



# Attitude toward money and openness to experience in the formation of marketplace consumer impulse buying

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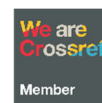
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# Attitude toward money and openness to experience in the formation of marketplace consumer impulse buying

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## ABSTRACT

Impulse purchases in the digital marketplace are increasing, but the relationship between attitudes towards money, openness to experience, and hedonic shopping motivation has not been studied in an integrated manner. This study aims to analyze the effect of attitudes towards money and openness to experience on impulse purchases, with hedonic shopping motivation as a mediating variable. This research refers to the Theory of Planned Behavior and the Five Factor Model as a theoretical basis. Using a mixed method sequential explanatory approach, quantitative data was collected from 115 marketplace respondents in Jabodetabek and analyzed using PLS-SEM. The qualitative stage was conducted through interviews with 8 informants. Results show that attitude towards money has a significant effect on hedonic shopping motivation ( $t = 2.491$ ;  $p = 0.013$ ) and impulse buying ( $t = 3.917$ ;  $p = 0.000$ ), but the mediation effect is not significant ( $t = 1.108$ ;  $p = 0.268$ ). In contrast, openness to experience had a significant effect on hedonic shopping motivation ( $t = 4.291$ ;  $p = 0.000$ ) and impulse purchase ( $t = 2.395$ ;  $p = 0.017$ ), and was significantly mediated by hedonic shopping motivation ( $t = 2.041$ ;  $p = 0.042$ ). These findings provide strategic implications for digital marketers in developing campaigns based on consumer psychological characteristics. Limitations of this study include sample size and geographical scope.



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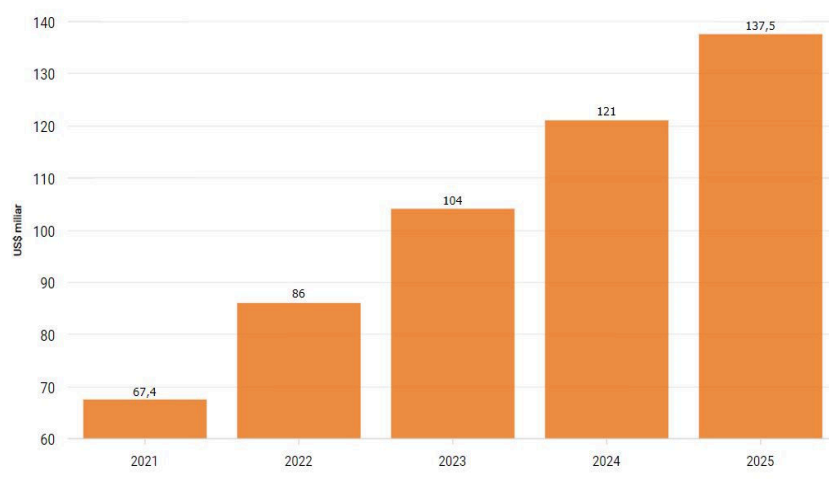
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## Introduction

The rapid development of e-commerce has fundamentally changed the way consumers shop, especially in urban areas such as Jabodetabek (Purwianti et al., 2024). Digital platforms such as Shopee, Tokopedia, and Lazada are now the primary choice for daily transactions, replacing the dominance of traditional physical stores (Lamis et al., 2022). Advantages such as easy access, various payment methods, and aggressive promotions encourage consumers to make purchases not only based on

needs, but also emotional impulses (Ong et al., 2021). This change marks a shift from planned purchases to impulse buying behavior, especially among digital users who are constantly exposed to visual stimulus and time-limited discounts (Soelton et al., 2021).

Empirical facts show that Jabodetabek is a region with mature digital infrastructure and the highest level of e-commerce transactions in Indonesia (Jannah et al., 2025; Muftiadi, 2022). A preliminary survey of online consumers in Jabodetabek found that 78% of respondents often make impulse purchases, 84.4% have regretted it afterward, and 53% find it difficult to resist the urge to buy. Products such as clothing, accessories, and cosmetics are the most frequently purchased items on impulse, driven by easy access to marketplaces, social media influence, and expectations of emotional satisfaction. This phenomenon indicates that impulse buying behavior has become a new consumption pattern that requires a deeper psychological understanding.



**Figure 1** Value of Electronic Commerce Transactions in Indonesia. Source: Pahlevi (2022)

Figure 1 shows the growth trend of e-commerce transaction value in Indonesia from 2021 to projected 2025. There is a significant increase from US\$ 67.4 billion in 2021 to US\$ 137.5 billion in 2025. This surge reflects the acceleration of digital transformation in the consumption behavior of Indonesians. This consistent growth indicates that e-commerce platforms are increasingly becoming an integral part of consumers' daily lives, with greater opportunities for interaction between users and digital products (Pahlevi, 2022).

Jabodetabek has adequate digital infrastructure and became one of the four regions with the highest *e-commerce* value, with an e-commerce value growth rate of 76.3%. The phenomenon that occurs today is that consumers of online shopping in Jakarta do not buy products based on their own needs, but buy products without prior purchase planning and regret after buying the product. This is supported by the results of a preliminary survey of online shopping consumers in Jabodetabek which found that 78% of consumers often make spontaneous purchases without prior planning, 84.4% of consumers often regret after buying a product without prior planning, and 53% of consumers often find it difficult to resist the urge to buy.

Consumers tend to shop when there is a discount and buy items that are not really needed at the time (Çavuşoğlu et al., 2021). Consumers typically shop online about 5 or more times a month (Shaw et al., 2022). Products commonly purchased by consumers online include clothing, accessories, cosmetics, and skin care products (Chincholkar & Sonwaney, 2022). Consumers say they prefer to shop online over going to a physical store or shopping location because it is more efficient, time-saving, and affordable (Bamansoor et al., 2021). Ease of access to social media, online marketplace sites, and product review sites can encourage impulse buying i.e., buying behavior without first thinking about the consequences of the purchase (Dwiputrianti et al., 2023).

Theoretically, impulse buying behavior is explained as a quick, unplanned buying decision triggered by a momentary emotional impulse (Malani et al., 2024; Nagadeepa & Shirahatti, 2021). One of the influential psychological factors is attitude towards money, which is how individuals interpret and

treat money in their lives (Sesini & Lozza, 2023). Individuals who view money as a symbol of status or pleasure tend to have high consumptive tendencies (Ong et al., 2021). On the other hand, openness to experience, as one of the dimensions in the Big Five personality model, explains a person's tendency to explore new things and act spontaneously - potentially encouraging impulsive shopping behavior (Indrajaya & Mahesha, 2022). These two variables provide a relevant psychological framework for understanding impulse in the context of online shopping.

This phenomenon of impulse buying is a major concern in consumer behavior studies, especially because of its significant impact on individual financial stability and the effectiveness of digital marketing strategies. In the context of e-commerce, impulse buying is not just a momentary reaction to discounts, but is also rooted in the psychological characteristics of consumers.

However, in driving unplanned purchase decisions, hedonic shopping motivation is often the psychological mechanism that amplifies the influence of these two factors. This motivation refers to the search for pleasure, relaxation, or entertainment in the shopping process, regardless of the utilitarian function of the purchased product (Chang et al., 2023). When hedonic motivation is active, consumers are more easily tempted to shop impulsively for a positive emotional experience.

Several previous studies have explored the relationship between psychological variables and impulse buying behavior in the context of online shopping. Avan & Şahin (2024) found that consumer hedonism has a significant mediating role between marketing and unplanned purchasing behavior. research also confirms that hedonic shopping motivation acts as an effective mediator in bridging the influence of external factors on impulse buying. Tarka et al. (2022) showed that openness to experience has a significant influence on impulsive buying behavior, while Gulfraz et al. (2022) also reinforced these findings by stating that trait openness is a consistent predictor of spontaneous shopping decisions. Furthermore, Ong et al. (2021) research indicated that attitudes towards money correlate with consumptive behavior, where individuals who view money as a status symbol or source of pleasure tend to make impulse purchases with higher frequency.

However, the results of previous studies are not entirely consistent and point to important gaps to be explored further. Some studies found that hedonic shopping motivation is not always a significant mediator between psychological variables and impulse buying, as shown by Brabo et al. (2021), who stated that hedonic motivation has neither a direct nor a mediator effect on impulse buying. In addition, Purwaningtyas et al. (2025) report that openness to experience is not always significantly correlated with impulsive behavior in the context of e-commerce. These inconsistencies suggest that there is still room for further exploration of the role of hedonic shopping motivation as a mediating variable, as well as the need to simultaneously examine the relationship between attitudes towards money, openness to experience, and impulse buying in a unified conceptual framework, especially in the context of digital marketplace consumers in Indonesia.

Based on this description, the main purpose of this study is to analyze the effect of attitude towards money and openness to experience on impulse purchases of marketplace consumers in Jabodetabek, with hedonic shopping motivation as a mediating variable. This study specifically tests the following seven hypotheses: (1) Attitude towards money has a positive and significant effect on hedonic shopping motivation; (2) Attitude towards money has a positive and significant effect on impulse buying; (3) Openness to experience has a positive and significant effect on hedonic shopping motivation; (4) Openness to experience has a positive and significant effect on impulse purchases; (5) Hedonic shopping motivation has a positive and significant effect on impulse purchases; (6) Hedonic shopping motivation mediates the effect of attitudes towards money on impulse purchases; (7) Hedonic shopping motivation mediates the effect of openness to experience on impulse purchases.

To answer the objectives and test the hypotheses proposed, this research uses a mixed method approach with a sequential explanatory design, which combines quantitative and qualitative analysis sequentially. In the initial stage, a quantitative approach was used through a survey technique of marketplace consumers who live in the Jabodetabek area, with the criteria of being active users in the past year. Data were analyzed using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS 3.2.9 software, which allows robust testing of relationships between variables as well as mediation effects in complex conceptual models. Furthermore, a qualitative

approach was conducted through semi-structured interviews with selected respondents to explore a deeper understanding of the motivations and subjective experiences behind impulse buying behavior. This approach is expected to provide a more complete picture, both quantitatively and qualitatively, and enrich the theoretical and practical contributions of this research.

## Method

This research uses a mixed method approach with a sequential explanatory design, which combines quantitative and qualitative methods in stages (Matović & Ovesni, 2023). This approach was chosen to gain a comprehensive understanding of the impulse buying behavior of marketplace consumers in Jabodetabek by combining the advantages of statistical data and in-depth narratives. The first stage was quantitative to test the relationships between variables in the conceptual model, while the second stage was qualitative to further explore and explain the quantitative results, especially in the case of ambiguous or insignificant findings.

The quantitative approach in this research is explanatory with a survey method. The unit of analysis is active e-commerce consumers in the Jabodetabek area. Sampling was conducted using purposive sampling technique with the following criteria: at least 17 years old, have shopped online through a marketplace in the past year, and live in the Jakarta, Bogor, Depok, Tangerang, or Bekasi area. This study involved 115 respondents, the number of which was determined based on the approach of Hair Jr et al. (2021), taking into account the number of parameters in the structural model.

### Operational definition and measurement of variables

**Table 1.** Variable Operations of Impulse Buying

Dimension	Indicator
Cognitive (Y1)	1. Thinking right before buying 2. Buy only the products you need
Affective (Y2)	1. Very excited when you want to shop 2. Selelu wants to buy the latest products

Source: Verplanken & Herabadi (2001)

**Table 2.** Operational Variables of Attitude Towards Money

Dimension	Indicator
Achievements and successes (X1.1)	1. Having a lot of money is my life's achievement 2. For me, the amount of money reflects my social status
Power and status (X1.2)	1. I like to buy expensive things to show off to others 2. I like to tell others the brand name of the products I buy
Awareness and responsibility (X1.3)	1. I am proud of my ability to save money 2. I save more than I spend
Savings ownership (X1.4)	1. I'm afraid of losing money 2. I feel like the money I've saved is never enough

Source: Fenton-O' Creevy & Furnham (2020)

**Table 3.** Operational Experience Disclosure Variables

Dimension	Indicator
Aesthetic (X2.1)	1. I like to be curious about many new things 2. I often have dreams and imaginations about new products
Ide-ide (X2.2)	1. I love learning something new 2. I can come up with brilliant ideas

Source: Ramdhani (2012)



**Table 4.** Operational Variables Hedonic shopping motivation

Dimension	Indicator
Shopping Adventure (Z.1)	1. Shopping makes you feel like you're in your own world 2. Enjoy interacting with products and sellers while shopping
The Role of Shopping (Z.2)	1. Discover what's new in product service while shopping 2. Gain new knowledge about product specifications when shopping
Gratuity Shopping (Z.3)	1. Shopping for how to pamper yourself. 2. Shopping improves mood. 3. Shopping for ways to relieve stress.

Source: Arnold & Reynolds (2003)

Quantitative data analysis was conducted using the Partial Least Squares - Structural Equation Modeling (PLS-SEM) method through the SmartPLS 3.2.9 application. PLS-SEM was chosen because it is flexible to small sample sizes, does not require data normality, and is suitable for testing mediation relationships in complex theoretical models. This method also allows researchers to test latent variables simultaneously.

After the quantitative results were analyzed, a qualitative approach was used to deepen the understanding of the findings. This method was conducted through semi-structured interviews with 6-10 respondents selected from the quantitative survey sample, who showed both high and low impulse buying patterns based on IBTS scores. Qualitative informants were selected using maximum variation sampling technique to ensure diversity of views based on age, income, and frequency of online shopping.

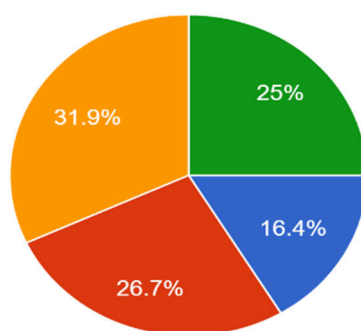
The interviews aimed to explore emotional motivations, perceptions of money, and shopping experience preferences that were not fully covered in the questionnaire. Interview results were analyzed using a thematic analysis approach, using manual coding to identify thematic patterns relevant to the quantitative variables. Qualitative findings were used to explain non-significant quantitative results, highlight possible contextual factors, and provide an interpretive dimension to the relationships between variables.

The use of this mixed method design is based on the consideration that impulse buying behavior cannot only be explained through statistical relationships between variables, but also requires an understanding of the subjective experience and underlying emotional dynamics. Quantitative methods provide a framework for generalization and hypothesis testing, while qualitative data offers depth of analysis and nuances of interpretation that are not accessible through numbers alone. This approach strengthens internal and external validity, and ensures that research results can be interpreted more holistically from both a theoretical and practical perspective.

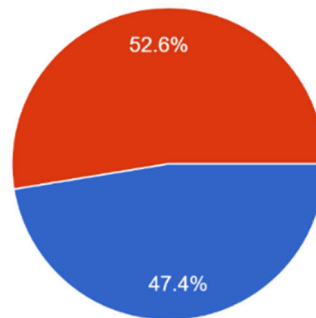
## Results and Discussions

### Profil Respond

The criteria for respondents are at least 17 years old, domiciled in Jabodetabek, and used to shop through *the marketplace* at least in the last 1 year.

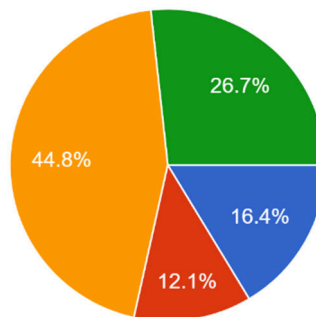
**Figure 2** Diagram Respondent's Age

From the figure 2 above, it can be seen that the age of respondents from this study is 17-21 years (16.4%), 22-30 years (26.7%), 31-40 years (31.9%), and > 40 years (25%).



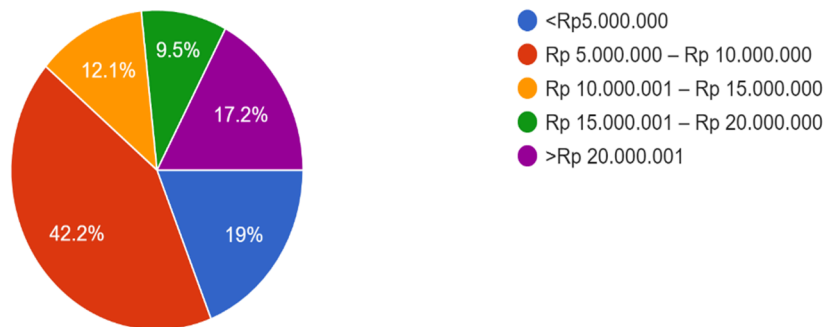
**Figure 3** Diagram Respondent's Gender

From the figure 3 above, it can be seen that the gender of respondents from this study is 52.6% women and 47.4% men.



**Figure 4** Diagram Respondents' Recent Education

From the figure 4 above, it can be seen that the respondents' education is SMA / SMK (16.4%), D3 (12.1%), S1 (44.8%), and S2 / S3 (26.7%).



**Figure 5** Diagram Revenue per Month

From the figure 5 above, it can be seen that the monthly income of respondents is: < 5 million (19%), 5-10 million (42.2%), > 10-15 million (12.1%), > 15-20 million (9.5%), and > 20 million (17.2%).

### Results of data processing and data analysis

The Partial Least Square (PLS) approach is useful for predicting dependent variables by involving independent variables. In PLS, there are two evaluation of the measurement model used, namely the measurement model (Outer Model) and *the structural* model (Inner Model).

#### Measurement Model Test Testing (Outer Model)

The evaluation of the outer model is carried out in the following way (Hair Jr et al., 2021): (1) Convergent Validity Testing, with valid criteria is if it has a loading factor value of > 0.70; (2) Average Variance Extracted (AVE) testing, with valid criteria if the AVE value > 0.5; (3) Composite Reliability testing, with valid criteria if the Composite Reliability value > 0.70; (4) Discriminant Validity Testing, with valid criteria if Cross Loading value > 0.70.

### Convergent Validity Testing

**Table 5.** Convergent Validity Test Results

Variable	Indicator	Outer Loading	Information
Attitude to money	STU1	0.537	INVALID
	STU2	0.615	INVALID
	STU3	0.813	VALID
	STU4	0.781	VALID
	STU5	0.339	INVALID
	STU6	-0.328	INVALID
	STU7	0.614	INVALID
Openness of Experience	KP1	0.924	VALID
	KP2	0.918	VALID
	KP3	0.380	INVALID
	KP4	0.304	INVALID
Hedonic Shopping Motivation	MBH 1	0.756	VALID
	MBH 2	0.657	INVALID
	MBH 3	0.676	INVALID
	MBH 4	0.587	INVALID
	MBH 5	0.803	VALID
	MBH 6	0.771	VALID
	MBH 7	0.833	VALID
Impulse Buying	PEMB1	-0.659	INVALID
	PEMB2	-0.636	INVALID
	PEMB3	0.697	INVALID
	PEMB4	0.892	VALID

Based on the above data, indicators that have a loading factor of  $< 0.70$  should be excluded from the model. After being removed from the model, the data is then reprocessed with the following results:

**Table 6.** Convergent Validity Test Results (Modified)

Variable	Indicator	Outer Loading	Information
Attitude to money	STU3	0.903	VALID
	STU4	0.902	VALID
Openness of Experience	KP1	0.946	VALID
	KP2	0.930	VALID
Hedonic Shopping Motivation	MBH 1	0.714	VALID
	MBH 5	0.871	VALID
	MBH 6	0.884	VALID
	MBH 7	0.903	VALID
Impulse Buying	PEMB4	1.000	VALID

From the results of the *Convergent Validity* (Modification) test above, it can be seen that the indicators above have proven valid because they already have a loading factor of  $> 0.70$ .

### Construct Reliability and Validity Testing

**Table 7.** Construct Reliability and Validity Test Results

	Cronbach' s Alpa	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Attitude to money	0.773	0.773	0.898	0.815
Openness of Experience	0.863	0.873	0.936	0.879
Hedonic Shopping Motivation	0.865	0.871	0.909	0.717
Impulse Buying	1.000	1.000	1.000	1.000



From the results of *construct reliability* and *validity testing* above, it can be seen that the variables above have proven valid because they already have a value of > 0.70.

### Discriminant Validity Testing

Because there are no *convergent validity* problems, the next step tested is the problem related to *discriminant validity*. In *discriminant validity* testing, reflective indicators can be seen in *cross loading* between indicators and their constructs. Thus, latent constructs predict indicators on their blocks better compared to indicators on other blocks.

**Table 8.** Discriminant Validity Test Results (Cross Loading)

	Keterbukaan Pengalaman	Motivasi Belanja Hedonis	Pembelian Impulsif	Sikap Terhadap Uang
KP1	0.946	0.513	0.710	0.391
KP2	0.930	0.462	0.620	0.405
MBH1	0.398	0.714	0.432	0.430
MBH5	0.462	0.871	0.476	0.246
MBH6	0.381	0.884	0.380	0.299
MBH7	0.503	0.903	0.513	0.325
PEMB4	0.712	0.539	1.000	0.541
STU3	0.372	0.373	0.472	0.903
STU4	0.393	0.322	0.504	0.902

From the results of the *discriminant validity test* above, it can be seen that the correlation of the construct with the indicator has proven valid because it already has a *cross loading value* of > 0.70.

**Table 9.** Discriminant Validity Test Results (Fornell Lacker Criterion)

	Keterbukaan Pengalaman	Motivasi Belanja Hedonis	Pembelian Impulsif	Sikap Terhadap Uang
Keterbukaan Pengalaman	0.938			
Motivasi Belanja Hedonis	0.521	0.847		
Pembelian Impulsif	0.712	0.539	1.000	
Sikap Terhadap Uang	0.424	0.385	0.541	0.903

From the table above shows the *Average Variance Extracted* (AVE) value of the extracted average variance is higher than that involving the latent variable, then the construct in the estimated model meets the discriminant validity criterion.

### Structural Model Test Testing (Inner Model)

After the estimated model meets the criteria of the *Outer Model*, the next is the structural model testing (*Inner Model*). *Inner model testing* is the development of concepts and theory-based models in order to analyze the relationship between exogenous and endogenous variables that have been described in a conceptual framework. The testing stage of the structural model (inner model) is carried out with the following steps (Hair Jr et al., 2021).

### R-square

**Table 10.** R-Square Value Test Results

Variabel	R Square
Impulse Buying	0.597

From the table above, it can be seen that the impulse purchase variable can be explained by the variables of attitude towards money, openness of experience, and hedonic shopping motivation by 59.7% and the remaining 40.3% explained by other variables outside this study.

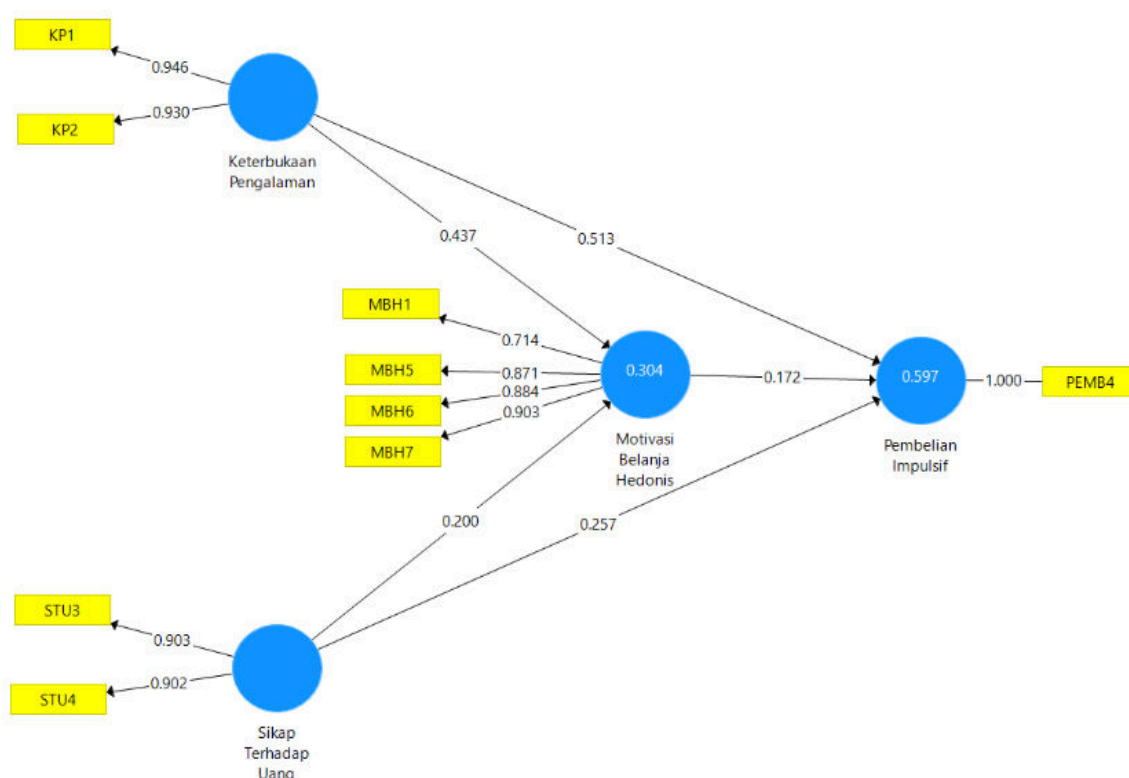
**Path Coefficients**

*Path coefficients* are path relationships in structural models. If the relationship between variables is unidirectional, the value of *the path coefficients* is positive. And if between variables is not in the same direction then the value is negative (Hair Jr et al., 2021). In testing the research hypothesis using the *Partial Least Square – Structural Equation Modeling* (SEM-PLS) analysis method. This method is done by looking at the value of t-statistics in the *path analysis*. The value of t-statistics  $\geq 1.96$  then the hypothesis is accepted.

**Table 11.** Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Information
Attitudes toward money > hedonic spending motivations	0.200	0.204	0.086	2.316	0.022	Positive and Significant
Attitude Towards Money -> Impulse Buying	0.257	0.270	0.079	3.255	0.001	Positive and Significant
Experience Openness -> Hedonic Shopping Motivation	0.437	0.446	0.088	4.951	0.000	Positive and Significant
Openness Experience -> Impulse Buying	0.513	0.502	0.072	7.125	0.000	Positive and Significant
Hedonic Shopping Motivation -> Impulse Buying	0.172	0.172	0.073	2.353	0.020	Positive and Significant

From table 8 above, it can be seen that the results of this *Path Coefficients* test are positive and significant where the t-statistic  $> 1.96$  with p-values  $< 0.05$ .

**Figure 6** Bootstrapping Test Results. Source: PLS 3.29 (2024)

### Testing Specific Indirect Effects

**Table 12.** Result Test Specific Indirect Effects

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Attitudes towards money -> hedonic shopping motivations -> impulse purchases	0.034	0.037	0.027	1.287	0.201
Experiential Openness -> Hedonic Shopping Motivation -> Impulse Buying	0.075	0.077	0.037	2.055	0.042

From the test results above, it can be seen that hedonic shopping motivation does not have a significant effect as a mediating variable of attitudes towards money towards impulse purchases where P Values > 0.05 with t-statistics < 1.96.

Hedonic shopping motivation had a significant effect as a mediating variable of experiential openness to impulse purchases with P Values < 0.05 with t-statistics > 1.96.

After it is proven that hedonic shopping motivation has a significant effect as a mediating variable of experience openness to impulse purchases, then according to Hair Jr et al. (2021) to be able to determine the effect of mediation can be calculated through the VAF value. If VAF > 80 is called full mediation, if  $0.20 \leq \text{VAF} \leq 80$  then it is called partial mediation and if VAF < 0.20 then there is no mediation.

VAF can be calculated by the following formula:

$$\begin{aligned} \text{VAF} &= (p1 \times p2) / (p1 \times p2) + p3 \\ &= (0.437 \times 0.513) / (0.437 \times 0.513) + 0.172 \\ &= 0.565 \end{aligned}$$

From the value of VAF = 0.565, the hedonic shopping motivation variable is partial mediation.

### Hypothesis Test Results

Based on the first hypothesis test (H1) in this study, it showed t-statistic results >1.96 with p-values <0.05 so that the first hypothesis (H1) was accepted. This proves that the attitude towards money has a positive and significant effect on the hedonic shopping motivation of *marketplace customers* in Jabodetabek.

Based on the second hypothesis test (H2) in this study, it shows t-statistic results >1.96 with p-values <0.05 so that the second hypothesis (H2) is accepted. This proves that the attitude towards money has a positive and significant effect on impulse purchases of marketplace customers in Jabodetabek.

Based on the third hypothesis test (H3) in this study, it shows t-statistic results >1.96 with p-values <0.05 so that the third hypothesis (H3) is accepted. This proves that the openness of experience has a positive and significant effect on the hedonic shopping motivation of marketplace customers in Jabodetabek.

Based on the fourth hypothesis test (H4) in this study, it shows t-statistic results >1.96 with p-values <0.05 so that the fourth hypothesis (H4) is accepted. This proves that the openness of the experience has a positive and significant effect on the impulse purchases of marketplace customers in Jabodetabek.

Based on the fifth hypothesis test (H5) in this study, it shows t-statistic results >1.96 with p-values <0.05 so that the fifth hypothesis (H5) is accepted. This proves that hedonic shopping motivation has a positive and significant effect on impulse purchases of marketplace customers in Jabodetabek.

Based on the sixth hypothesis test (H6) in this study, it showed t-statistic results < 1.96 with p-values > 0.05 so that the sixth hypothesis (H6) was rejected. This proves that hedonic shopping

motivation is unable to mediate attitudes towards money towards impulse purchases of marketplace customers in Jabodetabek.

Based on the seventh hypothesis test (H7) in this study, it shows t-statistic results  $>1.96$  with p-values  $<0.05$  so that the seventh hypothesis (H7) is accepted. This proves that hedonic shopping motivation is able to mediate the openness of the experience to impulse purchases of marketplace customers in Jabodetabek. The results also stated that hedonic shopping motivation as partial mediation.

#### **Attitudes towards money have a positive and significant effect on motivation hedonic shopping for marketplace customers in Jabodetabek**

The results show that attitudes towards money positively and significantly influence hedonic shopping motivation among marketplace customers in Jabodetabek. This finding suggests that the more positively a person views money as a means of obtaining pleasure, a symbol of achievement, or a means of fulfilling a lifestyle, the higher their urge to shop for personal pleasure. This is in line with the concept that individuals who perceive money not only as a functional transaction tool, but also as a status symbol and source of emotional satisfaction, are more likely to engage in hedonistic consumptive activities.

Interviews with respondents showed that those who perceive money as a means to enjoy life tend to interpret online shopping as a form of self-reward or entertainment. Some stated that they do not hesitate to spend their hard-earned money on things that give them emotional satisfaction, such as shopping for cosmetics or fashion products even though it is not urgent. This indicates that the attitude towards money as a means of enjoyment reinforces the motivation to shop for personal satisfaction, rather than out of necessity.

This finding reinforces the results of Harjadi et al. (2021) and Cahyani & Marcelino (2023), which state that individuals with emotional or symbolic money orientations have a higher tendency to use shopping as a means of emotional and social achievement. In the context of an urban society like Jabodetabek, which is full of social pressures, competitive lifestyles, and high exposure to digital media, hedonic shopping becomes an escape mechanism or compensation for certain emotional needs. Digital marketplaces respond to this need by designing visually and emotionally pleasing shopping experiences, such as through engaging interfaces, gamification features, and tempting flash sale promotions.

Furthermore, this relationship also shows how attitudes towards money act as a psychological foundation in shaping shopping behavior in the digital era. When money is perceived as a means of self-expression and social achievement, the motivation to shop is no longer just about necessity, but also about creating personal meaning from consumption itself. Therefore, in the practice of digital marketing, understanding consumers' money orientation is important in developing targeted promotional strategies and psychographic segmentation. E-commerce businesses can direct campaigns that emphasize the emotional, symbolic and aesthetic value of products to reach consumers with high hedonic shopping tendencies driven by attitudes towards money.

#### **Attitude towards money has a positive and significant effect on impulse buying of marketplace customers in Jabodetabek**

The results also reveal that attitudes towards money have a positive and significant influence on the impulse buying behavior of marketplace consumers in Jabodetabek. That is, the more a person views money as a source of pleasure, power, or a symbol of achievement, the greater their tendency to make spontaneous purchases without careful planning. This attitude creates an internal justification that makes individuals feel entitled or appropriate to use their money instantly for instant gratification, which in turn encourages impulse purchases.

Most informants mentioned that they tend to "follow their heart" when they find interesting products, especially if they feel financially well-off. The perception that money "can be found again" or "money to enjoy" encourages quick and thoughtless purchasing behavior. This reflects that a permissive attitude towards money directly contributes to impulsive shopping tendencies, especially when getting attractive offers on marketplaces.

This finding is consistent with previous research by Deliana et al. (2024) and Ong et al. (2021), who found that individuals with permissive attitudes towards money tend to have lower self-control in spending, especially when they are faced with visual stimulus, deep discounts, or time-limited promotions on digital platforms. In the context of online shopping behavior, attitudes towards money become even more influential as consumers do not experience the physical process of spending money directly. The digital and fast nature of the transaction reduces the "sense of loss" or "reconsideration" of the purchase, thus reinforcing the impulse effect.

From a practical standpoint, these results suggest that marketing strategies that target consumers with a symbolic orientation towards money can increase the effectiveness of quick-sale campaigns such as flash sales or exclusive bundling. However, on the other hand, the findings also underscore the importance of financial literacy education, especially for urban segments of society that are easily influenced by image- and emotion-based consumptive lifestyles. A deeper understanding of consumer attitudes towards money can help industry players and policymakers design interventions that not only improve marketing efficiency, but also protect consumers from the negative financial consequences of excessive impulse buying behavior.

#### **Openness of experience has a positive and significant effect on the hedonic shopping motivation of marketplace customers in Jabodetabek**

This finding is consistent with previous research by Shohib (2015) and Rita & Argentina (2015), who found that individuals with permissive attitudes towards money tend to have lower self-control in spending, especially when they are faced with visual stimulus, deep discounts, or time-limited promotions on digital platforms. In the context of online shopping behavior, attitudes towards money become even more influential as consumers do not experience the physical process of spending money directly. The digital and fast nature of the transaction reduces the "sense of loss" or "reconsideration" of the purchase, thus reinforcing the impulse effect.

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This study supports the Big Five personality theory, particularly the openness to experience dimension which explains that open individuals tend to value variety, spontaneity, and emotional experiences in daily activities, including in the context of consumption (Shemeis et al., 2021). This study is also in line with the findings of Wang et al. (2022) and Widagdo & Roz (2021), which state that hedonic shopping motivation appears strong in individuals who seek emotional stimulation through consumption activities. In the context of e-commerce, marketplaces offer a digital environment that is highly suitable for open individuals, such as dynamic search features, visually appealing product displays, and customized product recommendations.

The implications of these results suggest that e-commerce players can target high-openness consumers through marketing strategies that emphasize visual elements, personalization, and innovation. Features such as virtual try-on, interactive content, live shopping, and experiential reviews can enhance emotional and aesthetic appeal, thereby strengthening hedonic shopping motivation. In addition, this understanding is also important for the development of user experience-based applications that can create a sense of "shopping as an adventure", especially for market segments that tend to use consumption as a means of self-actualization and exploration of new experiences.

#### **Openness of experience has a positive and significant effect on impulse purchases of marketplace customers in Jabodetabek**

The results also show that openness to experience has a positive and significant effect on impulse buying behavior. Individuals who are open to experience tend to be more interested in trying new things, including products they had not previously planned to buy. They are more flexible in making



spontaneous decisions, have a tolerance for uncertainty, and are driven by high curiosity, all of which are key enablers for impulse buying, especially in the fast-paced and interactive digital environment.

Some respondents with a penchant for trying new things mentioned that they often buy unplanned products, simply because they are interested in trying new experiences or following trends. For example, buying viral foods, unique accessories or products with innovative designs. The desire to “not be left behind” and enjoy the thrill of trying new things drives them to make spontaneous purchases, even if the item is not necessarily needed.

This finding corroborates the results of Ningrum & Widanti (2023) and Pacheco et al. (2024), which state that consumers with high levels of openness are more prone to impulse purchases because they tend to follow spontaneous impulses and are attracted to new experiences. Digital marketplaces present many elements that reinforce this effect, such as personalized product recommendations, attractive visuals, user testimonials, and surprise promotions that make consumers want to “just try it first”. In this environment, open personality traits create a great opportunity for unplanned but emotionally pleasurable purchases.

Practically speaking, these results suggest that marketing strategies based on novelty, interactivity, and product storytelling will be more effective in reaching consumers with high openness traits. However, this also needs to be examined in terms of consumer literacy: the unplanned urge to try new things can lead to overconsumption. Therefore, marketplace platform managers can provide educational features such as “impulse purchase alerts”, or recommendations based on shopping history and personal budget, as a form of social responsibility to assist consumers who are highly exploratory but prone to buying without control.

#### **Hedonic shopping motivation has a positive and significant effect on impulse purchases of marketplace customers in Jabodetabek**

The results of this study indicate that hedonic shopping motivation positively and significantly influences impulse buying behavior. That is, the higher consumers' motivation to obtain pleasure, relaxation, or emotional experience through shopping activities, the more likely they are to make spontaneous purchases without prior planning. In the context of digital marketplaces, this becomes even more relevant given that e-commerce is designed to trigger emotional responses through visual design, promotions, and ease of transactions.

Most informants revealed that they often shop impulsively when they are stressed, bored or need entertainment. Shopping is considered a quick and fun escape. Scrolling through the marketplace becomes a routine habit, and when they see an interesting or funny product, they immediately buy it without thinking. This shows that emotional or hedonic motivations have a big influence on impulse buying decisions in the digital world.

These findings are consistent with the studies of Erdem & Yılmaz (2021) and Widagdo & Roz (2021), which state that consumers with hedonic motivation tend to purchase products not for functional needs, but to satisfy emotional urges or cope with psychological pressures such as stress and boredom. Shopping becomes both an escape mechanism and a form of self-expression. In the context of Jabodetabek, which is characterized by a fast-paced lifestyle, work-related stress, and high exposure to digital media, the desire to experience momentary pleasure through impulsive consumption becomes stronger and more easily facilitated.

Practically, these results highlight the importance of managing the customer experience in digital platforms. Marketplace operators can increase purchase conversions by incorporating elements that evoke positive emotions, such as personalized product displays, interactive interfaces, and recommendations based on mood or preferences. However, it should also be noted that hedonic motivation, if not balanced with self-control, can lead to excessive consumption. Therefore, understanding this behavior can be used not only for marketing strategies but also to educate consumers to shop more consciously and responsibly.



### **Attitudes towards money have a positive and significant effect on impulse purchases of marketplace customers in Jabodetabek Through Hedonic Shopping Motivation**

The results of the study indicate that hedonic shopping motivation does not significantly mediate the relationship between attitudes toward money and impulsive buying. In other words, although individuals may hold positive views about money such as perceiving it as a means of pleasure, achievement, or social status—this does not automatically increase their hedonic motivation that leads to impulsive purchases. This finding suggests that attitudes toward money in the context of Jabodetabek's marketplace tend to have a direct effect on spontaneous purchasing decisions, without necessarily passing through emotional triggers or the pursuit of shopping pleasure as a mediator.

Interview data further revealed that not all respondents with a permissive attitude toward money were driven by pleasure when shopping; some made impulsive purchases simply because they felt financially capable or wanted to avoid missing out, rather than being motivated by positive emotions. This implies that while there is a link between attitudes toward money and impulsive buying, the connection does not always occur through hedonic motivation.

This finding is in line with Brabo et al. (2021), but contrasts with previous studies by Sriyanto et al. (2025), which suggest that hedonic motivation can serve as a key psychological pathway linking financial orientation with consumer behavior. However, in the context of this study, it is likely that consumers in Jabodetabek with permissive attitudes toward money tend to make impulsive decisions based on perceptions of power or spending flexibility, rather than a search for shopping pleasure. This may be influenced by the pragmatic consumer culture in urban areas and the availability of instant payment technologies that facilitate spontaneous purchasing without much emotional consideration.

Practically, this result highlights the importance of distinguishing between emotional motivation and cognitive beliefs about money when understanding impulsive buying. Marketing strategies targeting consumers based on money attitudes should not always assume effectiveness through hedonic appeals. Instead, approaches that emphasize social value, status symbolism, or purchase efficiency may be more suitable for consumers with high money orientation. Moreover, this finding underscores the need for financial literacy education to help individuals recognize that their orientation toward money can influence immediate purchasing behavior, and that spending control is not always driven by emotion, but also by perceptions of value and priority in money use.

### **Openness of experience has a positive and significant effect on Impulse purchases of marketplace customers in Jabodetabek through hedonic shopping motivation**

This study found that hedonic shopping motivation significantly mediates the relationship between openness to experience and impulsive buying. This means that individuals who are open to new experiences who tend to enjoy exploration, uniqueness, and variety are more motivated to shop for hedonic reasons, such as entertainment, relaxation, or personal pleasure. This motivation, in turn, drives impulsive purchasing behavior in online contexts. These findings suggest that personality traits can indirectly shape consumer behavior through emotional factors.

Qualitative findings indicate that individuals high in openness to experience are driven to explore new products as a form of enjoyment and curiosity fulfillment. They do not merely seek items based on necessity, but rather, take pleasure in the process of browsing and the visual stimulation of the shopping experience. This emotional drive often leads to impulsive purchases.

Unlike the previous mediation result (attitude toward money has No. significant effect on impulsive buying through hedonic motivation), this relationship was statistically significant, meaning that the exploratory tendencies of open individuals indeed operate through hedonic motivation. Consumers with high openness are inclined to try new products or explore marketplaces as a form of pleasurable activity, which increases the likelihood of unplanned purchases. This aligns with the findings of Huang et al. (2024) and Pranata et al. (2024), which showed a strong association between openness to experience and exploratory, emotionally-driven shopping behavior.

The practical implications of this finding are highly relevant for marketplace operators seeking to target consumers with exploratory personality traits. Marketing strategies that emphasize novelty, limited editions, dynamic interaction, or unique visual experiences can enhance appeal for this segment. On the other hand, the results also highlight the importance of incorporating personality

segmentation into marketing campaign design not only to increase sales effectiveness but also to align messaging with the psychological preferences of consumers.

## Conclusions

The findings of this study indicate that both attitudes toward money and openness to experience have a positive and significant influence on impulsive buying behavior. Additionally, both variables significantly affect hedonic shopping motivation, which in this context is shown to be a key driver of impulsive purchasing behavior.

Hedonic shopping motivation is proven to mediate the relationship between openness to experience and impulsive buying, suggesting that consumers with high levels of openness are emotionally driven to shop spontaneously as a form of exploration and pleasure-seeking. In contrast, hedonic motivation does not mediate the relationship between attitudes toward money and impulsive buying. This suggests that attitudes toward money exert a strong direct influence on spontaneous purchasing decisions without necessarily passing through hedonic impulses.

Overall, this study contributes to the digital consumer behavior literature by enhancing the understanding of how psychological and personality factors interact in shaping impulsive buying decisions. The findings also have practical implications for e-commerce industry players in designing marketing strategies based on consumer personality traits and psychological preferences. Furthermore, these results serve as a valuable foundation for developing consumer education initiatives and policy interventions aimed at promoting more mindful, controlled, and financially responsible consumption behavior.

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