

Corporate Creativity Socialization Program: Preventing Impulsive Buying and Building Habits in Families

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ABSTRACT

The "Entrepreneurship Socialization: Preventing Impulsive Buying and Cultivating Saving Habits in Families" program in Cikeusal Village, Tanjung Jaya Subdistrict, is a proactive initiative aimed at stimulating local economic growth and enhancing financial literacy at the household level. The program addresses real challenges in the form of detrimental impulsive buying and a lack of savings habits within rural communities. The main focus of the program is to transform consumption patterns by integrating creativity and entrepreneurship as the main pillars. Through a series of training sessions, and socialization activities, we provide an in-depth understanding of local business potential and empower the residents of Cikeusal Village to develop their entrepreneurial skills. Preventing impulsive buying is another objective of this program, where intensive education is provided on its negative impacts and strategies for managing consumer temptations. The program also emphasizes the establishment of saving habits as a foundation for strong family finances. Through a participatory approach, the program has successfully instigated positive behavioral changes in the community of Cikeusal Village. By embracing creativity as an economic resource, preventing impulsive buying behavior, and encouraging saving habits, this program aims to have a long-term impact on building economic resilience and family well-being at the village level. The success and challenges of the program are revealed through quantitative and qualitative data analysis, providing a holistic view of the impact and directions for further development.

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INTRODUCTION

Impulsive buying, or impulse buying, has become an increasingly prevalent consumer behaviour in modern society. This phenomenon not only threatens the financial stability of the individual, but also disrupts the financial foundation of the family as a whole. On the other hand, saving habits play a central role in building family financial resilience and creating a stable economic foundation.

The problems of impulsive buying and saving habits are the main focus in efforts to improve the economic well-being of the people. Impulsive buying, as impulsive spending behavior, is a serious challenge in the financial management of individuals and families. According to (R1987, n.d.), impulsive buying is often triggered by psychological factors, such as emotional urges and the need to cope with stress. This could be detrimental to long-term financial resilience, along with the emergence of debt and financial instability. (Verplanken & Herabadi, 2001) In line with that, the habit of saving is considered an effective preventive measure for building family economic resilience. According to O'neill et al., n.d., saving not only creates financial reserves for urgent needs, but also builds a wiser mentality towards financial management. Therefore, efforts to reduce impulsive buying and enhance the habit of saving become a must in order to sustainable economic resilience at the community level. Through the implementation of entrepreneurial creativity strategies, it is expected to find innovative and effective solutions to address these problems, in line with the vision of strengthening the sustainable economy of society.

The community service activity entitled "Creativity Entrepreneurship: Preventing Impulsive Buying and Building Saving Habits in Families" has a very high urgency in dealing with the economic challenges facing societies. Impulsive buying, or impulse buying, has become a serious problem that can destroy the financial stability of individuals and families. Within this scope, public service activities are carried out in Cikeusal Village, Tanjungjaya district, Tasikmalaya district as a strategic means of applying entrepreneurial creativity to address this consumer behavior. From the results of the observations with interviews that have been conducted to the local community and the village apparatus in the area, many people in the village of Cikeusal are tied up with online loans (pinjol) and banks around. According to previous research carried out by (Sustainable Tourism Development for National Economic Recovery Magelang et al., 2023) found that the marks of the people who are trapped Pinjol and Bank Keliling due to low financial literacy. Through innovative approaches, as expressed by (Sharma et al., 2010)), solutions can be identified that can modify consumer behavior, reduce impulsive buying, and build awareness of the importance of sound financial management.

This Socialization programme is designed as a real embodiment of a joint effort to improve the well-being of the community through a holistic approach. By focusing on entrepreneurial creativity, the program aims to inspire and empower individuals in developing their own economic potential. A focused provision of knowledge, training, and support is expected to create an environment that supports the growth of small and medium-sized enterprises. In addition, the program also details strategies to prevent impulsive buying, a phenomenon that often becomes an obstacle in family financial planning. By organizing various socialization and discussion activities, the programme aims to transform the paradigm of consumer society into a wiser and more responsible one. As for an important part of the program, it is to build the habit of saving, which is seen as a strong financial foundation for a family. By involving the family as the smallest unit of society, the programme seeks to create a cultural change in financial management that will have a long-term positive impact.

The Socialization Program "Creativity Entrepreneurship: Preventing Impulsive Buying and Building Saving Habits in Families" has goals aimed at providing maximum benefit to the target community. First, the programme aims to increase public awareness of the importance of creativity and entrepreneurship as a source of economic potential that has not been fully exploited. Through training and knowledge provision, people are expected to recognize the business opportunities around them, thus creating a more dynamic

business ecosystem. Second, in an effort to prevent impulsive buying, the program offers an educational approach that involves active participation of the community. By presenting information about the negative impact of impulsive purchases, the program seeks to build awareness of the importance of mature financial planning. Thirdly, the program is committed to shaping the habit of saving in the family as a strategic step towards economic resilience. By providing an understanding of the benefits of saving and providing practical support, the program hopes to transform public thinking and behaviour related to personal financial management. In addition, the programme also provides room for policy advocacy to support initiatives to strengthen the economy of the community at the local level. Thus, this Socialization Programme is expected not only to provide short-term solutions, but also to create positive and sustainable changes in the economic life of the people.

METHOD

The method used in dedication to this community is through dissemination and support with the aim of making people know the importance of entrepreneurial creativity. The plan of activities is as follows:

- Identification of problems: Identifying problems of impulsive buying and lack of saving habits in the family to be overcome.
- Program planning: Design of dedication program based on entrepreneurial creativity to address the problem.
- Program implementation: Implementation of program involving the family as the target unit.
- Monitoring and evaluation: Monitor and evaluate the impact of the program on consumer behaviour and saving family habits.

In addition, the Data and/or Tools used in the activities of dedication to this community are:

- Questionnaire: To gather initial data on consumer behaviour and family saving habits.
- Educational module: Contains material on financial literacy, family financial management, and saving strategies.
- Workshop and Training: To provide direct education and skills training to families.
- Socialization and Campaign: To raise public awareness about the importance of saving and the dangers of impulsive buying.

The following are the stages carried out at the time of public service activities:

1. Planning: Identification of the purpose of this activity to reduce the rate of impulsive buying. Planning of the activity carried on:
 - Day / Date: Monday Time: 31 July 2023
 - Location: Cikeusal Village Kec Tanjungjaya Kab Tasikmalaya
 - Target Audiences: 30 People
2. Introduction
 - Socialize activities to the community and related parties to increase participation.
 - Explain the purpose and benefits of the activities.
3. Discipline:
 - Implementation of sessions of discipline on the understanding of impulsive buying and the risk of impulse buying.
 - Provide information about the causes and consequences of impulsively buying in the community and the family.
 - Explain alternative solutions that can be done of impulsiveness buying is entrepreneurial creativity and saving habits in the family.
4. Demonstration:

- Do practical demonstrations by posting stories or showing video examples of impulsive buying cases.
 - Show examples that succeed in accustoming savings and entrepreneurial creativity as an alternative solution in preventing or reducing the rate of impulse buying.
5. Interactive Discussions:
- Give participants the opportunity to ask questions or share experiences of impulsive buying, entrepreneurial creativity and habits in saving.
 - Discuss potential problems or obstacles that may be faced by the community in impulsive shopping and provide solutions or tips.
6. Supplement:
- Offer personal or group supplement sessions to the public to have creativity in entrepreneurship and saving habits as an alternative to preventing and lowering the level of impulsive buying.
 - Provides step-by-step guidance in stimulating the creativity of entrepreneurial and savings habits to prevent and lower the rate of impulse buying.
7. Evaluation:
- Conduct an evaluation of activities to assess the effectiveness of design and support.
 - Request feedback from participants for future improvements.
 - Review the initial objectives and achievement targets of the activities.

RESULT AND DISCUSSION

A dedication to the Society entitled "Creativity Entrepreneurship: Preventing Impulsive Buying and Building Saving Habits in the Family" was held on July 31, 2023 in Cikeusal Village, Tanungjaya Prefecture, Tasikmalaya District. The dedication to the community was followed by 25 participants who came from the surrounding area. During the discussion session, the participants obtained relevant information about the impact of impulsive buying causes and consequences and also examples of cases experienced by others. There's a photo of the documentation during the deliberations and discussions with the participants.



FIGURE 1. photo of the documentation during the deliberations and discussions with the participants

The interactive discussion session also provides space for participants to share their experiences and thoughts regarding the impact of impulsive buying and alternative solutions to entrepreneurial creativity and saving habits. In this session, each participant shares stories related to the entrepreneurship experience that indirectly affects the prevention and reduction of the level of impulse buying. The data obtained from these observations and discussions are five people who currently have their own business by exploiting the potential local resources of the region. The local resources used to increase their income are agricultural products, such as handicrafts of saucer, saucers and various processing of pottery. They explained that the benefits of having one's own enterprise is that there is an increase in family income so that it can be used to save and buy needs as well as desires, this can have an impact on the prevention and decrease of the rate of impulsive buying in the community. According to research (Audretsch & Thurik, 2000) creative entrepreneurs drive local job creation, which not only provides direct economic benefits to their own families but also to the surrounding communities. It contributes to local economic growth. During this session, the participants are expected to be able to motivate and inspire each other. The hope of this activity is that the community of Cikeusal Village not only understands the impact of impulsive buying, the benefits of entrepreneurial creativity and saving habits but also has a positive impact on the local economy by exploiting the potential that exists in the local area.

There's a photo of the documentation during the deliberations and discussions with the participants.



FIGURE 2. photo of the documentation during the deliberations and discussions with the participants

Impulsive buying, common consumer behaviour, refers to the purchase of goods or services without planning and spontaneously, without carefully considering the consequences. This phenomenon is characterized by a lack of planning and a tendency to submit to momentary desire or urge. Impulsive purchases often occur spontaneously and are triggered by emotional or situations rather than rational decision-making processes (Rook & Fisher, 1995) The community dedication activity entitled "Creativity Entrepreneurship: Preventing Impulse Buying and Building Savings Habits in the Family" has some obstacles to bear in mind. First, the difficulty in building public awareness of the importance of entrepreneurial creativity as a tool to prevent impulsive buying. People are often trapped in a consumer culture that encourages them to buy without mature consideration. Impulsive buying or impulsive buying is a shopping behavior that is carried out without proper consideration or prior planning. Some of the factors

causing impulsive buying involve psychological, social, and situational aspects that can affect consumers. Several studies and scientific references identify such factors:

1. Environmental Stimulus and Promotion: Impulsive shopping incentives can be triggered by environmental stimulus, such as discount promotions or special offers in stores. According to found by (Dittmar & Drury, 2000) promotions and advertising can be the main triggers of impulsive buying.
2. Emotion and Mood: Emotions and unstable mood can be the main drivers of impulsive spending. The book (InTheMood-ImpulseBuyingsAffectiveAntecedents, n.d.) shows that when a person feels sad, stressed, or anxious, they tend to be more susceptible to impulsive buying as a form of coping mechanism.
3. Social pressure: The presence of social pressure, such as peer influence or consumer trends, can also trigger impulsive buying. (Michael R. Solomon, 2014) notes that the desire to look fashionable or fit social norms can drive impulsive shopping behavior.
4. Self-control limitations: Some individuals may experience limitations in self control, which can increase the likelihood of impulsive buying. (Baumeister, 2002) emphasizes the role of self control in avoiding impulsive actions.
5. Availability of Technology and Online Shopping: With the increasing penetration of technology and online shopping, the accessibility of products and services becomes easier. According (Berberović et al., 2022), online shopping can increase the rate of impulsive buying due to the convenience and instant product availability.

Therefore, efforts to motivate people to be more creative in creating business opportunities need to be accompanied by effective communication strategies to change their thinking about impulsive consumption. Creative entrepreneurs can help families diversify their sources of income. By creating innovative enterprises, families can reduce dependence on one source of income and increase their economic stability (Shane & Venkataraman, 2000). The habit of impulsive buying is often embedded in people's minds, which can be an obstacle to implementing creative and entrepreneurial ideas. According to Naylor & Florida (2003) a creative entrepreneurial spirit can stimulate innovation and increase productivity in the family economy. These innovations can make a difference in competitiveness and economic growth. But the cultural demand to keep up with consumption trends can hinder efforts to teach savings values and long-term thinking. When individuals are trapped in social and cultural pressure to keep up with consumption trends, they tend to be more susceptible to impulsive buying behavior that does not support the habit of saving. This phenomenon creates a dilemma between the desire to compete with consumption trends and the urge to make long-term financial investments. Research by Shahpasandi et al. (2020) revealed that the pressure to keep updating lifestyle and consumer goods that are trending can increase the rate of impulsive buying. Individuals tend to prioritize immediate satisfaction and fulfillment of momentary desires rather than thinking about the need to save or invest in long-term financial sustainability. Social pressure to keep showing status and success through up-to-date things often shifts the focus from more strategic financial values. Thus, these cultural demands can be a serious obstacle in the attempt to teach savings and long-term thinking values. Further understanding of the psychological and social dynamics behind impulsive buying in the context of cultural stress can be the basis for developing more effective financial education strategies. In this case, community-serving workers need to understand local cultural dynamics and design appropriate strategies to transform the paradigm of community consumption into something more sustainable. Excessive impulsive purchases can cause a number of significant problems and impacts, covering financial, psychological, and social aspects.

Uncontrolled impulsive purchases can lead to financial instability, especially when consumers buy unnecessary goods or services, exceed the budget, or overuse credit. (Roberts & Jones, 2001). Research carried out (Dittmar & Drury, 2000) proves that impulsive purchases can cause psychological stress because consumers may feel guilty, anxious, or regret after making an unplanned purchase. Furthermore, according to Vermeir and Verbeke (2006) excessive impulsive purchases can contribute to environmental

problems as unplanned production of goods can increase the carbon footprint and consumer waste. Consumers who frequently make impulsive purchases can experience pressure on social relationships, especially if such behavior involves significant financial expenditures without mutual agreement or prior negotiation (Ramanathan & Menon, 2006). Constant and excessive impulsive buying can develop into consumer behaviors that lead to uncontrolled buying habits (O'Guinn & Faber, 1989).

Thirdly, resource constraints are a major obstacle to the implementation of these activities. In particular, in developing programs or training in entrepreneurship and financial literacy for the community, adequate budgeting is required. In addition, monitoring and evaluation efforts also require sufficient resources to ensure the effectiveness of programs. Therefore, cooperation with stakeholders and potential utilization of local resources are key to overcoming these constraints and carrying out community service activities to the maximum.

Despite facing some obstacles, this activity still succeeds in achieving its goal. By understanding and anticipating these barriers, it is expected that similar activities in the future can be more effectively enhanced related to the delivery of information and public participation in preventing impulsive buying with an effort to increase entrepreneurial creativity for the boost of the local economy.

The expected outcome of the community service activity entitled "Creativity Entrepreneurship: Preventing Impulsive Buying and Building Saving Habits in the Family" is the realization of positive changes in consumer behavior and family financial conditions. It is expected that people can develop their creativity and entrepreneurial skills, understand the risk of impulsive buying, and adopt a more sustainable consumption-related mindset. In addition, it is expected that there will be an improvement in saving habits at the family level so that people can plan and manage their finances more wisely. The desired outcomes also included improving the family's economy through the micro-entrepreneurial initiatives derived from training, as well as raising awareness of the importance of long-term financial planning. Overall, it is expected that these activities will have a sustainable positive impact, changing the paradigm of consumer society to become more resilient and economically sustainable.

CONCLUSION

"Creativity Entrepreneurship: Preventing Impulsive Buying and Building Saving Habits in Families" was held on July 31, 2023, in Cikeusal Village, Tanjungjaya Prefecture, Tasikmalaya District. The dedication to the community was followed by 25 participants who came from the surrounding area. Overall, this community service has achieved success in addressing the challenges faced. Through collaborative efforts, including intensive educational campaigns and adaptation of cultural approaches, the program is expected to succeed in changing the paradigm of public consumption to be wiser and sustainable. The positive impact is seen in increased financial literacy, entrepreneurial creativity, and saving habits at the family level. The integrated solution, involving active community participation and full support from stakeholders, proves that community service activities can be the engine of significant change in improving community well-being. This success provides a strong foundation for the continuation and development of similar programmes in the future.

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We realize that the outcome of this dedication is far from perfect and still has many shortcomings, so we ask for his advice and criticism for the further development of this dedication. With all humility, we also hope that these outcomes can be useful as a contribution of thought to the development of society, the legal sciences, practitioners, and academics.

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