

The Influence of Hedonistic Lifestyle and Social Environment on the Consumption Behavior of UIN Students Using Shopee Paylater with Self-Control as a Moderating Variable

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ABSTRACT

This study aims to analyze the influence of a hedonistic lifestyle and social environment on students' consumptive behavior in using Shopee PayLater, with self-control as a moderating variable. The research focuses on undergraduate students of UIN Datokarama Palu, class of 2021. A quantitative research design was employed, involving a total population of 1,210 students, from which 93 respondents were selected through purposive sampling. Data were collected using questionnaires and supported by secondary sources such as books, journals, theses, and reputable online publications. Data analysis was performed using SPSS version 23. The results show that the hedonistic lifestyle variable has a t-count of $5.409 > t\text{-table } 1.987$ with a significance value of $0.000 < 0.05$, indicating a significant effect on consumptive behavior; therefore, H1 is accepted. The social environment variable has a t-count of $5.012 > t\text{-table } 1.987$ with a significance value of $0.000 < 0.05$, indicating that it also significantly influences consumptive behavior; hence, H2 is accepted. Simultaneous testing yields an F-count of $63.362 > F\text{-table } 3.10$ with a significance value of $0.000 < 0.05$, showing that both variables jointly have a positive and significant impact on students' consumptive behavior (H3 accepted). However, self-control does not moderate the relationship between hedonistic lifestyle and consumptive behavior ($0.393 > 0.05$), nor between social environment and consumptive behavior ($0.911 > 0.05$). Thus, H4 and H5 are rejected.

1. Introduction

Currently, globalization has spread to all nations in the world, including Indonesia. Globalization continues to occur in almost all aspects of people's lives, including the socio-economic field, which can improve people's standard of living. Thus, globalization also has an impact on changing the order of people's lives with the emergence of hedonism, which is a tendency to enjoy life to the fullest, where life is only described as pure pleasure and there is no hard work. Rapid industrial development in this era of globalization has led to an abundance of goods available to the public, making it easy for people to be tempted to consume goods due to the many choices available. Goods that were once considered secondary needs have become primary needs, causing people to place more importance on goods that are not really necessary. Currently, many people have also made non-essential needs, such as facilities that provide pure enjoyment like karaoke venues, nightlife

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entertainment, and others, into primary needs (Chatijah & Purwadi, 2007). (Lina & Rosyid, 1997) state that societal habits and lifestyles have changed relatively quickly toward a luxurious and excessive way of life, ultimately leading to a consumptive lifestyle.

According to Susianto, hedonistic lifestyle is a pattern of life that directs activities toward seeking pleasure, such as spending more time playing, enjoying the bustle of the city, buying expensive items to satisfy one's desires, and always wanting to be the center of attention among those around them (Rizaldi, 2016).

2. Literature Review

The hedonistic lifestyle pattern can be seen in everyday life where people often buy products without planning ahead, resulting in unplanned purchases. The desire to buy often arises due to various factors, such as cheaper prices advertised on social media, and not really thinking about the priority benefits of the item because they are just following current trends, which leads to consumptive behavior.

The social environment also serves as a reference point where a group of people feel they belong. Examples include the work environment, educational environment, and so on. The social environment can also be directly influenced by family, friends, and others, so that the social environment becomes a reference for students in terms of where they will socialize by following the development of increasingly sophisticated technology and the increasing number of goods that attract many enthusiasts, especially students who like to shop. In general, students have been given the trust and responsibility to manage their finances in buying something they need based on their needs.

Therefore, the social environment also shapes a person's behavior. If a person is in a positive environment, they will tend to imitate the positive things they observe, and vice versa, if a person is in a negative environment, they will tend to imitate the negative things they observe.

Consumptive behavior is an individual's tendency to directly engage in the purchase of goods without rational consideration, resulting in several aspects of consumptive behavior (Fardhani & Izzati, 2013) Such as impulsive buying, which is the behavior of buying something solely based on a sudden desire without consideration, planning, or decision-making at the place of purchase. Without utilizing available information, such as considering the implications and actions taken before deciding to make a purchase. Excessive purchasing describes wastefulness as a type of purchasing behavior that squanders a lot of money without being based on clear needs and irrational purchases. Irrational buying behavior is when consumers buy goods without first considering their usefulness, so that purchases are made not because of need, but because of prestige in order to be seen as someone who follows increasingly modern trends.

The development of online shopping is also inseparable from the fact that it has now become a lifestyle or *e-lifestyle*. Changes in lifestyle are a major factor that cannot be ignored, as they influence online shopping. This is also greatly influenced by increasingly high individual desires, which affect consumers' considerations in meeting their needs and desires. Lifestyle is considered a clear recognition of a person's identity, as seen in the behavior of people who always keep up with the times as a major part of fulfilling their daily lifestyle needs, so it can be said that lifestyle is more important than basic needs.

With the development of the times, there has been technological advancement in the financial sector called fintech (*financial technology*). Fintech continues to grow and develop in Indonesia. One of the fintech innovations that is currently popular among the public, especially the millennial generation such as students, is *paylater*. One of the *paylater* service providers is Shopee, which is an online buying and selling platform that can be accessed by the entire community using mobile phones.

The existence of *paylater* provides many benefits to the public, and currently, many application companies are promoting the convenience and benefits of using Shopee *Paylater*. Shopee is one of the companies that implements the Shopee Paylater feature, where the payment method used is to shop first and pay later the following month. The Shopee app itself has a faster and easier process, and this service can address all customer complaints, as users can make installments according to the selected time period. Users can choose installments of 1 month, 2 months, 3 months, 6 months, and 12 months. The limit offered by Shopee is quite high, and Shopee *PayLater* is also registered with the Financial Services Authority (OJK), so transactions within it are proven to be safe.

Despite its ease of use, Shopee *PayLater* can also have negative consequences if used excessively, where users may become burdened with debt due to late payments and accumulated penalties. According to data published by the OJK on *Paylater* users, as of April, the *non-performing loan* (NPL) rate was 9.7%, far higher than the safe limit of 5%. Therefore, the Shopee *Paylater* feature is not suitable for excessive or consumptive use (Nurma S, 2019).

The sophistication of this technology has a very significant impact on people's livelihoods, as it makes them more consumptive through the use of electronic or non-cash payment methods, where the absence of cash causes people to form *impulsive* shopping behaviors, buying products without planning (Jati, 2015).

Based on research by Subagio (Subagio, 2019), it is explained that social influence has a significant effect on consumptive behavior, indicating that the higher the social influence, the more consumptive the behavior. This shows that the higher the level of social environment, the more consumptive the behavior.

In another study conducted by (Hasibuan Z. H & M, 2021), the results were different, namely that the social environment does not affect consumptive behavior. Meanwhile, based on research by (Wahyuni R & A, 2019), it is explained that lifestyle has a significant influence on consumptive behavior. However, research by (Pratiwi, 2023) shows that a high lifestyle does not influence students to live consumptively. This study also shows that the older a person gets, the more able they are to control themselves from buying goods excessively.

Partially, self-control has a negative and significant effect on consumptive behavior (Dewi, 2017). The results show that the poorer the self-control, the more consumptive the behavior will be. However, different results are shown in Hayati's research, which states that self-control has a positive effect on consumptive behavior, where students who have good self-control will tend not to have consumptive behavior when shopping. This indicates that the better the self-control, the lower the consumptive behavior.

A common problem among students at UIN Datokarama Palu is a hedonistic lifestyle that involves excessive shopping and following trends. The social environment is also a major factor in students' consumptive behavior, such as friends who are attractive and always follow trends, which often cause students to behave consumptively. This becomes a major factor in their daily lives, namely the lifestyle of students who like to hang out, travel with friends, go shopping at the mall, and engage in consumptive behavior.

Looking at the current condition of students, many of them have a hedonistic lifestyle, which also influences their consumptive behavior and cannot be separated from the social environment that continues to influence students, so that self-control is used as a moderating variable to see how much students are able to control themselves with a hedonistic lifestyle and social environment towards consumptive behavior. Therefore, based on this, the researcher is interested in conducting research entitled "**The Influence of Hedonistic Lifestyle and Social Environment on the Consumptive Behavior of UIN Students Who Use Shopee Paylater with Self-Control as a Moderating Variable.**"

3. Results and Discussion

Table
Results of the Influence of Variables X1 and Z on Y

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4748.423	2641.882		1.797	.076
	Hedonistic Lifestyle	.455	.109	.379	4.186	.000
	Self-Control	.432	.119	.329	3.627	.000
a. Dependent Variable: Consumer Behavior						

Table
Results of the Influence X1, Z and X1*Z on Y

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	12142.379	10703.739		1.134	.260
	Hedonistic Lifestyle	.059	.565	.049	.105	.917
	Self-Control	-.058	.698	-.044	-.084	.933
	X1Z	2.621E-5	.000	.513	.713	.478

a. Dependent Variable: Consumer Behavior

Source: SPSS Data, Version 23

Based on the tables above, it can be concluded that the influence of Z on Y in the first table is significant with a significance level of $0.000 < 0.05$. However, the influence of the interaction term Z^*X1 on Y in the second table is not significant, with a significance value of $0.478 > 0.05$. In addition, the Standardized Coefficient Beta value is positive. This indicates that variable Z is not a moderating variable between X1 and Y. Therefore, it can be concluded that the self-control variable functions as a predictor moderator, meaning that the moderating variable (Z) only acts as an independent predictor variable in the established relationship and not as a moderator variable between X1 (Hedonistic Lifestyle) and Y (Consumer Behavior).

Table
Results of the Influence of Variables X2 and Z on Y

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6690.315	1894.203		3.532	.001
	Social Environment	.643	.098	.574	6.545	.000
	Self-Control	.175	.115	.133	1.521	.132

a. Dependent Variable: Consumer Behavior

Source: SPSS Data, Version 23

Table 4.16
Results of the Influence of Variables X2, Z and X2*Z on Y

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8434.454	7532.810		1.120	.266
	Social Environment	.530	.485	.472	1.092	.278
	Self-Control	.066	.471	.050	.140	.889
	X2Z	7.023E-6	.000	.154	.239	.811

a. Dependent Variable: Consumer Behavior

Source: SPSS Data, Version 23

Based on the tables above, it can be concluded that the influence of Z on Y in the first table is not significant, with a significance level of $0.132 > 0.05$. Similarly, the influence of the interaction term $Z*X2$ on Y in the second table is also not significant, with a significance level of $0.811 > 0.05$. Moreover, the Standardized Coefficient Beta value is positive, indicating that variable Z is not a moderating variable between X2 and Y. Therefore, it can be concluded that the self-control variable represents a potential moderator, meaning that this variable does not interact with the independent variable X2 (Social Environment) and has no significant relationship with the dependent variable (Consumer Behavior)

3.1 The Influence of Hedonistic Lifestyle on the Consumption Behavior of Students Using *Shopee Paylater*.

From the results of the study, it was found that hedonistic lifestyle has a significant influence if $t_{\text{value}} > t_{\text{table}}$ and the value in the *Coefficients* table with a significance level must be greater than 0.05, then the variable of hedonistic lifestyle influences the consumptive behavior of students in using *Shopee Paylater*. If $t_{\text{calculated}} < t_{\text{table}}$ and the value in the *Coefficients* table with a coefficient level greater than 0.05, then the Hedonistic Lifestyle variable is not significant, or does not influence students' consumptive behavior in using *Shopee Paylater*.

Hedonistic Lifestyle (X1) obtained a t_{count} value of $2.942 > t_{\text{table}} 1.986$ and had a significant value of $0.004 < 0.05$. This partially means that the hedonistic lifestyle variable (X1) has a significant effect on student consumption behavior (Y). Thus, hedonistic lifestyle greatly influences student consumption behavior in using *Shopee Paylater*.

This is in line with the theory that lifestyle is how a person spends their time, so that students think more about pleasure and cannot distinguish between needs and wants. Therefore, in this case, it is classified as consumptive behavior (James F. Engel et al., 2015).

This research is supported by Ni Putu Novi Anggraini and Gede Sri Darma, who state that the higher the lifestyle, the higher the consumptive behavior in using *Shopee Paylater*. Thus, the results of this study indicate that the higher the lifestyle of the younger generation, the more it will influence the increase in consumptive behavior in using *Shopee Paylater*.

Therefore, based on the results of the first hypothesis test, H_1 is accepted, which states that the influence of a hedonistic lifestyle has a significant effect on the consumptive behavior of students.

3.2 The Influence of Social Environment on Students' Consumption Behavior in Using *Shopee Paylater*.

From the results of the study, it was found that the social environment has a significant influence if the $t_{\text{value}} > t_{\text{table}}$ and the value in the *Coefficients* table with a significance level must be less than 0.05, then the social environment variable is considered to have a significant influence on the consumptive behavior of students in using *Shopee Paylater*.

Social Environment (X2) obtained a t_{count} value of $6.797 > t_{\text{table}} 1.986$ and had a significant value of $0.000 < 0.05$. This partially means that the Social Environment variable (X2) has a significant effect on students' consumptive behavior (Y). Therefore, it can be seen that the social environment also has a major influence on students' consumptive behavior in using *Shopee Paylater*. Moreover, *Shopee PayLater* is a platform that is in high demand among teenagers who like to save time and energy when shopping. *Shopee PayLater* also has both negative and positive impacts, leading users of *Shopee PayLater* to exhibit consumptive behavior.

This is in line with the theory of Louden and Bitta, quoted by Agustina, which states that teenagers are one example of a group that is easily influenced by excessive lifestyles, thereby increasing their strong behavior to consume a product and not think twice about buying something.

This research is supported by Kholilah, who shows that peers are one of the factors that can influence consumptive behavior (Kholilah, 2008). The results of this study are also in line with Subagio's research, which explains that social influence has a significant effect on consumptive behavior. This shows that the higher the level of social environment, the more social

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behavior will increase (Subagio, 2019). This indicates that the external social environment, often referred to as peer groups, especially peer groups or colleagues (*Peer Group Influence*), is one of the factors that can influence a person's consumptive behavior. One of the reasons for this is the assumption that their close friends have already purchased the product.

From the results of testing the second hypothesis, it can be stated that H2 is accepted, that the social environment has a significant effect on the consumptive behavior of students in using Shopee Paylater.

3.3 The Influence of Hedonistic Lifestyle and Social Environment on Students' Consumptive Behavior in Using Shopee Paylater.

Hedonistic lifestyle and social environment are stated to have a simultaneous and significant effect on students' consumptive behavior in using Shopee Paylater, namely if F_{count} is greater than $F_{\text{table}} (F_{\text{calculated}} > F_{\text{table}})$ variable with a significant value of $0.000 < 0.05$, which is smaller than the alpha value of 0.05.

Based on the results of the ANOVA (Analysis of Variance) test, the F_{count} value obtained was $35.585 > 3.10$ with a significant value of $0.000 <$ less than the alpha value of 0.05. Thus, the results of testing the variables of hedonistic lifestyle (X1) and social environment (X2) on the consumptive behavior (Y) of students in using Shopee Paylater are as follows: the *R Square* value is 0.442, which explains that the influence of the independent variables on the dependent variable is 44.2%, while the remaining 55.8% is influenced by other factors outside the scope of this study.

The factors influencing outside the scope of this study are based on the results of research on the influence of lifestyle, social influence, and shopping motivation on the consumptive behavior of Shopee Paylater users in Ngawi Regency (Azizah, 2024).

Based on the research results, it can be concluded that the shopping motivation variable influences the consumptive behavior of Shopee PayLater users in Ngawi Regency. This means that the higher the online shopping motivation of the people in Ngawi Regency due to the many offers available, such as free shipping, discounts, and shopping vouchers, the higher the consumptive behavior of Shopee Paylater users. Therefore, the relationship is positive, which means that if motivation is increased, consumptive behavior will also increase.

Similarly, another study found that trust has a positive and significant effect on the consumer behavior of Shopee Paylater users (Anggraeni & Darma, 2023).

Therefore, in this case, students will behave consumptively if their social environment does not set an example of consumptive behavior. Similarly, the more irrational the lifestyle of students is, the more consumptive their shopping behavior will be, thereby increasing the social environment and lifestyle of students.

This research is also supported by Hartiyani Sadu Budiyanti, Mintasih Indriayu, and Muhammad Sabandi. Namely, the influence of social environment and lifestyle on the consumptive behavior of students. (Budiyantit, 2017)

Therefore, it can be concluded from the results of testing the third hypothesis that H_3 is accepted, namely that the hedonistic lifestyle (X1) and social environment (X2) simultaneously influence the consumptive behavior of students in using Shopee Paylater.

3.4 Self-Control Moderates the Influence of Hedonistic Lifestyle on Students' Consumptive Behavior in Using Shopee Paylater.

Self-control is stated as a variable that moderates the relationship between the Hedonistic Lifestyle variable and students' consumptive behavior in using *Shopee Paylater*, by looking at the significant value in the *Coefficients* 4.1 table. It must be less than 0.05, and the variable is also said to moderate the relationship if the value in the *Standardized Coefficients* beta column is negative.

Based on the statistical test results in the *Coefficients* table, it was found that the influence of X1 and Z on Y in the first output (significant) with a value of 0.000 is less than 0.05, or $0.000 < 0.05$, and the effect of X1, Z, and X1*Z on Y in the second output is not significant with a value of 0.478 greater than 0.05, namely $0.478 > 0.05$. Therefore, it can be concluded that the self-control variable is a moderating predictor, meaning that the moderating variable (Z) only functions as a predictor (independent) variable so that in the relationship, it can be formed as a non-moderating variable for X1 (Hedonistic Lifestyle) on Student Consumptive Behavior (Y).

In the first statistical test, the results were significant, and when the multiplication between self-control and hedonistic lifestyle was added in the second output, the results were not significant, meaning that self-control only acts as an independent variable and cannot be a moderating variable for hedonistic lifestyle on student consumptive behavior in using *Shopee Paylater*.

This is because students are accustomed to an attractive lifestyle and always follow the latest trends, which is the main factor in their consumptive behavior.

This study is in line with Romansyah Sahabudin et al., who stated that lifestyle directly influences consumptive behavior without being influenced by the level of self-control that students have (Sahabudin, 2025). Therefore, self-control cannot moderate hedonistic lifestyle towards students' consumptive behavior in using Shopee Paylater.

Therefore, hypothesis H4 is rejected because it cannot moderate hedonistic lifestyle against students' consumptive behavior in using Shopee PayLater.

3.5 Self-Control Moderates the Social Environment on Students' Consumption Behavior in Using Shopee PayLater.

Self-control is stated as a moderating variable between the social environment variable and students' consumptive behavior in using Shopee PayLater, by looking at the significant value in the *Coefficients* table, which must be less than 0.05, and the variable can also be said to moderate if the value in the *Standardized Coefficient Beta* column is negative.

Based on the statistical test results, it can be seen in the *Coefficients* table that the influence of X2, Z on Y in the first output is not significant with a value of $0.132 > 0.05$ and the influence of the interaction between X2, Z and X2*Z on Y in the second output is significant with a value of $0.811 > 0.05$. Therefore, it can be concluded that the social environment variable is a potential moderator, meaning that this moderator variable (Z) cannot interact with the independent variable (social environment) and does not have a significant relationship with the dependent variable (consumptive behavior).

Thus, the first output test produced an insignificant value, and when multiplied by self-control and social environment, the result was also insignificant, meaning that the self-control variable cannot interact with the independent variable (hedonistic lifestyle) and does not have a significant relationship with students' consumptive behavior in using Shopee PayLater. This is because the social environment is an unavoidable part of students' lives since the Shopee Paylater feature is an application that provides money lending services, so when someone borrows money, they have a debt. This is a personal decision that cannot be influenced by others because there is an obligation that must be fulfilled after using it by paying installments of the borrowed money every month.

Based on the results of the fifth hypothesis test, H5 is rejected because self-control cannot moderate the social environment on students' consumptive behavior in using Shopee Paylater. This is in line with the research (Sinta Dewi Lestari & Haris, 2024).

4. Conclusion

Based on the results of the description and data analysis above, it can be concluded that hedonistic lifestyle and social environment have a significant effect on the consumptive behavior of UIN students in using Shopee Paylater, both partially and simultaneously. Hedonistic lifestyle has a positive effect on consumptive behavior, which means that the higher the level of hedonism, the greater the tendency for students to behave consumptively. The social environment has also been proven to have a significant influence, indicating that the influence of peers and the surrounding environment also encourages students' consumptive behavior. The simultaneous test results show that these two variables together have an influence of 44.2% on consumptive behavior, while the rest is influenced by other factors outside the scope of this study. However, the results of the moderation variable test show that self-control is unable to moderate the relationship between hedonistic lifestyle and social environment on students' consumptive behavior, which means that students' level of self-control is not strong enough to resist the consumptive urges that arise from the influence of lifestyle and social environment.

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