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Rinwantin1 ? , Yanti Pujiastuti 2 1,2Sekolah Tinggi Ilmu Ekonomi Bank BPD Jawa Tengah ? rinwantin12@gmail.com 1,2Jl. Soekarno Hatta No. 88 Semarang Jurnal Riset Bisnis dan Manajemen Volume 15, No. 1, February 2022, Page 26-32 ISSN 2088-5091 (Print) ISSN 2597-6826 (Online) Financial planning arrangements, can be seen from financial preparedness for emergencies, the community must be able to survive and anticipate unexpected needs. The Harbolnas phenomenon with the existence of free shipping and cashback in the marketplace can increase impulsive buying behavior and can affect emergency fund preparedness.

This study aims to determine the effect of discounts and positive affect on financial planning mediated by impulsive buying variables. Respondents in this study amounted to 100 respondents. The results of the research processed using SPSS contain the conclusion that the positive affect, which means that the hypothesis is accepted.

Keywords: discount; positive affect; financial planing; impulsive buying THE EFFECT OF DISCOUNT AND POSITIVE AFFECT ON FINANCIAL PLANNING THROUGH IMPULSIVE BUYING Abstract Article Info History of Article Received: 03/12/2021 Revised: 14/02/2022 Published: 17/02/2022 JURNAL RISET BISNIS DAN MANAJEMEN

<https://journal.unpas.ac.id/index.php/jrbm/index> INTRODUCTION The cycle of human life continues to grow. From infancy to old age.

Every stage of life from birth to death requires money, both just to maintain life and to continue to grow. Needs are not getting cheaper over time but increasingly diverse and expensive. The speed of technology further complicates the different definitions of needs with wants, wants become a need that is formed from culture, environment and experience. The easier information is obtained, the more desires, and these desires are unlimited. so that planning plays an important role to provide limits to desires.

The development of the digital era is followed by changes in the pattern of people's lives, one of the digital products that have changed people's behavior is e-commerce, the following in graph 1 is presented data on e-commerce users from 2017-2020.

50000000 0 100000000 150000000 200000000 2017 2018 2019 2020 139000000 154100000 168300000 181500000 Figure 1. E-Commerce Users from 2017-2020

Sources: data process 2020 27 Based on Figure 1, we can see that the trend of people's enthusiasm for e-commerce is increasing every year. Other supporting data on the use of e-commerce can be seen in Figure 2.

Zalora Sociolla Bhinneka Orami JD ID Blibli Lazada Bukalapak Tokopedia Shopee 20000000 40000000 60000000 80000000 100000000 120000000 0 96532300 84997100 31409200 22674700 18695000 4785800 3071900 2803800 1986700 1828500 Sources: data process 2020

Figure 2. 2020 E-Commerce Users We can see in Figure 2, 10 (ten) e-commerce choices of Indonesian consumers, according to the community in research conducted by KIC, the main attraction of e-commerce lies in price, because many MSMEs from various types of businesses offer their products on e-commerce. so that consumers are easy to compare prices with the quality they want. In addition, the shopping party which is often referred to as harbolnas (national shopping with attractive makes tempted take of promo.

that it is not uncommon for people to buy without paying attention to the urgency of product ownership. The phenomenon something definitely The world to to create awareness of products by offering various competitive advantages, so that consumers expect more from the advantages of these products, manufacturers continue to create offers and create needs based on fulfilling consumer desires (Miao et al., 2019).

So that it is not uncommon for producers to create products by prioritizing a hedonic image that will make consumers have a strong and sudden urge to buy a product without any prior intention or plan, and consumers act on that impulse without carefully or thoroughly considering whether the purchase was made carried out for its own sake or not for the event is called impulsive buying (Manoj Thomas, Kalpesh Kaushik Desai, 2011). discounts. discount is one of the most frequently used strategies (Chen et al., 2012). In the context of online shopping, consumers prefer discount prices over bulk discounts (offline). Because discounts are easier to get when online.

This is due to the fact that price discounts are easy to come by (Carlson, 2017). Discounts also unintentionally persuade consumers to behave impulsively (Dias et al., 2014). There are several advantages of discounts according to manufacturers, namely: buying in large quantities, winning the competition and increasing sales. (Amanda &

Edwar, 2015) in his research concluded that there was a positive and significant influence between discounts and impulsive buying behavior. Oidescounts are pos a pleasant experience, positive affect can have a relaxing effect on someone.

Positive affect reflects commitment and of (Kara Gok, In study, influence defined positive emotions such as excitement and pleasure when using e-commerce. In e-commerce, consumers are faced with abundant online information, especially sharing information from consumers, can easily by stimuli have positive on the product and the urge to buy. On the other hand, when individuals are faced with information shared by other consumers, they can compare themselves with others to evaluate their own decisions (Xu et al., 2020). in his research (Santini et al.,

2019) concluded that the positive effect had a positive and significant effect on impulsive buying . Impulsive buying is a good thing for producers, but remains a negative thing for consumers because to fulfill desires compromising welfare future requires financial Whatever the current decision will affect financial well-being in the future. A member of the Board of Commissioners for Consumer Education and Protection in his book entitled financial planning wrote that " The success of financial management is actually more determined by the success of managing spending, because our control power over spending is greater than our control power over our income.". Basically, financial well-being is not always related to high income, but is related to a certain set of financial conditions (O'Connor et al., 2019).

CFPB (2015) argues that in order to achieve and maintain financial well-being, individuals must be able to absorb financial shocks, control monthly needs and daily expenses to be able to meet financial goals and have financial freedom in making choices. Proper planning be from preparedness emergencies, being the category of being able to maintain the current desired standard of living, and can anticipate unexpected needs buying behavior has a negative and significant influence on future financial planning.

Based on the description of the background above, this study intends to understand the financial preparedness Through Impulsive Buying. METHOD In this study statistical calculations using the Regression Analysis Model with the following equation. With the following equation: $Y = a + b_1 X_1 + b_2 X_2 + b_3 X_1 X_2 + e$ (1) Y = Financial Planning X1 = Positive affect X2 = Discount XM = Impulsive buying (Moderation) 1,2 = Coefficient a = Constant e = Confounding Variable The population used in this study is people of productive age in Central Java who use e-commerce .

The sample used was 100 respondents. Respondents are people who fall into the

category of productive age (15-64 years) and use e-commerce. The operational definition can be seen in Table 1. Table 1. Operational Definition Variable Operational Definition Discount (X1) Discounts mean that businesses offer goods or services at a value below their previous price. Indicator: (1) search for discount information (2) visit store sites (3) view discounted products (4) special day discounts (5) wait for discounts to buy (Çavusoglu et al.,

2020) Positive affect (X 2) Positive affect refers to a person's tendency to experience positive emotions, to do things with a sense of pleasure. make purchases enthusiastically for self-satisfaction. Indicators: (1) feeling excited (2) feeling enthusiastic (3) feeling inspired (4) feeling happy (Xu et al., 2020) Impulsive buying (Y1) The urge to buy something spontaneously without considering the consequences and other potential negatives (Bandyopadhyay, 2016).

Indicators: (1) desire to buy/addiction (2) buying that is not a goal (3) buying that is not related to the goal (Xu et al., 2020) Financial Planning (Y2) Financial preparedness when unexoected events occur so as to create financial prosperity . indicator: funds subjectivity dynamics certain of (7) freedom & Veludo-de-Oliveira, 2020) Sources : data proccess 2021 most frequently used strategy to stimulate the purchase of a product. Consumers will take advantage of special times to make purchases, especially if consumers are familiar with the product.

The discounts given are not only discounted product prices but also discounts on shipping costs and even free shipping, so that consumers understand when to hold back to buy. After the special day arrives, consumers will take advantage of it by buying all the things they want instead of being needed. (Kusnawan et al., 2019) in his research concluded 29 shopping carts because they can buy products at low prices and free shipping costs.

Positive affect refers to a psychological condition to adjust to pressure so that he can accept reality, shifting someone will be happier when making a purchase to cover their sadness. In their research, Ayub & Zafar (2018) concluded that positive affect has a positive effect on impulsive buying. Consumers think that with a discount, it means they can save on expenses so that they have the opportunity to other they This be if consumers good planning that consumers are in the assumption of financial freedom. (Chen et al., 2012).

Someone whose positive affect is dominant will tend to be successful in all things (Bernoste et al., 2019). to information a to purchased. affect more in of freedom (Xu et al., 2020). Impulsive buying is preceded by an urge to buy something spontaneously

without considering the planning, it will affect the financial position in the future. Consumers must be able to control themselves and take into account other unexpected needs (Bandyopadhyay, 2016).

What's more, there are various approaches taken by the company such as the uniqueness of attractive packaging products and other promotional activities (Ayub & Zafar, 2018). RESULTS Respondents are Kendal people who use e-commerce in shopping for their needs. Respondents consist of 100 people. In table 1.3 below it can be seen that female respondents are 64% while male respondents are between 20-30 years as much as 63%, this shows that from the selected sample, the use of e-commerce in the productive age in Kendal is quite high.

The most e-commerce users are those who have jobs as private employees, which is 51% with a monthly income level of 1-2.5 million as the minimum wage applicable in Kendal. The frequency of shopping is 3-5 times at 59%, shopping is done once by buying various products that are already desired. The most visited marketplace is shopee as much as 88% with expenses of less than IDR 500,000 per month. Shopping on the market place is done because of competitive prices and the availability of free shipping in the midst of the busy Kendal community. Table 2. Analysis Test Results Model Unstandardized Coefficients Standardized Coefficients T Sig. B Std.

Error Beta 1 (Constant) 2.346 1.618 1.450 .151 X1 .060 .080 .083 .759 .450 X2 .352 .111 .349 3.174 .002 a. Dependent Variable: Y 1 Source: data processed, 2021 From the Table 2, it is known that the discount variable (X1) has a Sig value. $0.450 > 0.05$, which means that the discount has no effect on impulsive buying behavior, while positive affect (X 2) has a Sig. $0.002 < 0.05$ with a positive influence on impulsive hit value of 8.093 with a significance value of $0.001 < 0.05$, it can be concluded that the model is fit. Table 3. Analysis Test Results Model R Square Adjusted R Square Std. Error of the Estimate 1 .394a .155 .136 2.612 a. Predictors: (Constant), X2, X1 b. Dependent Variable: Y 1 Source: data processed, 2021 30 30 The coefficient of determination of 0.155 indicates that impulsive buying behavior can only be explained through the discount variable and positive affect of 15.5% while the rest is influenced by other variables. Table 4.

Analysis Test Results Model Unstandardized Coefficients Standardized Coefficients t Sig. Collinearity Statistics B Std. Error Beta Tolerance VIF 1 (Constant) 3.060 1.065 2.874 .005 X1 .041 .052 .076 .796 .428 .788 1.269 X2 .339 .076 .447 4.449 .000 .712 1.405 Y1 .170 .069 .227 2.455 .016 .845 1.184 Source: data processed, 2021 From Table 4, it is known that the discount variable (X1) has a Sig value. $0.428 > 0.05$ which means that the discount has no effect on financial planning, while positive affect (X 2) has a Sig. $0.000 < 0.05$ has a positive influence to financial planning. Based on the results of the regression

test as in 4.2

the results of the analysis, show that the discount has a Sig value of more than 0.05 ($0.450 > 0.05$), which means the hypothesis is rejected. Discounts have no effect on impulsive buying behavior, the more often and regularly the discount is given, the people tend to be able to suppress impulsive buying behavior. The positive affect variable has a Sig value of less than 0.05 ($0.002 < 0.05$), which means that the hypothesis is Positive has positive on buying, higher degree financial freedom of the community, the higher the impulsive buying behavior. The discount variable has a value of Sig. More than 0.05 ($0.428 > 0.05$) indicates that the hypothesis is rejected. have effect financial more and the the higher the community's financial planning preparation. The positive affect variable has a Sig value of less than 0.05 ($0.000 < 0.05$), which means that the hypothesis is Positive has positive on planning, higher positive, better the financial planning you have. The Impulsive buying variable has a Sig value of less than 0.005 ($0.016 < 0.05$), which means that the impulsive buying variable has a positive and significant influence on financial planning. However, the hypothesis was rejected.

The higher the impulsive behavior, the better the financial planning, due to good self-control in the impulsive attitude, the better planning. Table 5. Sobel Test Variable Relationship t value D ? IB ? PK 0.75094488 PA ? IB ? PK 2.15664996 Source: data processed, 2021 In the Table 5, it is calculated that the discount variable t count < t table ($0.75094488 < 1.96$) it can be concluded there no effect the variable the buying on the financial planning variable. In the Positive Affect variable, it is known that the t count is greater than t table ($2.15664996 > 1.96$) so it can be concluded that there is a mediating effect of the positive affect variable on the impulsive buying variable on the financial planning variable. DISCUSSION Emergency preparedness only met a is to his and expenses.

emergency preparedness one withstand shocks, one feel financial well-being. In this study, the discount variable had no effect on impulsive buying behavior, the discount had no effect on planning, discounts using impulsive variable also proven have a mediating effect on the financial planning variable. This happens because people can predict when the discount will be issued by the marketplace, so people tend to take advantage of discounts only to buy products which are their main goal.

People are able to control themselves in taking advantage of discounts issued by shops on the marketplace. 31 Positive affect has a Sig value of less than 0.05 ($0.002 < 0.05$) on impulsive buying behavior. Due to the feeling of being enthusiastic and happy to do shopping on the marketplace and feeling satisfied when shopping people buy that find In to the that the goal, people will tend to buy other products outside the original

purpose of purchase and it is very different from the initial purpose of purchase, because the orientation is on self-pleasure. Although a person has a positive affect and tends to lead to good things, and if this is done excessively, it will be detrimental (Baron et al., 2012).

Even though this is the case, the community can still control themselves and prepare for emergency fund preparedness, as seen from the sig variable **positive affect on financial planning**, which is less than 0.05 ($0.000 < \text{where affect a and influence financial}$, happier community is, the better the financial planning is done because even though they behave to satisfy themselves, the community is still realistic and able to consider the extent of their ability to fulfill their wishes. People still pay to extent which financial is meet standard living achieve financial The relationship affect financial will stronger people have impulsive behavior that is still at a reasonable level.

The positive emotions that people have, lead to the purchase of products that can be satisfying and happy, make them enthusiastic and can still think that people will still be able to live their lives for the next 3 months, with the availability of emergency reserve funds and sufficient if continue make regularly. purchases purchases outside the original destination. With these positive emotions, people realize that impulsive behavior will not interfere with their financial freedom only if people do good financial planning.

CONCLUSIONS Based the that been is the variable not a influence has positive on buying, when have of and enthusiasm they will make purchases repeatedly and beyond the initial purpose of buying because it has a self-satisfying goal. And **the positive affect variable has a positive influence on financial** planning, because the positive emotions that people have make people aware that to satisfy themselves in the future it is necessary to good planning. this the was that behavior a negative effect on financial planning, but this hypothesis is rejected.

The results of the analysis that have been carried out state that impulsive buying behavior has a **positive influence on financial** planning with **a Sig value of less than 0.005** ($0.016 < 0.05$). This can happen because people are **able to control themselves** in shopping, because people tend to be able to read the circumstances when the community must carry out transactions and adjust to the limits of the financial capabilities that the community has. The weakness of this study lies in the selection of samples whose impulsive buying attitude is still under control. REFERENCES
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