



The Influence Of Lifestyle On Consumptive Behaviour With Self-Concept as A Mediating Variable

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Article Info	Abstract
<p>Article History Received: January, 2026 Revised: March, 2026 Published: June, 2026</p> <p>Keywords: Lifestyle, Self-Concept, Consumptive Behavior</p> <p>Doi:http://dx.doi.org/10.23960/E3J/v9.i1.26-32</p>	<p>This study aims to examine the indirect effect of stimuli on consumptive behaviour through mediation, namely, self-concept. The sample in this study used a purposive sampling technique with a total of 95 students in Madiun City. This study used a quantitative approach with a path analysis of Partial Least Squares-Structural Equation Modelling (PLS-SEM) using SmartPLS. The results showed that the mediation path of self-concept significantly mediated the effect of stimuli on consumptive behaviour. This finding provides a theoretical contribution by strengthening the application of the S-O-R theory in the context of consumptive behaviour, as well as a practical contribution by emphasising the importance of strengthening self-concept as a strategy to control consumptive behaviour amidst an increasingly complex modern lifestyle. Furthermore, this study opens opportunities for further studies by exploring other variables to explain consumptive behaviour more comprehensively.</p>

INTRODUCTION

Rapid changes in technology and technological advancements have impacted product development, thus influencing consumptive behavior. Following trends has led to a decline in public awareness of prioritizing shopping. Consumption behavior can be problematic if individuals prioritize wants over needs. This leads to consumptive behavior. Consumptive behavior is behavior that arises from consumption activities that prioritize wants over needs (Taqwa & Mukhlis, 2022). According to Rachman & Ghozali (2023), there are three aspects of consumptive behavior: impulsive buying, wastefulness, and irrational buying.

Consumptive behavior is often associated with shopping. The growing use of the internet has made it easier for people to access various applications and e-commerce platforms. Consumptive behavior is supported by discounts and shipping promotions offered by e-commerce platforms. E-commerce platforms are widely chosen because of their very affordable product prices, various promotions, flash sales, cashback, and free shipping vouchers. Furthermore, they are equipped with increasingly advanced payment technology, allowing transactions to be conducted digitally or non-cash. High money velocity (V) indicates consumptive behavior. The phenomenon of invisible spending, or spending that is not felt because no physical money changes hands, is a trigger for consumptive behavior (Adyaputri & Surawan, 2025). Consumptive behavior causes money to change hands more quickly as people shop more frequently. Consumptive behavior is closely related to the increasing velocity of money circulation (V).

One factor that can influence consumptive behavior is economic factors, namely, income. The higher a person's income, the greater their expenditure on consumption activities (Usman, 2015). The income level (Y) can be used for consumption (C) and savings (S). The relationship between the three can form the equation $Y = C + S$. This function means that the amount of income received by a person will influence consumption patterns (Kinanti et al., 2024). The greater the level of consumption compared to income, the more consumptive the person. The lower the savings (S), or even zero, the lower the awareness of saving. This is a characteristic of consumptive behavior.

Data from the 2024 National Socioeconomic Survey (Susenas) indicates that Madiun City spends more than 58% of its total expenditure on non-food items such as fashion, personal transportation, and communications. This indicates a consumption pattern that is not entirely based on basic needs, but rather on lifestyle factors. Initial observations using a questionnaire conducted by researchers indicate that students at Universitas PGRI Madiun exhibit a high level of consumptive behavior. The results showed that the average monthly student expenditure exceeded their allowance by Rp 176,923.08. Most of the expenditure is allocated to non-academic needs such as snacks, shopping, entertainment, and transportation, while spending on study needs is relatively low. In fact, 46.15% of students experience a deficit due to consumption levels exceeding their income (which comes from their allowance). This phenomenon indicates a tendency towards consumptive behavior, particularly in the areas of wastefulness and impulsive buying. This reflects an unwise lifestyle and financial management, placing desires above needs.

This study uses the Stimulus-Organism-Response (S-O-R) Theory. S-O-R theory is the basis for understanding consumer purchasing (Xu et al., 2020). This theory explains that behavior emerges in response to stimuli received by an individual. Stimuli in the form of external factors such as lifestyle and the social environment will trigger internal processes within the individual (organism), including perception, emotion, and self-assessment. This then results in a response in the form of consumptive actions (Mertaningrum et al., 2023).

This study used lifestyle stimuli. Lifestyle can shape an individual's behavior. Students with a high lifestyle tend to allocate more spending to secondary needs such as entertainment or fashion. Lifestyle can reflect the diverse consumption patterns of each individual (Paramitalaksmi et al., 2022). The internal process (organism) is the self-concept. A person's self-concept reflects their attitude toward themselves. Self-concept is related to a person's character and personality traits. Self-concept is the image a person has of themselves, encompassing self-knowledge, self-esteem, and self-assessment, formed from experiences gained through interactions with the environment (Nastiti, 2017).

Based on the gap and research gap phenomena described above, consumptive behavior among students is interesting to study further. Researchers selected students from the Economics group because they believed they had already taken courses related to financial literacy, enabling them to make informed personal financial decisions. Students must be wise in managing their finances to ensure future well-being.

METHODS

This study uses a quantitative, survey-based approach to examine the relationship between lifestyle and consumptive behavior, while considering the mediating role of self-concept. The research location is Madiun City, East Java Province, chosen because, according to data from the 2024 National Socioeconomic Survey (Susenas), Madiun City has a higher non-food expenditure pattern than food expenditure. Madiun City spends more than 58% of its total expenditure on non-food categories such as fashion, personal transportation, and communications. This indicates a consumption pattern that is not entirely driven by basic needs, but rather by lifestyle factors.

The exact population size is not explicitly known, so a purposive sampling technique was used to determine the sample. This technique was chosen because it allows researchers to select respondents based on specific relevant characteristics: (1) active students residing in Madiun City, and (2) those who have taken introductory accounting courses. The total number of respondents was 95, consisting of 95 from the economics education, accounting education, management, and accounting study programs at PGRI Madiun University. The survey was conducted using a closed-ended questionnaire. The research instrument comprises four primary constructs, each measured by indicators adapted from previous research.

Table 1. Measurement of Research Constructs

Variables	Indicator
Lifestyle	Influence of advertising, latest models, brands, quality, personality
Self-Concept	Self-fulfillment, honesty, independence, emotional adjustment
Consumptive Behavior	Impulse buying, waste, irrational buying

Data analysis in this study used Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with SmartPLS 4.0 software. SEM-PLS was selected based on the complexity of the model, which includes four latent constructs with one mediation pathway, and the characteristics of the constructs, which are entirely reflective. The purpose of this study was to provide predictive results within the Stimulus-Organism-Response (SOR) theoretical framework.

The analysis stages included evaluation of the measurement model (outer model) and the structural model (inner model). In the outer model stage, convergent validity was assessed using factor loadings (> 0.7) and AVEs (> 0.50). Discriminant validity was measured using the Heterotrait-Monotrait Ratio of Correlations (HTMT) method with a criterion of < 0.9. Construct reliability was assessed using Composite Reliability and Cronbach's Alpha (> 0.70).

RESULTS AND DISCUSSION

A. Result

The respondents for this study were 95 active students from Universitas PGRI Madiun. The questionnaire respondents were active students who met the researcher's established criteria.

Table 2. Respondent Demographics

Gender		Number
Male	Female	
80	15	95
Total		95

Based on Table 2, the total number of respondents who completed the questionnaire consisted of 80 men and 15 women. Descriptive statistical testing aimed to analyze the data based on the results of respondents' answers to each indicator.

Table 3. Lifestyle Categorization Criteria

Number	Interval (Total)	Interval (%)	Criteria
1.	33,7 – 40	85% - 100%	Very high
2.	27,3 – 33,6	69% - 84%	High
3.	20,9 – 27,2	53% - 68%	Moderate
4.	14,5 – 20,8	37% - 52%	Low
5.	8 – 14,4	20% - 36%	Very Low

Respondents' lifestyles are divided into five categories. The very high category with a score interval of 33.7–40 (85%-100%), high with a score of 27.3 - 33.6 (69%-84%), moderate 20.9-27.2 (53%-68%), low 14.5-20.8 (37%-52%), and very low 8-14.4 (20%-36%). Based on these results, most respondents are in the high to high category, with a score of $\geq 69\%$, indicating that respondents' lifestyle is generally high.

Table 4. Self-Concept Categorization

Number	Interval (Total)	Interval (%)	Criteria
1.	33,7 – 40	85% - 100%	Very high
2.	27,3 – 33,6	69% - 84%	High
3.	20,9 – 27,2	53% - 68%	Moderate
4.	14,5 – 20,8	37% - 52%	Low
5.	8 – 14,4	20% - 36%	Very Low

Respondents' self-concept levels were divided into five categories. Very high category with a score interval of 33.7–70 (85%–100%), high with a score of 27.3–33.6 (69%–84%), moderate 20.9–27.2 (53%–68%), low 14.5–20.8 (37%–52%), and very low 8–14.4 (20%–36%). This level of self-concept serves as a mediating variable, where differences in self-concept reflect how lifestyle influences translate into attitudes, self-control, and consumption decision-making.

Table 5. Categorization of Consumptive Behavior

Number	Interval (Total)	Interval (%)	Criteria
1.	25,3 - 30	85% - 100%	Very high
2.	20,5 - 25,2	69% - 84%	High

Number	Interval (Total)	Interval (%)	Criteria
3.	15,7 – 20,4	53% - 68%	Moderate
4.	10,9 – 15,6	37% - 52%	Low
5.	6 – 10,8	20% - 36%	Very Low

Respondents' consumer behavior is divided into five categories. The very high category with a score interval of 25.3–30 (85%-100%), high with a score of 20.5 - 25.2 (69%-84%), moderate 15.7-20.4 (53%-68%), low 10.9-15.6 (37%-52%), and very low 6-10.8 (20%-36%). The results of data processing indicate that respondents' consumer behavior is at a moderate to high level, reflecting a tendency to make purchases based on desires, momentary impulses, and non-rational considerations.

This study tested a structural model for analyzing consumptive behavior based on the stimulus-organism-response (SOR) theoretical framework. This model was designed to evaluate the indirect influence of stimulus variables on consumptive behavior through a mediating pathway. This model examines the indirect influence of lifestyle stimuli on consumptive behavior through self-concept.

The structural model was evaluated using SmartPLS using Partial Least Squares-based Structural Equation Modeling (SEM-PLS). This evaluation consisted of two leading indicators: the coefficient of determination (R²) and the specific indirect effect, which represents the strength of the indirect influence between variables. Hypothesis testing used bootstrapping to assess the significance of the relationships among variables in the structural model. This testing accounted for the path coefficient and the significance level (p-value < 0.05 and t-statistic > 1.96 indicate significance). The results of the hypothesis testing are presented in the specific indirect effect table.

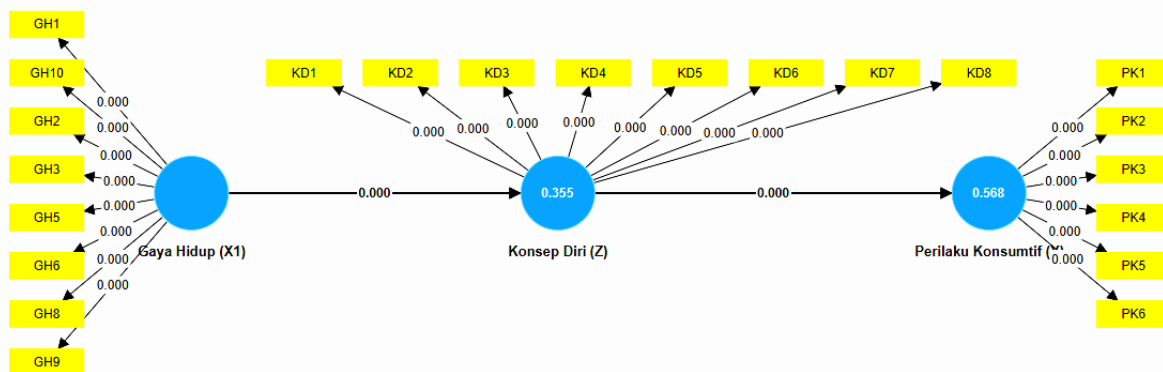


Figure 1. Research Model Output

Table 6. Multicollinearity Results

	Lifestyle	Self-Concept	Consumptive Behaviour
Lifestyle		1,410	
Self-Concept			1,000
Consumptive Behaviour			

The multicollinearity test assesses the strength of relationships among two or more variables. If the VIF value is >5, the path coefficient cannot be interpreted. If the VIF value is <5, there is no collinearity problem (Hair et al., 2020). Based on the test results presented in Table 2, the VIF values for all variables are <5, indicating no multicollinearity between the measured variables.

Table 7. R-Square Results

	R-square	R-square adjusted
Self-Concept	0,355	0,348
Consumptive Behaviour	0,568	0,563

Based on the SOR theory, lifestyle is a stimulus that influences an individual's (organism's) internal condition, namely self-concept, before giving rise to consumptive behavior as a response. The results of

the structural model evaluation show that the R-square for the self-concept variable is 0.579, indicating that lifestyle can moderately shape an individual's self-concept. This means that lifestyle variables can explain 57.9% of the variation in self-concept. However, the R-square value for consumptive behavior is 0.568, indicating that lifestyle and self-concept variables explain only 56.8% of the variation in consumptive behavior; factors outside the model explain the remaining 43.2%. This finding supports the SOR theory's assumption that behavior results from a complex process and is influenced by various stimuli outside the research model.

Table 8. Predictive Relevance (Q²) Results

Variable	Q ²	Category
Self-Concept	0,453	Strong
Consumptive Behaviour	0,403	Strong

The Q-Square, or predictive relevance, measures the predictive strength of a structural model. According to (Hair et al., 2020), a Q-Square value > 0 indicates a model with good predictive ability, with the following interpretations: 0.02 indicates weak prediction, 0.15 indicates moderate, and 0.35 indicates strong prediction. The predictive relevance (Q-Square) test in Table 4 shows that the Q-Square value for the self-concept variable is 0.453, while that for consumer behavior is 0.403. This means that both variables are positive, indicating strong predictive power.

Table 9. Effect Size (f²) Results

	Lifestyle	Self-Concept	Consumptive Behaviour
Lifestyle		0,144	
Self-Concept			1,317
Consumptive Behaviour			

The F-Square test assesses the strength of the independent variables' influence on the dependent variable's coefficient of determination (R²). The F-Square value criteria > 0.35 is categorized as having a large influence, F-Square > 0.15 as having a moderate influence, and F-Square > 0.02 as having a small influence (Anggraini et al., 2025). Based on the analysis results presented in Table 4.21, the influence of lifestyle on self-concept has an F² value of 0.144, indicating a small effect. This indicates that lifestyle changes make only a limited contribution to self-concept formation; thus, lifestyle is not a primary determinant of self-concept formation in this study.

Self-concept on consumptive behavior has an F² value of 1.317, indicating a significant influence. Self-concept is the dominant variable influencing consumptive behavior. This means that how a person views and evaluates themselves determines their tendency towards consumptive behavior.

Table 10. Structural Model Evaluation Results

	Path coefficient	p-value	t-statistic
Lifestyle -> Self-Concept -> Consumptive Behaviour	0,449	0,000	6,912

Based on the hypothesis test results, the T-statistic is 3.223, and the P-value is 0.001, while the path coefficient is 0.221. This means that self-concept mediates the influence of lifestyle on consumptive behavior. This is in accordance with the rule of thumb, where the P-value is 0.000 < 0.05, and the T-statistic is 7.113 > 1.96. The conclusion is that the T-statistic is greater than 1.96 (T-table) and the P-value is less than 0.05, so the hypothesis is accepted that self-concept mediates the influence of lifestyle on consumptive behavior.

B. Discussion

Self-concept significantly mediates the influence of lifestyle on consumptive behavior

The results of this study indicate that self-concept plays a significant mediating role in the influence of lifestyle on consumptive behavior. This finding suggests that self-concept acts as a psychological mechanism that bridges the influence of external factors on consumptive behavior. This research supports the Stimulus-Organism-Response (SOR) theoretical framework introduced by Mehrabian & Russell (1974) and developed by Chan et al. (2017), which states that stimuli can influence an individual's internal emotional state (organism), thereby triggering specific behavioral responses.

Empirically, the significant indirect effect indicates that lifestyle changes will first influence how individuals view and evaluate themselves. Lifestyles that emphasize status symbols, trends, and social image tend to shape individuals' self-concepts in line with external standards. This condition influences individuals' tendencies toward consumptive behavior. Self-concept serves as a psychological foundation for decision-making. Higher self-concepts and higher decision-making abilities, as are lower self-concepts and lower decision-making abilities (Simbolon & Rasyid, 2021).

Individuals with a positive self-concept tend not to use consumption to gain social recognition or enhance self-esteem. Meanwhile, individuals with a weak (negative) self-concept are more susceptible to using consumption as a means of psychological compensation. There is a negative correlation between self-concept and consumptive behavior. This means that when consumptive behavior increases, self-concept tends to decrease, whereas when self-concept increases, consumptive behavior tends to decrease (Wijayanti & Astiti, 2017).

Lifestyle can encourage consumptive behavior depending on how an individual's self-concept is formed. Based on research conducted by Brilliantita & Putrianti (2015) regarding the relationship between lifestyle and self-concept, the higher a person's self-concept, the lower their tendency to engage in a lifestyle, and the lower their self-concept, the higher their tendency to engage in a lifestyle.

A strong self-concept can serve as a protective factor against excessive consumptive behavior, while a weak self-concept can amplify the negative impact of a consumer lifestyle. Thus, this study not only confirms previous findings but also broadens our understanding of the psychological mechanisms underlying consumptive behavior. Overall, this study's results confirm that self-concept is a significant mediator in the relationship between lifestyle and consumptive behavior. These findings provide a theoretical contribution by strengthening the application of S-O-R theory in consumptive behavior, as well as a practical contribution by emphasizing the importance of strengthening self-concept as a strategy for controlling consumptive behavior amid increasingly complex modern lifestyles.

CONCLUSIONS AND SUGGESTIONS

A. Conclusion

This study aims to analyze the influence of lifestyle on consumptive behavior, with self-concept as a mediating variable. The results show that lifestyle influences self-concept, and self-concept significantly mediates the influence of lifestyle on consumptive behavior. This finding indicates that lifestyle does not directly determine individual consumptive behavior but rather operates through internal psychological processes such as self-concept.

The significant role of self-concept as a mediator indicates that individuals with a more positive and stable self-concept can control consumptive behavior even in a consumer-friendly environment. Conversely, a weak self-concept can strengthen the influence of lifestyle on consumptive behavior. Thus, self-concept is a key factor explaining the mechanism of the relationship between lifestyle and consumptive behavior.

Theoretically, this study supports the application of the Stimulus–Organism–Response (S-O-R) theory by demonstrating that external stimuli, in the form of lifestyle factors, must undergo an individual's internal processes before producing a behavioral response. In practice, these results underscore the importance of strengthening self-concept as a strategic means of suppressing

consumptive behavior, particularly among university students, amid the development of modern lifestyles.

B. Suggestion

This study has several limitations that should be considered. First, the sample size is relatively limited, and the purposive sampling technique used means the results cannot be broadly generalized to a more diverse population. Second, the variables used in this study are limited to lifestyle and self-concept. At the same time, consumptive behavior is influenced by many other factors, such as peer influence, advertising, emotions, and economic conditions. Third, this study used a cross-sectional design, which cannot explain dynamic changes in consumption behavior over time.

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