

## The Relationship Between Self-Control and Conformity on Consumptive Behavior In Fashion Product Purchases Using Pay Later Payment Method Among Students In Yogyakarta

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### ABSTRACT

Consumptive behavior in purchasing fashion products through paylater services is increasing among students in Yogyakarta and has the potential to cause financial problems, especially for individuals with low self-control and a tendency to follow peer pressure. Good self-control allows individuals to regulate their shopping impulses, while conformity can encourage students to follow the trends and lifestyles of their peers. This study aims to determine the relationship between self-control and conformity with consumptive behavior in purchasing fashion products using the paylater payment method among students in Yogyakarta. The research method uses a correlational quantitative approach with a sample of 100 students selected through purposive sampling techniques. The instruments used include the self-control scale, the conformity scale, and the consumptive behavior scale. The results of the study show a significant relationship between self-control and consumptive behavior, as well as between conformity and consumptive behavior. The lower the student's self-control, the higher the consumptive behavior, and the higher the tendency to conform, the greater the opportunity for students to engage in consumptive purchases. Simultaneously, both variables were proven to have a significant effect on the consumptive behavior of students using PayLater. This study concludes that self-control and conformity are important factors in shaping consumptive behavior, so it is necessary to increase financial literacy and self-regulation to ensure students use PayLater services more wisely.

**Keywords:** self-control; conformity; consumptive behavior; PayLater; student

### INTRODUCTION

The Internet is currently one of the most dominant technology industries (Utami, 2024). It has made it easy for people to get what they want with just a swipe of their thumb. In Indonesia, Internet use is becoming increasingly popular, even among university students. Students, as part of the public, are closely connected to the Internet and technology due to their numerous personal basic needs and the need to access the latest information. Moreover, various Internet facilities make it easier for customers to shop, one of which is changing the way they shop (Apriani, 2017). Shopping online through e-commerce platforms is one of the growing trends (Ramadhan, 2023).

According to research conducted by Sentosa (2019), e-commerce is defined as the process of buying and selling conducted by consumers or companies using the Internet and carried out online. Human consumption behavior does not only focus on fulfilling basic needs but also reflects desires related to social status, self-image, and the lifestyle one wants to display through the purchase of goods and services (Fromm, 1955; Nursela, 2024). According to Melinda (2021), this phenomenon shows that consumptive behavior is becoming increasingly common. People who pay close attention to their self-image often prioritize appearance with

branded and expensive clothes, even though these items are not truly necessary. This phenomenon of consumptive behavior is also in line with Islamic teachings, which emphasize the importance of maintaining *self-control* against wasteful behavior (*consumptive behavior*). In the Quran, *Surah Al-A'raf* verse 31, Allah says: "*O children of Adam, take your adornment at every place of worship, and eat and drink, but be not excessive. Indeed, He does not like those who commit excess.*" This verse provides comprehensive guidance regarding etiquette in worship and transactions. Islam encourages its followers to live modestly while maintaining cleanliness and beauty, especially in worship. At the same time, this verse serves as an important basis in Islamic economics, which emphasizes the concept of moderation in consumption and avoids wasting resources (Meizara, 2023).

Before someone decides to buy or not, it is essential to consider whether others play a role in influencing the purchasing decision. A person can potentially be influenced by various types of people or groups they interact with or observe. Based on this, consumptive behavior is thought to be related to the psychological characteristics possessed by individuals, namely the level of conformity. According to Baron and Byrne (2005), conformity can be defined as a reference group that influences a person's behavior. Conformity will provide value standards that influence a person's behavior. Some membership groups are primary groups, such as family, friends, neighbors, and coworkers who interact with someone normatively and informationally.

Conformity can also encourage the emergence of new trends in society through the provision of information and experience with technology, such as at present where Indonesian people are so enthusiastic about following trends (Oktavianingsih, 2020). This phenomenon is most evident among students who use technology, especially by making it easy to shop online by searching for and choosing something trending through e-commerce platforms without having to go to physical stores, thus saving time and energy (Widiastuti, 2023). One of these e-commerce platforms is Shopee, known as the "orange" application, which allows users to find various products in diverse categories (Widiastuti, 2023). Shopee has several features such as flash sales, free shipping, and massive discounts that attract many customers with various fast delivery options that are its main attraction (Rahmawati, 2024). Shopee also has a new trending feature called "Shopee PayLater," which allows customers to obtain loans through a buy-now-pay-later system. This feature is very beneficial and can keep customers loyal to Shopee because it has attractive offers such as twin date promotions, which encourage customers to make repeat purchases (Syaputra, 2024). Various online buying and selling services include Shopee, Lazada, TikTok, and Tokopedia (Palinggi, 2020).

According to databoks.katadata (2023), Shopee ranks first with 48.24% of monthly visitors per e-commerce site throughout 2023 (January–December). Shopee receives positive reviews from customers about its quality and service, so the number of users continues to increase. One of Shopee's advantages is the PayLater feature, which allows users to shop without having to pay immediately. This convenience makes it easier for students to purchase fashion products following current trends. However, this easy access can trigger consumptive behavior, especially among individuals with low self-control and high conformity to peer groups.

Previous research has shown that self-control and conformity are related to consumptive behavior. However, few studies specifically examine the relationship between these two

variables in the context of using PayLater payment methods for fashion product purchases among students in Yogyakarta. This research aims to fill this gap by examining the relationship between self-control and conformity on consumptive behavior in fashion product purchases using PayLater payment method among students in Yogyakarta.

self-control plays a crucial role in regulating consumptive behavior, as individuals with high self-control tend to resist impulsive purchases, while those with low self-control are more likely to make unnecessary purchases, especially with the ease of payment methods like PayLater (Mischel, 2014). Self-control encompasses behavioral, cognitive, and decisional control, influencing how individuals manage their actions and decisions (Ghufron & Risnawati, 2015). Research has shown that self-control negatively correlates with consumptive behavior, such as in gadget and online shopping (Tripambudi & Indrawati, 2018; Utami, 2022). Conformity, defined as changing behavior due to group pressure (Baron & Byrne, 2005), also plays a significant role in consumptive behavior, especially among students who are influenced by peer trends (Safri, 2016). Studies indicate that peer conformity drives consumptive behavior, particularly in fashion (Eka & Rusmawati, 2020; Pratiwi & Wulandari, 2023). Consumptive behavior is characterized by irrational purchases based on desires and trends rather than actual needs (Sumartono, 2016). The rise of PayLater services, which offer easy payment options, exacerbates this behavior, leading to impulse buying among students (Fedyansyah, 2024). Research confirms that PayLater can facilitate consumptive behavior, especially for those with low self-control and high conformity, highlighting the need for better financial management (Safitri & Falah, 2022; Herkulana et al., 2022).

Based on the background and literature review above, this research aims to examine the relationship between self-control and conformity on consumptive behavior in fashion product purchases using PayLater payment method among students in Yogyakarta. Specifically, this research aims to: 1) examine the relationship between self-control and consumptive behavior among students who use PayLater for fashion product purchases; 2) examine the relationship between conformity and consumptive behavior among students who use PayLater for fashion product purchases; 3) examine the simultaneous relationship between self-control and conformity with consumptive behavior among students who use PayLater for fashion product purchases.

## **METHOD**

This research employed a quantitative approach with a correlational design. This design was appropriate because it examined the relationship between self-control and conformity with consumptive behavior among students.

The population consisted of university students in Yogyakarta who used PayLater services for fashion product purchases. The sample was selected using purposive sampling with the following criteria: (1) active students in Yogyakarta; (2) had used PayLater services for fashion product purchases at least once in the last three months; (3) aged 18–25 years. Based on these criteria, 100 students were selected as participants. The demographic characteristics of participants are presented in Table 1.

This research used three instruments to measure the main variables: a self-control scale adapted from Ghufron and Risnawati (2015), a conformity scale adapted from Baron and Byrne (2005), and a consumptive behavior scale adapted from Sumartono (2016). All instruments

used a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Before use, all instruments underwent validity and reliability testing; results are presented in Table 2.

Data were collected through online surveys distributed via Google Forms. Participants first read and signed an informed consent form. The questionnaire included demographic information, self-control scale, conformity scale, and consumptive behavior scale. Data collection occurred over two months, from September to October 2024.

Data were analyzed using descriptive and inferential statistics. Descriptive statistics described participant characteristics and variable distributions. Inferential statistics included Pearson product-moment correlation for individual relationships and multiple regression for the simultaneous relationship between self-control and conformity with consumptive behavior. Analyses were conducted using SPSS version 26 at a significance level of 0.05.

## RESULT AND DISCUSSION

### *Descriptive Statistics*

Descriptive statistics for the research variables are presented in Table 3. The table shows the mean, standard deviation, minimum, and maximum scores for each variable.

**Table 1. Descriptive Statistics of Research Variables**

Variable	Mean	SD	Range
Self-Control	68.45	12.34	42-95
Compliance	72.18	13.56	45-98
Consumptive Behavior	75.32	14.27	48-102

The mean score for self-control was 68.45 (SD = 12.34), indicating that participants had moderate levels of self-control. The mean score for conformity was 72.18 (SD = 13.56), indicating that participants had moderate to high levels of conformity. The mean score for consumptive behavior was 75.32 (SD = 14.27), indicating that participants had moderate to high levels of consumptive behavior.

### *Correlation Analysis*

Pearson product-moment correlation was conducted to examine the relationship between self-control and consumptive behavior, and between conformity and consumptive behavior. The results are presented in Table 2.

**Table 2. Correlation Between Research Variables**

Variable	r	p
Self-Control - Consumptive Behavior	-0.642**	< 0.001
Conformity - Consumptive Behavior	0.587**	< 0.001

*Rating: \*\*p < 0.01*

Based on Table 2, there was a significant negative correlation between self-control and consumptive behavior ( $r = -0.642, p < 0.001$ ). This means that the higher the self-control, the lower the consumptive behavior. There was also a significant positive correlation between conformity and consumptive behavior ( $r = 0.587, p < 0.001$ ). This means that the higher the conformity, the higher the consumptive behavior.

### *Multiple Regression Analysis*

Multiple regression analysis was conducted to examine the simultaneous relationship between self-control and conformity with consumptive behavior. The results are presented in Table 3.

**Table 3. Multiple Regression Analysis**

Variable	B	t	p
Constant	45.678	6.234	< 0.001
Self-Control	-0.523	-7.892	< 0.001
Compliance	0.456	6.543	< 0.001

Note:  $R^2 = 0.589$ ,  $F = 69.234$ ,  $p < 0.001$

Based on Table 3, the multiple regression model was significant ( $F = 69.234$ ,  $p < 0.001$ ) with  $R^2 = 0.589$ , indicating that self-control and conformity together explained 58.9% of the variance in consumptive behavior. Self-control had a significant negative effect on consumptive behavior ( $B = -0.523$ ,  $t = -7.892$ ,  $p < 0.001$ ), while conformity had a significant positive effect on consumptive behavior ( $B = 0.456$ ,  $t = 6.543$ ,  $p < 0.001$ ).

### Discussion

This research examined the relationship between self-control and conformity with consumptive behavior in fashion product purchases using the PayLater payment method among students in Yogyakarta. The results showed that both self-control and conformity were significantly related to consumptive behavior, both individually and simultaneously.

#### *Self-Control and Consumptive Behavior*

The results showed a significant negative correlation between self-control and consumptive behavior ( $r = -0.642$ ,  $p < 0.001$ ). This finding is consistent with previous research by Tripambudi and Indrawati (2018), which found a negative relationship between self-control and consumptive behavior in gadget purchases among students. Similarly, research by Mufidah and Rahmawati (2022) found that self-control is a significant predictor of consumptive behavior among students.

These findings can be explained by self-control theory, which suggests that individuals with high self-control have the ability to regulate their impulses and make more rational decisions (Mischel, 2014). In the context of online shopping with PayLater services, individuals with high self-control are better able to resist the temptation to make unnecessary purchases, even when faced with attractive offers and the convenience of deferred payment. Conversely, individuals with low self-control are more susceptible to impulse buying and tend to make purchasing decisions based on emotional desires rather than rational considerations.

The negative relationship between self-control and consumptive behavior is also supported by Islamic teachings, which emphasize the importance of self-control in consumption. As mentioned in Surah Al-A'raf verse 31, Islam encourages moderation in consumption and prohibits excessive behavior. Individuals with high self-control are more likely to follow these teachings and avoid wasteful consumption behavior.

#### *Conformity and Consumptive Behavior*

The results also showed a significant positive correlation between conformity and consumptive behavior ( $r = 0.587$ ,  $p < 0.001$ ). This finding is consistent with previous research by Eka and Rusmawati (2020), which found a positive relationship between peer conformity and consumptive behavior among students. Similarly, research by Pratiwi and Wulandari

(2023) found that peer conformity significantly influences consumptive behavior among youth in Yogyakarta.

These findings can be explained by social influence theory, which suggests that individuals tend to conform to the norms and behaviors of their social groups to gain acceptance and avoid rejection (Baron & Byrne, 2005). In the context of fashion product purchases, students who have high conformity are more likely to follow fashion trends and consumption patterns of their peer groups. The desire to be accepted and not be different from their peers can drive students to engage in consumptive behavior, including purchasing fashion products that are trending among their groups, even if these products are not truly necessary.

The positive relationship between conformity and consumptive behavior is further reinforced by the ease of access to PayLater services. These services make it easier for students to purchase fashion products without having to pay immediately, which can lower the psychological barrier to making purchases. When combined with high conformity, this convenience can trigger more consumptive behavior, as students feel they can easily follow trends without worrying about immediate payment.

### ***Simultaneous Effect of Self-Control and Conformity***

The multiple regression analysis showed that self-control and conformity together significantly predicted consumptive behavior ( $R^2 = 0.589$ ,  $F = 69.234$ ,  $p < 0.001$ ). This finding indicates that both variables play important roles in shaping consumptive behavior among students who use PayLater services for fashion product purchases. The fact that these two variables together explain 58.9% of the variance in consumptive behavior suggests that they are major factors influencing consumptive behavior, although other factors not examined in this research may also contribute.

The significant effects of both self-control ( $B = -0.523$ ,  $p < 0.001$ ) and conformity ( $B = 0.456$ ,  $p < 0.001$ ) in the regression model suggest that these variables have independent effects on consumptive behavior. This means that low self-control and high conformity can each increase consumptive behavior, but their combined effect is even stronger. Students who have both low self-control and high conformity are particularly vulnerable to engaging in consumptive behavior when using PayLater services.

These findings have important practical implications. First, they suggest that interventions aimed at reducing consumptive behavior among students should target both self-control and conformity. Improving students' self-control skills, such as through financial literacy programs and self-regulation training, can help them resist the temptation to make unnecessary purchases. At the same time, helping students develop a more independent identity and reduce their susceptibility to peer pressure can reduce the influence of conformity on their consumption behavior.

### ***Implications and Recommendations***

The findings of this research have several important implications for various stakeholders. For educational institutions, the results suggest the need to provide financial literacy programs and self-regulation training to help students develop better self-control skills. These programs should include education about the risks of using PayLater services and strategies for making more rational purchasing decisions.

For parents, the findings highlight the importance of teaching children about financial management and self-control from an early age. Parents can help children develop these skills

by providing opportunities to practice making financial decisions and by modeling responsible consumption behavior. Additionally, parents should be aware of the influence of peer pressure on their children's consumption behavior and help them develop a more independent identity.

For fintech companies that provide PayLater services, the findings suggest the need for more responsible practices. Companies should implement stricter verification processes to ensure that users understand the terms and conditions of the service and have the ability to repay their debts. Additionally, companies should provide better financial education to users and implement features that help users track their spending and avoid excessive debt.

For policymakers, the findings suggest the need for better regulation of PayLater services to protect consumers, especially young people, from the risks of excessive debt. Regulations should include requirements for transparent disclosure of terms and conditions, limits on credit amounts based on users' ability to pay, and mandatory financial education for users.

### **Limitations**

This research has several limitations that should be considered when interpreting the results. First, this research used a cross-sectional design, which does not allow for causal inferences. Future research should use longitudinal designs to examine the causal relationships between self-control, conformity, and consumptive behavior over time.

Second, this research relied on self-report measures, which may be subject to social desirability bias. Future research should consider using objective measures of consumptive behavior, such as actual purchase data from e-commerce platforms, to validate the self-report findings. Third, this research focused only on students in Yogyakarta, which may limit the generalizability of the findings to other populations. Future research should examine whether the relationships found in this study hold in other contexts and with different populations, such as working adults or students in other cities.

Fourth, this research examined only two psychological factors (self-control and conformity) as predictors of consumptive behavior. Other factors, such as financial literacy, parental influence, and marketing factors, may also play important roles in shaping consumptive behavior. Future research should examine a broader range of factors to provide a more comprehensive understanding of consumptive behavior.

### **CONCLUSION**

This research examined the relationship between self-control and conformity with consumptive behavior in fashion product purchases using the PayLater payment method among students in Yogyakarta. Results revealed a significant negative correlation between self-control and consumptive behavior—indicating that higher self-control predicted less consumption—and a significant positive correlation between conformity and consumptive behavior, where greater conformity led to more consumption. Multiple regression analysis confirmed that self-control and conformity together significantly predicted consumptive behavior, accounting for 58.9% of the variance. These findings underscore the need for interventions like financial literacy programs and self-regulation training to enhance self-control, alongside efforts to foster independent identities and reduce peer pressure susceptibility, involving educational institutions, parents, fintech companies, and policymakers. For future research, longitudinal studies could explore the long-term effects of PayLater usage on financial debt and well-being among diverse student populations beyond Yogyakarta.

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