

CONSUMER BEHAVIOR | RESEARCH ARTICLE

Impulsive Buying Behavior of H&M Products in Gen-Z: The Role of Income and Self-Esteem

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Abstract: Generation Z is currently the largest consumer in Indonesia; thus their values and priorities could lead to changes in consumption patterns and societal norms. This study examined the influence of income, self-esteem, and impulsive buying behavior of H&M products in Gen-Z. This research was conducted using a quantitative cross-sectional with a predictive design. Research respondents were obtained through a non-random accidental sampling of 374 Gen-Z who had made unplanned purchases of clothes from the H&M brand at least once in the past month. Data analysis was performed using correlation and multiple regression tests. The results showed that income and self-esteem could be used as predictors of impulse buying behavior. However, the income itself showed no contribution when self-esteem was controlled. Research implies that monitoring self-esteem and using interventions to increase self-esteem could help control impulse buying behavior that individuals, especially Gen-Z, usually do.

Keywords: fashion product, Generation Z, impulsive buying behavior, self-esteem

JEL Classification: D11, E21, L67



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PUBLIC INTEREST STATEMENT

The fulfillment of needs is one of the basic rules of being human. Vast types of needs differentiate between humans, from primary, secondary, and tertiary, but we cannot rule out the need for clothing. Big enterprises have relied on that need and evolved it while fulfilling the need for recognition, personal expression, and inner satisfaction. As a consumer, being smart and wise in your purchase intention is crucial to helping the economic system and personally helping your economic situation.

Knowing the reasons behind a consumer's impulsive buying becomes crucial, enabling future purchases to become more well-intended and full of awareness.



1. Introduction

Generation Z, which was born between 1997 and 2012, is currently the largest consumer (Francis & Hoefel, 2018). A survey conducted by Populix in 2022 shows that the number one brand for Gen-Z in Indonesia (18 to 25 years) is topped by H&M, with the highest percentage of 43% compared to other brands (Annur, 2022). This interest is proven by the enthusiasm of young Indonesians who were willing to queue from 11 the night before and sold out the Balmain × H&M collection within three hours when the collection was first released in 2015 (Esther, 2015).

Several variables influence the reasons why many people make impulsive or unplanned purchases, including income (Ugbomhe et al., 2018) and self-esteem (Dhandra, 2020). The research results show a complex relationship between income, self-esteem, and impulsive buying behavior (Indrawati et al., 2022). This complex relationship is based on the fact that these three variables are reciprocal. It is said that people with higher incomes are more susceptible to impulsive purchases because of the existence of more disposable income (Azmy & Kuleh, 2022). Others have also stated that people with lower incomes are more susceptible to impulsive purchases because their financial literacy is lower than that of those with higher incomes (Mai et al., 2017). In addition, some research has found no significant relationship between income and impulsive buying behavior (Ghani & Jan, 2015).

Self-esteem has produced many research results but has also shown mixed research results. One study showed that self-esteem and impulsive buying behavior are negatively correlated (Hwang & Kim, 2014). In comparison, another study showed no significant relationship between self-esteem and impulsive buying behavior shows no significant relationship (Kaur & Kaur, 2017). The results of these studies suggest that the relationship between these variables is complex and needs to be fully understood. More research is needed to clarify the relationship between income, personality, and impulsive buying behavior.

Gen-Z is a large growing market in Indonesia. According to a report by Baijal et al. (2022), there are more than 75 million Generation Z in Indonesia, and their purchasing power is expected to reach \$132 billion by 2025. Gen-Z, the demographic cohort succeeding millennials, is poised to play a significant role in the global economy, as they enter the workforce and assume greater financial responsibilities (Racolța-Paina & Irini, 2021). Understanding and optimizing their spending habits are crucial for both their financial well-being and the overall health of the world economy. By researching the buying behavior of Indonesian Gen-Z, more specifically, impulsive buying behavior, upcoming individuals can better understand and protect themselves from the financial problems arising from impulsive buying. Their spending decisions will influence the growth of eco-friendly products, ethical sourcing, and responsible business practices, shaping the future of the global economy; therefore, spending decisions, especially Gen-Z, will substantially impact consumer markets and economic trends (Ng et al., 2021). There has been various research on income, self-esteem, and impulsive buying, both separately or together, but this has not been applied to gen-z in Indonesia buying fashion products, specifically H&M products. Therefore, this study aims to determine the exact influence of income and self-esteem on impulsive buying of Gen-Z in Indonesia, particularly when shopping at H&M.

2. Literature Review

Gen-Z is the first generation to be born entirely in the 21st century, shaped by rapid technological advancements, globalization, and a world grappling with economic uncertainty and climate change (Ariestya et al., 2022; Immanuel & Pannindriya, 2020; Pichler et al., 2021). Generation Z is more than just a demographic; it is a cultural force redefining the world around them. Their digital fluency, social activism, and entrepreneurial spirit reshape everything from consumer habits and educational models to business practices and political landscapes. Understanding their unique characteristics and embracing their values is not just a matter of adapting to Gen-Z, which is the first generation to be born entirely in the 21st century, shaped by rapid technological advancements, globalization, and a world grappling with economic uncertainty and climate change (Ariestya et al., 2022; Immanuel & Pannindriya, 2020; Pichler et al., 2021). Generation Z is more than just a demographic; it is a cultural force redefining the world around them. Their digital fluency, social activism, and entrepreneurial spirit reshape everything from consumer habits and educational models to business practices and political landscapes. Understanding their unique characteristics and embracing their values is not just a matter of adapting to the present; it is about ensuring a future that is inclusive, sustainable, and responsive to the needs of the generation. More studies have shown the urgency of trying to understand the buying behavior of Gen-Z as a way of keeping up with future consumers (Šimić & Pap, 2021).

The consumer behavior theory by Schiffman and Kanuk describes the actions that consumers take to find, acquire, use, assess, and discard goods, services, and concepts (Roy, 2022). In other words, the study of consumer behavior focuses on how people choose to allocate their limited resources (time, money, and effort) to consumption-related goods. It comprises an analysis of what, why, when, where, and how often people buy things as well as how they use the things they buy. Furthermore, it includes all the actions that customers perform to find, acquire, use, assess, and discard goods and services that they believe will meet their needs. According to Roy (2022), there are a few factors that influence consumer behavior: (1) personal factors, (2) social factors, (3) cultural factors, and (4) emotional constituents.

As previously mentioned, the three variables-income, self-esteem, and impulsive buying behavior-show a complex reciprocal relationship. They start from income and impulse buying behavior, which are directly related. Several studies state that individuals with higher incomes tend to make more impulsive purchases than those with lower incomes (Awan & Abbas, 2015; Fenton-O'Creevy & Furnham, 2020). Chowdhury (2020) shows that Gen-Z individuals with higher disposable income tend to make impulse purchases. This behavior is attributed to the ease of access to online shopping platforms that offer instant gratification and the need for social validation through purchasing high-end brand goods. In addition, the existence of income means that individuals have disposable income to consume. Disposable income is a household's expenditure to fulfill secondary/tertiary needs after taxes and primary needs are fulfilled (Razzaq & Razzaq, 2015).

Income has also been found to influence self-esteem. Lee et al. (2022) who surveyed Gen-Z members in South Korea, found that higher income levels were associated with higher self-esteem. This study also found that this relationship was stronger in women than in men. In connection with the previous explanation, individuals with high incomes have greater availability of money to buy the things they want. Consequently, satisfaction obtained from efficiently achieving desires influences self-esteem (Proulx et al., 2021).

Several studies have found that self-esteem plays a role in a person's tendency to make impulsive purchases (Dhandra, 2020; Lesmana, 2018; Luo et al., 2021). Individuals with low self-esteem may make impulsive purchases to improve self-esteem and mood. By contrast, those with high self-esteem tend to make fewer impulse purchases, as they do not depend on material objects to increase their self-esteem. However, it is essential to note that no research has specifically analyzed the role of self-esteem in Gen-Z's impulse buying. This gap in research highlights the need for further exploration to better understand Gen-Z's buying behavior and the factors influencing it.

Many studies have explored income, self-esteem, and impulsive buying separately or together (Al Mutanafisa & Retnaningsih, 2021; Bastiawan et al., 2022; Nafeesa & Novita, 2021; Pramesty & Simanjuntak, 2020; Rahmah & Satyaninggrat, 2023). The research results of Awan and Fatima (2014) show no significant relationship between income and impulsive buying behavior. According to Awan and Abbas (2015), a significant relationship exists between income and impulsive buying behavior. Lesmana (2018) mentioned that there is no significant relationship between self-esteem and impulsive buying behavior. In contrast, Nuri and Wahyudi (2020) concluded that there is a significant relationship between self-esteem and impulsive buying behavior.

2.1 Impulsive Buying

When shopping, individuals tend to base their shopping on two types of motives. These are rational and emotional motives. Rational motives are purchases based on price, usefulness, function, quality, durability, or whether there is a product guarantee (Yusa, 2015). However, emotional motives tend to be based on appearance, feeling proud, being happy, or gaining recognition (Bahrah & Fachira, 2021; Yusa, 2015). In general, impulsive purchases are more often based on emotional motives than on rational ones. The emotional motives in question include feelings of joy triggered by making a purchase or diverting feelings of sadness or stress.

Impulsive buying is a buying situation in which the customer makes a spur-of-the-moment purchase and the decision to buy a product is made just a moment before the purchase is done without any pre-planning or process. An emotional or psychological trigger that persuades a buyer to make an impulsive purchase to satisfy a craving is the reason for impulse buying. The consumer purchases the product, which they had no intention of purchasing in the first place, without conducting any study or preparation beforehand (Gottumukkala et al., 2023). This spontaneous impulse also provides a sensation that is more exciting or interesting than making purchases planned before arriving at a destination store (Kacen & Lee, 2002).

There are eight dimensions of impulsive buying (Cahyorini & Rusfian, 2011), namely: (1) spontaneous urges to buy, an urge that appears suddenly and unexpectedly; (2) power and compulsion, a feeling of power or control when making a purchase impulsiveness; (3) excitement, the feeling of joy that arises when you want to make an impulse purchase; (4) synchronicity, compatibility with the product seen spontaneously; (5) product animation, being attracted to a product because of the product design or packaging design; (6) hedonic element, when individuals carry out impulsive buying behavior in many forms; (7) conflict, conflict within oneself after an impulsive purchase; and (8) disregard for consequences, a form of indifference to the impacts that will arise when making an impulsive purchase.

Two factors can influence an individual's impulsive purchases: internal and external factors. Internal factors refer to those within the individual himself, such as examining internal cues and individual characteristics that are more prone to impulsive purchases. Examples of individual characteristics include self-esteem and personality types. Internal cues refer to the emotional state when making a purchase, the consumer's normative evaluation of impulsive buying involvement, and the consumer's demographic factors. External factors focus on the efforts controlled and placed by sellers to attract consumers to carry out purchasing behavior through specific cues or stimuli. These stimuli can take the form of promotions, including eye-pleasing visuals and zero-price strategies (a marketing tactic that does not cost anything to implement). This is done by offering free trials, samples, or prizes), including setting up particular pages for recommended products, as well as those that are favorites or frequently purchased by other consumers (Dawson & Kim, 2009).

2.2 Self-esteem

Maslow ranked five basic needs through a hierarchy: physiological needs, safety, love and belongingness, self-esteem, and self-actualization. The concept of a hierarchy of needs assumes that lower needs must be met before higher-level needs can be achieved (Trivedi & Mehta, 2019). The need for self-esteem is the fourth stage in Maslow's hierarchy and involves self-esteem, achievement, and appreciation. Maslow divided the need for esteem into two categories: (i) self-esteem, which includes dignity, achievement, and independent ability, and (ii) desire for reputation or respect from others, such as status and prestige. At this stage, the need for esteem gives rise to the human urge to be accepted and appreciated by others. Many people pursue specific careers or hobbies to gain recognition. These activities give them a feeling of contribution or value (Dar & Sakthivel, 2022).

Self-esteem is a character formation about someone and is an important factor in direct behavior related to various aspects of life (Maroqi, 2018). Self-esteem refers to how an individual evaluates himself or herself, whether in a positive or negative form, which can influence how he behaves. In other words, self-esteem refers to how people view themselves (Rosenberg, 1965). Self-esteem can be classified into two categories: high and low. Individuals with high self-esteem will be able to express themselves well and will not be influenced by other people's assessments (Dhandra, 2020). Individuals with high self-esteem find it easier to portray or express themselves in the outside world. They are not easily influenced by evaluations given to them by other people at any time. On the other hand, individuals with low self-esteem tend to be afraid to do anything, quickly feel hopeless, and are less likely to express themselves in the environment. Individuals with low self-esteem tend to be afraid to start doing things they want to do, are less able to express themselves in the environment and feel hopeless more easily.

Jhangiani and Tarry (2022) mentioned a few factors can influence self-esteem: (1) appreciation and acceptance from significant people (an individual's desire to be appreciated by figures who are considered important in life); (2) social class and level of success (social class and success are related to the appreciation received by individuals from other people for the efforts they make); (3) individual response to devaluation (positive or negative coping when receiving negative evaluations from other people); and (4) individual values and inspiration in interpreting experiences (superficial or deep values determine how individuals respond to success or failure).

2.3 Income

Income is the total money received, including earnings, allowances, pensions, and so on. For individuals aged 18 to 25 years old, income can come from various sources, such as gifts from parents or work. A survey conducted by the Pew Research Center containing Census Bureau data stated that, in 2018, 24% of young adults were financially independent at age 22 or younger (Barroso et al., 2019). The Pew Research Center also found that many young adults are still financially dependent on their parents to fulfill various aspects of their lives. It was found that around 45% of adults aged 18 to 29 years received financial assistance from their parents in the past 12 months. This assistance is used for daily expenses, such as groceries, school fees, bills, and housing (renting or buying). According to a survey by Lidwina (2021), the average Gen-Z aged 18 to 25 years earns an income of IDR 4.6 million per month.

A study by Wang and Shen (2017) showed that several factors can influence a person's income, namely, gender, age, education, and marriage, which significantly influence personal income. In general, men tend to earn more money than women. This is due to several factors, including occupational segregation, discrimination, and the gender-related pay gap. In addition, income tends to increase with age because people gain more experience, skills, and knowledge from the education they have undergone. However, there were some exceptions to this trend. For example, some people may experience a lower income later because of retirement or health problems.

2.4 Relationship between Income, Self-Esteem, and Impulsive Buying Behavior

Individuals carry out impulsive buying with various supporting factors, one of which is individual characteristic factors such as high and low self-esteem (Dawson & Kim, 2009). This is supported by the statement made by Abbasi (2017) that the direct relationship between self-esteem and impulsive buying is because high and low self-esteem influence how individuals assess themselves and unconsciously influence their behavior, including impulsive buying patterns.

The relationship between self-esteem and impulsive buying is triggered by feelings of stress experienced by individuals with low self-esteem and carrying out impulsive buying actions to increase their self-esteem. This is supported by research results, which state that self-esteem and impulsive buying have a significantly negative relationship, meaning that the lower an individual's self-esteem, the higher the impulsive buying behavior that will be carried out. Conversely, the higher an individual's self-esteem, the lower their impulsive buying behavior will be carried out (Bandyopadhyay, 2016).

Apart from responding to low self-esteem, individuals with high levels of impulsive buying also have the potential to engage in impulsive buying. Dhandra (2020) mentioned this relationship can be formed based on the characteristics of self-esteem described, namely that individuals with high self-esteem tend to express themselves well and are not influenced by other people's assessments of them. Meanwhile, individuals with low self-esteem tend to be afraid to do anything, easily feel hopeless and are less able to express themselves in the environment.

The relationship between income and impulsive buying is based on the existence of disposable income in an individual's income. People with higher incomes have more disposable income, meaning that they have more money to spend on impulsive purchases (Kshatriya & Shah, 2023). Additionally, higher-income people may be more

likely to be exposed to marketing and advertising for luxury goods, which could lead to an increased temptation to buy impulsively (Sarker et al., 2013).

On the other hand, a few studies have shown that there is no significant relationship between income and impulsive buying because strong financial management skills and awareness can mitigate impulsive buying tendencies even with higher or lower incomes (Ayuningtyas & Irawan, 2021; Qomariyah et al., 2022). Hence, financial literacy could potentially decrease the effect of impulsive buying, regardless of income.

3. Conceptual Framework

This conceptual framework illustrates the interaction between income, self-esteem, and impulsive buying behavior. Based on the figure, income, and self-esteem, both separately and together, are conceptualized to affect impulsive buying behavior. This effect can be described as having both relationship and influence. Figure 1 illustrates the conceptual model used in this study.

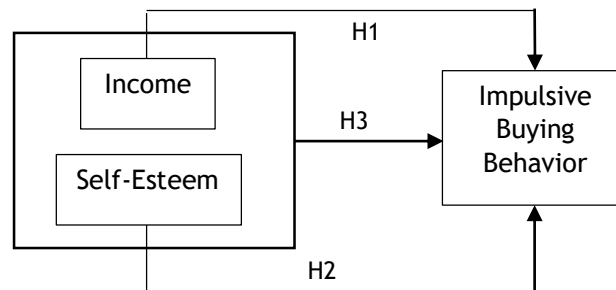


Figure 1. Conceptual framework relationship between income, self-esteem, and impulsive buying behavior

Thus, this research aims to examine the relationship between income, self-esteem, and impulse buying. The hypotheses of this study were as follows:

- H1: There is a relationship between income and impulsive buying behavior for H&M products in Gen-Z.
- H2: There is a relationship between self-esteem and impulsive buying behavior for H&M products in Gen-Z.
- H3: Income and self-esteem influence impulsive buying behavior for H&M products in Gen-Z.

4. Methods

4.1 Research Design

This study applied a quantitative cross-sectional survey method with a predictive design. There are two predictive variables: income and self-esteem, and one criterion variable: impulsive buying behavior. The research was conducted in Surabaya but was spread online throughout Indonesia using Google Forms.

The sample criteria in this study were (1) Indonesian Generation Z people aged 18 to 26 years, and (2) unplanned purchases of clothing from the H&M brand at least once in the last month. The sample selection in this study used a nonrandom accidental sampling technique. The study population was infinite. The Raosoft application was used to determine the sample size with a margin of error of 5% and

a confidence level of 95%. Based on calculations, it was found that the number of samples needed was 377. The distribution of the questionnaire link began on June 9, 2022, and June 26, 2022. The number of participants obtained for the research reached 437 respondents.

4.2 Measurement

Income is defined as the amount of individual wealth, which is the total money obtained from various sources such as earnings, allowances, and pensions. The income variable was measured using the respondent's demographic data. Income categories were determined after conducting a small survey of 25 Gen-Z individuals of various backgrounds and ages. Income options are divided into four categories: (a) < IDR 1,000,000; (b) IDR 1,000,000 to IDR 2,999,999; (c) IDR 3,000,000-IDR 4,000,000; and (d) > IDR 4,000,000.

Self-esteem is defined as the belief an individual has that they are capable, meaningful, and valuable through a form of positive or negative evaluation or assessment given by the individual. Self-esteem was measured using the Rosenberg Self-Esteem Scale (RSES) (Rosenberg, 1965) which was adopted by Maroqi (2018). The RSES is a unidimensional measuring tool that consists of 10 items. The Likert scale used consists of a points Likert scale namely strongly agree, agree, neutral, disagree, and strongly disagree. After analyzing the measuring instrument, the results showed good reliability $\alpha = 0.837$ after dropping one item and adding a total of nine items. This is because item number eight has the lowest and most negative corrected item-total correlations (CITC), so it was determined to be discarded.

Impulsive buying behavior is an act of buying goods spontaneously, in the sense that it is not planned and considered beforehand and is accompanied by a feeling of buying not because of need, but because of desire. The Likert scale used consists of five answer choices that describe behavior, namely very suitable, neutral, not appropriate, and very unsuitable. The impulsive buying behavior variable was measured using the Buying Impulsiveness Scale (BIS) (Rook, 1987) adopted from Cahyorini and Rusfian (2011). The BIS is a measuring tool consisting of eight dimensions, with three items per dimension. The eight dimensions are (1) spontaneous urges to buy, (2) power and compulsion, (3) excitement, (4) synchronicity, (5) product animation, (6) hedonic elements, (7) conflict, and (8) disregard for the consequences. The total number of items in the measurement instrument was 24. The results of the analysis of the measuring instruments showed good reliability ($\alpha = 0.924$).

4.3 Data Collection

Data collection was carried out using Google Forms, to be distributed throughout Indonesia. The questionnaire link was distributed online via various social media platforms, such as Instagram stories, Line, and WhatsApp. The researcher's acquaintances also aided in promoting the link on personal social media and forwarding it to acquaintances who met these criteria.

4.4 Analysis

The total number of participants obtained for the study was 374. After conducting normality and reliability tests, the data obtained from the respondents were analyzed using the IBM SPSS. Hypothesis testing was carried out using correlation analysis, followed by a multiple regression test. Correlation tests per dimension

were also conducted to determine the relationship between the variables and dimensions of impulsive buying.

5. Findings

5.1 Income

Table 1 presents the socio-demographic data. The table shows that most participants were in the age range of 21 to 23 years, followed closely by 18 to 20 years. Most participants were women and undergraduate students. According to the educational status of many participants, their income was mostly in the range of IDR 1,000,000 to IDR 2,999,999. This was followed by an income below <IDR 1,000,000. Participants also purchased most H&M products 1 to 2 times a month, with most prices ranging from IDR 150,000 to IDR 300,000. The second-largest expenditure is the IDR 301,000 to IDR 450,000.

Table 1. Socio-demographic characteristics of the 374 respondents

Demographics	Options	(f)	(%)
Age	18 to 20 yo	121	32.4
	21 to 23 yo	186	49.7
	24 to 26 yo	67	17.9
Gender	Female	341	91.2
	Male	33	8.8
Education	High school	89	23.8
	Diploma	25	6.7
	Undergraduate	255	68.2
	Masters	5	1.3
Income	<IDR 1,000,000	95	25.4
	IDR 1,000,000 - IDR 2,999,999	142	38
	IDR 3,000,000 - IDR 4,000,000	69	18.4
	>IDR 4,000,000	68	18.2
Purchases of H&M products in a month	1-2 times	301	80.5
	3-4 times	59	15.8
	5-6 times	8	2.1
	> 6 times	6	1.6
Spending on H&M products per purchase	IDR 150,000 - IDR 300,000	133	35.6
	IDR 300,001 - IDR 450,000	119	31.8
	IDR 450,001 - IDR 600,000	74	19.8
	IDR 600,001 - IDR 750,000	21	5.6
	>IDR 750,000	27	7.2

5.2 Level of Respondents' Impulsive Buying Behavior and Self-Esteem

Table 2 shows that most of the group's level of impulsive buying was at a medium level, with a total of 48.4%, followed by a high level, with a total of 23.3%. The second (high level/ H) and third (low level/ L) positions did not show significant differences, with the lowest level amounting to 20.3%. Moderate levels of impulsive buying behavior indicate that a person still tends to make purchases without thinking it through, but not at a level that is extremely harmful to the individual.

Table 2. The level of impulsive buying and self-esteem of respondents

Variables	Category										Mean	SD
	VH		H		M		L		VL			
	n	%	n	%	n	%	n	%	n	%		
Impulsive Buying	13	3.5	87	23.3	181	48.4	76	20.3	17	4.5	85.3	13.8
Self-esteem	9	2.4	96	25.7	161	43.0	92	24.6	16	4.3	33.20	6.35

Note. VH = Very High; H = High; M = Moderate; L = Low; VL = Very Low

Table 2 shows that the group's self-esteem level is mostly at a medium level, with 43%, followed by a high level (H) with 25.7%. Like the level of impulsive buying behavior, the second and third positions in the level of self-esteem are not much different, with the number of low-level (L) being 24.6%. A moderate level of self-esteem indicates that a person has a generally positive view of themselves, but they may also have some areas where they feel insecure or inadequate. Assumption test results show that the three research variables, namely income, self-esteem, and impulsive buying, have abnormal data. An attempt to carry out a standard residual normality test also showed that the three variables had abnormal data. The linearity test results show a linear relationship between self-esteem and impulsive buying, but not income and impulsive buying.

5.3 The Relationship of Income and Self-Esteem to Impulsive Buying

The Pearson correlation test was performed to ensure that there was a relationship between the variables. Table 3 shows that both the independent variables (income and self-esteem) are related to impulse buying. However, the correlation coefficient shows that both variables have weak correlations with impulse buying.

Table 3. The relationship between income and self-esteem with impulsive buying

Correlation	Sig.	r	Conclusions
Income and impulsive buying	0.020*	0.169	Significant
Self-esteem and impulsive buying	0.001**	0.020	Significant

*Significant at $p < 0.05$; ** significant at $p < 0.01$

The results of predictor testing in Table 4 show that income and self-esteem can predict impulsive buying in emerging adults Gen-Z ($R^2 = 0.029$; $F = 5.480$; $p = 0.001$; $p < 0.05$) with only self-esteem ($B = 0.367$; $p = 0.001$; $p < 0.05$), which contributed to predicting impulse purchases and not income ($B = 0.040$; $p = 0.954$; $p > 0.05$).

Table 4. Predictor testing: multiple regression between research variables

Variables	R ²	F	B	t	Sig.
Income, self-esteem, and impulsive buying	0.029	5.480	73.022	18.521	0.000**
Income	-	-	0.040	3.288	0.954
Self-esteem	-	-	0.367	0.058	0.001**

** Significant at p<0.01

5.4 The Relationship between Income, Self-Esteem, and Dimensions of Impulsive Buying

The dimension test results for self-esteem and impulsive buying show that self-esteem has many correlations with the dimensions of impulsive buying, including power and compulsion, excitement, synchronicity, product animation, hedonic elements, and conflict. Although all correlation coefficients are weak, self-esteem has the highest relationship with the conflict dimension ($r = 0.152^{**}$) and the lowest relationship with the synchronicity dimension ($r = 0.117^{*}$). The dimension test between income and impulsive buying shows that income correlates with only one dimension, regardless of the consequences. The correlation coefficient shows that the correlation is at a weak level ($r = 0.149^{**}$) (Table 5). The dimension test between income and impulsive buying shows that income only correlates with one dimension, regardless of consequences. The correlation coefficient shows that the correlation is at a weak level ($r = 0.149^{**}$).

Table 5. The Pearson correlation between self-esteem and income with impulsive buying dimensions

Correlation	Sig.	r	Conclusion
Self-esteem and dimensions of impulsive buying			
SE and spontaneous urges to buy	0.320	0.052	Insignificant
SE and power and compulsion	0.010	0.133*	Significant
SE and excitement	0.000	0.179**	Significant
SE and synchronicity	0.023	0.117*	Significant
SE and product animation	0.004	0.149**	Significant
SE and hedonic element	0.004	0.149**	Significant
SE and conflict	0.003	0.152**	Significant
SE and disregard for consequences	0.065	0.095	Insignificant

* Significant at p<0.05; **significant at p<0.01

Table 5. The Pearson correlation between self-esteem and income with impulsive buying dimensions (Continue)

Variables	Sig.	r	Conclusion
Income and Dimensions of Impulsive Buying			
Income and spontaneous urges to buy	0.509	-0.034	Insignificant
Income and power and compulsion	0.631	0.025	Insignificant
Income and excitement	0.644	-0.024	Insignificant
Income and synchronicity	0.584	0.028	Insignificant
Income and product animation	0.240	-0.061	Insignificant
Income and hedonic element	0.425	-0.041	Insignificant
Income and conflict	0.426	0.041	Insignificant
Income and disregard for consequences	0.004	0.149**	Significant

*significant at $p < 0.05$; **significant at $p < 0.01$

6. Discussion

This study aims to examine the relationship between income, self-esteem, and impulse buying among Generation Z in Indonesia when purchasing H&M products. Specifically, we examined the influence of income and self-esteem on impulsive buying. The hypothesis 3 shows that income and self-esteem can influence impulsive buying in emerging adult Gen-Z. These results are in line with those of Luo et al. (2023), who found that self-esteem predicted impulsive buying because of the fear of social exclusion. Self-esteem influences individual impulsive buying decisions in several ways, such as self-esteem, giving rise to the need to buy to make oneself feel better, gain a sense of satisfaction, or even fit the status quo. In line with Ugbonhe et al. (2018), who stated that income influences impulsive individual purchases. Income can be a predictor because there is a sense of availability of money to buy an item, and as a result, can encourage impulse buying.

6.1 The Effect of Income, Self-Esteem, and Impulsive Buying Behavior

This research hypothesizes that there is an influence between income, self-esteem, and impulsive buying of H&M products in Gen-Z. The results of multiple regression tests show that although income and self-esteem can work as predictors for impulse buying simultaneously, self-esteem and not income contribute to the relationship. This means that self-esteem is a better predictor of impulsive buying in Gen-Z than income. This result is in line with Luo et al. (2021), who found that low self-esteem is a predictive factor for impulsive buying. According to this study, to dissipate the negative emotions caused by low self-esteem, college students may gain self-worth through impulsive buying to compensate for a lack of social relationships. Implications of interventions focusing on raising the level of self-esteem could be beneficial in preventing unnecessary impulsive purchases that disturb a person's economic situation. The contribution of self-esteem can be explained by the results of correlation tests, which show that self-esteem is related to most impulsive buying dimensions, except for the spontaneous urge to buy and disregard consequences.

An individual's desire to increase self-esteem is one of the reasons for impulsive buying. This is because the emergence of positive feelings, such as pleasure and satisfaction after an impulse purchase can make individuals feel better about themselves and increase their self-esteem. This is in line with Dhandra (2020), who found that individuals who made impulsive purchases showed better feelings about themselves immediately after making a purchase. However, this feeling of increased self-esteem only lasts for a short time because impulse buying does not address the underlying problem that causes low self-esteem.

6.2 Relationship of Income and Self-Esteem with Impulsive Buying

The results of the correlation test for self-esteem and impulsive buying for hypothesis 2 show that there is a relationship between self-esteem and impulsive buying. This result aligns with Faradiba and Nugrahawati (2017), who mentioned that self-esteem has a significant positive relationship with impulsive buying. Individuals with good self-esteem tend to think that they are physically attractive and more often receive positive comments from others than individuals with poor self-esteem, who are more likely to receive negative comments about their physical appearance (Minor & Hossain, 2017). Therefore, individuals with high self-esteem are more likely to make impulse purchases of fashion products to reject potential negative feelings, such as embarrassment, because they wear the same clothes. This rejection was also carried out to achieve more positive appreciation through the attractiveness shown (Faradiba & Nugrahawati, 2017).

The weak correlation between self-esteem and impulse buying could be caused by the level of both variables being in the moderate category. The moderate self-esteem category indicates that individuals have a positive view of themselves but sometimes have some areas where they feel insecure or inadequate. Meanwhile, impulsive buying in the moderate category shows that individuals still tend to make purchases without thinking about it, but not at a level that is very dangerous for the individual. Thus far, research has found that impulsive buying is more likely to occur in individuals with low levels of self-esteem. The higher the self-esteem level, the less likely it is to make impulsive purchases (Dhandra, 2020; Jalaly et al., 2014).

Income and impulsive buying displayed a relationship, which supported hypothesis 1, but the correlation was weak. This can also be seen in the small relationship between income and the impulsive buying dimension, which could also be one of the reasons why income contribution is very small. This can be seen from the correlation test results, which show that income has only one correlation with impulsive buying. This correlation is weak, regardless of the consequences of impulsive buying. In addition, respondents' income, which is below the average, can also be one of the reasons why income is a weak predictor. The income of the research respondents was mostly in the range of IDR 1,000,000 to IDR 2,999,999, different from, according to Lidwina (2021), the average Gen-Z aged 18 to 25 years earns an income of IDR 4,6 million per month.

When individuals earn income, part of it becomes disposable income. The awareness that individuals have disposable income gives rise to the urge to shop without considering the consequences of their financial condition. The idea that individuals have money that can be used can make people feel that their money will not be disturbed, even if they spend money suddenly. It can be seen from the correlation between income and regardless of the consequences. This is in line with Sengupta (2016), who stated that disposable income is a significant factor in meeting customer

spending urges. Individuals with large incomes will have greater disposable income than those with lower incomes.

6.3 Managerial Implications

This study provides vital information for managers and marketers looking to target Gen-Z, who possess significant purchasing power and exhibit unique spending behaviors. Notably, the finding that self-esteem has a more profound impact on Gen-Z's impulsive purchases than income highlights several key implications for understanding target consumers. These include the importance of focusing on self-esteem rather than income demographics, emphasizing products and experiences that promote self-confidence, and avoiding perpetuating unrealistic beauty standards. By moving beyond a sole focus on high-income Gen-Z, marketers can establish a deeper connection with consumers by recognizing their emotional needs and insecurities related to self-worth. This understanding can guide product development and advertising campaigns, ultimately leading to more effective strategies.

In conclusion, for Gen-Z consumers, particularly those shopping for fashion products, their self-esteem plays a more significant role in impulsive purchases than their income. To curb impulsive buying, consumers can practice self-awareness, manage their emotions, and celebrate their strengths instead of using purchases as a temporary ego boost. Additionally, investing in activities that genuinely build self-confidence can help reduce the number of impulsive purchases made by consumers.

6.4 Theoretical Contribution

This research contributes to the consumer behavior literature, specifically on Impulsive Buying Behavior (IBB), by linking the effects of income and self-esteem to IBB on Gen-Z consumers. Most research on IBB focuses on personality traits (Fenton-O'Creevy & Furnham, 2020), financial literacy (Mai et al., 2017), and cognitive biases (Xiao & Nicholson, 2012). Studies on this research topic in particular have been conducted separately and some on Gen-Z consumers, but have not yet examined both income and self-esteem at the same time as Gen-Z. In contrast, recent research suggests that Gen-Z are conscious buyers and still prone to impulsive purchases. Self-esteem has been proven to cause a person to buy something impulsively, especially fashion products (Thangavel et al., 2022).

6.5 Limitations

The limitations of this research can be found in the subjects, which can be inferred to be less representative of the population of individuals who have high impulsive purchases because, in this study, the average category of impulsive purchases belongs to respondents with moderate impulsive buying behavior. Another limitation is based on the phenomenon; as part of the digital society, the study should specify how Gen-Z purchases their H&M products.

7. Conclusion

Based on the presented results and discussion, it can be concluded that there is a relationship between self-esteem, income, and impulsive buying. Specifically, self-esteem and income can influence decisions on impulse buying in Gen-Z. Nevertheless, the small contribution of income when the self-esteem variable is controlled shows that self-esteem is a more crucial variable to pay attention to. Therefore, it can be implied that paying attention to self-esteem is crucial so that individuals are not

encouraged to make impulsive purchases that can disrupt financial conditions. Self-administered interventions to increase self-esteem, such as identifying personal strengths and accomplishments, challenging negative thoughts, and practicing positive self-talk, can help consumers make impulse purchases based on a desire to temporarily increase self-esteem.

8. Recommendation

Advisors often recommend that Gen-Z exercise caution when making purchases, to minimize the risk of impulsive buying, especially when their parents continue to support them financially and meet their needs. This advice is also applicable to young adults who have recently started working, as they are in the process of establishing financial independence.

The study proposes that additional research should focus on differentiating between online and offline purchases at H&M, as Gen-Z's heavy reliance on digital technology influences their shopping decisions. Moreover, it is important to examine other factors, such as personality and self-control, as potential moderators in predicting impulsive buying. Further research is needed to determine the underlying factors that drive individuals to make impulse purchases.

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