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Situational Impulsive and Compulsive

Online Purchase of Fashion Products in Generation Z

Compras de moda online en la Generación Z: situaciones impulsivas y compulsivas

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ABSTRACT

This study investigates the situational factors influencing impulsive and compulsive online purchases of fashion products among Generation Z. The findings indicate that financial management has a negative and significant effect on impulsive buying, meaning that better financial management reduces the likelihood of impulsive purchases. On the other hand, materialism and socioeconomic status have a positive and significant impact on impulsive buying, indicating that stronger materialistic traits and higher socioeconomic status are associated with increased unplanned purchasing behavior.

Keywords: impulsive buying, compulsive buying, Generation Z, financial management, materialism, socioeconomic status, time affluence, online fashion purchases

JEL code: D12; M31; G53



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RESUMEN

Este estudio investiga los factores situacionales que influyen en las compras impulsivas y compulsivas de productos de moda en línea entre la Generación Z. Los hallazgos indican que la gestión financiera tiene un efecto negativo y significativo en la compra impulsiva, lo que significa que una mejor gestión financiera reduce la probabilidad de compras impulsivas. Por otro lado, el materialismo y el nivel socioeconómico influyen positiva y significativamente en la compra impulsiva, mostrando que los rasgos materialistas más fuertes y un nivel socioeconómico más alto aumentan el comportamiento de compra no planificado.

Palabras clave: compra impulsiva, compra compulsiva, Generación Z, gestión financiera, materialismo, nivel socioeconómico, disponibilidad de tiempo, compras de moda en línea.

Código JEL: D12; M31; G53

INTRODUCTION

Electronic media trading activities have emerged everywhere (Lim et al., 2025; Huang et al., 2025). Shopping with electronic media is a common form of entertainment and has become a part of today's culture (Deepa & Elangovan, 2024). Some people consider online shopping as entertainment, filling free time, managing emotions, and expressing self-identity (Hudson et al., 2017). This condition is reinforced by the availability of resources such as time, financial situations, hedonic reasons, benefits, and marketing stimuli (Iyer et al., 2020). However, it is possible that it can lead to uncontrolled purchasing behavior, especially for individuals with self-control issues.

Uncontrolled purchasing behavior is referred to as compulsive buying. Compulsive buying has become a global problem, especially among students (Mestre-Bach et al., 2017). This situation has become a concern that warrants further exploration by practitioners and academics (Ongsakul et al., 2021).

Compulsive buying behavior is closely related to impulsive buying behavior. Compulsive behavior is a more extreme form of impulsive behavior. Unlike compulsive behavior, the need to buy comes from within the individual, influenced by anxiety sensitivity that wants to be alleviated or the desire to feel better or happier (Bighiu et al., 2015).

Consumers are sometimes unaware of this, especially now that online shopping has become an acceptable addiction (Bighiu et al., 2015). Impulse buying is a growing phenomenon and can be influenced by temporary psychological conditions or situational features of the customer. Impulse buying plays a role online (Akram et al., 2018).

Impulsive buying is more prevalent when the buyer feels no pressure regarding payment, such as when using a credit card (Syah et al., 2017). Research findings reveal that 85 percent of compulsive buyers have financial problems related to debt (Owusu et al., 2023), and 74 percent of them usually have uncontrolled debt. Material ownership or materialism is a means for impulsive and compulsive buyers to create happiness and success, as well as express their identity (Islam et al., 2018). Materialism is also said to be positively correlated with compulsive behavior.

Socioeconomic status is related to a person's well-being, education, and psychological, physical, and mental health. A person with a good socioeconomic status generally has better comfort in life. Thus, Jalees et al. (2024) argue that individuals with high socioeconomic status are usually wealthy because they frequently buy luxury products that reaffirm their

identity and high societal position. Individuals with high socioeconomic status have an orientation to immediately satisfy their needs and enjoy being noticed by everyone (Gaur, 2013).

Socioeconomic status can shape the strength or weakness of compulsive behavior (Cirino et al., 2002). Impulsive buying requires its own time to shop. Individuals who do not have excess time or feel their lives are rushed and busy generally do not have time affluence (Zhao et al., 2025). Individuals with low time affluence who desire to fulfill emotions and reduce stress tend to create compulsive purchases that previously went through impulsive buying (Zhao et al., 2025). Impulsive purchases can also be formed in individuals who lack sufficient time (LaJeunesse & Rodríguez, 2012).

Society is generally expected to behave rationally. However, the development of online activities and the availability of supporting resources create a gap for further research, especially Generation Z's trend in fulfilling their online fashion product needs. Generation Z is an exciting group to explore, with its unique characteristics and developments during the digitalization and globalization era.

66 THEORETICAL BACKGROUND AND HYPOTHESES.

H1: Financial Management and Impulsive Buying Behavior

Financial management refers to making informed and responsible decisions about financial resources. Studies have shown that financial management has a significant impact on impulsive buying behavior. Financial management moderates compulsive buying behavior, suggesting that consumers with better financial management skills are less likely to purchase impulsively (Owusu et al., 2023). Further, the importance of financial literacy in managing impulsive buying behavior has been emphasized, with self-control serving as a mediator (Ayuningtyas & Irawan, 2021). Financial literacy has a significant impact on online impulsive buying, particularly during the pandemic (Ningtyas & Vania, 2022). Therefore, it is expected that financial management negatively impacts impulsive buying behavior.

H2: Materialism and Impulsive Buying Behavior

Materialism, defined as the value placed on material possessions as a source of happiness and success, has been linked to impulsive buying behavior. Materialism directly influences compulsive and impulsive buying behavior, as individuals prioritize material goods for self-esteem and social validation (She et al., 2021). Studies have also found that materialism fosters impulsive buying tendencies, with financial literacy essential in moderating this effect (Lučić et al., 2021). Additionally, materialism significantly contributes to impulse buying

behaviors among younger consumers (Tahir et al., 2021). Therefore, materialism is expected to have a positive impact on impulsive buying behavior.

H3: Socioeconomic Status and Impulsive Buying Behavior

Socioeconomic status (SES), defined by income, education, and access to opportunities, has a significant impact on consumer behavior. SES moderates impulsive consumption behavior, with higher SES consumers exhibiting a greater tendency for impulsive purchases (Zhao et al., 2022). Higher SES consumers are more likely to impulse buy due to increased disposable income, and economic development levels, closely tied to SES, also influence online impulsive buying tendencies (Zhao et al., 2022). Therefore, a higher socioeconomic status is expected to positively influence impulsive buying behavior.

H4: Time Affluence and Impulsive Buying Behavior

Time affluence, or the perception of having enough time to engage in activities of personal interest, influences consumer behavior, including impulsive buying. Time pressure has a positive effect on impulsive buying, suggesting that consumers who feel rushed or have low time affluence are more likely to make unplanned purchases (Liu et al., 2022). Time affluence also correlates with well-being and sustainable consumption, and individuals with more free time may engage in impulsive buying to alleviate boredom (Burchardt & Ickler, 2021). Therefore, time affluence is expected to positively impact impulsive buying behavior.

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H5: Impulsive Buying and Compulsive Buying Behavior

Impulsive buying can lead to compulsive buying, particularly when individuals fail to control the urges that arise during impulsive purchases. Social proof, such as consumer reviews or influencer endorsements, strongly influences impulse buying on digital platforms, which can further contribute to compulsive buying (Huang et al., 2025). Additionally, gamification in e-commerce can lead to impulsive buying, as consumers are encouraged to purchase through interactive and engaging experiences (Lim et al., 2025). Impulse buying is a key precursor to compulsive buying, especially in environments that stimulate emotional or social triggers. Therefore, impulsive buying is expected to positively influence compulsive buying behavior.

METHOD

Research design

The design of a study provides an overview of the thought process and the stages that need to be completed. This study uses a quantitative research design (Creswell, 2013). Data measurement for each indicator in quantitative analysis uses a semantic differential scale measurement unit, namely, from 1 to 5. This study uses four exogenous variables and two endogenous variables.

The financial management indicator (X_1) consists of price, paying bills on time, making written records of expenses, and staying within the budget. The materialism variable (X_2) comprises indicators of ownership of products not yet owned, a preference for luxury, ownership of unique products, admiration for others, and overall happiness. The socioeconomic status indicator (X_3) includes higher education, job stability, and parental residence status. The time affluence indicator (X_4) is living in a hurry, having much free time, having enough time for what is needed, being able to live a relaxed life, having enough time for essential things, and not having enough time in a day.

The impulsive buying variable refers to making direct purchases, buying without thinking, and seeing and purchasing the product immediately. Indicators of compulsive buying include purchasing items that cannot be afforded, buying without considering the purchase, buying to alleviate mental distress, experiencing anxiety if not buying, and buying without a clear purpose.

Population, sample, and analysis

68 This study's population was Generation Z (late teenagers) in Bali who purchased fashion products online, with an unknown number. Therefore, sampling was done using a purposive random sampling technique. The sample criteria required were late teenagers or Generation Z with the standards of the Indonesian Health Service, aged 17-25, minimum high school or equivalent education, familiarity with social media applications, and already using them to purchase fashion products.

The total sample size consisted of 300 respondents, evenly distributed across all districts in the province of Bali. Focus group discussions (FGDs) and in-depth interviews were conducted in an unstructured manner, in a flexible and informal atmosphere, and were conducted repeatedly. Testing the instrument's validity using the Pearson product-moment correlation technique with a minimum limit of $r > 0.30$. The item is declared reliable by conducting a reliability test with the condition that the Cronbach's Alpha value obtained is greater than 0.6 (Malhotra, 2004).

Path analysis uses inferential statistical analysis. It is an extension of multiple linear regression analysis that estimates the causal relationship between previously determined variables based on theory. Path analysis is used to analyze the pattern of relationships between variables to resolve the direct and indirect effects between independent and dependent variables. The basis for calculating the path coefficient is correlation and regression analysis, which is performed using the SPSS Version 24 program.

RESULT

Consumer behavior generally varies according to the internal and external backgrounds that shape it. The characteristics of the respondents analyzed were all Generation Z people aged 17-26 years throughout Bali. This study used 300 respondents. All indicators to measure the research variables were declared valid and reliable. The inferential statistical analysis used was in the form of path analysis. In this case, the path analysis consists of two regression structures: regression structure I, the influence of financial management, materialism, socioeconomic status, and time prosperity on impulsive buying, and regression structure II, the influence of impulsive buying on compulsive buying. The results of processing statistical data regression structure I are presented in Table 1

Table 1
Results of Processing of Structure Regression I

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
1 (Constant)	.616	.301		2.046	.042
Financial Management	.338	.069	-.277	4.871	.000
Materialism	.176	.072	.144	2.426	.016
Socioeconomic status	.222	.053	.234	4.196	.000
Time prosperity	.110	.068	.089	1.619	.106

a. Dependent Variable: impulse buying

R square: 0,314

Sig. F: 0,000

Source: Own elaboration.

Based on the results of processing the regression data structure I, a sub-structure equation 1 can be made, namely: $Y_1 = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e_1$

$$Y_1 = -0,277 X_1 + 0,144 X_2 + 0,234 X_3 + 0,089 X_4 + e_1$$

The following are the results of processing Structural Regression II, which are presented in Table 2.

Table 2
Results of Structural Regression Processing II

Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
1 (Constant)	2.308	.187		12.327	.000
impulse buying	.391	.047	.434	8.317	.000

a. Dependent Variable: Compulsive buying

R Square: 0,19

Sig. F: 0,000

Source: Own elaboration.

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Based on the results of processing structure II data, an equation can be made for sub-structure 2:

$$Y_2 = \beta_5 Y + e_2$$

$$Y_2 = 0,434 Y + e_2$$

Table 3 shows the direct influence relationship between variables.

Table 3
The direct influence of the relationship between variables.

Influence of Variables	Direct Influence
Financial management → Impulse buying	-0,277
Materialism → Impulse buying	0,144
Socioeconomic status → Impulse buying	0,234
Time affluence → Impulse buying	0,089
Impulse buying → Compulsive buying	0,434

Source: Own elaboration.

Direct effect

a) The effect of financial management (X_1) on impulsive buying (Y_1) is -0.277.

b) The effect of materialism (X_2) on impulsive buying (Y_1) is 0.144.

c) The effect of socioeconomic status (X_3) on impulsive buying (Y_1) is 0.234

d) The effect of time prosperity (X_4) on impulsive buying (Y_1) is 0.089

e) The effect of impulsive buying (Y_1) on compulsive buying (Y_2) is 0.434

The results of the classical assumption test processed using SPSS 24.0 for Windows software are presented below.

Normality Test

Table 4 shows that the Kolmogorov-Smirnov (K-S) value is 0.070, while the Exact. Sig. (2-tailed) value is 0.100. These results indicate that the regression equation model is normally distributed, as evidenced by the Exact. Sig. (2-tailed) value is greater than the alpha value of 0.05.

Table 4
Results of Normality Test of Structure I

	<i>Unstandardized Residual</i>
N	300
<i>Kolmogorov-Smirnov Z</i>	0,070
<i>Exact.Sig.(2-tailed)</i>	0,100

Source: Own elaboration.

Table 5 shows that the Kolmogorov-Smirnov (K-S) value is 0.077, while the Exact. Sig. (2-tailed) The value is 0.053. These results indicate that the regression equation model is normally distributed, as evidenced by the Exact. Sig. (2-tailed) The value is greater than the alpha value of 0.05.

Table 5
Results of Structural Normality Test II

	<i>Unstandardized Residual</i>
N	1300
<i>Kolmogorov-Smirnov Z</i>	0,077
<i>Exact.Sig.(2-tailed)</i>	0,053

Source: Own elaboration.

Multicollinearity Test

Table 6 shows the tolerance and VIF values of the financial management, materialism, socioeconomic status, and time prosperity variables. The tolerance value for each variable is close to 1, and the VIF value is less than 10, which means that the regression equation model is free from multicollinearity.

Table 6
Results of Multicollinearity Test of Structure I

Independent Variables	Tolerance	VIF	Description
Financial Management (X ₁)	.719	1.390	Free from Multicollinearity
Materialism (X ₂)	.657	1.523	Free from Multicollinearity
Socioeconomic Status (X ₃)	.751	1.331	Free from Multicollinearity
Time Prosperity (X ₄)	.770	1.299	Free from Multicollinearity

Source: Own elaboration.

Table 7
Results of Multicollinearity Test of Structure II

Independent variable	Tolerance	VIF	Information
Impulse Buying	1.000	1.000	Free from Multicollinearity

Source: Own elaboration.

Table 7 shows that the tolerance and VIF values of the impulsive purchasing variable are close to 1 and less than 10, which means the regression equation model is free from multicollinearity.

Heteroscedasticity Test

Table 8 shows that the significance value of the financial management variable is 0.224, the materialism variable is 0.854, the socioeconomic status variable is 0.309, and the time prosperity variable is 0.470. This value is greater than 0.05, meaning there is no influence between the independent variables on the absolute residual, so the model created does not contain symptoms of heteroscedasticity, or the data is free of heteroscedasticity.

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Table 8
Results of Heteroscedasticity Test of Structure I

Independent variable	t-statistic	Sig.	information
Financial Management	-1.219	.224	Free of Heteroscedasticity
Materialism	-.184	.854	Free of Heteroscedasticity
Socioeconomic status	1.020	.309	Free of Heteroscedasticity
Time prosperity	-.723	.470	Free of Heteroscedasticity

Source: Own elaboration.

Table 9
Results of the Heteroscedasticity Test of Structure II

Independent variable	T statistics	Sig	Information
Impulse Buying	-1.410	.160	Free of Heteroscedasticity

Source: Own elaboration.

In Table 9, the significance value of the impulsive buying variable is 0.160. This value is greater than 0.05, meaning there is no influence between the independent variables on the absolute residual. Thus, the model created does not contain symptoms of heteroscedasticity, and the data is free from heteroscedasticity elements.

DISCUSSION

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The influence of financial management on impulsive buying

The research analysis results show that financial management has a positive and significant impact on impulsive buying. This means that the better and more well-organized the financial management of Generation Z teenagers in consuming fashion products through online facilities, the more it will impact reducing unplanned purchasing behavior or impulsive buying. Good financial management and being cautious when making expenses can at least reduce the likelihood of impulsive buying decisions.

Every individual has the urge to buy impulsively; it only depends on their ability to manage emotions and finances. Financial management in this study is supported by indicators of comparing prices, making payments on time, making written records of expenses, and adjusting to the budget when shopping, which can reduce the occurrence of impulsive buying.

The financial management of Generation Z teenagers in Bali when making purchasing decisions for fashion products online is quite rational. Their financial management is exceptionally well-managed, as they conduct price comparisons with similar products before making a purchase. These teenagers also make efforts to pay bills on time. Their financial management has written records of all expenses made. Based on the results of open interviews and FGDs, it was stated that Generation Z teenagers in Bali try to manage the costs according to their budget so that impulsive decisions can be suppressed.

The findings of this study are very relevant to Locke's goal-setting theory, developed in 1968. Individual consumer behavior is determined by managing multiple conflicting goals within oneself. The goals are to be achieved through a series of stages involving internal and external stimuli, as well as personal emotional drives.

The drive of various stimuli, motivations, and emotions ultimately leads to the decision to achieve goals. The financial management of well-managed teenagers can influence the goals achieved in making decisions to buy fashion products online. Goals can also be achieved if influenced by the impulsive nature of consumers when making purchasing decisions. A person's decision-making can be influenced by several factors, including environmental influences and social influences related to personal characteristics that can arouse emotions to encourage the formation of impulsive purchases (Owusu et al., 2023; Ayuningtyas & Irawan, 2021; Ningtyas & Vania, 2022; She et al., 2021).

The findings of this study support several previous studies that Generation Z teenagers, when making online fashion product purchases, are influenced by better self-control in managing their financial management (Oktaviana & Irawan, 2024; Lučić et al., 2021; Singh & Malik, 2022; Tahir et al., 2021). Good financial management can impact impulsive purchasing decisions. This finding also reveals that Balinese teenagers' financial management in making online fashion product purchasing decisions has a negative and significant impact on impulsive buying.

The influence of materialism on impulsive buying.

The research findings indicate that materialism has a positive and significant impact on impulsive buying. This means that the better the materialism condition of Generation Z teenagers in Bali is in buying fashion products online, the stronger the impulse to make impulsive purchases. Materialistic behavior is also formed psychologically in each individual, who is oriented toward material ownership. Ownership of certain materials can become a stimulus for impulsive purchases.

Materialism in Goal Theory is also one of the stimuli that helps teenagers achieve their goals. This finding is also quite relevant to the implementation of goal-setting theory. The indicators of materialism that support the implementation of Goal-setting theory are ownership of products that are not yet owned, liking luxury, ownership of unique products, admiration for others, and happiness.

Materialism is related to the ownership of products that have not yet been owned, meaning there is a strong urge to own fashion products that have not been owned immediately. This is a strong motivation for Generation Z teenagers, particularly given the emotions they experience when making impulsive purchases. Liking luxury among teenagers has become a

trend today, with a high consumption pattern of fashion products, and it is a motivator for impulsive buying.

The sense of pride in having a unique product that amazes others is a strong indicator that makes teenagers make impulsive purchases. Admiration for others using expensive fashion products encourages impulsive purchases when they directly find the costly product. The extraordinary happiness individuals feel by having many fashion products also enables them to have more, which may motivate impulsive purchases.

Materialistic behavior has an impact on consumers, companies, and economic development. High materialistic behavior encourages individuals to make high expenditures and positively impacts economic development (Jalees et al., 2024; Ningtyas & Vania, 2022; Mukhtar et al., 2021). In line with previous research (Özdemir, 2022; Lučić et al., 2021; Pupelis & Šeinauskienė, 2023), which states that materialistic behavior can influence impulsive purchases. Individual materialism tends to demand a relatively higher standard of living, making it very possible for impulsive purchases to occur.

The influence of socioeconomic status on impulse buying

Socioeconomic status has a positive and significant effect on impulsive purchasing decisions, meaning that the more established or higher the socioeconomic status of Generation Z teenagers, the greater their ability or opportunity to make impulsive purchases. Teenagers with high socioeconomic status are generally considered to come from wealthy people with high pocket money, so they have a high potential for impulsive purchases (Tantawi, 2024; Tarka et al., 2022).

Social status in this study refers to three supporting indicators. Socioeconomic status, with the indicator of high education that is owned, makes teenagers more confident in their status in society, so sometimes excessive self-confidence arises and unknowingly impacts impulsive purchases. This statement is based on the results of interviews and FGDs conducted with research respondents.

Stability in work that is improving or increasing has a significant impact on meeting the needs of online fashion products and a higher likelihood of impulsive purchases. Generation Z teenagers, in their impulsive purchasing, are also driven by social status conditions related to their parents' residential status. Their parents' residence status, which is considered increasingly prestigious, allows them to be a higher driver of impulsive purchases.

This is because teenagers' self-confidence is increasing, leading them to prioritize immediate satisfaction and seek the attention of many people (Zhao et al., 2025; Ugbohmeh & Adomokhai, 2021; Zhao et al., 2022). This situation unconsciously influences the occurrence of impulsive buying. Thus, a person's socioeconomic status can have a positive and

significant impact on impulsive buying and compulsive buying (Xiao et al., 2023; Owusu et al., 2023; Ahmadova & Nabiyeva, 2024)

The influence of Time affluence on Impulsive buying

This study found that time affluence has a positive, yet insignificant, effect on impulsive purchases. This finding indicates that hypothesis four in this study is rejected. Time affluence owned by Generation Z teenagers in fulfilling their fashion product needs online does not affect impulsive purchases. Time affluence refers to having enough time for teenagers to explore fashion products online. Having little time to shop for fashion products online does not necessarily positively affect impulsive purchases.

Meanwhile, findings that differ from the results of this study (Liu et al., 2022; Burchardt & Ickler, 2021; Tröger et al., 2021) revealed that someone with low time affluence can make impulsive and compulsive purchases. Time affluence is formed by six leading indicators, namely a rushed life, having much free time, enough time for what is needed, being able to live a relaxed life, enough time for essential things, and not enough time in a day, apparently has no impact on impulsive purchases.

Teenagers who have high time affluence are considered to have a lot of time, and those with low time affluence often experience rushed situations in their lives, which do not significantly influence the formation of impulsive buying behavior. The prosperity of time ownership indicates that there is enough time to explore products online, but it has not been able to encourage the creation of impulsive buying. Having enough time for things that must be done, such as online purchasing of fashion products, is also an important indicator of impulsive buying.

Teenagers need to live a relaxed life when exploring fashion products. Enough time is required to choose fashion products, which is also required for online purchases. The perception of not having enough time in a day, commonly held by Generation Z teenagers, also does not significantly influence impulsive buying behavior. This finding indicates that it is not enough for teenagers to have high or low time affluence to create impulsive buying behavior (Zhao et al., 2025; Duarte Recalde et al., 2025)

The influence of impulsive buying on compulsive buying

The findings of this study indicate that impulsive buying has a positive and significant effect on compulsive buying. The findings suggest that the stronger the impulse to buy, the stronger the impulse to buy compulsively in Generation Z teenagers in Bali who make fashion product purchases through online purchases. These findings also strongly support the implementation of the goal-setting theory. Clear stages are needed to achieve consumer goals. Goal-setting theory can be applied to Generation Z teenagers' impulsive and compulsive buying decisions when purchasing fashion products online.

Generation Z teenagers in Bali who purchase fashion products online are often impulsive buyers, as they make direct purchases without giving much thought beforehand. They immediately buy the product they need when they see or find it. These three indicators are strong enough to form the emergence of compulsive buying. Compulsive buying is related to adolescents' emotional situation when they cannot always control the strong urge to purchase (Huang et al., 2025; Cho et al., 2025; Kong et al., 2025).

Observing the behavior of Generation Z consumers in the online world, who tend to be impulsive and compulsive, it is possible to create purchases that are driven by these tendencies. Online shopping has become an acceptable addiction in society (Lim et al., 2025; Shamim & Azam, 2025).

This study's findings align with those of Duan's (2025) research, which revealed that impulsive buying plays a role in the online purchasing environment. This finding also aligns with those of Husnain et al. (2025), who stated that shopping to improve mood is likely to cause compulsive buying.

Shopping for fashionable products for Balinese Generation Z teenagers online enhances mood and fulfills hedonic needs, which can drive compulsive buying. Indicators of teenagers making compulsive purchases are that they purchase products they cannot afford, they buy without thinking about what they buy, and their purchases are only to refresh their minds, or they buy because they are driven by anxiety.

THEORETICAL AND MANAGERIAL IMPLICATIONS

Goal-setting theory was first introduced by Locke in 1968 and has been further developed since then. It is used in various organizational problems and issues. This study shows that goal-setting theory is crucial in discussing consumer behavior when purchasing fashion products online among Generation Z teenagers in Bali. According to goal-setting theory, individuals have multiple goals, choose their goals, and are motivated to achieve them, which is influenced by various factors.

This study reveals that Generation Z teenagers in achieving the goal of having fashion products online and achieving comfort goals are also influenced by their financial management factors, materialism character, socioeconomic status, time affluence, impulsive buying, and compulsive buying. Thus, this study can enrich the implementation of goal-setting theory on the behavior of purchasing fashion products online in Generation Z.

Teenagers need to pay attention to good expense recording management. For example, maintaining detailed spending records on a continuous basis. There is a need for emotional

control to suppress excessive happiness if you have certain fashion items, such as trying to be calmer. Impulsive and compulsive purchases can significantly impact financial stability, so teenagers need to be mindful of the stability of their jobs. Teenagers must pay attention to the time adequacy when choosing online fashion products.

CONCLUSIONS AND LIMITATIONS

The financial management variable negatively and significantly affects impulsive buying behavior among Generation Z. This suggests that individuals with better financial management are less likely to engage in impulsive purchases when shopping for fashion products online. While Generation Z participants in the study displayed strong financial habits, such as paying bills on time, their financial management does not necessarily translate into an increased tendency for impulsive buying.

Materialism, on the other hand, has a positive and significant effect on impulsive buying behavior. This means that the stronger Generation Z's materialistic traits, the more likely they are to make impulsive online fashion purchases. Similarly, socioeconomic status also has a positive and significant impact on impulsive buying, indicating that a higher socioeconomic status can boost self-confidence, thereby increasing the likelihood of unplanned purchases.

Interestingly, time affluence does not appear to affect impulsive buying behavior significantly. While having more time to shop online could logically increase impulsive purchases, this study found no significant impact, suggesting that Generation Z might exercise caution even when they have ample time to browse.

Furthermore, impulsive buying behavior is found to have a positive and significant effect on compulsive buying. This implies that impulsive purchases among Generation Z are more likely to lead to compulsive buying tendencies, where emotional attachment to fashion products exacerbates unplanned purchasing decisions.

This study is limited by its focus solely on Generation Z, and the findings may not apply to other generational cohorts, although similar behaviors may exist across different age groups. Additionally, the research is constrained to online purchases of fashion products, and further studies could explore impulsive and compulsive buying in other product categories and offline settings.

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