

## **THE INFLUENCE OF VISUAL MERCHANDISING, STORE ATMOSPHERE, AND CREDIT CARD USAGE ON IMPULSIVE BUYING BEHAVIOR AT KKV BALI**

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### **ABSTRACT**

Consumer shopping activities can be conducted with planning or without planning (impulsive buying). Impulsive buying is a phenomenon that occurs quite frequently, and companies aim to leverage this phenomenon to boost their sales. To face business competition, KKV Bali requires strategies to encourage impulsive buying among its customers. This study aims to determine the influence of visual merchandising, store atmosphere, and credit card usage on impulsive buying behavior. The research was conducted at KKV Bali. The data collection method used was a questionnaire. The research population consisted of KKV customers in Bali Province, with an unknown (infinite) population size, and the sample included 120 respondents. The data analysis techniques employed included Descriptive Statistical Analysis, Classical Assumption Tests, Multiple Linear Regression Analysis, F-tests, t-tests, and the Coefficient of Determination test. The research findings indicate that visual merchandising has a positive and significant effect on impulsive buying, store atmosphere has a positive and significant effect on impulsive buying, and credit card usage also has a positive and significant effect on impulsive buying. Recommendations for KKV Bali include organizing the placement of store equipment, selecting music that aligns with the store's ambiance, consistently providing modern payment machines, expanding the scope of research, and conducting further studies in the future.

**Keywords:** Visual Merchandising, Store Atmosphere, Credit Card Usage, Impulsive Buying Behavior

### **INTRODUCTION**

Individuals when buying or shopping is a natural activity to fulfill their life needs, but currently not all individuals can distinguish between needs and wants. Consumers in Indonesia are more oriented towards the interests of aspects of pleasure, enjoyment and entertainment when shopping (Makal, 2018). This consumptive lifestyle results in the purchase of products or goods that are basically not really needed and seem excessive (Putri and Iriani, 2020).

*Impulsive Buying* or impulsive buying can be interpreted as a quick, spontaneous and unplanned purchase, generally accompanied by a conflict of thoughts and emotional impulses related to feelings without thinking about negative consequences (Makal, 2018). Impulse buying is a fairly common phenomenon, so companies hope that this phenomenon can increase their sales (Utami and Utama, 2017).

Impulse purchases often occur in modern retail outlets, this is because there have been changes in consumer lifestyles, attitudes and shopping patterns. Local and international retail outlets that are currently popular with the Indonesian people are outlets with a lifestyle concept, retail that focuses on selling products by following lifestyle trends. The number of retail outlets with a lifestyle concept that have been present in Indonesia in 2024 is presented in Table 1.

**Table 1.**  
**Number of Retail Outlets with Lifestyle Concept in Indonesia (2024)**

No.	Name	Year of Present	Number (of pieces)
1.	MR.DIY	2017	787
2.	MINISO	2016	208
3.	NICESO	2018	133
4.	KKV	2020	57
5.	DAISO	2012	13

Source: Processed Data, 2024

In 2024, MR.DIY excels as a modern lifestyle concept retail outlet with the largest number of outlets in Indonesia, with 787 outlets. MINISO with 208 outlets managed to occupy the second position. In third position is NICESO with 133 outlets in Indonesia. In fourth position is KKV with 57 outlets and DAISO is in fifth position with 13 outlets spread across Indonesia.

KKV is one of the international retail companies with a lifestyle concept that is relatively new to the Indonesian market compared to its competitors, namely MR. DIY, MINISO, DAISO and Niceso. KKV provides various products that suit the needs of the community, such as household needs, body and beauty care products, accessories, toys and hobbies, stationery, food and instant noodles of local and international brands.

KKV has become a phenomenon that challenges the dominance of its competitor, Miniso (Hops.id, 2023). Based on documents published by HKX News, KKV's global revenue increased from 834 million Yuan in 2020 to 3.2 billion Yuan in 2023. On the other hand, Miniso, which has 5,400 stores worldwide, collected revenue of 9.9 billion Yuan, although Miniso's overall revenue is still greater, KKV's popularity among young people in Indonesia is superior.

The phenomenon of KKV's popularity also occurs in Bali. There are two KKV outlets in Bali, namely KKV Trans Studio Mall Bali and KKV Living World Denpasar, which are then used as the term KKV Bali to refer to both KKV's. This can be seen from the results of consumer reviews who have previously visited and shopped at KKV Bali on the Google Review site, their consumers gave a five-star rating on the review assessment and said that KKV Bali has a stunning atmosphere. Behind the popularity of KKV Bali, it is possible that KKV Bali has shortcomings that can be seen from other Google review results. Consumers gave a one-star rating on the review assessment and said that KKV Bali had poor service.

The business competition conditions are quite tight, although it is able to attract public attention, KKV Bali still has several shortcomings. KKV Bali in order to

survive in the face of quite tight competition, an impulsive buying strategy is needed in facing its competitors. The retail marketing mix strategy that can encourage and increase consumers in making impulsive purchases is product offerings through visual merchandising, Store Atmosphere, and the use of credit cards. (Dewi and Jatra, 2021).

The researchers then conducted a pre-survey to determine the existence of an impulsive buying phenomenon at KKV Bali.

**Table 2.**  
**Pre-Research Survey Results**

No	Question	Answer	
		Yes	No
1	Have you made any unplanned purchases at KKV Bali?	20	0
2	Did you make a spontaneous purchase because you were attracted by the attractive product presentation at KKV Bali?	17	3
3	Did you make a spontaneous purchase because of the comfortable atmosphere of the store at KKV Bali?	13	7
4	With the credit card payment method, do you make unplanned purchases at KKV Bali?	16	4

The results of the pre-survey of the study in Table 2 show the phenomenon of impulsive buying in KKV Bali. The results of the pre-survey showed that 20 respondents had made unplanned purchases. Based on the phenomena and research gaps as described previously, consumer behavior research focused on impulsive buying in KKV Bali is important to conduct and empirically prove that impulsive buying in this study is associated with visual merchandising, store atmosphere, and credit card usage.

The aim to be achieved from this research is to explain the influence of visual merchandising on impulsive buying behavior, explaining the influence of store atmosphere on impulsive buying behavior, and explaining the influence of credit card use on impulsive buying behavior at KKV Bali. The results of this study are expected to clarify the relationship between the variables of visual merchandising influence, store atmosphere, credit card usage, and impulsive buying, and can be a reference for other researchers who want to conduct further research. And it is expected to be used as a consideration in determining marketing strategies and decision making and become evaluation material for management at KKV Bali.

Consumer behavior is the study of how individuals, groups or organizations choose to buy, use and dispose of goods, services, ideas or experiences to satisfy their needs or wants. Consumer behavior will direct how individuals make decisions to allocate available resources (time, money, effort and energy) (Kotler and Keller, 2021:110). Consumer behavior describes how the product process from consumers chooses to makes a purchasing decision. Therefore, marketers must understand what consumers need which will later influence purchasing decisions, including

influencing consumer decisions in purchases made in a planned or spontaneous or unplanned manner (Purboyo, 2021).

Impulse buying is an activity of purchasing a product carried out by customers spontaneously and without prior planning Diany et al. (2019). One of the stimuli that influences impulsive buying is visual merchandising. Previous research on the influence of visual merchandising on impulsive purchases by Asma and Afsha Afreen (2021) stated that indicators of visual merchandising in the form of window displays, mannequin displays, creative floor displays, and promotional signage function as stimuli that arouse consumer desire which ultimately motivates consumers to make impulsive purchasing decisions. Similar results with the research of Fauzi and Amir (2019), and Raju (2022) that the presentation of visual merchandising has a significant effect on impulsive buying. However, it is different from the research of Kertiana and Artini (2019) that the better the visual merchandising activity, the less it can increase impulse buying.

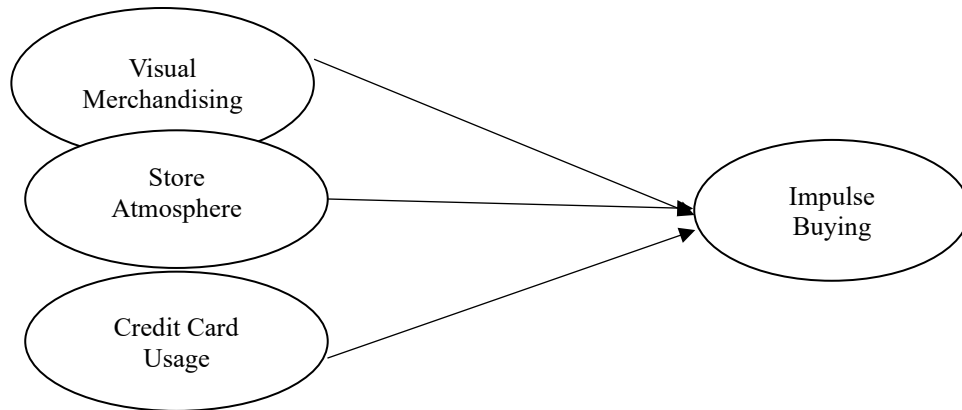
H1: Visual merchandising has a positive and significant effect on purchasing behavior. impulsive.

*Store atmosphere* defined as physical and non-physical elements in a store environment designed to create a comfortable and attractive shopping experience for consumers. This environment involves the arrangement of visual, auditory, and other sensory elements that aim to influence customers' emotions and behavior while in the store (Sobari, 2022:34). Previous research by Herdiany et al. (2021) stated that the better the store atmosphere created, the more it increases impulsive purchases. The results are similar to the research (Syahputra et al., 2022) and Wijaya and Warmika (2020) who stated that store atmosphere has a positive and significant effect on impulse buying. However, this is different from the research by Kertiana and Artini (2019) which states that the better the creation of a store atmosphere, the less it can increase impulse buying.

H2: Store atmosphere has a positive and significant effect on impulsive purchasing behavior.

Impulse buying behavior can be accelerated by the use of credit cards, the existence of credit cards that can be used at any time without having to carry cash often encourages consumers to make impulsive purchases (Gulfranz et al., 2022). An article written by Gulfranz et al. (2022) states that the use of credit cards has a positive and significant effect on online impulsive buying. Similar results with research conducted by Putra and Santika (2018) and Rahman and Hossain (2023) convenience and ease of use are the main determining factors in credit card use which can lead to increased impulsive purchases.

H3: Credit card usage has a positive and significant effect on impulsive purchasing behavior.



Source: Adapted from Kertiana and Artini (2019), Dewi and Jatra (2021), Ningsih and Panasea (2023)

**Figure 1. Conceptual Framework**

## RESEARCH METHODS

The design of this study based on the problems to be studied can be categorized as associative research. The study was conducted on KKV Bali customers in the Bali Province. The object of this study is consumer behavior, especially regarding impulsive purchases associated with visual merchandising, store atmosphere, and credit card use. The variables studied in this study are independent variables, namely, visual merchandising ( $X_1$ ), store atmosphere ( $X_2$ ), credit card usage ( $X_3$ ). The dependent variable in this study is impulsive buying ( $Y$ ). The research population is KKV customers in Bali Province. The number of samples determined in this study is 120 samples. The sampling technique used is non-probability sampling, using a purposive sampling approach.

The quantitative data of this study is in the form of data tabulation carried out from the results of the distributed questionnaire data. Qualitative data in this study is in the form of respondents' assessments of the statements submitted in the questionnaire regarding the variables. The primary data source of this study is the responses to the questionnaire statements distributed via Google Form. The secondary data source of this study is an empirical study of previous research related to the variables and quoting reports from economic portals.

Data collection in this study was carried out by distributing research instruments using a questionnaire as a tool. Using a Likert scale. Instrument testing was conducted by taking a sample of 30 respondents. The data analysis techniques used were Descriptive Statistical Analysis, Classical Assumption Test, Multiple Linear Regression, F, t, and Determination Coefficient Test.

The instrument is said to be valid if the value of the Product Moment correlation r-calculation is greater (>) than the r-table or greater than 0.3 and is said to be reliable if the Cronbach's Alpha value ( $\alpha$ )  $\geq$  0.6 (Ghozali, 2018).

**Table 3.**  
**Validity Test Results**

No.	Variables	Instrument	Pearson Correlation	Information
1.	Impulse buying (Y)	Y.1	0.744	Valid
		Y.2	0.795	Valid
		Y.3	0.844	Valid
		Y.4	0.701	Valid
		Y.5	0.843	Valid
2.	Visual Merchandising(X1)	X1.1	0.869	Valid
		X1.2	0.780	Valid
		X1.3	0.921	Valid
		X1.4	0.862	Valid
3.	Store atmosphere(X2)	X2.1	0.921	Valid
		X2.2	0.915	Valid
		X2.3	0.788	Valid
		X2.4	0.817	Valid
		X2.5	0.877	Valid
4.	Credit card usage (X3)	X3.1	0.746	Valid
		X3.2	0.900	Valid
		X3.3	0.849	Valid

Source: Primary Data, processed 2024

The test results in Table 3 show that all research instruments used have a value correlation coefficient with a total score of all statement items greater than 0.3 so that the research instrument is valid and suitable for use.

**Table 4.**  
**Reliability Test Results**

No.	Variables	Cronbach's Alpha	Information
1.	Impulse buying (Y)	0.844	Reliable
2.	Visual Merchandising(X1)	0.880	Reliable
3.	Store atmosphere(X2)	0.910	Reliable
4.	Credit Card Usage (X3)	0.781	Reliable

Source: Primary Data, processed 2024

The test results in Table 4 show that the three research instruments have a Cronbach's Alpha coefficient of more than 0.6, so they can be said to be reliable, so they can be used in this research.

## RESULTS AND DISCUSSION

The research respondents will be described by presenting the characteristics of the respondents consisting of gender, age, last education, income/pocket money and occupation which are presented in Table 5 below.

**Table 5. Respondent Characteristics**

No	Characteristics	Classification	Amount Respondents (People)	Percentage (%)
1.	Gender	Man	34	28.3
		Woman	86	71.7
		<b>Amount</b>	<b>120</b>	<b>100</b>
2.	Age	18 - 25 Years	47	39.2
		26 - 35 years	67	55.8
		36 - 45 years	6	5
		<b>Amount</b>	<b>120</b>	<b>100</b>
3.	last education	High School/Equivalent	35	29.2
		Diploma	9	7.5
		Strata 1 (S1)	75	62.5
		Postgraduate	1	0.8
		<b>Amount</b>	<b>120</b>	<b>100</b>
4.	Income/Pocket Money	>1,000,000 – 5,000,000	46	38.3
		>5,000,000 – 10,000,000	57	47.5
		>10,000,000	17	14.2
		<b>Amount</b>	<b>120</b>	<b>100</b>
5.	Work	Student	22	18.3
		Private employees	66	55
		Self-employed	26	21.7
		ASN (State Civil Apparatus)	6	5
		<b>Amount</b>	<b>120</b>	<b>100</b>

Source: Primary Data, processed 2024

Table 5 shows the characteristics of respondents can be grouped by gender, showing that the majority of respondents are women, 86 people with a percentage of 71.7 percent, while men are 34 people with a percentage of 28.3 percent. Respondent characteristics based on age show that the majority of respondents are in the age range 26 - 35 years, namely 67 people with a percentage of 55.8 percent, and the fewest respondents with an age range of 36 - 45 years as many as 6 people or 5 percent. The characteristics of respondents based on their last education, show that the majority of respondents with the last education Bachelor Degree (S1) As many as 75 people with a percentage of 62.5 percent, respondents had at least a high

school education Postgraduate as many as 1 person with a percentage of 0.8 percent. Respondent characteristics based on income/pocket money, show that the majority of respondents with income/pocket money of >5,000,000 – 10,000,000 are 57 people or 47.5 percent and the fewest respondents with income/pocket money of >10,000,000 are 17 people with a percentage of 14.2 percent. Respondent characteristics based on occupation, show that the majority of respondents with jobs as private employees are 66 people with a percentage of 55 percent and the fewest respondents have jobs as ASN (state civil servants) are 6 people with a percentage of 5 percent.

**Table 6. Description of respondents' answers regarding the impulsive buying variable**

No	Statement	STS	TS	CS	S	SS	Average	Caption
		1	2	3	4	5		
1.	I often make spontaneous purchases without thinking twice when shopping at the KKV Bali outlet.	0	8	33	56	23	3.78	Often
2.	I had a very high desire to buy the product so I didn't think first about the consequences that could occur when making a purchase at the KKV Bali outlet.	2	9	28	58	23	3.76	Often
3.	I often rush to make a purchase when I see products at the KKV Bali outlet.	6	18	27	45	24	3.53	Often
4.	I made a purchase because of an irresistible urge from within me when shopping at the KKV Bali outlet.	2	5	30	52	31	3.88	Often
5.	I usually never have a clear plan of what products I want to buy when shopping at the KKV Bali outlet.	9	14	30	48	19	3.45	Often
<b>Average Score of Impulse Buying Variable</b>							<b>3.68</b>	<b>Often</b>

Source: Primary Data, processed 2024

The results in Table 6 show that 5 (five) statements regarding the impulsive buying variable with an average score of 3.68, this figure is in accordance with the average overall choice in the questionnaire and is included in the frequent criteria. The highest score of 3.88 is directed at the statement "I made a purchase because of an inner desire that could not be refused when shopping at the KKV Bali outlet." and falls into the frequent criteria, which means that the customer has a high desire from within that cannot be rejected when shopping at the KKV Bali outlet. The lowest score, which is 3.45 and is included in the good criteria, refers to the statement "I usually never have a clear plan about the products I want to buy when shopping at



the KKV Bali outlet." and is included in the frequent category, which means that customers often make purchases at KKV Bali without planning.

**Table 7. Description of respondents' answers regarding visual merchandising variables**

No	Statement	STS	TS	CS	S	SS	Average	Caption
		1	2	3	4	5		
1.	Product arrangement at the KKV Bali outlet is placed according to product type information.	0	9	26	50	35	3.92	Good
2.	The color display of the building at the KKV Bali outlet has a distinctive color that is interesting to visit.	0	6	23	49	42	4.06	Good
3.	The products offered at the KKV Bali outlet have a wide variety of product choices.	0	11	27	49	33	3.87	Good
4.	The KKV Bali outlet has a well-arranged arrangement of supporting equipment (racks, tables, displays) to create a comfortable space for movement.	0	20	22	43	35	3.78	Good
<b>Average Score of Variable Visual Merchandising</b>							<b>3.91</b>	<b>Good</b>

Source: Primary Data, processed 2024

The results of the description of the respondents' answers in Table 7 show that 4 (four) statements regarding the visual merchandising variable with an average score of the visual merchandising variable of 3.91, this figure is in accordance with the average overall choice in the questionnaire and is included in the good criteria. This means that respondents generally agree with the statements that are indicators of visual merchandising, which shows that KKV Bali has visual merchandising that has been well organized. The highest score of 4.06 is directed at the statement "The appearance of the building color at the KKV Bali outlet has a distinctive color that is interesting to visit." and falls into the good criteria, this means that KKV Bali has a distinctive building color. The lowest score of 3.78 refers to the statement "The KKV Bali outlet has a well-arranged arrangement of supporting equipment for the outlet (racks, tables, displays) to create a comfortable space for movement." and is in the good category which means KKV Bali has the placement of supporting equipment for the outlet (racks, tables, displays) arranged so as to create a comfortable space for movement.

No	Statement	STS	TS	CS	S	SS	Average	Caption
		1	2	3	4	5		
1.	KKV Bali has a clean room so it is comfortable to spend time while shopping.	0	5	25	51	39	4.03	Good
2.	KKV Bali has a cool temperature that provides comfort.	0	13	22	46	39	3.93	Good
3.	KKV Bali has even room lighting, providing comfort.	0	9	23	54	34	3.94	Good
4.	KKV Bali provides music that suits the shopping atmosphere, thus providing comfort.	0	15	30	38	37	3.81	Good
5.	KKV Bali has a fragrant room aroma that makes you comfortable when shopping.	0	12	29	38	41	3.90	Good
<b>Store Atmosphere Variable Average Score</b>							<b>3.92</b>	<b>Good</b>

Source: Primary Data, processed 2024

The results of the description of the respondents' answers in Table 8 show that 5 (five) statements regarding the store atmosphere variable with an average store atmosphere variable score of 3.92, this figure is in accordance with the average overall choice in the questionnaire and is included in the good criteria. This means that respondents generally agree with the statements that are indicators of the store atmosphere, which shows that KKV Bali has a good store atmosphere. Comfortable. The highest score of 4.03 was directed at the statement "KKV Bali has a clean room so it is comfortable to spend time while shopping." and is included in the good category, then from this statement it can be interpreted that KKV Bali have a clean room so it is comfortable to spend time while shopping. For the lowest score, which is 3.81 for the statement "KKV Bali provides music that suits the shopping atmosphere, thus providing comfort." and falls into the good category, then from this statement it can be interpreted KKV Bali has provided music that suits the shopping atmosphere, thus providing comfort.

No	Statement	STS	TS	CS	S	SS	Average	Caption
		1	2	3	4	5		
1.	With a credit card, I feel comfortable when shopping at KKV Bali outlets.	0	6	31	52	31	3.90	Easy

2.	I prefer using a credit card compared to other transaction tools when making transactions at KKV Bali outlets.	2	15	33	47	23	3.62	Easy
3.	Using a credit card makes my shopping process more practical when shopping at the KKV Bali outlet.	0	5	30	54	31	3.93	Easy
<b>Average Score of Credit Card Usage Variables</b>							<b>3.81</b>	<b>Easy</b>

Source: Primary Data, processed 2024

The results of the description of the respondents' answers in Table 9 show that 3 (three) statements regarding the variable of credit card usage with an average score of the variable of credit card usage of 3.81, this figure is in accordance with the average of the overall choices in the questionnaire and is included in the easy criteria. This means that respondents generally agree with the statements that are indicators of credit card usage, which shows that customers feel the ease of making purchases at KKV Bali when using a credit card. The highest score of 3.93 was directed at the statement "Using a credit card makes my shopping process more practical when shopping at the KKV Bali outlet." and falls into the easy category, which means that customers shop at KKV Bali using credit cards because more practical. For the lowest score, which is 3.62 for the statement "I prefer using a credit card compared to other transaction tools when making transactions at KKV Bali outlets." and is included in the good category, then from this statement it can be interpreted that the customer prefer to use credit cards compared to other transaction tools when making transactions at KKV Bali outlets.

**Table 10.**  
**Multiple Linear Regression Analysis Results**

<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1 (Constant)	0.722	1,444		0.500	0.618
Visual Merchandising	0.476	0.115	0.390	4,127	0,000
Store atmosphere	0.313	0.087	0.334	3,595	0,000
Use of credit cards	0.358	0.102	0.216	3,492	0.001

Source: Primary Data, processed 2024

Based on Table 10 above, the following regression equation can be drawn up:

$$Y = 0.390X_1 + 0.334X_2 + 0.216X_3$$

The results of the multiple linear regression equation above show the magnitude and direction of the influence of each independent variable on its dependent variable. A regression coefficient that has a positive value means it has a unidirectional influence.

**Table 11. Normality Test Results**

	<i>Unstandardized Residual</i>
N	120
Asymp.Sig.(2-tailed)	0.096

Source: Primary Data, processed 2024

Based on Table 11, it can be seen that the Asymp. Sig. (2-tailed) value is 0.096. These results indicate that the regression equation model is normally distributed because the Asymp. Sig. (2-tailed) value is greater than the alpha value of 0.05.

**Table 12. Multicollinearity Test Results**

<b>Variables</b>	<b>Tolerance</b>	<b>VIF</b>
<i>Visual Merchandising</i>	0.389	2,573
<i>Store atmosphere</i>	0.401	2,495
<i>Use of credit cards</i>	0.910	1,099

Source: Primary Data, processed 2024

Based on Table 12, it can be seen that the tolerance and VIF values of the visual merchandising variables, *store atmosphere* and credit card usage shows a tolerance value for each variable greater than 0.10 and a VIF value less than 10, which means the regression equation model is free from multicollinearity.

**Table 13. Heteroscedasticity Test Results**

<b>Variables</b>	<b>Significance</b>
<i>Visual Merchandising</i>	0.817
<i>Store atmosphere</i>	0.590
<i>Use of credit cards</i>	0.399

Source: Primary Data, processed 2024

In Table 13 it can be seen that the significance value of the visual merchandising climate variable is 0.817, *Store atmosphere* of 0.590 and the credit card usage variable is 0.399. This value is greater than 0.05, which means that there is no influence between the independent variables on the absolute residual..

**Table 14. F Test Results**

<b>Model</b>	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1 Regression	1136,258	3	378,753	57,482	0,000
Residual	764,334	116	6,589		
Total	1900,592	119			

Source: Primary Data, processed 2024

Based on the results of the regression analysis in Table 14, the independent variables have a simultaneous effect on the dependent variable. The results of the F test analyzed using the SPSS program obtained a calculated F value of  $57.482 > f$  table 2.68 and a significance value of  $0.000 < 0.05$ , indicating that there is a significant influence between visual merchandising, store atmosphere and credit card use on impulsive purchases, so that research model can or is appropriate to use.

Based on Table 10, the results of the t-test significance test can be explained as follows:

- 1) The influence of visual merchandising on impulse buying  
Results of visual merchandising variable analysis to impulsive purchases obtained a t-value of  $4.127 > t$  table 1.658 and a significance value of  $0.000 < 0.050$  indicating that  $H_0$  is rejected and  $H_1$  is accepted. These results mean that visual merchandising has a positive and significant effect on impulsive purchases.
- 2) The influence of store atmosphere on impulse buying  
Results of store atmosphere variable analysis to impulsive purchases obtained a t-value of  $3.595 > t$  table 1.658 and a significance value of  $0.000 < 0.050$  indicating that  $H_0$  is rejected and  $H_2$  is accepted. These results mean that store atmosphere has a positive and significant effect on impulsive purchases.
- 3) The effect of credit card use on impulsive purchases  
Results of credit card usage variable analysis to impulsive purchases obtained a t-value of  $3.492 > t$  table 1.658 and a significance value of  $0.001 < 0.050$  indicating that  $H_0$  is rejected and  $H_3$  is accepted. These results mean that the use of credit cards has a positive and significant effect on impulsive purchases.

Based on Table 10, it can be explained that the value of the standardized coefficients beta of the visual merchandising variable is 0.390, the store atmosphere variable is 0.334 and the credit card usage variable is 0.216, so it can be concluded that the visual merchandising variable has the largest standardized coefficients beta value, which is 0.390. This means that the visual merchandising variable has the greatest influence on impulsive purchases.

**Table 15. Results of Determination Coefficient Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.773	0.598	0.587	2,567

Source: Primary Data, processed 2024

Based on Table 15, the Adjusted R Square value is 0.587, this means that 58.7 percent of the variation in impulsive purchases (Y) is influenced by the variables of visual merchandising ( $X_1$ ), store atmosphere ( $X_2$ ) and use of credit cards ( $X_3$ ), the remainder of  $(100\% - 58.7\%) = 41.3$  percent is influenced by other factors outside the model.

Based on the results of visual merchandising analysis against impulsive buying obtained results that visual merchandising has a positive and significant effect

on impulsive purchases. This shows that the better the visual merchandising, the more it can increase impulsive purchases at KKV Bali..The results of this study are in accordance with previous studies conducted by Fauzi and Amir (2019), Asma and Afsha Afreen (2021), and Raju (2022) which stated that visual merchandising has a positive and significant effect on impulsive buying.

Based on the results of the store atmosphere analysis on impulsive purchases, it was found that the store atmosphere has a positive and significant effect on impulsive purchases. This shows that the better the store atmosphere, the more impulsive purchases will be at KKV Bali. The results of this study are in accordance with previous studies conducted by Wijaya and Warmika (2020), Herdiany et al. (2021), and Syahputra et al. (2022), stating that store atmosphere has a positive and significant effect on impulsive buying.

Based on the results of the analysis of credit card usage on impulsive purchases, it was found that credit card usage has a positive and significant effect on impulsive purchases. This shows that the easier it is to use a credit card, the more impulsive purchases will increase at KKV Bali. This shows that the easier it is to use a credit card, the more impulsive purchases will increase at KKV Bali.The results of this study are in accordance with previous studies conducted by Putra and Santika (2018), Gulfranz et al. (2022), and Rahman and Hossain (2023) which stated that the use of credit cards has a positive and significant influence on decisions in using.

Based on the analysis results, the standardized coefficients beta value of the visual merchandising variable has the largest value. This means that the visual merchandising variable has the greatest influence on impulsive purchases at KKV Bali, so that KKV Bali can prioritize and maintain the appearance of a distinctive store building, product arrangement so that it is always appropriate, a variety of products, and pay attention to the placement of supporting equipment for the store which can later increase impulsive purchases at KKV Bali.

The practical implications of this research are:KKV Balihas a distinctive building color, the distinctive color of the KKV Bali building is pastel yellow or soft yellow which gives a bright, cheerful and friendly impression, but still looks modern and minimalist, making it one of the factors that makes consumers interested in visitingKKV Bali.KKV Balihave a clean room so that it is comfortable to spend time while shopping. So that having a clean room will make consumers feel comfortable and at home spending time looking at the products inKKV Bali, and later will also be able to grow consumer desire in making unplanned purchases. Using a credit card makes the shopping process more practical when shopping at the KKV Bali Outlet.There are many benefits that consumers get when making transactions using credit cards, such as discounts, which will make consumers interested in buying a product unplanned.Customers havea high desire from within that cannot be rejected when shopping at the KKV Bali outlet. The desire that exists within consumers to buy a product is a very strong factor that influences consumers when making unplanned purchases.

The theoretical implications of this study are:getting better*visual merchandising*then it will increase impulsive buying.The results of this study strengthen the findings of previous studies conducted by Fauzi and Amir (2019),

Asma and Afsha Afreen (2021), and Raju (2022). Getting better store atmosphere then it will increase impulsive buying. The results of this study strengthen the findings of previous studies conducted by Wijaya and Warmika (2020), Herdiany et al. (2021), and Syahputra et al. (2022). The more easy use of credit cards will increase impulsive purchases. The results of this study strengthen the findings of previous studies conducted by Putra and Santika (2018), Gulfraz et al. (2022), and Rahman and Hossain (2023).

## CONCLUSION AND SUGGESTIONS

Based on the results of the research discussion that has been conducted, it can be concluded that:

- 1) *Visual Merchandising* has a positive and significant effect on impulsive purchases, meaning that the better the visual merchandising, the more it can increase impulsive purchases at KKV Bali. The results of the study also showed that visual merchandising has the greatest influence on impulsive purchases at KKV Bali.
- 2) *Store atmosphere* has a positive and significant effect on impulsive purchases. This means that the better the store atmosphere, the more impulsive purchases can be increased at KKV Bali.
- 3) Credit card usage has a positive and significant effect on impulsive purchases. This means that the easier it is to use a credit card, the more impulsive purchases can be increased at KKV Bali.

KKV Bali is expected to improve visual merchandising, arrange the placement of supporting equipment for the outlet (racks, tables, displays) in the most popular product areas so that they are easier to access, thus creating a more comfortable space for customers to move around while shopping.

The KKV Bali party is expected to improve the store atmosphere variable, choose the music played according to the condition of the outlet, such as during the day or when the outlet is busy playing music with a fast and cheerful tempo (Energetic Music), and at night playing instrumental music or Lo-fi Beats (Calm Music).

KKV Bali is expected to increase the use of credit cards, always provide modern payment machines that accept various types of credit cards, and collaborate with credit card provider banks to provide promotions for credit card users who make purchases using credit cards at KKV Bali.

For further researchers, it is expected to expand the scope of the research not only limited to KKV Bali, but also conduct research on other similar retail outlets. Then, it is expected to be able to add other variables that were not studied in this study that can affect impulsive purchases such as sales promotion, positive emotion, and hedonic motivation. Then, it is expected to conduct re-research because relevant research in the past may no longer be in accordance with conditions in the future.

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