

The Influence of Money Attitude, Brand Image, and Sales Promotion against Compulsive Purchase Credit Card Users in Manado City

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Abstract: *Compulsive buying behavior is an urge to buy something uncontrollably which influences a lot of consumers. The role of credit card, Money Attitude, Brand Image, and Sales Promotion to make consumers a compulsive buyer are massive. Individual with a positive attitude towards money will use the money that they have rationally with a sense of time retention and have a price sensitivity when they wanted to buy something. The purpose of this study was to determine the effect of money attitudes, brand image, and sales promotion on compulsive buyers of credit card users in the city of Manado. This study uses quantitative methods. Multiple linear regression analysis was used in this study, using a questionnaire which contained 24 statements from 12 indicators. The study was conducted in Manado Town Square (Mantos), for those who have a credit card. The results showed that (1) the variables Money attitudes, brand image, and sales promotion together had a significant effect on the compulsive buying of credit card users in the city of Manado. (2) Money attitudes variable partially has a significant effect on Compulsive Purchases of Credit Card users in the city of Manado. (3) The Brand Image variable partially has no significant effect on the Compulsive Purchases of Credit Card users in the city of Manado. (3) The Sales Promotion variable partially has a significant influence on the Compulsive Buying of Credit Card users in the city of Manado. (2) Money attitudes variable partially has a significant effect on Compulsive Purchases of Credit Card users in the city of Manado. (3) The Brand Image variable partially has no significant effect on the Compulsive Purchases of Credit Card users in the city of Manado. (3) The Sales Promotion variable partially has a significant influence on the Compulsive Buying of Credit Card users in the city of Manado. (2) Money attitudes variable partially has a significant effect on Compulsive Purchases of Credit Card users in the city of Manado. (3) The Brand Image variable partially has no significant effect on the Compulsive Purchases of Credit Card users in the city of Manado. (3) The Sales Promotion variable partially has a significant influence on the Compulsive Buying of Credit Card users in the city of Manado.*

Keywords: *Money Attitudes, Brand Image, Sales Promotion, Compulsive Buying*

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PRELIMINARY

Background of the problem

Consumer culture is a form of material culture that is facilitated by the market, so as to create a certain relationship between consumers and the goods or services used or consumed. The concept of consumer culture has developed into one of the most powerful forces influencing individuals and society. It is a culture in which the majority of consumers have a desire to pursue, consume, and display multiple goods and services. Indonesia with 17,000 islands and hundreds of different ethnic groups is a collection of different people and cultures. Therefore, there are many things that influence consumer behavior in Indonesia. However, Javanese culture has long dominated the archipelago and has become the standard of Indonesian business culture today (Indonesia Investment, 2017). With the current technology, this influence does not only come from within the country but also from abroad. Starting from the side of technology products such as the tendency of people to use Samsung or Apple, then in terms of famous fashion products, then from the cultural side, such as watching Netflix, Youtube, Spotify, or Korean Wave, and many other examples. Especially in the midst of the current Covid-19 pandemic, online shopping through Tokopedia, Shopee, etc. is the best choice. All of these are foreign cultures that enter Indonesia, and directly affect the behavior of Indonesian consumers, although some influences may be while and others are enduring, different factors can influence buyer behavior.

With the advancement of information technology, internet networks, and social media everywhere, there are many influences that have a negative impact on consumer behavior. One factor that is closely related to consumer behavior is compulsive buying. Compulsive buying is an uncontrollable urge to buy that affects a large number of customers, is getting more and more attention from researchers. This topic is very important because most of today's customers have to deal with purchases due to the increasing number of product promotions and individual purchasing power (Al-amoodi, 2016). Indonesian consumer spending, at 61 percent of GDP (2010), is closer to levels in developed countries than corresponding figures for neighboring countries. Indonesia's urban consumption class is expected to grow from 55 million in 2013 to 85 million in 2020, add about 5 million people every year (Mackenzie, 2013). Credit cards are one of the things that influence people to become compulsive buyers. It is generally agreed that credit card ownership is directly related to overspending because it creates the illusion of income and spending capacity that real money does not, making it more difficult to control personal cash flow (Veludo de Oliveira et al., 2014). Money is essentially the same but it is the attitude of using people's money that can cause problems. Attitude Money violates not only one's actions but also one's way of thinking. It has the capacity to influence consumer culture (Taneja, 2012). People with a positive money attitude use their money rationally with a sense of retention time and price sensitivity when spending their money. Those with negative attitudes were also less likely to be compulsive buyers and less likely to get involved in financial problems than those with negative attitudes. Thus, those who have a positive money attitude will be more careful in shopping and in controlling and managing their financial resources. On the other hand, people with negative money behavior are more careless and aggressive in spending their money when shopping. They tend to buy expansive branded goods and services for the purpose of social status and intend to show off their ability to consume luxury goods. People who have a negative money attitude usually use their money emotionally rather than rationally, so they mismanage their financial condition (Saleh, 2015). The credit card itself is very closely related to the brand /

brand (Tjiptono, 2011). Without a strong and trusted brand image, of course, consumers or card users will be reluctant to choose certain credit card brands, interest, discounts, and so on are also very influential on credit card selection by consumers. Brand image has been studied extensively for a long time because of the importance of brand image itself in building brand equity (Ginting, 2011). In an increasingly competitive world market, companies need to have deeper insight into consumer behavior and educate consumers about brands to develop effective marketing strategies. Sales promotion has an important role in improving the brand image of a company.

Formulation of the problem

1. How do Money Attitude, Brand Image, and Sales Promotion affect the Compulsive Purchases of Credit Card Users in Manado City!
2. How does Money Attitude affect the Compulsive Purchase Attitude of Credit Card Users in Manado City!
3. How does Brand Image affect the Compulsive Purchase Attitude of Credit Card Users in Manado City!
4. How does Sales Promotion affect the Compulsive Buying Attitude of Credit Card Users in Manado City!

THEORETICAL BASIS

Marketing Management

According to Kotler and Armstrong (2012), marketing is a social and managerial process by which individuals and organizations obtain what they need and want through creating and exchanging value with others.

Consumer behavior

Kotler and Keller (2011) describe consumer behavior as a study conducted by individuals, groups, or organizations in ways of purchasing products and services to satisfy or satisfy their needs and desires.

Compulsive Buying

Workman and Paper (2010) define compulsive buying, as "a persistent and uncontrollable urge to perform a stereotypical, irrational act, such as washing hands 50 times a day. It serves an unconscious purpose, such as a way of warding off anxiety, avoiding unacceptable impulses, or eliminating guilt."

Money Attitude

According to Rutherford and Devaney (2009), the attitude of using money or Money Attitude means a person's perspective on how and the benefits of money itself. The most important dimensions emerge from the different money-use attitude scales, based on their cognitive, affective, and consumer behavioral components (Chatterjee et al, 2018).

Brand Image

Brand image according to Kotler and Keller (2016) is a consumer's perception of a brand as a reflection of the associations that exist in the minds of consumers. group of sellers and to differentiate them from competitors. To determine how big the audience's perception of the product when thinking about the product, there is something called a brand image indicator.

According to Biel (2004) in Sulistyari (2012:4), the following 3 indicators that form a brand image include: Corporate Image, User Image, and Product Attributes

Sales promotion

Sales promotion is a derivative of the promotion variable. According to Hasan (2009), promotion is one of the functions of marketing that focuses on communicating marketing programs persuasively to the target customers (audience) to encourage the creation of exchange transactions between the company and the audience.

Relationship Between Variables

Relationship Between Money Attitude and Compulsive Buying Variables

Money attitude is divided into 3 indicators. First, power prestige is one of the dimensions of money attitude proposed by Yamachi and Temple (1982), where money attitude itself means an individual's attitude towards money. Haning (2012) explains money attitude as a tendency of positive and negative attitudes. A negative attitude towards money leads individuals to consumptive and wasteful behavior. Power prestige is a negative attitude towards money. The power prestige dimension shows the use of money as a tool to influence or impress others and as a symbol of success. People who use money or the attitude of using their money is a prestige power have a high tendency to become a compulsive buyer. Therefore, the power prestige variable is closely related to compulsive buying (compulsive buying). Second, anxiety measures the extent to which money can be seen as a source of anxiety and reflects the fear of missing out on a good opportunity to buy an item. In this dimension, a person perceives that money is a source of their anxiety as well as a tool to relieve that anxiety (Roberts and Jones, 2001). Sometimes a person will feel uncomfortable when they are in a situation of financial difficulty, they will feel anxiety if they find out that they have no money. Research conducted by DeSarbo and Edwards (1996) found that consumers who have been identified as compulsive buyers will always use shopping activities as a way to relieve stress due to the anxiety they feel and this will happen continuously. Therefore, the relationship between the anxiety variable and compulsive buying is very visible. The third is distrust, which is a dimension that measures a sense of doubt and suspicion in any situation related to money. This dimension describes a person's lack of ability to make efficient purchasing decisions (Yamauchi and Templer, 1982) which causes him to have great suspicion and doubt when making a purchase even for the goods he needs,

The Relationship Between Brand Image Variables and Compulsive Buying

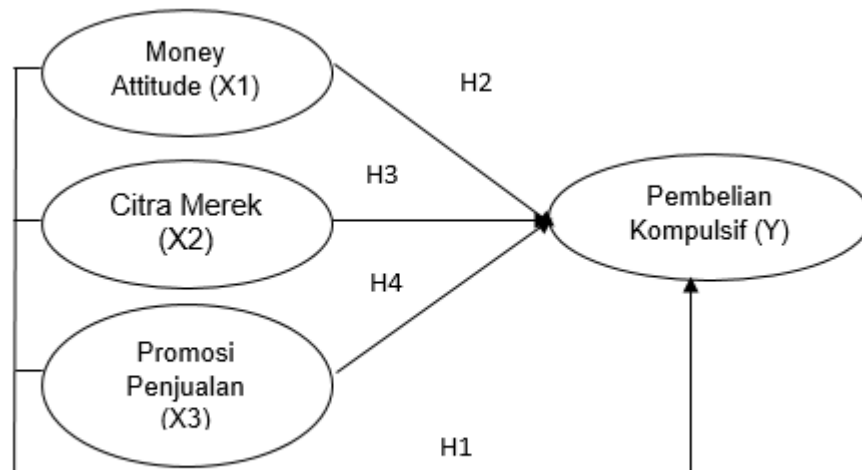
Compulsive buying tendencies are directly related to brand image. Consumers become attached to brands when they feel connected to their ideal selves. The happiness that a consumer receives from buying a product can increase their ego, make the consumer feel connected to their ideal self, thereby encouraging attachment to a particular brand. Brand popularity increases the effect of compulsive buying tendencies on brand attachment. The more popular a brand is, the more likely it is that consumers will have an attachment to it because of its relationship to popularity.

The Relationship Between Sales Promotion Variables and Compulsive Buying

Workman and Paper (2010) compares that when someone becomes a compulsive buyer, they will treat shopping the same as washing their hands. In other words they will do it regularly, with sales promotions of course it can stimulate compulsive buyers to continue buying goods or using services that they don't really need. So the relationship between Sales Promotion and Compulsive Buying variables is in the promotions carried out by the company itself, the more

promotions that are carried out, the higher the tendency of a person to become a compulsive buyer.

Framework of thinking



Sumber: Review Literatur, 2021

Research Hypothesis

H1: Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) variables simultaneously have a significant positive effect on Compulsive Purchasing (Y).

H2: Money Attitude (X1) variable partially has a significant positive effect on Compulsive Purchases (Y1).

H3: Brand Image Variable (X2) partially has a significant positive effect on Compulsive Buying (Y).

H4: Sales Promotion Variable (X3) partially has a significant positive effect on Compulsive Buying (Y).

RESEARCH METHODS

This study uses the quantitative method because it can help more in identifying and analyzing the information we want. Another reason for choosing this method is that it is ordinal and is a number-based research discipline so that it can be statistically carried out. The data is taken from a questionnaire that has been run on 100 respondents. The place where this research is carried out is the city of Manado, especially the Manado Town Square (Mantos) shopping center. The sampling technique in this study is Non Probability Sampling. The Non-Probability Sampling technique used in sampling in this study, more precisely, the author uses the Purposive Sampling Technique. According to Sugiyono (2015:84) the notion of purposive sampling is as follows "The technique of determining the sample with certain considerations". The number of samples taken in this study using the Lameshow approach or formula, because the number of populations is unknown or infinite. The sample of this study are those who have a credit card.

The scale used in this study is a Likert scale. According to Sugiyono (2015) the Likert Scale is used to measure the attitudes, opinions and perceptions of a person or group of people about social phenomena. The score calculation is as follows: Strongly Agree (SS) = 4 points, Agree (S) = 3 points, Neutral (N) = 3 points, Disagree (TS) = 2 points, and Strongly Disagree (STS) = 1

point. Multiple linear regression analysis technique is used in this study because there are 2 or more independent variables.

Results and Discussion

Validity test

Variable	Items	R count	R table	Significance	Information
Money Attitude (X1)	X1.1.1	0.555	0.196	0.00	Valid
	X1.1.2.	0.528		0.00	Valid
	X1.2.1	0.277		0.00	Valid
	X1.2.2	0.351		0.005	Valid
	X1.3.1	0.535		0.00	Valid
	X1.3.2	0.427		0.00	Valid
Brand Image (X2)	X2.1.1	0.413	0.196	0.00	Valid
	X2,1,2	0.423		0.00	Valid
	X2.2.1	0.375		0.01	Valid
	X2.2.2	0.580		0.008	Valid
	X2.3.1	0.496		0.00	Valid
	X2.3.2	0.355		0.00	Valid
Sales Promotion (X3)	X3.1.1	0.518	0.196	0.00	Valid
	X3.1.2	0.520		0.00	Valid
	X3.2.1	0.529		0.003	Valid
	X3.2.2	0.373		0.00	Valid
	X3.3.1	0.429		0.00	Valid
	X3.3.2	0.533		0.01	Valid
Compulsive Buying (Y)	Y1.1.1	397	0.196	0.03	Valid
	Y1.1.2	580		0.00	Valid
	Y1.2.1	494		0.00	Valid
	Y1.2.2	318		0.00	Valid
	Y1.3.1	498		0.005	Valid
	Y1.3.2	406		0.00	Valid

Based on the data in the table above then it can be concluded that all items ranging from Money Attitude (X1), Brand Image (X2), Sales Promotion (X3), and Compulsive Purchasing (Y) variables are valid. Because, firstly, the rcount value of each item is greater than the rtable value (0.196), both the significance value of each item is lower than 0.05, so the above items can be declared valid.

Reliability Test

Variable	Number of Items	R count	R table	Information
Money Attitude (X1)	6	0.614	0.256	Reliable
Brand Image (X2)	6	0.796		Reliable
Sales Promotion (X3)	6	0.679		Reliable
Compulsive Buying (Y)	6	0.823		Reliable

Based on the data above, it can be concluded that:

1. Variable X1 that is Money Attitude with r count 0.614, X2 namely Brand Image with r count 0.796, X3 namely Sales promotion with r count 0.679, and Y namely compulsive buying with r count 0.823 has reliable items, because each variable has the calculated r value is greater than the r table value, namely 0.256
2. Because the Cronbach Alpha value of each variable is greater than 0.6, it can be concluded that this data is reliable.

Multiple Linear Regression Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.553	2,723		9,385	,000
	MONEY ATTTUDE	-,128	0.053	-,240	-2,422	0.017
	BRAND IMAGE	,183	,103	,175	1,774	0.079
	SALES PROMOTION	-,121	0.052	-,225	-2,328	,022
a. Dependent Variable: COMPULSIVE PURCHASE						

The explanation of the table above is:

1. The a value of 25.553 is a constant or a state when the Compulsive Purchasing variable (Y1) has not been influenced by other variables, namely the Money Attitude variable (X1), the Brand Image variable (X2), and the Sales Promotion Variable (X3). If the independent variable does not exist, then the Compulsive Buying variable (Y) does not change.
2. B1 (regression coefficient value X1) of 0.128 is negative. This implies that the Money Attitude (X1) variable has the opposite relationship with Compulsive Buying (Y). This means that for every one unit increase in the Money Attitude (X1) variable, the Compulsive Purchasing variable (Y) will decrease by 0.128, assuming that the other independent variables of the regression model are fixed.
3. B2 (regression coefficient value X2) of 0.183 is negative. This means that for every one unit increase in the Money Attitude (X1) variable, the Compulsive Purchasing variable (Y) will increase by 0.128, assuming that the other independent variables of the regression model are fixed.
4. B3 (X3 regression coefficient value) of 0.121 is negative. This means that the Sales Promotion variable (X3) has the opposite relationship with Compulsive Buying (Y). This means that for every one unit increase in the Sales Promotion variable (X3), the Compulsive Purchasing variable (Y) will decrease by 0.121, assuming that the other independent variables of the regression model are fixed.

Multiple Correlation Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,351a	,123	,096	1.75597	,123	4,501	3	96	,005
a. Predictors: (Constant), Sales Promotion, Brand Image, Money Attitude									

Based on the table above, it can be concluded that:

1. The significance value of F Change is 0.005, which means that the variables Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) are simultaneously correlated or have a relationship with variable Y, namely Compulsive Purchasing, because the significance value of F Change is more less than 0.05 ($0.005 < \text{than } 0.05$).
2. For the value of the degree of relationship or correlation value is 0.351, so it can be concluded that the degree of relationship between the variables Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) together have a weak correlation.

Coefficient of Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,351a	,123	,096	1,756
a. Predictors: (Constant), X1,X2,X3				

Based on the table above, it can be concluded that:

1. The value of R square (coefficient of determination) has a value of 0.123 or 12.3%. This value can be interpreted that 12.3% of the Compulsive Purchasing variable (Y1) can be explained by using the Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) variables, while the other 87.3% are influenced by other variables outside of the variable. free in this research
2. The value of the Standard Error Estimate (SEE) of the independent variable (X) is 1.756 while the dependent variable (Y) is 2.723. So it can be concluded that each independent variable, namely Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) deserves to be a predictor for the dependent variable Compulsive Buying (Y1).

Hypothesis testing

Below is the results of hypothesis testing, which will decide whether the hypothesis of this study is accepted or rejected.

F Test (Simultaneous Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.553	2,723		9,385	,000
	X1	-,128	0.053	-,240	-2.422	0.017
	X2	,183	,103	,175	1,774	0.079

	X2	-,121	0.052	-,225	-2,328	,022
a. Dependent Variable: Compulsive Buying						

Based on the table above then:

1. The table above shows that the significance value is 0.005 and the calculated F value is 4.501. Because the significance value is less than 0.05 ($0.005 < 0.05$) and the calculated F value is greater than F table 2.70 ($4.501 < 2.70$), it can be concluded that in this case H1 is accepted, namely the Money Attitude variable. (X1), Brand Image (X2), and Sales Promotion (X3) simultaneously affect the variable Compulsive Purchasing (Y1).

T Test (Partial Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.553	2,723		9,385	,000
	X1	-,128	0.053	-,240	-2.422	0.017
	X2	,183	,103	,175	1,774	0.079
	X2	-,121	0.052	-,225	-2,328	,022
a. Dependent Variable: Compulsive Buying						

Based on the table above, it can be concluded that:

1. The significance value of the Money Attitude (X1) variable is 0.017. Due to the significance value of $0.017 < \text{probability of } 0.05$, it can be concluded that H2 or the second hypothesis is accepted. This means that there is an effect of Money Attitude (X1) on Compulsive Purchases (Y1).

2. The significance value of the Brand Image (X2) variable is 0.079. Due to the significance value of $0.079 > 0.05$ probability, it can be concluded that H3 or the third hypothesis is rejected. This means that there is no effect of Brand Image (X2) on Compulsive Purchases (Y1).

3. The significance value of the Sales Promotion variable (X3) is 0.022. Due to the significance value of $0.022 < \text{probability of } 0.05$, it can be concluded that H4 or the fourth hypothesis is accepted. This means that there is an effect of Sales Promotion (X3) on Compulsive Purchases (Y1).

Discussion

The Effect of Simultaneous Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) Variables on Compulsive Purchasing (Y)

From the tests that have been carried out using the SPSS program, it was found that H1, H2, and H4 were accepted or in other words H1 was accepted, namely the variables Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) simultaneously had a significant positive effect on Compulsive Purchasing variable (Y1). The attitude of using the money of an individual or consumer is closely related to the sense of having power, status, prestige, and so on. It is this feeling of having money that can drive a person to become a compulsive buyer. Compulsive buyers are those who feel stressed or anxious so that they cannot find their identity, as explained by Ergin (2010) who researched consumers in Turkey. Therefore they use money to solve the problem, because they think money can overcome the stress or anxiety they have. However, on the contrary, they tend to become compulsive buyers. In this study, it was found that the Money

Attitude (X1), Brand Image (X2), and Sales Promotion variables simultaneously had a significant positive effect.

Partial Effect of Money Attitude (X1) on Compulsive Purchases (Y)

The second part in this case H2 is accepted, namely the Money Attitude (X1) variable partially has a significant positive effect on Compulsive Purchases (Y1). This means that the indicators of the Money Attitude variable, including power prestige, distrust, and anxiety, have a big influence in making someone, in this case the people of Manado, especially those who have credit cards, as compulsive buyers. With the slogan that is popular in Manado city and its surroundings, namely "so that we lose rice, the important thing is not to lose action", actually it can describe how Manado people view spending itself. The results of this study are in accordance with the results of research proposed by Khare (2016) on Indian consumers, where Money Attitude has an important role in influencing someone to become a compulsive buyer.

Partial Effect of Brand Image (X2) on Compulsive Purchasing (Y)

For H3 itself is rejected, namely the Brand Image (X2) variable does not have a significant influence in making a person or individual a compulsive buyer. Corporate image, user image, and product attributes in the research conducted, respondents assess that these things are not the basis for someone to become a compulsive buyer.

Partial Effect of Sales Promotion Variable (X3) on Compulsive Purchases (Y)

The third part, in this case H4 is accepted, namely the Sales Promotion variable (X3) is partially influential, or in another sense the promotions carried out by banks or companies that issue credit card products have a major role in making someone a compulsive buyer.

In general, money attitude and sales promotion variables can be used as the basis for measuring whether a person has a tendency to become a compulsive buyer or not, even though the brand image variable does not have a significant influence in explaining whether someone is indicated to be a compulsive buyer or not. Based on the data above, it can also be explained that the value of R square (coefficient of determination) has a value of 0.123 or 12.3%. This value can be interpreted that 12.3% of the Compulsive Purchasing variable (Y1) can be explained by using the Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) variables, while the other 87.3% are influenced by other variables outside of the variable. free in this study. Meanwhile, for the Standard Error Estimate (SEE) the independent variable (X) is 1, 756 while the dependent variable (Y) is 2.723. So it can be concluded that each independent variable, namely Money Attitude (X1), Brand Image (X2), and Sales Promotion (X3) deserves to be a predictor for the dependent variable Compulsive Buying (Y1). In other words, each of the existing variables and indicators is suitable to explain the related variable in this case compulsive buying (Y1). Just like the research conducted by Hafez et al (2013) which concluded that the Money Attitude (X1) variable has a big role in encouraging someone to become a compulsive buyer, moreover the influence of the Power Prestige variable or a person's prestige is very large. Oliveira et al (2014) also state the same thing, namely Money Attitude has a big role in compulsive buying attitudes, However, it is the anxiety or anxiety variable that has a big role. Brand Image (X2) in this case has no effect on Compulsive Buying which is different from research from Flight and Sacramento (2015) which says that Brand Image can increase a person's tendency to become a Compulsive Buyer. For the Sales Promotion variable (X3) in this study, it says that this variable has a significant influence on Compulsive Purchasing which also supports the research of Wang

and Jing (2015), the study found that sales promotion of a product or company has a major role in increasing purchasing attitudes. compulsive society or consumers. Brand Image (X2) in this case has no effect on Compulsive Buying which is different from research from Flight and Sacramento (2015) which says that Brand Image can increase a person's tendency to become a Compulsive Buyer. For the Sales Promotion variable (X3) in this study, it says that this variable has a significant influence on Compulsive Purchasing which also supports the research of Wang and Jing (2015), the study found that sales promotion of a product or company has a major role in increasing purchasing attitudes. compulsive society or consumers. Brand Image (X2) in this case has no effect on Compulsive Buying which is different from research from Flight and Sacramento (2015) which says that Brand Image can increase a person's tendency to become a Compulsive Buyer. For the Sales Promotion variable (X3) in this study says that this variable has a significant influence on Compulsive Purchasing which also supports the research of Wang and Jing (2015), the study found that sales promotion of a product or company has a major role in increasing purchasing attitudes. compulsive society or consumers.

Conclusion

An empirical study that identifies the effect of Money Attitude, Brand Image, and Sales Promotion on Compulsive Buying concludes that simultaneously the independent variables namely Money Attitude, Brand Image, and Sales Promotion together have a significant positive effect on the dependent variable of Compulsive Purchasing. Meanwhile, passively the Money Attitude and Sales Promotion variables have a significant positive effect on Compulsive Buying,

Suggestion

In this pandemic period, the people of Manado city must pay more attention to buying behavior or buying behavior so they don't become compulsive buyers. Because this problem is not just how much money an individual has but how the individual's attitude in using the money or a person's Money Attitude is. Moreover, the people of Manado city, which is famous for its slogan "let you lose the important rice, don't lose the action" can easily become compulsive buyers. compulsive buyers so that the people of Manado should be able to sort out when they want to use a credit card.

For further researchers who want to research in the field of consumer behavior, especially compulsive buying behavior, in order to explore this problem again, due to the existing limitations, there are still many areas that can be discussed further in relation to compulsive buying. Moreover, researchers who want to conduct research on compulsive buying in the Manado area and its surroundings are highly recommended because there is not much research in this field.

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