Lifestyle and Consumerism in the Digital Era: Can Self-Control Be the Balancing Force?

Lidya Cahyaning Putri[1] And Kartika Anggraeni Sudiono Putri[2]

[1]Maulana Malik Ibrahim State Islamic University Malang, plidya088@gmail.com
[2]Maulana Malik Ibrahim State Islamic University Malang, kartikaanggraeni@uin-malang.ac.id

ABSTRACT

Consumptive behavior is a purchasing behavior that is no longer based on rational considerations. The purpose of this study is to examine how lifestyle and digital payments affect bold consumption, using self-control as a moderating factor. This study uses a quantitative research type and uses a descriptive approach. The location of the study was at UIN Maulana Malik Ibrahim Malang, for the population in this study all students of UIN Maulana Malik Ibrahim Malang whose purchases were made through the Shopee app with a digital payment system. This study uses a nonprobability sampling method using a sample and a purposive sampling technique size of 155 respondents. The method of gathering data involves sending out surveys via a Google form.. This study uses SEM PLS as an approach to data analysis. This study found that lifestyle influences online the consumption patterns of students at UIN Maulana Malik Ibrahim Malang who use the Shopee application, digital payments influence online consumptive behavior in UIN Maulana Malik Ibrahim Malang students who use the Shopee application, in addition, self-control cannot moderate between lifestyle and online the consumption patterns of students at UIN Maulana Malik Ibrahim Malang who use the Shopee application, and self-control cannot moderate between digital payments and online the consumption patterns of students at UIN Maulana Malik Ibrahim Malang who use the Shopee application.

Keyword: Lifestyle, Digital Payment, Online Consumptive Behavior, Self Control,

INTRODUCTION

The rapid development of digital technology in various parts of the world has made people switch to choosing easy, fast, practical things that are done by utilizing the internet. Advances in information technology and the internet make it easier for people to shop online using electronic media in e-commerce transactions. E-commerce is a buying and selling process that takes place online through electronic platforms such as the Internet (Cashman, 2007). The steadily increasing number of internet users annually is fueling the remarkable growth observed in e-commerce (Bahtiar, 2020). The increasing growth of e-commerce in Indonesia has caused changes in shopping patterns. Consumers who initially bought goods directly in stores now buy goods online (Nurmalia et al., 2024), with this, consumptive behavior has increased because shopping can be done from home. Based on Naning (2022), consumptive behavior constitutes a reaction where individuals consume items or services they do not require, propelled only by the pursuit of fleeting satisfaction.. If someone acts without rational consideration, such as the desire to have too many luxury goods just to satisfy pleasure, then this is called consumptive behavior (Nurmalia et al., 2024). In this case,

consumption is no longer about the need for the goods, but for other reasons such as gaining social recognition through a modern lifestyle (Wahyuni et al., 2019). According to ECBD (2024) Indonesia in 2024 occupies the highest position as a country with E-Commerce Growth Projections.

Consumptive behavior is affected by a variety of factors. One theory offering an explanation for these determinants is the Theory of Planned Behavior (TPB) (Putra & Sinarwati, 2023). First introduced by Ajzen (1991) the Theory of Planned Behavior (TPB) explains that behavioral intention and resulting action are influenced by attitudes towards the behavior, subjective norms, and perceived behavioral control (Ajzen, 2005). Subjective norms relate to individual attitudes reflected in their lifestyle and perceptions of behavioral control related to the ease of digital payments, which can then influence a person's intention to behave consumptively.

The first factor in this study that influences consumptive behavior is lifestyle, referring to research conducted by Putra & Sinarwati (2023) lifestyle can influence consumptive behavior, the higher the lifestyle, the higher the consumptive behavior. According to Kotler & Keller (2016), and Risnawati et al., (2018) Lifestyle is the way a person lives his life, which is reflected in his activities, interests, opinions, and how he manages time and spends money in interacting with his environment. However, lifestyle is often not a basic need but is influenced by the desire to follow trends and not want to be left behind by others (Thamrin & Achiruddin, 2021). Referring to research by Rakhman & Pertiwi (2023) lifestyle has a strong influence on consumptive behavior when shopping online, the tendency to follow trends on social media to be accepted by their group makes individuals shop based on their desires and become more consumerist. This lifestyle can reflect consumptive behavior that shows a person's choice in using their time and money (Azizah, 2020). Concerning this matter, a study by Abdullah & Suja'i (2022) found that lifestyle has a positive and significant impact on consumptive behavior. In contrast, research conducted by Sudiro & Asandimitra (2022) reported that lifestyle does not affect consumptive behavior.

In addition to lifestyle, according to research by Insana & Johan (2021), the use of electronic money has been shown to encourage consumptive behavior among students which ultimately increases their spending. The convenience offered by electronic money is a factor that can strengthen and influence students' tendency toward consumptive thinking. This shows that today's society has changed into a modern society that wants convenience in meeting its needs thanks to technology. So, one of the causes of increasing consumptive behavior is the convenience offered by digital payment methods. Digital payments are described by Kussujaniatun et al., (2020) as an online mechanism or system utilized by consumers for product purchases. Supporting the relevance of this concept, Naufalia (2022) study found that digital payment variables are related to consumptive behavior.. In addition, research by Rahayu & Mulyadi (2023) states that digital payments have an effect on consumptive behavior in society. Meanwhile, another study conducted by Putri & Setyono (2023) states that digital payments do not have a positive and significant influence on consumptive behavior.

Referring to Juniar (2023) consumptive behavior can be influenced by several factors, one of which is self-control, in this study, self-control is a moderating variable. Individuals who cannot control themselves tend to buy goods or services that are not needed, solely to

follow trends or to improve their image and acceptance in society. Ideally, someone who has good self-control can make decisions with careful consideration. Individuals are better able to control their emotions and personal impulses, so they are wiser in managing consumptive behavior, especially in terms of buying goods or services. However, not all individuals have a good level of self-control. As a result, these individuals often shop without thinking about real needs and tend to get caught up in consumptive patterns that are influenced by the environment or current trends (Rahmita, 2023).

Among the factors influencing lifestyle is self-control Afifah & Pratama (2024) This ability to control oneself is important for reducing the likelihood of falling into deviant patterns. (Rachmat et al., 2024) further elaborate that high self-control enables individuals to control their lifestyle, whereas low self-control impairs the ability to manage personal satisfaction and pleasure, which can lead to a deviant lifestyle. Supporting the significance of self-control, a study by Rahmita (2023) showed that the self-control variable moderates the negative relationship between lifestyle and consumptive behavior. This means that a consumer with effective self-control will be less consumptive and better able to manage their emotions and personal urges.. Meanwhile, research conducted by Agasi & Aryani, (2024) stated that self-control cannot moderate lifestyle against consumptive behavior.

The development of trends from time to time also triggers someone to always follow the development of these trends, this if not balanced with self-control will cause various kinds of losses (Putri & Setyono, 2023). An example of the development of current trends in digital payments. This excessive digital payment fosters an instant culture among its users, this non-cash payment also encourages an increase in consumptive culture because of the 4 conveniences, benefits, trust, influence of others, and intensity of use in the use of digital payments (Bhoopathy & Kanagaraj, 2023). In addition, in the purchasing process, self-control has an important contribution, because self-control can make someone able to control and carry out useful actions including shopping (Dzihan, 2022). However, according to research by Saputra & Suyanto (2023), self-control cannot moderate the relationship between digital payments and consumptive behavior.

With this explanation, the object used in this study is the Shopee application. According to data from Website Databoks.katadata (2023), Shopee became the e-commerce platform with the most visits in Indonesia throughout the first - fourth quarter of 2023. Shopee as one of the leading online shopping applications in Indonesia has succeeded in dominating the online shopping realm, especially among women and Generation Z (Said et al., 2023). In addition, the Shopee application was chosen because it has many payment methods (digital payments) that make it easier for users to make transactions. According to the Pew Research Center, generation Z is between 1997 and ending in 2012 where this phase shows more stable socio-economic progress and rapid development of information technology. In this study, the category of Generation Z chosen was UIN Maulana Malik Ibrahim Malang students in the age range of 18-27 years. Students are close to online shopping behavior, this is by the research of Ulya et al., (2023) which states that students currently tend to have a consumptive attitude towards online shopping. Meanwhile, the Islamic university UIN Maulana Malik Ibrahim Malang was chosen because it succeeded in achieving the title of the 16th best Islamic university in the world according to UniRank 2024, and on the website uin.malang.ac.id it is stated that UIN Maulana Malik Ibrahim Malang is also ranked first as the best State Islamic

Religious University (PTKIN) in Indonesia, fourth place for national Islamic universities, and first place for Islamic campuses in East Java. It is hoped that an educational background on an Islamic campus can contribute to research related to consumptive behavior in Muslim students. In addition, the selection of subjects is also based on the suitability of the self-control variable which plays a role in the moderation of consumptive behavior, by Islamic teachings which prohibit its followers from being consumerists. Therefore, self-control is an important factor in this study.

The objectives of this research are to assess the impact of lifestyle on consumptive behavior, examine the effect of digital payments on consumptive behavior, and determine how self-control moderates the relationships between lifestyle and consumptive behavior, and between digital payments and consumptive behavior. This study combines several studies, namely from Agasi & Aryani (2024) and Saputra & Suyanto (2023) with the same variables but using specific subjects for Students at Islamic Universities.

LITERATURE REVIEW

Lifestyle

Kotler & Keller (2016) describe lifestyle as a person's behavioral patterns, reflected in their activities, interests, and views. This concept captures how individuals behave and interact with their environment and in everyday life. According to Sutisna (2001), lifestyle refers to a person's way of life, discernible through their activities (how they spend time), interests (what they value in their environment), and views on themselves and the world. There are three indicators measured in lifestyle according to Setiadi (2013) activities, interests, and opinions. The research of Fitriyani et al., (2023) showed that lifestyle has a significant influence on consumptive behavior. In line with this research, the research of Abdullah & Suja'i, (2022) found a significant influence between lifestyle and consumptive behavior. Based on previous research, this study suspects that lifestyle affects consumptive behavior.

H1: Lifestyle influences online consumptive behavior.

Digital Payment

According to Tarantang et al., (2019) The digital payment system is the transfer of money from consumers to sellers, where the payment system uses technology, no longer physical money, processed and received in non-physical form. Digital payment indicators according to Gosal & Linawati (2008) are perceived ease of use, perceived benefits, perceived credibility, social influence, and intensity of use. According to Nubika (2018), the digital payment system is a buying and selling transaction process carried out using an application on an electronic device as a means of payment. In the study of Mursita et al., (2024) there was a positive and significant influence between the use of digital payments on consumptive behavior, in line with the study, further research by Rahayu et al., (2023) showed that digital payments affected people's consumptive behavior. Based on previous research, this study suspects that there is an influence between digital payments on consumptive behavior.

H2: Digital payments influences online consumptive behavior.

Consumptive Behavior

Consumptive behavior is a condition when someone cannot resist the urge to buy unnecessary goods without considering the main function of the goods (Ancok, 1995). This definition shows that people who behave consumeristically are more likely to buy goods based on desire rather than need. Khan (2006) describes consumptive behavior as the entire process, involving both mental decisions and physical actions, from obtaining and evaluating to using and disposing of goods and services. According to Fromm (1995) there are 4 indicators of consumptive behavior seen from the characteristics of consumptive behavior, namely: fulfillment of desires, goods beyond reach, unproductive goods, and status.

Self Control

Self-control, defined as the capacity to manage internal impulses, emotions, and direct one's behavior (Blackhart, 2011) and (Chaplin, 2011), encompasses indicators such as behavioral, cognitive, and decision-making control (Averill, 1973). This ability is crucial, as research demonstrates that self-control influences consumptive behavior (Al Arif & Imsar, 2023), with higher self-control being associated with lower consumptive tendencies (Annafila & Zuhroh, 2022). Beyond a direct link, studies have also explored its moderating role, for instance, Rahmita (2023) found that self-control moderates the relationship between lifestyle and consumptive behavior. Furthermore, digital payments significantly impact consumptive behavior (Lestari et al., 2022), often linked to the ease of electronic transactions that influences shopping preferences (Tang et al., 2021). Building upon these prior findings, this study hypothesizes that self-control moderates the influence of lifestyle on consumptive behavior. It is also proposed that self-control moderates the effect of digital payments on consumptive behavior, potentially by enabling individuals to suppress impulsive digital spending habits.
H3: Self-control moderates the influence of lifestyle on online consumptive behavior
H4: Self-control moderates the influence of digital payments on online consumptive behavior.

METHODOLOGY

This study uses quantitative research and a descriptive approach. The location of the study at UIN Maulana Malik Ibrahim Malang, for the population in this study is all students of UIN Maulana Malik Ibrahim Malang who have shopped on the Shopee application with a digital payment system and are between 18 and 27 years old. This study uses a nonprobability sampling technique with a purposive sampling method with a sample size of 155 respondents. The data collection technique uses primary data by distributing questionnaires in the form of a Google form using a Likert scale of 1 to 5 and secondary data from books, journal articles, reports and other Internet sources. To analyze the collected data, this study employed the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique. This method involves evaluating the measurement model (outer model) through validity and reliability tests. Furthermore, the structural model (inner model) was examined, including R-Square, F-Square, and Q-Square tests for model suitability, along with testing the study's hypotheses. A specific moderation test was also performed to determine the moderating role among variables. All PLS-SEM analyses were executed using SmartPLS version 3 software.

RESULTS AND ANALYSIS

Respondent Characteristics

This questionnaire was distributed to students studying at the State Islamic University of Maulana Malik Ibrahim Malang. The number of respondents in this study was 155 students who had shopped on the Shopee application using a digital payment system at least once. The following are the results of the respondent analysis based on the specified criteria:

Table 1. Research Result

Description	Frequency	Percentage
Gender		
Male	46	29,7%
Female	109	70,3%
Total	155	100%
Age		
18-20	18	11,6%
21-24	137	88,4%
25-27	0	0%
Total	155	100%
Strata		
S1	153	98,7%
S2	2	1,3%
S3	0	0%
Total	155	100%
Faculty		
Medicine and Health Sciences	7	4,5%
Science and Technology	25	16,1%
Economics	54	34,8%
Psychology	17	11%
Sharia	25	16,1%
Humanities	9	5,8%
Faculty of Education and Teaching	16	10,3%
Post Graduate	2	1,4%
Total	155	100%
Frequency of Purchases Using Digital Payments for One Month		
1-2 times	37	23,9%
3-5 times	75	48,4%
6-10 times	9	5,8%
>10 times	34	21,9%
Total	155	100%
Product Category		
Grooming and Beauty	65	41,9%
Health	3	1,9%
Electronic	7	4,5%
Fashion	49	31,6%
Food and Drinks	22	14,2%

Home Supplies	2	1,4%
Books and Stationery	0	0%
Tickets, Vouchers and Services	4	2,6%
Others	3	1,9%
Total	155	100%
Total Expenses for One Month		
< Rp 100.000	19	12,3%
Rp. 100.000-Rp. 250.000	67	43,2%
Rp. 250.001- Rp. 500.000	57	36,8%
Rp. 500.001-Rp. 750.000	8	5,1%
Rp. 750.001- Rp.1.000.000	2	1,3%
>Rp. 1.000.000	2	1,3%
Total	155	100%
Digital Payment Method		
Shopeepay	92	59,4%
Shopeepay Later	32	20,6%
Transfer Bank	28	18,1%
Debit/ Kredit Card	3	1,9%
Total	155	100%

Source: Data processed by researchers (2025)

Based on the respondent characteristics table above, female gender dominates this study with 109 respondents out of a total of 155 respondents. The majority of respondents are aged 21-24 years and are dominated by undergraduate students with the majority coming from the faculty of economics. The majority of respondents use the digital payment system to shop on the Shopee application 3-5 times. And the most purchased product categories are care and beauty then fashion. Based on spending for one month for shopping on the Shopee application, the majority of respondents spend money ranging from IDR 100,000 - IDR 250,000. and finally, the majority of respondents often use the Shopeepay digital payment system as many as 92 respondents out of a total of 155 respondents.

Validity Reliability

According to Ghozali and Latan (2015), the measurement model test shows how the latent variable that is being measured is reflected in manifest variables, also known as observed variables. The purpose of the measurement model evaluation is to assess the model's validity and dependability. It can be considered convergent valid if the loading factor value is greater than 0.5 to 0.6 (Ghozali & Latan, 2015). According to Yamin and Kurniawan (2011), if the average variance extract (AVE) value is more than 0.50, it is said to have discriminant validity. Cronchbach's alpha and Composite dependability values can be used to determine dependability. To satisfy the requirements for reliable or high reliability, the Cronchbach's alpha and Composite Reliability values must be more than 0.70 (Ghozali & Latan, 2015).

Table 2. Validity and Reliability

Variable	Item	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Lifestyle	X1.1.1	0,809	0,846	0,883	0,559
	X1.1.2	0,833			

	X1.2.1	0,729			
	X1.2.2	0,667			
	X1.2.3	0,682			
	X1.3.1	0,750			
Digital Payment	X2.1.1	0,763	0,926	0,938	0,603
	X2.1.2	0,708			
	X2.2.1	0,752			
	X2.2.2	0,733			
	X2.3.1	0,805			
	X2.3.2	0,846			
	X2.4.1	0,861			
	X2.4.2	0,735			
	X2.5.1	0,681			
	X2.5.2	0,855			
Online Consumptive Behavior	Y1.1.1	0,816	0,944	0,952	0,690
	Y1.1.2	0,851			
	Y1.1.3	0,880			
	Y1.2.1	0,827			
	Y1.3.1	0,856			
	Y1.3.2	0,824			
	Y1.3.3	0,781			
	Y1.4.1	0,821			
	Y1.4.2	0,815			
Self Control	Z1.1.1	0,918	0,920	0,938	0,719
	Z1.1.2	0,708			
	Z1.2.1	0,844			
	Z1.2.2	0,923			
	Z1.3.1	0,777			
	Z1.3.2	0,897			

Source: Data processed by SmartPLS 3 (2025)

The table above shows that all items for the variables were found to be valid, meeting the criteria of outer loading > 0.6 and AVE > 0.5. Reliability criteria were also satisfied for all constructs, with composite reliability and Cronbach's alpha values both above 0.7.

R-Square Test

Structural model testing is conducted to identify and measure the strength of the relationship between abstract concepts (constructs) in the study. The accuracy of the model in explaining data can be assessed from the R-Square value. This value indicates the proportion of variation in the dependent variable explained by the independent variable. Standard interpretation guidelines categorize R-Square values as 0.75 (strong), 0.50 (moderate), and 0.25 (weak) (Ghozali & Latan, 2015).

Table 3. R-Square

Variabel	R-Square	R-Square Adjusted
Online Consumptive Behavior (Y)	0.776	0.768

Based on the R-Square results in the table above, it can be seen that the endogenous variables, namely lifestyle and digital payment, can explain the exogenous variables, namely online consumptive behavior, by 77.6% and the remaining 22.4% is influenced by other variables not included in this study. The influence of lifestyle and digital payment of 0.776 is included in the high category, because it is at a value above 0.75, this makes the value fall into the strong category.

F-Square Test

Using the F-Square value, the effect size test assesses the strength of the relationship between exogenous and endogenous variables. The magnitude of this influence is typically interpreted with 0.02 indicating a small effect, 0.15 a moderate effect, and 0.35 a large effect (Ghozali & Latan, 2015)..

Table 4. F-Square

Variabel	F-$Square$	Description
X1 -> Y	0.505	Large Influence
X2 -> Y	0.208	Moderate Influence

Based on the test results in the table above, it shows that lifestyle on online consumptive behavior has an effect size value of 0.505, meaning it has a large influence because it is above 0.35, likewise digital payments on online consumptive behavior have an effect size value of 0.208, meaning it has a moderate influence, because the effect size value is above between 0.15 and 0.35.

Q-Square Test

The Q2 value is used to assess how successfully the model and its parameter estimations produce the observed values. According to Ghozali and Latan (2015), a model is considered predictively relevant if its Q2 value is greater than zero, and it is not predictively relevant if its Q2 value is less than zero..

Table 5. Q-Square

	Q^2
Online Consumptive Behavior	0.516

It is evident from the preceding table that the online consumptive behavior variable has a Q-Square value of 0.516. Therefore, since the Q-Square score is greater than 0, it can be said that this study has strong predictive potential.

Model Fit Test

The model suitability test or determination of the goodness of fit model can be seen from the SRMR (Standardized Root Mean Square Residual) value must be <0.80. In addition, it can also be seen from the NFI (Normal Fit Index) value between 0 and 1 (Ghozali & Latan, 2015).

Table 6. Model Fit

	Saturated Model	Estimated Model
SRMR	0,077	0,077
NFI	0,651	0,650

Source: Data processed by SmartPLS 3 (2025)

Based on the table of model fit test results, the SRMR value shows <0.80. While the NFI value shows a value ranging from 0 to 1. From the SRMR and NFI values, it means that the model built has a good data fit and is able to explain the relationship between the variables studied.

Hypothesis Test

Hypothesis testing aims to empirically evaluate whether there is sufficient evidence to support or reject the proposed hypothesis so that it can produce valid conclusions regarding the relationship between variables in the study. The expected P-value for the internal model is less than 0.05 (<0.05), which indicates a significance level of 5%. In addition to meeting the p-value criteria, the hypothesis is also considered significant if the t-statistic value exceeds 1.96 (>1.96) (Hair et al., 2021)

Table 7. Hypotesis Test

No.		T-Statistic	P-Values	Description
1.	X1 -> Y	7.952	0.000	Accepted
2.	X2 -> Y	4.453	0.000	Accepted

Source: Data processed by SmartPLS 3 (2025)

Based on the test table with bootstrapping to test the influence between variables, the relationship can be explained as follows:

- The influence of lifestyle (X1) on online consumption behavior (Y)

The relationship between lifestyle (X1) and online consumption behavior (Y) can be seen from the T-statistic value which shows a value of 7.952 which means a value of more than 1.96. While the p-value is 0.000 which means less than 0.05. So the influence of X1 on Y is significant or H1 is accepted.

- The influence of digital payments (X2) on online consumption behavior (Y)

The relationship between digital payments (X2) and online consumption behavior (Y) can be seen from the T-statistic value which shows a value of 4.453 which means a value of more than 1.96. While the p-value is 0.000 which means less than 0.05. So the influence of X2 on Y is significant or H2 is accepted.

Moderation Test

For the purpose of this study, a P-value less than 0.05 indicates that the moderating variable significantly influences the relationship between the independent and dependent variables, whereas a P-value greater than 0.05 suggests no significant moderating role for the variable.

Table 8. Moderation Test

No.		T-statistic	P Values	Description
1.	X1 .Z -> Y	1.091	0.276	Rejected
2.	X2 .Z -> Y	0.647	0.518	Rejected

Source: Data processed by SmartPLS 3 (2025)

Based on the test table with bootstrapping to test the effect of moderation can be explained as follows:

- The effect of lifestyle on online consumption self-control as a moderating variable in conduct

    The aforementioned data indicates that the impact of lifestyle on online consuming behavior was not mitigated by self-control. The test results, which display a t-statistic value of 1.091 (< 1.96), and a p-value of 0.027, support this conclusion. H0 is accepted and H3 is rejected in light of the study's interpretation that a p-value larger than 0.05 denotes no moderating and the result of 0.027 > 0.05.

- Self-control as a moderating element in the relationship between digital payments and online consumption behavior

    Based on the table above, for the moderating variable on the influence on online consumption behavior has a p-value of 0.518>0.05 and a t-statistic value of 0.647<1.96. In this study, The accepted alpha value of 5% is less than the p-value. The results of this study confirm that self-control cannot moderate the impact of electronic payments on consumer behavior when shopping online. Therefore, in this investigation, H0 is accepted and H4 is denied.

Analysis

First, H1 is approved since the study's findings indicate that lifestyle significantly influences the online purchasing habits of UIN Maulana Malik Ibrahim Malang students who use the Shopee app. This study reveals that lifestyle is a crucial factor in shaping online consumptive behavior in UIN Maulana Malik Ibrahim Malang students who shop on the Shopee application. According to the report, most customers who are undergraduate students aged 21 to 24 years are proven to often shop on the Shopee application and often they only realize that the products they buy are not needed. This is evidenced by showing purchases of goods on the Shopee application that have the same function but with different brands and the urge to buy is not always based on needs, but rather desires that arise from modern lifestyles and current consumption trends. And the goods purchased are mostly care and beauty products and fashion products. This is consistent with Rakhman & Pertiwi's (2023). which claims that when it comes to internet purchasing, lifestyle has a big impact on consumer behavior. Consumptive behavior increases with one's living level you have (Rakhman & Pratiwi, 2023). In addition, the research results of Abdullah & Suja'i, (2022) said that lifestyle and consumption habits had a big impact on each other.

Second, based on the results of the study, shows that digital payments have a significant effect on online consumptive behavior among UIN Maulana Malik Ibrahim Malang students who use the Shopee application, so H2 is accepted. This is indicated by the increasing use of digital payment systems caused by social media. In addition, the majority of respondents use digital payments 3-5 times in one month, which means that it can be seen if respondents make repeated payments using digital payments. In this study, it was found that the majority of respondents prefer to use the payment system using Shopeepay, then the second largest using Shopeepay Later. This is in line with research conducted by Rahayu & Mulyadi (2023) which states that digital payments affect people's consumptive behavior,

which means that the more often individuals use digital payments, the more susceptible they are to excessive consumptive behavior. In addition, research by Naufalia (2022) also states that digital payments affect the consumptive behavior of Shopee users.

Third, the findings of this study indicate that self-control ability has not been proven to play a role as a modifying factor in the connection between lifestyle and online consumptive behavior in UIN Maulana Malik Ibrahim Malang students who use the Shopee application. Thus, the third hypothesis (H3) is rejected. These results refute the initial assumption that predicts the moderating effect of self-control on the influence of lifestyle on online consumptive behavior. This is because there is evidence that the results of the influence of lifestyle on online consumptive behavior are that they like to try various products with the same function and only realize later that the item is not needed. Thus, this shows that consumers cannot control themselves. In addition, self-control does not provide a significant additional contribution in this case. In this case, it shows the importance of focusing on better lifestyle changes as the main step to reduce consumptive behavior, rather than relying on self-control alone. This is in line with research conducted by Agasi & Aryani (2024) Lifestyle moderated by self-control does not have a significant effect on consumptive behavior.

Fourth, Based on the results of the tests that have been carried out, show that the self-control variable does not influence moderating the relationship between digital payments and online consumptive behavior in UIN Maulana Malik Ibrahim Malang students who use the Shopee application. Accordingly, the fourth hypothesis (H4) in this research is disproved. It is demonstrated that although the self-control variable was once believed to have the capacity to regulate, the results show that it is unable to do so. According to Tarantang et al. (2019), technological advancements are unavoidable in the age of the digital economy, particularly given how quickly digital payment systems are developing. Students certainly depend on the use of gadgets, especially on social media, this makes it difficult for them to regulate themselves, limited awareness to control themselves is also a factor, many understand how to control themselves but still have not applied it in everyday life, especially related to online shopping. In addition, it is also proven that most students do not check a product before buying, this is what causes self-control to be incapable of reducing the impact of digital payments on online consumptive behavior. This is consistent with studies carried out by Saputra & Suyanto (2023) which explains that self-control cannot moderate the impact of electronic payments on consumer behavior.

.

CONCLUSION AND RECOMMENDATION

Conclusion

First, Lifestyle has a significant effect on online consumptive behavior in UIN Maulana Malik Ibrahim Malang students who use the Shopee application. These results show that students' consumptive behavior increases with their lifestyle.. In addition, the results of this study also show that the majority of respondents buy products they like on the Shopee application even though they are less useful and when some time passes they realize that the products they buy are not needed. Second, Digital payment has a significant effect on online consumptive behavior in UIN Maulana Malik Ibrahim Malang students who use the Shopee application. These results indicate that the more digital payments are used, the higher the

consumptive behavior. The results of this study also show that advertising on social media also has an impact on increasing users of this digital payment system.

Third, Self-control is unable to moderate the influence of lifestyle on online consumptive behavior in UIN Maulana Malik Ibrahim Malang students who use the Shopee application. A consumptive lifestyle encourages individuals to try various products that are not needed, indicating a lack of self-control. Therefore, a better lifestyle change is the main step in reducing consumptive behavior, compared to relying solely on self-control. Finally, Self-control is not able to control the impact of digital payment on online Consumptive conduct in UIN Maulana Malik Ibrahim Malang students who use the Shopee application. Technological advances and the use of digital payments make it increasingly difficult for students to control themselves, especially in shopping online without careful consideration. The results of the study also showed that most respondents also did not check a product before buying, which proves that self-control is still lacking, this shows that self-control has not been able to balance the impact of digital payment regarding consumerism effectively.

Recommendation

Further researchers are advised to use different research methods to enrich the research results. Then, to expand other moderating variables to obtain more insight into the elements that can suppress online consumptive behavior because it is known that in this study self-control cannot act as a moderating variable. Considering changes in research objects and research methods to compare the results obtained. In addition, the scope of the sample can be expanded to different regions or levels of education so that the research results are broader and can represent various groups in society.

Regarding UIN Maulana Malik Ibrahim Malang students Shopee application users, are advised to pay more attention to their lifestyle by thinking deeply about the needs of the products consumed so as not to cause consumptive behavior towards products that are not needed. Thus, better living habits are required so as not to fall into consumptive behavior. Then, students of UIN Maulana Malik Ibrahim Malang are advised to be wiser in using social media, because this can influence students to engage in consumptive shopping behavior, students of UIN Maulana Malik Ibrahim Malang are advised to be more aware of checking the products to be purchased to suit their needs and not making purchases on products that have the same function if they already have the product.

REFERENCES

Abdullah, M. N. F., & Suja'i, I. S. (2022). Pengaruh Gaya Hidup Dan Media Sosial Terhadap Perilaku Konsumtif. *Jurnal Pendidikan DEWANTARA: Media Komunikasi, Kreasi Dan Inovasi Ilmiah Pendidikan*, 8(2), 72–84. https://doi.org/10.55933/jpd.v8i2.402

Afifah, K. N. A., & Pratama, mario. (2024). Hubungan Antara Kontrol Diri dengan Gaya Hidup Hedonis pada Mahasiswa Universitas Negeri Padang. *Corona: Jurnal Ilmu Kesehatan Umum, Psikolog, Keperawatan Dan Kebidanan*, 2(1), 230–242. https://doi.org/10.61132/corona.v2i1.313

Agasi, M. D. R., & Aryani, D. N. (2024). Pengaruh Literasi Keuangan, Gaya Hidup, E-Money terhadap Perilaku Konsumtif Generasi Millenial dengan Kontrol Diri Sebagai Moderasi. *Journal of Economic, Bussines and Accounting (COSTING)*, 7(3), 5586–5564.

https://doi.org/10.31539/costing.v7i3.9381

Ahdiat A. (2024). Tren E-Commerce 2023, Kunjungan ke Shopee dan Blibli Meningkat. [Internet]. [diakses 20 November 2024]. Tersedia pada https://databoks.katadata.co.id/teknologitelekomunikasi/statistik/f056a701023f0fe/tren-e-commerce-2023-kunjungan-ke-shopee-dan-blibli-meningkat

Ajzen, I. (1991). *The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes*.

Ajzen, I. (2005). *The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes*.

Ancok, D. (1995). Nuansa psikologi pembangunan. Yogyakarta: Pustaka Pelajar

Annafila, H., & Zuhroh, L. (2022). Pengaruh kontrol diri terhadap perilaku konsumtif online shopping bagi mahasiswa. *PSIKODINAMIKA: Jurnal Literasi Psikologi*, 2(1), 020–027. https://media.neliti.com/media/publications/360039-a-pengaruh-kontrol-diri-terhadap-perilak-8fe5520a.pdf

Averill, J.R. (1973). Personal control over aversive stimuli and its relationship to stress. Department of Psycology. University of Massachusetts, Amberst, MA. 80:268-303.

Azizah, N. S. (2020). PENGARUH LITERASI KEUANGAN, GAYA HIDUP PADA PERILAKU KEUANGAN PADA GENERASI MILENIAL. *Prisma (Platform Riset Mahasiswa Akuntansi)*, *01*, 113–135.

Bahtiar, R. A. (2020). Potensi, Peran Pemerintah, dan Tantangan dalam Pengembangan E-Commerce di Indonesia [Potency, Government Role, and Challenges of E-Commerce Development in Indonesia]. *Jurnal Ekonomi Dan Kebijakan Publik*, *11*(1), 13–25. https://doi.org/10.22212/jekp.v11i1.1485

Bhoopathy, D. G., & Kanagaraj, P. (2023). The Impact of Digital Payments on Consumer Spending Habits. *Tuijin Jishu/Journal of Propulsion Technology*, *44*(4), 5373–5380. https://doi.org/10.52783/tjjpt.v44.i4.1896

Blackhart, G. C., Nelson, B. C., Winter, A., & Rockney, A. (2011). Self-control in relation to feelings of belonging and acceptance. Self and Identity, 10(2), 152– 165. https://doi.org/10.1080/15298861003696410

Cashman, S. (2007). Discovering Computers: Menjelajah Dunia Komputer Fundamental Edisi 3. Jakarta: Salemba Infotek,.

Chaplin, James P. (2011). Kamus Psikologi. Jakarta: PT RajaGrafindo Persada.

Dzihan, F. A. (2022). *pengaruh kontrol diri terhadap perilaku konsumtif belanja online produk kecantikan pada mahasiswi*. Universitas Islam Negeri Maulana Malik Ibrahim.

Ekariyana Mursita, N., Dianta Sebayang, K. A., & Wibowo, A. (2024). Pengaruh Literasi Keuangan Dan Penggunaan Digital Payment Terhadap Perilaku Konsumtif Pada Generasi Z di Jakarta. *EKOMA : Jurnal Ekonomi*, *3*(5), 78–87. https://journal-nusantara.com/index.php/EKOMA/article/view/3940/3144

Fatmawatie Naning. (2022). E Commerce Dan Perilaku Konsumtif. In *Naning Fatmawatie*. IAIN Kediri Press.

Fitriyani, I., Elly Karmeli, Usman, & Kamaruddin. (2023). Analisis Pengaruh Gaya Hidup Terhadap Perilaku Konsumtif Dengan Literasi Keuangan Sebagai Variabel Intervening. *Jurnal TAMBORA*, *7*(3), 73–79. https://doi.org/10.36761/tambora.v7i3.3444

Fromm, E. (1995). Masyarakat yang Sehat. Jakarta: Yayasan Obor Indonesia

Galang Rio Adi Saputra, Suyanto, G. P. S. (2023). Pengaruh Literasi Keuangan Dan Digital Payment Terhadap Perilaku Konsumtif Dengan Pengendalian Diri Sebagai Variabel Pemoderasi. *Expensive | Jurnal Akuntansi*, *2*(2), 291–299.

Ghozali, I. dan Latan H. (2015). Konsep, Teknik Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris. Semarang. Badan Penelitian Universitas Diponegoro.

Gosal, M. A., & Linawati, N. (2018). Pengaruh Intensitas Penggunaan Layanan Mobile payment terhadap Mobile payment. Seminar Nasioanl Dan Call for Papers (SENIMA 3), (Senima 3), 455–465.

Hair, JF. Black, WC.Babin, BJ dan Anderson, RE. (2010). Analisis Data Multivariat. Edisi ke-7, Pearson, New York

Hair, J. F., Hult, G. T. M., Ringle, C., Sarstedt, M., Danks, N., & Ray, S. (2021). Partial least squares structural equation modeling (PLS-SEM) using R: A workbook. In Springer.

Insana, D. R. M., & Johan, R. S. (2021). Analisis Pengaruh Penggunan Uang Elektronik Terhadap Perilaku Konsumtif Mahasiswa. *Relasi : Jurnal Ekonomi*, *17*(2), 413–434. https://doi.org/10.31967/relasi.v17i2.494

Juniar, S. alya. (2023). Kontrol Diri terhadap Perilaku Konsumtif Siswa Siswi SMK Al-Hikmah Curug 1. *Journal of Business Education and Social*, *4*(1), 18–29. https://www.ejournal.unis.ac.id/index.php/JBS/article/view/4266

Khan, M. (2006). Consumer Behavior and Advertising Management. New Delhi: New Age International Publishers

Kotler, P., & Keller, K. L. (2016). *Marketing Management, 15th Edition New Jersey: Pearson Pretice Hall, Inc.*

Kussujaniatun, S., Sujatmika, & Laksana, D. H. (2020). Digitalisasi Layanan Keuangan Pada Lembaga Jasa Keuangan Mikro. *Zahir*, 50.

Lestari, N. I., Ramadani, M., & Sutikno, S. (2022). Peran E-Lifestyle, Budaya Digital, Dan E-Payment Terhadap Perilaku Konsumtif Generasi Y Dalam Bertransaksi di E- Commerce. *Ekombis Sains: Jurnal Ekonomi, Keuangan Dan Bisnis*, *7*(2), 173–186. https://doi.org/10.24967/ekombis.v7i2.1844

Naufalia, V. (2022). Pengaruh Digital Payment dan E-Service Quality Terhadap Perilaku Konsumtif pada Pengguna Shopee Wilayah DKI Jakarta. *Jurnal Pariwisata Bisnis Digital Dan Manajemen*, *1*(1), 1–9. https://doi.org/10.33480/jasdim.v1i1.3011

Nubika, I. (2018). Bitcoin mengenal cara Baru Berinvestasi Generasi Milenial. Yogyakarta: Genesis Learning.

Nurmalia, G., Mutiasari Nur Wulan, & Zathu Restie Utamie. (2024). Gaya Hidup Berbasis Digital Dan Perilaku Konsumtif Pada Gen Z Di Bandar Lampung: Keputusan Pembelian Melalui Marketplace Shopee. *Jurnal Rekoginisi Ekonomi Islam*, *3*(01), 22–32. https://doi.org/10.34001/jrei.v3i01.846

Putra, I. G. L. P., & Sinarwati, N. K. (2023). Pengaruh Literasi Keuangan, Gaya Hidup, Dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha. *Jurnal Manajemen Perhotelan Dan Pariwisata*, *6*(2), 717–726. https://doi.org/10.23887/jmpp.v6i2.71877

Putri, A. J., & Hendro Setyono. (2023). *DIGITAL PAYMENT, GAYA HIDUP, DAN SELF CONTROL SEBAGAI ANTESEDEN PERILAKU KONSUMTIF (Studi Kasus Pada*

Mahasiswa Daerah Istimewa Yogyakarta). 1–23.

Rachmat, S. A., Jamiludin, & Herik, E. (2024). *Kontrol Diri dengan Gaya Hidup Hedonis pada Mahasiswa*. *5*(1), 146–155.

Rahayu, K., & Mulyadi, D. (2023). Pengaruh Digital Payment Terhadap Prilaku Konsumtif Masyarakat. *Nanggroe : Jurnal Pengabdian Cendikia*, *290*(3), 290–298. https://doi.org/10.5281/zenodo.8066301

Rahayu, K., Mulyadi, D., & Karawang, B. P. (2023). Pengaruh Digital Payment. *Nanggroe : Jurnal Pengabdian Cendikia*, *290*(3), 290–298. https://doi.org/10.5281/zenodo.8066301

Rahmita, E. (2023). Pengaruh Penghasilan Dan Pendapatan Terhadap Perilaku. *Jurnal Cahaya Mandalika*, *3*(2), 279–289.

Rakhman, Y. A., & Pertiwi, T. A. (2023). LITERASI KEUANGAN, PENGGUNAAN E-MONEY, KONTROL DIRI, DAN GAYA HIDUP TERHADAP PERILAKU KONSUMTIF BELANJA ONLINE. *AT-TAWASSUTH: Jurnal Ekonomi Islam*, *VIII*(I), 1–19.

Risnawati, Murtarti, S. U., & Wardoyo, C. (2018). Pengaruh pendidikan ekonomi keluarga, gaya hidup dan modernitas individu terhadap perilaku konsumtif dimediasi oleh literasi ekonomi pada siswa SMA & MA di …. *Jurnal Pendididkan*, *3*(4), 430–436. http://journal.um.ac.id/index.php/jptpp/EISSN:2502-471X/DOAJ-SHERPA/RoMEO-Google Scholar-IPI

Said, L. R., Anggela, M., & Fariany, G. R. (2023). Online Purchase Decision of Gen Z Students at Shopee Marketplace. *International Journal of Professional Business Review*, *8*(5), e01187. https://doi.org/10.26668/businessreview/2023.v8i5.1187

Setiadi, N. J. (2013). Perilaku Konsumen. Edisi Revisi. Jakarta: Kencana Prenada Media Group.

Sudiro, P. I., & Asandimitra, N. (2022). Pengaruh Financial Literacy, Uang Elektronik, Demografi, Gaya Hidup, Dan Kontrol Diri Terhadap Perilaku Konsumtif Generasi Milenial. *Jurnal Ilmu Manajemen*, *10*(1), 160–172.

Sutisna. (2001). Perilaku Konsumen dan Komunikasi Pemasaran. PT. Remaja Rosdakarya, Bandung.

Tang, H., Rasool, Z., Khan, M. A., Khan, A. I., Khan, F., Ali, H., Khan, A. A., & Abbas, S. A. (2021). Factors Affecting E-Shopping Behaviour: Application of Theory of Planned Behaviour. Behavioural Neurology, 2021, 1–15. https://doi.org/10.1155/2021/1664377

Tarantang, J., Awwaliyah, A., Astuti, M., & Munawaroh, M. (2019). Perkembangan Sistem Pembayaran Digital Pada Era Revolusi Industri 4.0 Di Indonesia. Jurnal Al-Qardh, 4(1), 60–75.

Thamrin, H., & Achiruddin, A. (2021). Hubungan Antara Gaya Hidup Hedonis dengan Perilaku Konsumtif pada Mahasiswa. *Media Komunikasi Dan Dakwah*, *Volume 11N*, 4–14. https://doi.org/10.35905/komunida.v11i01

Ulya, A. ', Putri, O. N., & Naylawati, W. A. (2023). Budaya Konsumtif Belanja Online Dikalangan Mahasiswa. *Prosiding Seminar Nasional*, 1300–1308.

Wahyuni, R., Irfani, H., Syahrina, I. A., & Mariana, R. (2019). Pengaruh Gaya Hidup Dan Literasi Keuangan Terhadap Perilaku Konsumtif Berbelanja Online Pada Ibu Rumah Tangga Di Kecamatan Lubuk Begalung Kota Padang. *Jurnal Benefita*, *4*(3), 548. https://doi.org/10.22216/jbe.v4i3.4194

Wijaya A. (2024). UIN Malang Raih Predikat Universitas Islam Ke-16 Terbaik di Dunia.[Internet]. [diakses 20 November 2024]. Tersedia pada https://uin-

malang.ac.id/r/240701/uin-malang-raih-predikat-universitas-islam-ke-16-terbaik-di-dunia.html

Yamin, S dan Kurniawan, H, .(2011). "Generasi Baru Mengolah Data Penelitian dengan partial Least Square Path Modeling", Jakarta: Penerbit Salemba Infotek.

Yonatan AZ. (2024). Makin Maju, Pertumbuhan E-Commerce Indonesia yang Diprediksi Tertinggi di Dunia. [Internet]. [diakses 20 November 2024]. Tersedia pada https://data.goodstats.id/statistic/makin-maju-pertumbuhan-e-commerce-indonesia-yang-diprediksi-tertinggi-di-dunia-QiN5h