

# Influence of Self-Control on Hedonism and Consumptive Behavior in Generation Z Female SPayLater Users

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Today, SPayLater market still grow and increasingly popular among youth such as Generation Z. The study aim to test the effect of self-control on hedonic lifestyle and consumptive behavior. The research used a quantitative method by conducting a survey with a questionnaire distributed directly to respondents, there were 300 respondents chosen using the purposive sampling technique. The data in the study were analyzed using the SPSS 25 software. The results showed that (1) self-control had a significant negative effect on hedonic lifestyle, (2) self-control had a significant negative effect on consumptive behavior, (3) hedonic lifestyle had a significant positive effect on consumptive behavior. Based on the result of the study, it can be concluded that the higher a person's self-control, the lower their hedonic lifestyle and consumptive behavior and vice versa. Then, the higher hedonic lifestyle, the higher the consumptive behavior.

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## 1. Introduction

### 1.1 Background

The rapid development of information technology has changed the way people live, including in transactions. Online systems can be easily accepted by the Indonesian people because they are considered more practical and easier. As we know before, buyers must meet directly with sellers in a place such as a shop, mall or market. But now the market is present in a digital form called e-commerce. The large number of e-commerce users today is due to the ease of transactions that can be accessed using smartphones and also various payment methods.

Presence of a digital payment system transformation (financial technology) namely with the buy now pay later method or called pay later. The pay later system adopts exactly the same functions and benefits as credit cards (Prasetya, 2023). However, pay later has the advantage of easy requirements and a fast process, besides having the attraction of being able to provide loans to users who do not have a bank account (unbanked), thus opening up opportunities for various groups to use this feature (Maharani et al., 2023). The pay later feature is used as one of the strategies used by e-commerce to attract public interest (Eviana and Saputra, 2022). Various e-commerce platforms can be easily found in Indonesia such as Shopee.

Shopee released a pay later feature called Shopee Paylater (SPayLater) which was launched in early January 2019. Although the economic conditions in Indonesia were shaken during Covid-19, research conducted by Dresearch (2020) showed an increase in pay later users, especially SPayLater users, increasing by 54.3%, and making SPayLater the number one pay later platform. With SPayLater, Shopee users can buy products even if they don't have enough money. In addition, the ease of payment can be paid in full or in installments according to the selected payment period on the specified due date. Seeing the various conveniences offered by the SPayLater service will certainly attract the interest of the public, especially Generation Z. Generation Z is motivated to use the SPaylater service because of its ease of use (Putu et al., 2023). According to Katadata Insight Center (2022), generation Z and the millennial generation are the largest pay later consumers in Indonesia. Generation Z is a term used to identify groups of people born between 1997-2012. Gen Z grew up in the digital era, so they are often referred to as “digital natives”, because they are used to interacting, communicating and managing digital information (Widiastuti et al., 2023). Gen Z has a strong tendency towards digital consumption (Astuti 2019). With easy access to technology in online shopping, Gen Z tends to be active consumers and is prone to consumptive behavior (Utumanyu and Darmastuti, 2022).

Consumptive behavior is the act of buying excessively without being based on rational thinking for the purpose of satisfying desires without considering needs (Lubis et al., 2023). According to Mubarakah and Rita (2020), women tend to be more consumptive in spending their money than men. This is because women are more influenced by the emotional side than rationality so that they often buy a product because of a very strong and sudden emotional urge (Rindarwati and Noviyanto, 2022). Consumptive behavior in female Gen Z is shown by the inability to control themselves not to buy goods even though the goods are already owned. Most Gen Z find it difficult to control and resist temptations, whether it is to exist following trends, friends' invitations to shop, the influence of discounts or Shopee poison (Ulfa, 2021). In this case, the use of SPayLater can lead to a tendency towards consumptive behavior, this is because when making transactions psychologically you do not feel like you are spending money, thus causing an addiction to making repeated purchases (Simarmata et al., 2024). Therefore, strong self-control is needed so that someone is able to control the desire to use SPayLater (Dewi et al., 2021).

When generation Z cannot control themselves to use their money according to their needs, it is likely that they have a high lifestyle that is closely related to a hedonic lifestyle. Nowadays, lifestyle is often misused by some gen Z, they tend to have a hedonic lifestyle by following fashion that is trending or booming (Haryana, 2020). The hedonist lifestyle makes Gen Z more consumptive in spending their money than managing their personal finances (Busman et al., 2022). This is due to the lack of personal financial management and self-control (Rengganis and Abdurrohim, 2018). Self-control in Gen Z is essential so they are able to direct and regulate between needs and desires. A hedonic lifestyle and consumer behavior must be supported by adequate financial strength (Utami, 2023). A person with an excessive consumption pattern can cause problems such as being in debt caused by the inability to control themselves in using SPayLater. For this reason, self-control is expected to be able to suppress or control a hedonic lifestyle and consumer behavior that can cause financial problems caused by the use of SPayLater. Another factor influencing the emergence of a hedonist lifestyle is personality (Firmansyah, 2018). Personality is divided into three types: extrovert, introvert, and ambivert. Faisati et al. (2018) suggest that extroverts tend to have consumer behavior that leads to a hedonic lifestyle compared to introverts. Individuals with extroverted personalities tend to be more open to their environment, making them more easily influenced by the habits of their environment. Individuals who are sociable and easily influenced by the demands of their social circles can develop consumer behavior, such as purchasing products to enhance their appearance. This is supported by research

conducted by Melinda (2019), which shows that social circles have the greatest influence on consumer behavior and a hedonist lifestyle.

### *1.2 Problem Statement*

Self-control has a positive and significant relationship with consumer behavior. This contrasts with research conducted by Nurjanah and Sari (2022), which showed that self-control negatively influences consumer behavior. Furthermore, research conducted by Ulfa (2021) showed a significant negative relationship between self-control and consumer behavior. This means that high self-control leads to low consumer behavior, while low self-control leads to high consumer behavior.

In addition to self-control, consumer behavior can also be influenced by a hedonic lifestyle. A hedonic lifestyle was chosen as the dependent variable because it has a strong influence on consumer behavior. Many studies have shown that a hedonic lifestyle has a positive and significant effect on consumer behavior. For example, research conducted by Mudita et al. (2023) showed a positive and significant effect between a hedonic lifestyle and consumer behavior. Furthermore, research conducted by Thamrin et al. (2021) showed a significant relationship between a hedonic lifestyle and consumer behavior, meaning that the higher the lifestyle, the higher the consumer behavior.

### *1.3 Objectives and Scope*

Based on the problem statement above, the hedonism lifestyle variable was used as the dependent variable in this study because it can strongly influence consumer behavior. However, it can also be influenced by the independent variables in this study. Therefore, this study aims to determine the direct and indirect effects of the independent variables (self-control) and dependent variables (hedonic lifestyle and consumer behavior) and to address the existing gap.

## **2. Literature Review**

### **Theory of Planned Behavior**

Based on the theory of planned behavior by Ajzen (1991) which shows that attitudes toward behavior, subjective norms and perceived behavioral control can determine a person's intention to behave (Ajzen, 2005). Perceived self-control describes the extent to which a person feels that their behavior can be controlled. Hedonic lifestyle and consumer behavior can increase if there is no good attitude, encouragement from a bad environment and difficulty in controlling one's behavior. In this study, the theory explains that there are two factors that cause a person's hedonic lifestyle and consumer behavior. Internal factors are reflected in attitudes (attitude toward behavior) and external factors are reflected in (subjective norms) or their influence on the behavior of others (Bangun et al., 2023).

### **Self-Control**

Self-control is a way for individuals to control all their decisions, cognitions and behaviors (Asisi and Purwanto, 2020). Sari (2019) argues that self-control or self-control is the ability of an individual to determine their behavior based on certain standards such as morals, values and rules in society in order to lead to positive behavior. Meanwhile, according to Averill (1973) in Marsela and Supriatna (2019), self-control is the ability of individuals to modify behavior, the ability of individuals to manage desired and unwanted information and the ability of individuals to choose one action based on something they believe in. According to Averill (1973) in Haryana (2020), self-control is divided into three aspects, namely: behavioral control, cognitive control and decisional control.

### **Hedonic Lifestyle**

Lifestyle is a person's lifestyle pattern expressed in their activities, interests and income in spending their money and how to allocate time (Gunawan et al., 2020). Fitri and Basri (2021) stated that lifestyle provides a picture of a person when interacting with the environment. Hedonism lifestyle is the way people live their life in which interests and opinions about lifestyle only emphasize pleasure in life (Pulungan et al., 2018). Muis et al., (2019) argue that a hedonic lifestyle is a person's lifestyle that leads to how a person lives, how a person spends his money and how a person uses his time to pursue pleasure alone, so that this hedonic behavior arises from the behavior of having fun (Muis et al., 2019). According to Wells and Tigert (1971), hedonism lifestyle indicators include; activity, interest and opinion.

### **Consumptive Behavior**

Consumptive behavior is the desire to consume goods excessively that are actually not needed to achieve maximum satisfaction (Pradisti et al., 2022). According to Rini (2019), consumer behavior is an activity that tends to consume goods excessively, where a person will put aside rational factors and prioritize emotional factors. A similar opinion was also expressed by Widiastih et al., (2023) who said that consumer behavior is a behavior where a person buys goods or services with continuous intensity exceeding the needs that should be without seeing whether the goods purchased have benefits or are only used for social status. According to Sumartono (2002), the indicators of consumer behavior are:

1. Buy product because of the attractive gift.
2. Buy product because of the attractive packaging.
3. Buy product to maintain personal appearance and prestige.
4. Buy product based on price.
5. Buy products simply to maintain a status symbol.
6. Use products to conform to the advertised model.
7. Try more than two similar products.

## **2.1 Related Work**

### **2.1.1 Self-Control and Hedonism Lifestyle**

Self-control can influence the mindset of someone who has a hedonic lifestyle so that they can consider something they will do and train someone to restrain their lust and temptation when they want something they don't actually need (Wibowo et al., 2023). Self-control plays an important role in a hedonic lifestyle, an individual who has a hedonic lifestyle tends not to have good self-control. Research conducted by Wibowo et al., (2023) which found that there is a substantial link between self-control and a hedonism lifestyle, which is higher levels of self-control create lower levels of hedonism lifestyle and vice versa. Another study by Sari et al., (2022) found that there was a significant and negative influence of self-control on the hedonism lifestyle in early adult women at Samarinda, Indonesia. Therefore, it can be concluded that the higher an individual's self-control, the lower their hedonic lifestyle. Based on the explanation above, the following hypothesis is formulated:

**Hypothesis 1: Self-control has a significant negative effect on hedonism lifestyle**

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

Self-control is one of the factors that influences consumer behavior, because self-control is the way how someone controlling their behavior and decision (Zulaika and Listiadi (2020). If a person has high self-control, they will always consider whether the purchasing decision is a purchasing activity based on needs or just desires. Consumptive behavior can be prevented if the person has good control, according to Dilasari et al., (2021) that found self-control has a negative influence on

consumer behavior. This is reinforced by other findings by research from Novia (2023) and Kumalasari and Soesilo (2019) which found that self-control has a significant negative influence on consumer behavior.

**Hypothesis 2: Self-control has a significant negative effect on consumptive behavior**

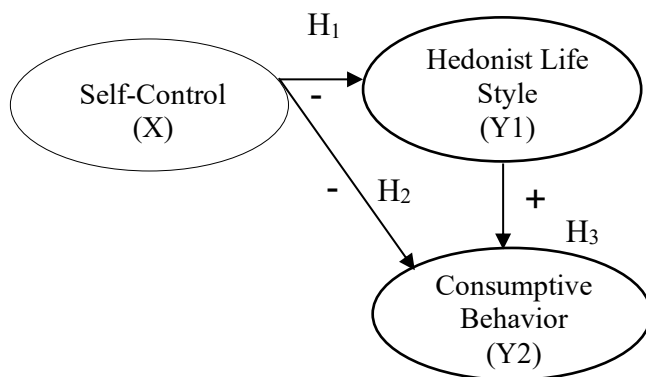
### 2.1.3 Hedonic Lifestyle and Consumptive Behavior

Muis et al., (2019) stated that a hedonic lifestyle is defined as an individual's lifestyle pattern regarding how the individual lives, spends his money, and dedicates his time solely to pursuing material satisfaction, thus giving rise to hedonic behavior in the form of behavior that involves having fun. People who live a hedonism lifestyle prefer to spend time outside visiting shopping centers, are more focused on luxury goods to increase self-confidence even though they are not necessary in their lives, and choose to often hang out with friends at cafes (for example) to get their own pleasure, because pleasure is the main target or goal of every hedonism individual's behavior (Boediman and Kawung, 2023).

According to Mufidah and Wulansari (2018) research, hedonism lifestyle has potential for every individual because it is influenced by environmental and social factors as well as competition between individuals to gain social status. A study from Nurazijat et al., (2023) shown the individual that have hedonism live style automatically also will impact with their consumptive behavior. Anggraini and Santhoso (2019) found same result from their study, that state hedonic lifestyle has a positive influence on consumer behavior. Therefore, it can be concluded that the higher an individual's lifestyle, the higher their consumer behavior. Based on the explanation, the following hypothesis is formed:

**Hypothesis 3: Hedonic lifestyle has a significant positive effect on consumptive behavior.**

## 2.2 Research Model



## 3. Methodology

Research design on this study is quantitative research. According to Sekaran and Bougie (2017), causality research is research that explains the cause-and-effect relationship between research variables. The population in this study was Generation Z SPayLater users in Indonesia, with an unknown number. The sampling method used was non-probability sampling with a purposive sampling technique.

### 3.1 Data Collection

Data collection was conducted using a questionnaire distributed directly to respondents through google forms. The sampling technique is refersh to Hair et al.'s (2020) that the minimum sample size should be 10 times the total number of indicators. The number of indicators in this study is 13, so a sample size of 130 respondents. However, in order for the sample used to be representative or to represent the entire population, the researcher set the sample size at 300 respondents.

### 3.2 Analysis Techniques

The data analysis techniques used included descriptive statistical analysis, classical assumption testing, and simple linear regression analysis.

### 3.3 Validation

Frist step is pilot test was conducted to verify the questionnaire's validity and reliability. An indicator can be said to be valid if the significance value is  $<0.05$  and has a positive value or  $r$  count  $> r$  table. Based on the results of the instrument trial on 30 female Generation Z users of SPayLater with 39 question items representing the variables of self-control, hedonic lifestyle and consumptive behavior.

**Table 1**  
**Validation Test Result**

| Variable                  | Kode Item | Sig   | Information |
|---------------------------|-----------|-------|-------------|
| <b>Self-Control</b>       | KD 1      | 0,000 | Valid       |
|                           | KD 2      | 0,000 | Valid       |
|                           | KD 3      | 0,000 | Valid       |
|                           | KD 4      | 0,000 | Valid       |
|                           | KD 5      | 0,000 | Valid       |
|                           | KD 6      | 0,000 | Valid       |
|                           | KD 7      | 0,000 | Valid       |
|                           | KD 8      | 0,000 | Valid       |
|                           | KD 9      | 0,000 | Valid       |
|                           | KD 10     | 0,000 | Valid       |
| <b>Hedonic Life Style</b> | GH 1      | 0,000 | Valid       |
|                           | GH 2      | 0,000 | Valid       |
|                           | GH 3      | 0,000 | Valid       |
|                           | GH 4      | 0,000 | Valid       |
|                           | GH 5      | 0,000 | Valid       |
|                           | GH 6      | 0,000 | Valid       |
|                           | GH 7      | 0,000 | Valid       |
|                           | GH 8      | 0,000 | Valid       |



|                             |       |       |       |
|-----------------------------|-------|-------|-------|
|                             | GH 9  | 0,000 | Valid |
|                             | GH 10 | 0,000 | Valid |
|                             | GH 11 | 0,000 | Valid |
|                             | GH 12 | 0,000 | Valid |
|                             | GH 13 | 0,000 | Valid |
|                             | GH 14 | 0,000 | Valid |
| <b>Consumptive Behavior</b> | PK 1  | 0,000 | Valid |
|                             | PK 2  | 0,000 | Valid |
|                             | PK 3  | 0,000 | Valid |
|                             | PK 4  | 0,000 | Valid |
|                             | PK 5  | 0,000 | Valid |
|                             | PK 6  | 0,000 | Valid |
|                             | PK 7  | 0,000 | Valid |
|                             | PK 8  | 0,000 | Valid |
|                             | PK 9  | 0,000 | Valid |
|                             | PK 10 | 0,000 | Valid |
|                             | PK 11 | 0,000 | Valid |
|                             | PK 12 | 0,000 | Valid |
|                             | PK 13 | 0,000 | Valid |
|                             | PK 14 | 0,000 | Valid |
|                             | PK 15 | 0,000 | Valid |

The category of indicator that reliable if the Cornbach's Alpha value is  $> 0.7$ . Based on the results of the instrument trial on 30 female Generation Z users of SPayLater with 39 question items representing the variables of self-control, hedonic lifestyle, and consumer behavior.

**Table 2**  
**Reliable Test Result**

| <b>Variable</b>      | <b>Cornbach's Alpha Score</b> | <b>Minimum Cornbach's Alpha Score</b> | <b>Information</b> |
|----------------------|-------------------------------|---------------------------------------|--------------------|
| Self-Control         | 0,931                         | 0,70                                  | Reliabel           |
| Hedonist Life Style  | 0,968                         | 0,70                                  | Reliabel           |
| Consumptive Behavior | 0,962                         | 0,70                                  | Reliabel           |

#### 4. Results and Discussion

In this study, respondents were Generation Z women in Indonesia who use SPayLater. Table 3 below provides information on respondent characteristics, including age, occupation, monthly income, and monthly expenses related to SPayLater use.

**Table 3**  
**Respondent Information**

| <b>Criteria</b>  | <b>Group</b>                 | <b>N</b>   | <b>%</b>    |
|------------------|------------------------------|------------|-------------|
| Age              | 18 Years                     | 9          | 3%          |
|                  | 19 Years                     | 23         | 7,7%        |
|                  | 20 Years                     | 37         | 12,3%       |
|                  | 21 Years                     | 27         | 12,4%       |
|                  | 22 Years                     | 55         | 18,3%       |
|                  | 23 years                     | 39         | 13%         |
|                  | 24 years                     | 28         | 9,3%        |
|                  | 25 years                     | 31         | 10,3%       |
|                  | 26 years                     | 17         | 5,7%        |
|                  | 27 years                     | 14         | 8%          |
| <b>Total</b>     |                              | <b>300</b> | <b>100%</b> |
| Occupation       | Student                      | 157        | 57,1%       |
|                  | Employee                     | 87         | 26,1%       |
|                  | Entrepreneur                 | 29         | 8,7%        |
|                  | House-wife                   | 23         | 6,9%        |
|                  | Civil Servants               | 4          | 1,2%        |
| <b>Total</b>     |                              | <b>300</b> | <b>100%</b> |
| Monthly income   | < Rp. 500.000                | 16         | 5,3%        |
|                  | Rp. 500.000 – Rp. 1.500.000  | 61         | 20,3%       |
|                  | Rp. 1.500.000 -Rp. 2.500.000 | 106        | 35,3%       |
|                  | Rp. 2.500.000 - Rp.3.500.000 | 75         | 25%         |
|                  | Rp. 3.500.000 - Rp.4.500.000 | 22         | 7,3%        |
|                  | > Rp. 4.500.000              | 20         | 6,7%        |
| <b>Total</b>     |                              | <b>300</b> | <b>100%</b> |
| Monthly expenses | < Rp. 200.000                | 38         | 12,7%       |
|                  | Rp. 200.000 - Rp.400.000     | 51         | 17%         |
|                  | Rp. 400.000 - Rp.600.000     | 30         | 10%         |
|                  | Rp. 600.000 - Rp.800.000     | 62         | 20,7%       |
|                  | Rp. 800.000 - Rp.1.000.000   | 55         | 18,3%       |
|                  | > Rp.1.000.000               | 64         | 21,3%       |
| <b>Total</b>     |                              | <b>300</b> | <b>100%</b> |



#### 4.1 Key Findings

The results of this study finds that the higher a person's with self-control, they will have a lower their hedonism lifestyle and consumptive behavior, and vice versa. Furthermore, the higher a person's hedonism lifestyle, the higher their consumptive behavior too. This study also finds the role of self-control can reduce the hedonism lifestyle and consumptive behavior.

#### 4.2 Interpretation of Results

##### Descriptive Analyze

**Table 4**  
**Statistic Descriptive Analyze**

|                      | N   | Min | Max | Mean  | Std. Dev |
|----------------------|-----|-----|-----|-------|----------|
| Self-Control         | 300 | 20  | 40  | 31.66 | 3.747    |
| Hedonist Lifestyle   | 300 | 22  | 69  | 49.68 | 10.654   |
| Consumptive Behavior | 300 | 15  | 52  | 38.11 | 7.195    |

The test results on Table 4 shown research information in the form of total sample size, minimum, maximum, mean, and standard deviation. The sample size indicates the number of respondents used. The minimum and maximum values indicate the lowest and highest values in the research sample. The mean represents the average value in the sample. The standard deviation indicates the distribution of data in the sample.

##### Normality Test

The normality test is used to examine whether the data in the regression model, confounding variables, or residuals are normally distributed (Ghozali, 2018). This research used the One-Sample Kolmogorov-Smirnov test by examining the significance value; if the value is  $> 0.05$ , the data is normally distributed.

**Table 5**  
**Results of Normality Test with Hedonic Lifestyle as the Dependent Variable**  
**One-Sample Kolmogorov-Smirnov Test**

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 300                     |
| Normal Parameters <sup>a,b</sup> | Mean           | .0000000                |
|                                  | Std. Deviation | 7.70924785              |
| Most Extreme Differences         | Absolute       | .048                    |
|                                  | Positive       | .048                    |
|                                  | Negative       | -.047                   |
| Test Statistic                   |                | .048                    |
| Asymp. Sig. (2-tailed)           |                | .097 <sup>c</sup>       |

a. Test distribution is Normal.

- b. Calculated from data.
- c. Lilliefors Significance Correction.

Based on Table 5 above, the significance value of 0.97 is greater than 0.05. Therefore, it can be said that the data tested above is normally distributed.

**Table 6 Results of Normality Test with Consumptive Behavior as the Dependent Variable**

**One-Sample Kolmogorov-Smirnov Test**

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 300                     |
| Normal Parameters <sup>a,b</sup> | Mean           | .0000000                |
|                                  | Std. Deviation | 5.13400192              |
| Most Extreme Differences         | Absolute       | .039                    |
|                                  | Positive       | .028                    |
|                                  | Negative       | -.039                   |
| Test Statistic                   |                | .039                    |
| Asymp. Sig. (2-tailed)           |                | .200 <sup>c,d</sup>     |

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Table 6 above shows that the significance value of 0.200 is greater than the significance level of 0.05. Therefore, it can be said that the data tested above is normally distributed.

### Multicollinearity Test

The multicollinearity test is used to determine whether the data in a regression model exhibits a correlation between the independent variables. Multicollinearity can be determined by examining the tolerance and variance inflation factor (VIF) values. If the tolerance value  $> 0.10$  and  $VIF < 10$ , it can be said that multicollinearity does not occur.

**Table 7 Results of Multicollinearity Test with Hedonic Lifestyle as the Dependent Variable**

**Coefficients<sup>a</sup>**

| Model |              | Collinearity Statistics |       |
|-------|--------------|-------------------------|-------|
|       |              | Tolerance               | VIF   |
| 1     | Self-Control | .904                    | 1.107 |

- a. Dependent Variable: Gaya Hidup Hedonis

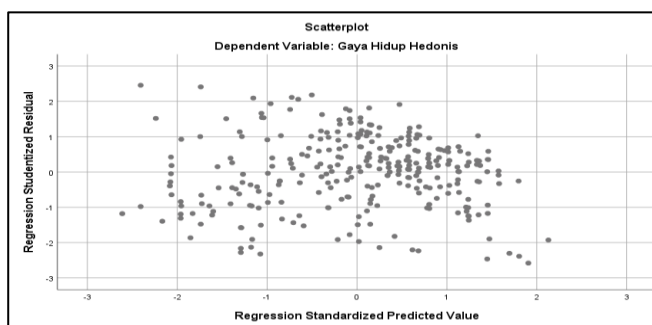
Based on Table 7 above it shows that the self-control variable has a tolerance value of  $0.904 > 0.10$  and a VIF of  $1.107 < 10$ . It concluded that there is no multicollinearity in the data that has been tested.

### Heteroscedasticity Test

The heteroscedasticity test is used to determine whether there is inequality in the variance of residuals from one observation to another in a regression model. A good regression model is considered to be one that does not exhibit heteroscedasticity. The heteroscedasticity test is

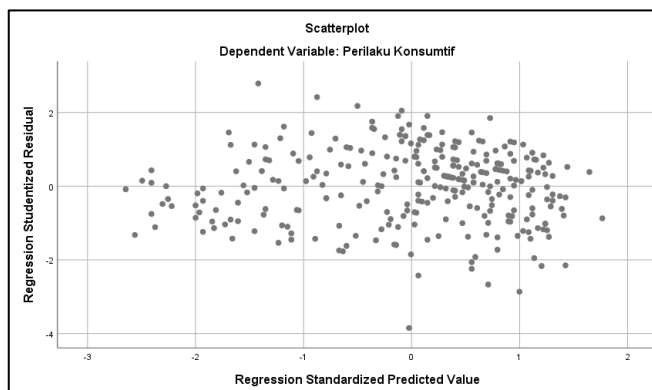
performed using a scatterplot.

**Figure 1 Results of Heteroscedasticity Test with Hedonic Lifestyle as the Dependent Variable**



Based on Figure 1 above, it can be seen that the points on the scatterplot graph appear to be spread randomly and are spread above and below the number zero (0) on the Y axis. Thus, it shows the heteroscedasticity does not occur.

**Figure 2 Results of Heteroscedasticity Test with Consumptive Behavior as the Dependent Variable**



Based on Figure 2 above, it can be seen that the points on the scatterplot graph appear to be spread randomly and are spread above and below the number zero (0) on the Y axis. Thus, that concluded heteroscedasticity does not occur.

## Hypothesis Testing

### Simple Linear Regression Analysis

**Table 8 Simple Linear Regression Test Results for Equation 1  
(Self-Control with Hedonic Lifestyle)**

| Coefficients <sup>a</sup> |                             |            |                                   |        |      |
|---------------------------|-----------------------------|------------|-----------------------------------|--------|------|
| Model                     | Unstandardized Coefficients |            | Standardized Coefficients<br>Beta | t      | Sig. |
|                           | B                           | Std. Error |                                   |        |      |
| 1 (Constant)              | 116.962                     | 1.963      |                                   | 59.572 | .000 |

|                                       |        |      |       |         |      |
|---------------------------------------|--------|------|-------|---------|------|
| <input type="checkbox"/> Kontrol Diri | -2.157 | .066 | -.884 | -32.727 | .000 |
|---------------------------------------|--------|------|-------|---------|------|

a. Dependent Variable: Hedonic Lifestyle

According to the equation above, the constant score is positive 116.962. Therefore, if the self-control variable is stated equal to 0, it can be interpreted that the level of hedonic lifestyle is 116.962. The regression coefficient value of the self-control variable is -2.157. This can be interpreted that if the self-control variable run into a decrease by a score unit, it will cause an increase in the hedonic lifestyle variable by the coefficient value of each variable.

**Table 9 Simple Linear Regression Test Results for Equation 2  
(Self-Control with Consumptive Behavior)**

| Coefficients <sup>a</sup> |              |                             |            |                                   |      |
|---------------------------|--------------|-----------------------------|------------|-----------------------------------|------|
| Model                     |              | Unstandardized Coefficients |            | Standardized Coefficients<br>Beta | Sig. |
|                           |              | B                           | Std. Error |                                   |      |
| 1                         | (Constant)   | 83.988                      | 1.304      |                                   | .000 |
|                           | Self-Control | -1.468                      | .044       | -.889                             | .000 |

a. Dependent Variable: Consumptive Behavior

According to the equation on Table 9, the constant value is positive 83.988. Therefore, if the self-control variable is stated equal to 0, it can be interpreted as the level of consumptive behavior is 83.988. The regression coefficient value of the self-control variable is -1.468. This can be interpreted that if the self-control variable experiences a decrease by one score unit, it will cause an increase in the consumptive behavior variable by the coefficient value of each variable.

**Table 10 Simple Linear Regression Test Results for Equation 3  
(Hedonic Life Style with Consumptive Behavior)**

| Coefficients <sup>a</sup> |                    |                             |            |                                   |      |
|---------------------------|--------------------|-----------------------------|------------|-----------------------------------|------|
| Model                     |                    | Unstandardized Coefficients |            | Standardized Coefficients<br>Beta | Sig. |
|                           |                    | B                           | Std. Error |                                   |      |
| 1                         | (Constant)         | 7.220                       | .813       |                                   | .000 |
|                           | Hedonic Life Style | .628                        | .015       | .927                              | .000 |

a. Dependent Variable: Consumptive Behavior

According to the equation on Table 10, the constant value is positive 7.220. It seen that if the hedonic lifestyle variable is stated equal to 0, it can be interpreted that the level of consumptive behavior is 7.220. The regression coefficient value of the hedonic lifestyle variable is 0.628. This can be interpreted that if the hedonic lifestyle variable experiences an increase of one score unit, it will cause an increase in the consumptive behavior variable by the coefficient value of each variable.

### Coefficient of Determination ( $R^2$ ) Test

**Table 11 Results of the Coefficient of Determination ( $R^2$ ) Test  
(Self-Control with Hedonic Lifestyle)**

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .884 <sup>a</sup> | .782     | .782              | 5.932                      |

a. Predictors: (Constant), Self-Control

Based on the results of the coefficient of determination test in Table 10 above, the Adjusted R Square value is 0.791 or 79.1%. This indicates that the independent variable's ability is 79.1%. Therefore, it can be concluded that self-control influences consumer behavior by 79.1%, and the remaining 20.9% is influenced by other factors.

**Table 12 Results of the Coefficient of Determination (R<sup>2</sup>) Test  
(Hedonic Lifestyle with Consumptive Behavior)**

**Model Summary**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .927 <sup>a</sup> | .859     | .858              | 3.236                      |

a. Predictors: (Constant), Hedonic Lifestyle

Based on the results of the coefficient of determination test in Table 12 above, the Adjusted R Square value is 0.859 or 85.9%, indicating that the independent variable's ability is 85.9%. Therefore, it can be concluded that a hedonic lifestyle influences consumer behavior by 85.9%, with the remaining 14.1% influenced by other factors.

### Hypothesis Test Results (Partial T Test)

The T-test is used to show the extent to which an independent variable individually explains the dependent variable. A hypothesis is accepted if the significance value is  $< 0.05$  and the calculated t-value is  $>$  the t-table. Based on the results of the previous linear regression test, the following hypothesis test results are obtained:

1) Self-control has a significant negative effect on a hedonic lifestyle

Based on table 8, the self-control variable has a calculated t value  $(-32.727) > t$  table (1.968) with a significance value of  $0.000 < 0.05$ . A negative t value (-) indicates that self-control (X1) has an opposite relationship with the hedonic lifestyle (Y1). This can be interpreted that there is a significant negative influence between self-control and the hedonic lifestyle so that hypothesis 1 is accepted.

2) Self-control has a significant negative effect on consumer behavior

Based on table 9, the self-control variable has a calculated t value  $(-33.538) > t$  table (1.968) with a significance value of  $0.000 < 0.05$ . A negative t value (-) indicates that self-control (X1) has an opposite relationship with consumer behavior (Y2). This can be interpreted that there is a significant negative influence between self-control and consumer behavior so that hypothesis 2 is accepted.

3) Hedonic lifestyle has a significant positive influence on consumer behavior

Based on table 7, the hedonic lifestyle variable has a calculated t value  $(42.565) > t$  table (1.968) with a significance value of  $0.000 < 0.05$ . This can be interpreted that there is a significant

positive influence between hedonic lifestyle and consumer behavior so that hypothesis 3 is accepted.

## **5. Discussion**

### **5.1.1 The influence of self-control on a hedonic lifestyle**

The results of the hypothesis test indicate that self-control has a negative and significant effect on a hedonic lifestyle. This means that the higher a person's self-control, the lower their hedonic lifestyle. Conversely, the lower a person's self-control, the higher their hedonic lifestyle, thus accepting Hypothesis 1. The results of this study also support research conducted by Sari et al., (2022) that there is a significant negative relationship between self-control and a hedonic lifestyle in early adult women in Samarinda city, Indonesia. This is in line with research conducted by Afifah (2024) which shows that self-control has a significant negative effect on the hedonic lifestyle of Padang State University students.

Based on the discussion above, it can be concluded that the lower a person's self-control ability, the higher their hedonic lifestyle, and the higher a person's self-control ability, the lower their hedonic lifestyle. According to Fatimah (2013) in Yusmita and Pratitis (2022), someone who tends to choose a hedonic lifestyle is thought to lack good self-control. This supports research showing that Generation Z women have low self-control, which results in a high hedonic lifestyle.

### **5.1.2 The influence of self-control on consumer behavior.**

The results of the hypothesis test indicate that self-control has a significant negative effect on consumer behavior. This means that the higher the self-control, the lower the consumer behavior. Conversely, the lower the self-control, the higher the consumer behavior. Therefore, Hypothesis 2 is accepted. This supports research conducted by Sudarisman (2019) which shows that self-control has a significant negative effect on consumer behavior through online shops among students at Yogyakarta State University, class of 2016. In line with research conducted by Kumalasari and Soesilo (2019), it was shown that there is a significant negative influence between self-control and student consumer behavior.

Based on the discussion above, it can be concluded that the higher a person's self-control ability, the lower their consumer behavior, and the lower a person's self-control ability, the higher their consumer behavior. Self-control is essential for individuals to manage their behavior, manage negative impulses, and manage fleeting desires to prevent harm. Individuals with strong self-control are able to manage their spending behavior according to their needs, not just to satisfy their desires. Inability to from the women's Generation Z to control their behavior leads to consumerist behavior when using SPayLater. This supports research showing that Generation Z women have low self-control, which results in high consumerist behavior when using SPayLater.

### **5.1.3 The influence of a hedonic lifestyle on consumptive behavior**

The results of the hypothesis test indicate that a hedonic lifestyle has a significant positive effect on consumer behavior. This means that the more hedonic a person's lifestyle, the higher their consumptive behavior. Likewise, the lower the hedonic lifestyle, the lower the consumer behavior will be, its mean Hypothesis 3 is accepted. This supports research conducted by Anggraini and Santhoso (2018) which shows that a hedonic lifestyle has a positive influence on teenager consumptive behavior. In line with research conducted by Khairat et al., (2021), that shown a hedonic lifestyle has a significant positive effect on the consumptive behavior.

Based on the discussion, it can be concluded that the higher a person's hedonic lifestyle, the

higher their consumptive behavior, and the lower their hedonic lifestyle, the lower their consumptive behavior. The cause of the hedonic lifestyle is globalization which is greatly influenced by technology, one of which is SPayLater as a digital payment technology innovation. With SPayLater, people can more easily make online purchases without thinking rationally, and then making them more easily influenced by consumptive behavior. This consumptive behavior can influence the mindset of female Z Generation so that they will do various things, including going into debt using SPayLater to get what they want.

### *5.2 Limitations*

Based on the results of the research conducted, several weaknesses and deficiencies were identified in the preparation of this thesis. These weaknesses and deficiencies are as follows:

1. This research was limited by gender, even though it could be that men in Generation Z also have the same behavior.
2. Data collection in this study used only a questionnaire, so there are still potential weaknesses, such as subjects answering dishonestly, not seriously, not carefully, and possibly questions that the subjects did not understand.
3. The sample used in this study was female Generation Z SPayLater users in Indonesia, so different results might be obtained if a different, smaller sample size were used.

### *5.2 Future Research*

1. Next researchers are expected to add other elements that can be considered factors influencing the variables in this study.
2. Data in future research is expected to provide qualitative data support to understand more deeply the motivations of someone to use SPaylater future.
3. Research in other countries can be conducted so that we can find out more about the differences and similarities between consumers in dealing with the pay later feature that e-commerce offered.

## **6. Conclusion**

1. There is a significant negative relationship between self-control and a hedonic lifestyle among Generation Z female SPayLater users in Indonesia.
2. There is a significant negative relationship between self-control and consumer behavior among Generation Z female SPayLater users in Indonesia.
3. There is a significant positive relationship between a hedonic lifestyle and consumer behavior among Generation Z female SPayLater users in Indonesia.

## **7. Recommendation**

There is two recommendation from this research, first for female Generation Z users of SPayLater it is hoped that Generation Z can train and improve their self-control to control their tendencies towards consumer behavior and suppress their highly hedonic lifestyle. The second recommendation is, this study is expected to serve as a reference for further research related to self-control, hedonic lifestyle, and consumer behavior. Furthermore, it is hoped that other researchers can conduct additional or replace variables that may influence hedonic lifestyle and consumer behavior. Differences between male and female respondents regarding their self-control abilities and their hedonic lifestyle and consumer behavior can also be examined.

## **Appendix**



## Operational Definition of Research

| Variable                 | Operational Definition   | Indicators   | Scale         |
|--------------------------|--|--|---------------|
| Self Control (X)         | Self-control is an individual's ability to modify behavior, an individual's ability to manage desired and unwanted information, and an individual's ability to choose an action based on something they believe in. (Averill, 1973). | The self-control indicators in this study are based on the aspects put forward by Averill (1973):<br>1. Behavioral control<br>2. Cognitive control<br>3. Decisional control  | <i>Likert</i> |
| Hedonic Life-Style (Y)   | A hedonic lifestyle is a person's lifestyle as a process of using the money and time they have, which is expressed in the activities, interests and opinions of the person concerned. (Wells and Tigert (1971).                      | The lifestyle indicators in this study are in accordance with the indicators proposed by Wells and Tigert (1971):<br>1. Activity<br>2. Interest<br>3. Opinion  | <i>Likert</i> |
| Consumptive Behavior (Y) | Consumptive behavior is the act of purchasing an item by prioritizing the desire factor. than the need factor (Sumartono, 2002).   | The indicators of consumer behavior in this study are in accordance with the indicators proposed by Sumartono (2002):<br>1. Buying a product because of the attractive prize<br>2. Buying a product because the packaging is attractive<br>3. Buying products to maintain one's appearance and prestige<br>4. Buying products based on price considerations<br>5. Buying products just to maintain status symbols<br>6. Using a product because of conformity to the model that advertises it<br>7. Try more than two similar products | <i>Likert</i> |

## Questionnaire

### Self-Control Scale

| Statement  |
|--|
| I was able to resist the temptation to shop using SpayLater                                |
| I'm have a hard time breaking the bad habit of buying things online without prior planning |
| I'm too lazy to record all my expenses every time I shop online                            |
| I love browsing discounted items on Shopee because it's fun                                |
| Fun and enjoyment sometimes keeps my way for getting work done                             |
| I have difficulty considering needs or wants before buying something                       |
| I can shop effectively according to my needs to achieve long-term goals                    |
| Sometimes I can't stop myself from using SpayLater, even though I know it's wrong          |
| I often rush into making shopping decisions using SpayLater without considering it         |
| I declined my friend's invitation to shop online using SpayLater without limits            |

Source: Arifin and Milla (2020)

### Hedonic Life Style

| Statement  |
|--|
| I am interested in having luxury goods   |
| I love being the center of attention   |
| I always want to have fun with friends   |
| I'm interested in going to places I haven't been to for fun                          |
| I am interested in buying new clothes for every situation or event for others to see |
| I'm interested in going to a restaurant I've never been to before                    |
| I like buying things I want even if they are less useful                             |
| I spend a lot of time scrolling through e-commerce                                   |
| I often go out to spend time with friends  |
| I lost track of time while shopping  |
| I like to spend time and money having fun  |
| Pleasure in life is the most important thing   |
| I like to buy things that I like even if they are expensive                          |
| I spend the money I have just for fun  |

Source: Deviana *et al.*, (2020)

### Consumptive Behavior

| Statement  |
|--|
| I am happy to buy the product because there is a gift voucher.                                   |
| I purchased the product using SpayLater because there was a discount or free shipping.           |
| I purchased the product because the packaging was attractive                                     |
| I purchased products to look attractive  |
| I purchased trendy products to look up to the times  |
| I purchased the product using SPayLater because of the discount                                  |
| I prefer to buy products sold online rather than in stores                                       |
| When buying a product, I tend to consider whether it is expensive or not first                   |
| I buy expensive products to maintain my self-image or the image attached to me                   |
| Happy to buy products that my idol artists use   |
| I purchased products advertised in the media   |
| I feel confident when using expensive products   |
| My self-confidence increases when using imported products  |
| I buy similar products from different brands   |
| I enjoy trying different products from different brands even though they have the same function. |

Source: Sari *et al.*, (2023).

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