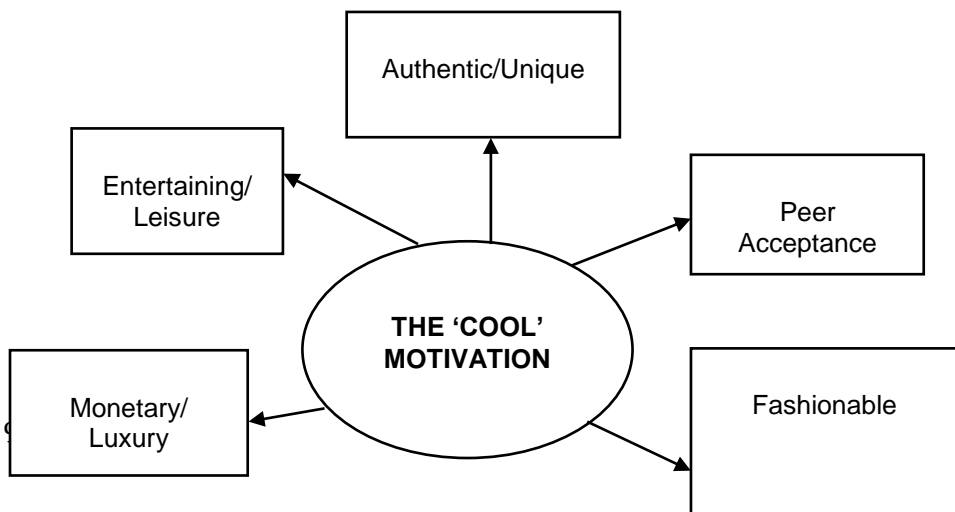
Table 1: Characteristic of 'Cool' Motivation

Author	Characteristic of 'Cool' Motivation
Runyan et al. (2013)	Hedonic or utilitarian goods: Singular cool, personal cool and aesthetic cool, and utilitarian value representing functional cool and quality cool.
Rahman (2013a)	Entertaining, eye-catching, composed, sophisticated, unique, and fashionable.
Bird & Tapp (2008)	Stylish, innovative, original, authentic, desirable and unique.
Holtzblatt (2011)	A feeling of joy.

Read et al. (2011)	Rebellious, anti-social, retro, authentic, monetarily expensive and innovation.
Keller & Kalmus (2009a)	Cool in appearance, leisure, and sports or hobbies.

Based to Table 1 above, it can be concluded that the ‘cool’ motivation as an individual variable which is derived from an individual’s internal self which perceives something as giving feelings of happiness, joy, popularity, self-confidence, modern, and unique. ‘Cool’ consumers obviously differ from uncool consumers as this ‘cool’ group of consumers are definitely concerned with others’ perception of their coolness and style. For instance, ‘cool’ young consumers enthusiastically adopt new fashion and follow new life trend in order to be perceived as living in luxury, up-to-date, cutting-edge, and desirable (Noh, Runyan, & Mosier, 2014). More precisely, referring to prior scholars’ notion of ‘cool’ motivation concept (Bird & Tapp, 2008; Holtzblatt, 2011; Keller & Kalmus, 2009a; Pountain & Robins, 2000; Rahman, 2013a; Read et al., 2011; Runyan et al., 2013), this conceptual paper defines ‘cool’ motivation into five main elements as depicted in Figure 1 below; fashionable, peer acceptance, authentic and unique, entertaining and leisure, as well as monetary and expensive. It is highly probable that these five elements of ‘cool’ motivation stimulate ‘cool’ consumer to maintain their ‘cool’ status by increasing their concern about materialistic and branded items such as applying for credit card service and practicing impulsive buying.

Figure 1: The Summary of ‘Cool’ Motivation Characteristics



(Sources: Developed for this study)

Accordingly, in light of the above discussion, this study concludes that 'cool' motivation is part of human desire and demand which are related to hedonic motivation (Runyan et al., 2013). Hedonic motivation illustrates a feeling of fun and playfulness (Hirschman & Holbrook, 1982) that comes with experiencing something joyful which is similar with the 'cool' concept which is also defined as a feeling of joy (Holtzblatt, 2011). Previous studies on impulse buying indicated that hedonic motivation has a positive correlation with impulsive buying (Amos et al., 2013; Chaudhuri, 2015; Hausman, 2000). Hedonic consumers tend to pay for something they like before deliberating on their decision as they are concerned with their hedonic feeling. Therefore, it is possible to equate 'cool' consumers who practice similar impulse buying with the hedonic consumers since their attributes are parallel. Although the 'cool' concept has been defined in numerous different context, however it has yet to be analytically defined. Researchers should examine and explore the 'cool' dimension in terms of their effects on loyalty and buying behavior (Runyan et al., 2013). In addition, a previous study (Francis, Burgess, & Lu, 2015) also suggested further 'cool' motivation study on counterfeit luxury products. It has been demonstrated that further 'cool' motivation studies in the consumer buying behavior field is imperative to understand as well as to develop a new measure of 'cool' motivation as there are concerns that the available measures are still not well-established. Therefore, this clarifies the need for future research on the effect of 'cool' motivation on buying behavior.

Credit Card

In Malaysia, the use of credit cards has increased dramatically. As reported by (Bank Negara Malaysia (2016) the credit card was the most widely used method of payment based on the transaction volume. This implies a rising number of consumers using the credit card service to make payment for their purchases. Therefore, it comes as no surprise if impulsive buying occurs unabated as there is

widespread use of credit cards. The attributes of credit cards such as low monthly payment, easy to carry, and attractive promotion by card issuers definitely influence the consumers to use the credit payment service.

In academic research, previous researchers tend to explore the utilization of credit cards, the factors that influence and stimulate credit card holders to use a credit card service, as well as credit card misuse and debt. Previous studies on credit cards were widely conducted in various contexts such as Islamic credit card ownership and usage (Mokhtar, Osman, Setapa, & Zambahari, 2015), credit card spending behavior (Teoh, Chong, & Yong, 2013), factors in choosing an Islamic credit card (Amin, 2013) and studies that focus more on the relationship and effect of situational variables on credit cards including the demographic factors and the benefits of credit cards (Amin, 2012; Hussin, Kassim, & Jamal, 2013; Mansor & Mat, 2009; Teoh et al., 2013; Wang, Lu, & Malhotra, 2011), budget constraints, (Omar et al., 2014), easy access to credit cards, credit card features and service quality (Chahal, Sahi, & Rani, 2014b; Foscht et al., 2010; Omar et al., 2014; Parahoo, 2012), media awareness and perception (Foscht et al., 2010; Ismail, Amin, Shayeri, & Hashim, 2014), personality variables such as materialism (Cakarnis & D'Alessandro, 2015; Khare & Varshneya, 2015; Omar et al., 2014), lifestyle (Noordin, Zakaria, Sawal, Ngah, & Hussain, 2012), impulse buying (Cakarnis & D'Alessandro, 2015; Omar et al., 2014) and knowledge of credit card (Amin, 2012; Noordin et al., 2012).

In addition, there were previous studies on the role of the credit card as a mediator. For instance, previous studies of compulsive buying behavior demonstrated that credit card partially mediates the correlation between power, prestige, retention time, anxiety and compulsive buying behavior. However, credit card did not mediate distrust with compulsive buying among credit card holders (Oliveira et al., 2014). There is also another study that examined the role of credit card revolving and petty installment as mediating factors which found that credit card revolving and petty installment have a positive correlation with the attitude of the credit card owner, money and debt, but that credit card revolving has a negative correlation with risk attitude (Wang, Lv, & Jiang, 2011). However, there are fewer studies pertaining to the correlation of credit card with impulse buying

behavior. As we can see, previous studies tend to discuss the attributes and functions of the credit card itself as the main variable. However, it is quite difficult to find studies that discuss in detail about the relationship between credit card and impulse buying behavior even though credit card has been identified as one of the factors that influence consumer buying decision and impulsive buying. Since previous studies have found that credit card misuse among consumers is directly related to impulsive buying behavior (Omar et al. 2014), it is therefore possible to undertake further studies on the role of credit card on impulse buying behavior in different context of study as only a few studies related to this matter have been done previously.

UNDERPINNING THEORY AND MODEL

In terms of the underpinning theory of this issue, the Theory of Buyer Behavior developed by (Howard & Sheth, 1969) is deemed as an outstanding underpinning theory for this study. The theory of buyer behavior illustrates the fundamentals of buying behavior through the elements of consumer decision process, observes the development of buying behavior, and explains how a combination of factors of buying decision are related to the search process and the buyer's commercial and social environment. The 'cool' motivation factor of impulse buying behavior study is regarded as a part of the factor of buying decision making in this buyer behavior theory. Therefore, the application of the theory of buyer behavior is innately efficient for this study. In addition, this conceptual paper also proposes Engel, Blackwell, and Miniard Model (EBM Model) (Blackwell, Miniard, & Engel, 2012) as the backbone of the research framework. Since the EBM Model is correlated with The Theory of Buyer Behavior, thus, employing these theory and model as the main landscape of this study seems to be sensible and appropriate.

CONCEPTUAL FRAMEWORK

Figure 2: Research Conceptual Framework

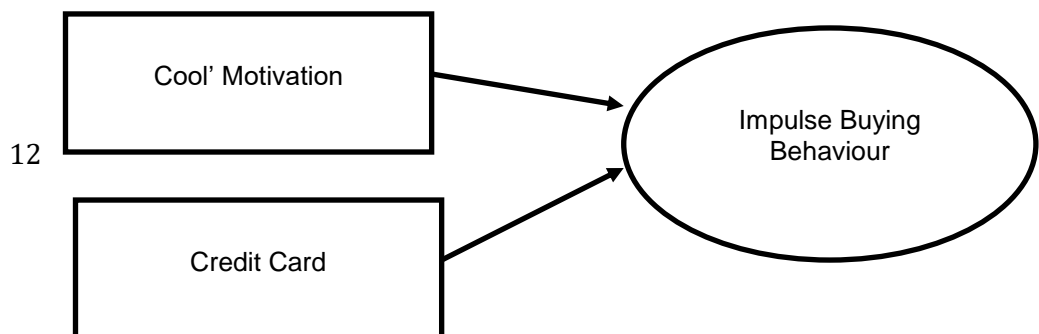


Figure 2 illustrates the correlation between 'cool' motivation and credit card with impulse buying behavior. This conceptual framework demonstrates 'cool' motivation and credit card as the independent variable and impulse buying behavior as the dependent variable. As the EBM Model consists of the environment and the individual variables, thus, each variable represents an individual variable ('cool' motivation) and an environment variable (credit card). These two variables are examined to identify whether there is a correlation between 'cool' motivation and credit card with impulse buying behavior.

CONCLUSION

'Cool' motivation, credit card and impulse buying behavior have a possibility of being correlated to each other. Also, there is a possibility that 'cool'-motivated consumers tend to practice impulse buying behavior during their shopping activities and credit card stimulates this impulse buying behavior. These possibilities emerge according to the characteristics of the consumers and group of consumers. According to (Hausman, 2000), hedonic consumers appear to practice impulse buying for non-economic reasons such as paying for something fun or for social and emotional gratification. In terms of group subject, previous researchers claimed that the concept of 'cool' is practiced among the youth generation (Keller & Kalmus, 2009a). However, this study believes that in this modern age, there are possibilities that the young adult or perhaps the adult also adopts this concept of 'cool' in their lifestyles. The concept of 'cool' has ubiquitous elements. This study identifies this 'cool' concept in consumption as the desire to be and be perceived as sophisticated and having high social status, fame, power and glory. In order to be perceived as 'cool' by their surroundings, this 'cool' consumer attempts and strives to meet the requirement for being cool at any cost. They will do anything to make sure they look striking and be

perceived as superb by others. Therefore, in the future, a deeper and more comprehensive study with respect to the correlation between 'cool' motivation and credit card with impulse buying behavior should be carried out. Therefore, the main question to be answered in this issue is whether 'cool' motivation has a positive correlation with impulse buying behavior and whether credit card is part of the factor that stimulates impulse buying behavior.

Furthermore, this study also suggests future research to look into this topic from other perspectives namely to explore the correlation between 'cool' motivation and credit card usage. It is possible to claim that 'cool' motivation stimulates the use of credit card which is in turn is expected to influence impulsive buying. 'Cool' consumers may use credit card payment services as the medium for buying products and preserving their social status. Thus, the main questions to be examined are, whether there is any significant relationship between 'cool' motivation and credit card usage and how credit card usage influences impulsive buying by the 'cool'-motivated consumers.

Acknowledgement

This article is published as a part of the PhD requirement under the University of Malaya.

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