

The Influence of Self-control and Peer Conformity on the Consumptive Behavior of E-commerce User Students at the Faculty of Economics UNIMED

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Abstract: The consumptive behavior of e-commerce users among students has become a complex issue within the UNIMED economics faculty campus environment. Environmental influences such as peer pressure are believed to be one of the drivers behind individuals purchasing products on e-commerce platforms. Self-control in excessive consumption is a crucial factor in reducing uncontrolled consumptive behavior. This research aims to analyze the influence of self-control and peer conformity on the consumptive behavior of e-commerce users among students in the UNIMED economics faculty environment. This quantitative study utilizes primary data obtained from a population of 3,345, with 100 respondents as its sample. Data collection is conducted using questionnaires containing 15 items for each variable. The results of this study indicate that self-control has a non-significant negative influence on students' consumptive behavior. Meanwhile, peer conformity has a significant positive influence on students' consumptive behavior. These findings demonstrate that students in the UNIMED economics faculty lack self-control and prioritize peer decisions, resulting in increased consumptive behavior. This research is expected to highlight the importance of enhancing self-control and raising students' awareness of peer influence in consumption decisions.

Keywords: Self-control; peer conformity; consumptive behavior; e-commerce

Introduction

In the current digital era, the use of e-commerce has become a dominating trend among students, especially in the academic environment. UNIMED's Faculty of Economics students are no exception to this trend, where they are increasingly making online purchases through e-commerce platforms. Nevertheless, this phenomenon brings complex implications related to their consumptive behavior. This raises the need for a deeper understanding of the factors that influence consumptive behavior among students, especially in the context of using e-commerce. According to Zusrony (2021) consumptive behavior refers to the act of buying or using goods and services excessively or non-essentially driven by the desire to satisfy personal desires rather than practical needs.

Consumptive behavior is a problem that is often found among UNIMED economics faculty students. This is indicated by the fact that there are still many students who are more concerned with wants than needs, including in the need for education costs. One of the social facts that is often found in the environment of UNIMED economics faculty

students is that there are still many students who complain about the cost of education but they are more concerned with unimportant needs such as living in luxury.

Consumptive behavior is still a serious problem among students, especially those who use e-commerce as a means to shop. Many students then experience financial problems, weak self-control, and difficulties in meeting their basic needs because they are entangled in uncontrolled consumption patterns. Self-control is very important in consumption behavior because it helps individuals make more thoughtful and controlled decisions in terms of spending money and product selection. It can minimize impulse buying and help in making choices that are in line with personal values and long-term goals (Baumeister & Exline, 2011).

In the same situation, influences from peers also influence students' consumptive behavior in using e-commerce as a shopping platform. The influence of peers can encourage students to participate in consumptive behavior without carefully considering the needs and consequences of this behavior. Individuals are often influenced by the opinions and behavior of friends or colleagues in making purchasing decisions. This pressure can lead to a desire to match or exceed the standards of their social group (Li et al., 2022).

Based on a study conducted by Dhanapal, Vashu, and Subramaniam (2015), consumptive behavior through e-commerce can be influenced by two factors, namely self-control and peer conformity. In this context, self-control is considered as an individual's ability to control themselves from desires and impulses that lead to consumptive behavior, while peer conformity refers to the influence of peers in the formation of consumptive behavior in the student environment.

Self-control is a person's ability to regulate and curb their own behavior, especially when faced with temptations or instantaneous desires that produce immediate gratification, for more beneficial results in the long run (Smelser & Swedberg, 2005). This includes the ability to suppress or block impulsive urges or behaviors, from aspects related to consumption and so on.

This theory was developed by Gottfredson and Hirschi in the 1990s in the context of criminology, namely Self-Control Theory, saying that individuals who have a low level of self-control tend to be prone to impulsive and consumptive behavior (Gottfredson & Hirschi, 1990). Self-control in this context refers to an individual's ability to refrain from desires and urges that may lead to harmful behaviors in the long run, such as overspending or impulse buying. In the context of e-commerce use, individuals with low levels of self-control may tend to be tempted to make impulsive or excessive purchases when exposed to various promotional stimuli and offers on e-commerce platforms.

Peer conformity refers to the influence exerted by peers on individuals in adopting the same behavior, in this case, consumptive behavior. Cultural values embraced by a person or social group can reflect and regulate consumptive behavior. What is considered important or valuable in a society can encourage individuals to adopt certain behaviors to conform to these norms (Feriad et al., 2021). In other words, if students have a high level of peer conformity and are supported by low self-control, they tend to be more vulnerable to

temptation and influence from peers in carrying out consumptive behavior through e-commerce.

According to Social Norms Theory, individuals tend to conform their consumptive behavior to what is perceived as the prevailing norm or standard in their social group (Johnson & Wichern, 2007). If in a student environment, for example, there are norms that support a consumptive and wasteful lifestyle, then individuals in the group may tend to follow a similar pattern of behavior. In e-commerce, the influence of peer conformity can be significant in shaping consumptive behavior. For example, when students see their peers buying luxury goods or engaging in irrational consumption, they may be encouraged to follow suit in order to conform to the social norms in their environment.

In research conducted in several countries, including in Indonesia, there are findings that self-control and peer conformity affect the consumptive behavior of e-commerce users. In research conducted by Dezianti and Hidayati (2021) and Rahmawati and Rejeki (2021) said that if someone is in a social environment that places importance on famous brand clothing, they may feel pressured to buy similar clothing to look 'fit in', even though the item may not be needed or out of their budget limit. This can lead to consumptive behavior where purchases are made more on the basis of group desires than individual needs without any self-control.

This study refers to the identification of shortcomings in previous studies that highlight the lack of understanding of how self-control and peer conformity affect consumptive behavior among college students, especially in the context of e-commerce use. Previous studies tend to focus more on other factors such as product promotion, price, and product quality, but pay less attention to the role of self-control and peer conformity in the context of e-commerce use among college students. Therefore, this research is expected to fill the gap by providing a more comprehensive understanding of the factors that influence consumptive behavior in the digital era.

Consumptive behavior accompanied by a poor economic background is still an important problem among UNIMED Faculty of Economics students. By understanding these problems, the main objective of this study is to identify the extent to which self-control and peer conformity affect the consumptive behavior of e-commerce users among UNIMED Faculty of Economics students. In addition, this study also aims to contribute a new understanding of the literature on consumptive behavior in the digital era, especially in the context of e-commerce use among students.

Methods

The research method used in this research is quantitative with a descriptive approach. This method describes or identifies the characteristics of a population or phenomenon systematically and in detail, without manipulating or intervening in the variables studied. The results of descriptive quantitative research are descriptive statistics that describe the distribution, frequency, or relationship between the variables studied (Djamba & Neuman, 2002). Primary data is used in this study, this data refers to data collected directly by

researchers from the source through observation, interviews, surveys, experiments, or other methods that are by the research objectives (Wenzel & Babbie, 1994).

Primary data in this study had a sample of 100 respondents from a population of 3,345 who were students of the UNIMED Faculty of Economics. Determination of the minimum number of respondents using the Slovin formula with a significance level of 10%. Data were obtained by distributing statement questionnaires using a Likert scale (1-5) of 15 items on each variable to students who use e-commerce. The data used first passed the validity, reliability, and classical assumption tests so that regression and hypothesis testing could be carried out regarding the variables in this study. The data obtained will be analyzed using multiple linear regression techniques to test the relationship between the independent and dependent variables, the multiple regression formula in this study is as follows.

$$Z\text{-Score} = \beta_0 + \beta_1 I + \beta_2 IR + \beta_3 ER + e$$

Z-Score : Banking stability

I : Inflation

IR : Interest Rates

ER : Exchange Rate

e : Error

Results and Discussions

Data Analysis

In determining the effect of the independent variable on the dependent variable, it is necessary to test the hypothesis and regression. This test can be carried out if the data collected using the questionnaire has passed the model feasibility test and the classical assumption test is fulfilled. The model feasibility test is carried out by validity and reliability tests, which measure the extent to which the questionnaire can measure the constructs measured in this study (Napitupulu et al., 2021). In-depth details about the model feasibility test and classical assumption test are explained as follows.

Table 1. Validity test

Variable	Items	Average r-count	r-table	Item validity
Self-control	1-15	> r-table	0.1654	Valid
Peer Conformity	16-30	> r-table	0.1654	Valid
Consumptive behavior	31-45	> r-table	0.1654	Valid

Source: SPSS Analysis Result

Based on the results of the analysis of table 1, it is obtained that the test questionnaire for each variables (covariates and dependent) are 45 statement items. All items on each independent and dependent variable passed the validity test. This is evidenced by the pearson correlation value of each item greater than the r-table value obtained from the $DF = N-2$ formula with a significance of 0.05. So that the instrument can be declared to meet the validity requirements.

Table 2. Reliability test

Variable	Cronbach's Alpha	Criteria	Instrument reliability
Self-control	0.944	> 0.666	Reliabel
Peer conformity	0.944	> 0.666	Reliabel
Consumptive behavior	0.890	> 0.666	Reliabel

Source: SPSS Analysis Result

The reliability assessment employs the Cronbach Alpha formula. According to the table provided, the Cronbach Alpha values for self-control and peer conformity variables were 0.944 and >0.666 respectively, while for consumptive behavior variables, it was 0.890, also >0.666. These values indicate that the data analyzed using Cronbach Alpha demonstrate high reliability, with coefficients exceeding 0.90, signifying excellent reliability. Therefore, the data are deemed trustworthy and can be utilized for disseminating the actual test research questionnaire.

Table 3. Classic assumption test

Test	Result	Criteria	Description
Normality	Asymp. Sig. (2-tailed) ^c : 0.120	> 0.05	Normal
Multicollinearity	Statistics VIF : 1.032	< 10.00	No correlation
Heteroscedasticity	Sig. on ABS_RES : 0.242 (X1) and 0.06 (X2)	> 0.05	Homoskedasticity

Source: SPSS Analysis Result

Based on the classical assumption test in table 3, it can be concluded that the data in this study are normal and there are no violations of multicollinearity and heteroscedasticity

Table 4. Multiple linear regression

Model	Unstandasrdized B	Coefficients Std. Error	t-statistic	Sig.
Constant	21.535	4.549	4.734	0.001
Self-control	- 0.098	0.064	- 1.528	0.130
Peer conformity	0.653	0.053	12.341	0.001

Source: SPSS Analysis Result

Multiple linear regression is a statistical method used to understand the relationship between one dependent variable and two or more independent variables. In multiple linear regression, the dependent variable is the variable to be predicted or explained, while the independent variable is the variable used to predict or explain the dependent variable (Hair et al., 2019). In table 4, it can be seen that the self-control variable has a negative influence on the consumptive behavior variable, this is evidenced by the negative self-control coefficient value. Conversely, the peer conformity variable has a positive influence on consumptive behavior, where the coefficient of this variable is positive.

From the regression results in table 4 contains information that the self-control variable has no significant effect on consumptive behavior, this is evidenced by the t-statistic value of $1.528 < 1.660$ t-table and sig value. $0.130 > 0.05$. In contrast to self-control,

the peer conformity variable has a significant influence on consumptive behavior, where this variable has a t-statistic of $12.341 > 1.660$ t-table with a sig value. $0.001 < 0.05$.

Table 5. Hypothesis test

Test	Result	Sig.
F-test	$83.166 > 3.090$ f-table	0.001
R-Square	0.632	

Source: SPSS Analysis Result

Hypothesis testing is a statistical procedure used to test the truth of an assumption or hypothesis about population parameters based on a limited sample of data. The purpose of hypothesis testing is to make objective conclusions about the population based on the statistical evidence available from the sample taken (Johnson & Wichern, 2007). In the F test results, the f-statistic value is $83.166 > 3.090$ f-table with a significance of $0.001 < 0.05$, where these results indicate that the independent variables consisting of self-control and peer conformity have a significant effect simultaneously on the consumptive behavior variable. Together the independent variables in this study are able to explain the relationship by 63.2% as evidenced by the R-square value of 0.632.

Influence of Self-control and Peer Conformity on the Consumptive Behavior of E-commerce User

From the results of data analysis, self-control has a negative and insignificant influence on the consumptive behavior of e-commerce user students at the UNIMED faculty of economics. This means that the higher the level of self-control of students, the lower their consumptive behavior tends to be. However, this relationship is not significant in the context of this study. The insignificance can explain that UNIMED economics faculty students tend to have a relatively high level of self-control in excessive consumption but not all students.

Previous research conducted by Wijaya and Prasetya (2021); Tribuana (2020) supports these findings, which found that self-control has a negative relationship with consumptive behavior but the relationship is statistically significant. In this study, it can be explained that there are still many students who are unable to control themselves over consumptive behavior. This inability has a negative impact if it lasts for a long period of time, and results in an increase in uncontrolled consumptive behavior after college.

In terms of peer conformity, this study found that peer conformity has a positive and significant influence on the consumptive behavior of e-commerce user students at the UNIMED economy faculty. This means that the greater the influence of peers in making consumption decisions, the higher the level of consumptive behavior of students.

This finding is in line with research by Rahmatika and Kusmaryani (2020); Dezianti and Hidayati (2021) who found that peer conformity has a positive relationship with consumptive behavior and the relationship is statistically significant. In contrast to the findings of previous researchers, research conducted by Ardiyani, Pramono, and AF (2023) found that peer conformity has a positive and insignificant relationship with consumptive

behavior. The study explained that the study population had high self-control and was not influenced by peers in consumption activities.

Conclusion

Based on this study, it can be concluded that in the context of e-commerce user students at the Faculty of Economics UNIMED, there is a significant positive influence between peer conformity and consumptive behavior. However, no significant influence was found between self-control and consumptive behavior. Self-control has a negative influence, indicating that students with higher levels of self-control tend to have more controlled consumptive behavior. However, this is not yet fully possessed by students at the Faculty of Economics UNIMED, where many students still cannot control themselves from consumptive behavior. UNIMED economics students who use e-commerce tend to be vulnerable to uncontrolled consumptive behavior and are influenced by their peers, as they still lack strong self-control to resist consumption temptations. This highlights the importance of enhancing self-control and raising awareness among students about the influence of peer decisions on consumption.

It is important to note in this study that other factors can also influence consumptive behavior, such as economic and social factors not addressed in this research. This is evidenced by the fact that self-control and peer conformity can only partially account for the factors influencing consumptive behavior at 63.2%, while the remaining 36.8% may be influenced by other unexamined factors. Subsequent research is expected to conduct more comprehensive studies considering economic and social factors, as well as other individual variables that may influence the consumptive behavior of e-commerce users.

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