

THE INFLUENCE OF SELF-CONTROL AND RELIGIOSITY ON THE CONSUMPTIVE BEHAVIOUR OF GENERATIONS Z SOCIETY

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Abstract

Objective: This study aims to determine, analyse and explain whether self-control and religiosity can influence consumptive behaviour in generation Z society partially or simultaneously.

Design/Methods/Approach: Research Methods Using a Quantitative Approach, Descriptive Analysis, which is a method used to describe and summarise data quantitatively. This technique is used to provide an overview of the data, so that it can be used to draw conclusions and make decisions. Using the literature review method is a description of the theories, findings and other research materials obtained from reference materials to serve as the basis for important studies.

Findings: self-control and religiosity have a significant negative effect on the consumptive behaviour of generation Z people in Bekasi city partially or simultaneously. This means that the higher the level of self-control or religiosity, the lower the consumptive behaviour and vice versa, the lower the level of self-control or religiosity, the higher the level of consumptive behaviour

Originality/Value: This study discusses the effect of self-control and religiosity on consumptive behaviour in the generation Z community in Bekasi city.

Practical/Policy implication: This research is expected to help generation Z and related governments in controlling and controlling the consumptive behaviour of the younger generation or generation Z.

Keywords: self-control, religiosity, consumptive behaviour and generation Z

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Introduction

Quoted from the results of the 2020 Population Census (SP) shows that Indonesia's population is dominated by Generation Z. The total population of Generation Z in Indonesia is 74.93 million people or 27.94% of the total population in Indonesia, while the least generation, Pre Boomer is 5.03 million people, only 1.87%.

In the current era of globalisation, which is developing very rapidly, starting from technology, clothing fashion, restaurants, shopping places, and so on, we must be ready to keep up with its developments. Globalisation also has positive and negative impacts, one of the negative impacts is the emergence of consumptive behaviour in society.

Consumptive behaviour is the behaviour of someone who buys goods based on their ratios and desires that are less necessary so that they become excessive to achieve maximum satisfaction (Fransisca & Erdiansyah, 2020).

Based on data taken from the *Katadata Insight Center* (KIC) survey results regarding the income and expenses of generation Z in 2021, the majority of respondents, 53.5%, stated that their expenses were greater than their income and 23.6% stated that their income was the same as their income, the remaining 22.9% only stated that their income was greater than their expenses. This shows that the majority of generation Z cannot control themselves to manage their expenses and tend to have consumptive behaviour.

Quoted from the results of a survey conducted by Kredivo with the *Katadata Insight Centre* (KIC) in 2023, that generation Z is one of the largest contributors to *paylater* users in Indonesia. From this data, 26.5% of *paylater* users come from 18-25 years old or generation Z. According to Del-Rio and Young in (Mardikaningsih et al., 2020), young age groups are more interested in obtaining loans than old age because young people have the courage to accept risks.

According to Islamic teachings, consumptive behaviour is defined as *israf*, which means excessive action. A Muslim who practices his or her religious beliefs well will strive to avoid *israf* behaviour, as *israf* is considered an extravagant act done deliberately just to satisfy lust.

According to research (Rahmat et al., 2020), the level of religiosity has a negative and significant effect on consumptive behaviour. In other words, the higher a person's level of religiosity, the lower the likelihood of their consumptive behaviour. And religiosity is one of the last walls for Muslims to avoid being consumptive or *israf*.

This is what attracts researchers to make generation Z in Bekasi city as a sample this study. Based on the above background, the researcher is interested in taking the research title "The influence of self-control and religiosity on the consumptive behaviour of generation Z people in Bekasi city".

Literature Review

Self-Control

According to Averill in (Marsela & Supriatna, 2019) Self-control is the individual's ability to modify behaviour, the individual's ability to manage desired and unwanted information, and the individual's ability to choose one of actions based on something that is believed. The understanding put forward by Averill focuses on a set of organising abilities in choosing actions that are in accordance with what he believes.

According to Ghufroon and Risnawati in (Marsela & Supriatna, 2019) divide the factors that can affect self-control into two, namely:

Internal Factors

An internal factor that contributes to self-control is age. The way parents enforce discipline, way parents respond to children's failure, communication style, the way parents express anger (full of emotion or able to restrain themselves) is the beginning of children learning about self-control.

External Factors

These external factors include environment and family. Environmental and family factors are external factors of self-control.

Religiosity

Mangunwijaya in (Ahmad, 2020) says Religiosity comes from the Latin "*religio*" from the root word "*religere*" which means to bind (Dictionary of Spiritual Terms). It means that religion generally has rules and obligations that must be obeyed and carried out by its adherents.

According to Malik Badri in (Ahmad, 2020) the principle of measuring religiosity and Muslim personality emphasises that the basis for measuring Muslim religiosity consists of manifestations of Islam, Iman, and Ihsan.

Islam

Islam, etymologically, means surrender. Individuals who follow the teachings of Islam are referred to as Muslims. When someone embraces Islam, it signifies that they surrender themselves to Allah and are willing to obey His commands.

Faith

Faith, etymologically, refers to trust, conviction, determination, or firmness. Individuals who have faith are referred to as believers. Faith involves justification something, which comes from the heart and cannot be imposed by others due to its highly personalised nature.

Ihsan

Ihsan literally means "to do good". Individuals who practice it are referred to as muhsin. Ihsan relates to traits and behaviours that show a person who fulfils ritual obligations and has faith (the dimension of value actualisation/spirituality).

Consumptive Behaviour

According Lina & Rasyid in (Mufarizzaturrizkiyah et al., 2020) consumptive behaviour is behaviour that is not based on rational considerations, but because of desires that have reached an irrational level. Then according to Dwi Astuti in (Mufarizzaturrizkiyah et al., 2020) consumptive behaviour can be interpreted as an act of using products that are not complete.

This means that a person who has not finished using a product has used the same type of product from another brand or can be mentioned, buying goods because of the prizes offered or buying a product because many people use the item.

According to Lina and Rosyid in (Mufarizzaturrizkiyah et al., 2020) the dimensions of consumptive behaviour are composed of three aspects, namely:

Impulsive Buying

This aspect shows that a teenager's buying behaviour is solely based on a sudden desire / momentary desire, done without first considering it, not thinking about what will happen later and is usually emotional.

Non Rational Buying

Consumptive behaviour is one of the behaviours that squander a lot of funds without realising a clear need.

Wasteful Buying

A behaviour where consumers buy something that is done solely for pleasure.

Research Method

This research uses descriptive and verification methods with a quantitative approach. Research design based on the approach, this research is included in research with a quantitative approach, where this research uses statistical formulas to analyse data in the form of numbers which are then interpreted. In this study, the population that researchers used was generation Z in Bekasi city, totalling 620,774 people.

Research design based on objectives, this research focuses on solving practical problems, meaning that this research is conducted with the existing reality of generation Z in Bekasi city regarding variables of self- control, religiosity and consumptive behaviour. Research design based on analytical methods and analytical tools, this study uses a type of multiple linear regression analysis method with analysis using a tool in the form of SPSS version 25 to analyse the data.

Research design based on the level of exploration, this research is included in descriptive and verification research. This study aims to obtain a variable description of self-control and religiosity on consumptive behaviour and test the truth of the hypothesis. Research design based on the type of data, this study uses primary and secondary data. Primary data is obtained from collecting and processing data using questionnaires distributed to generation Z respondents in Bekasi city, then secondary data is obtained from journals, books, and other reading sources related to the topic under study.

Result and Discussion

Self-control, Religiosity and Consumptive Behaviour in Generation Z in Bekasi City Self-Control Variables

In this study, the self-control variable consists of six (6) indicators in the self-control variable, the following is a recapitulation of the response results regarding the self-control variable among generation Z in Bekasi city:

Tabel.1. Recapitulation of Self-Control Scale Range

Indicators	Total	Description
Satisfaction delay	812	Agree
Emotion regulation	934	Strongl y Agree
Emotional control	925	Strongl y Agree
Self-discipline	870	Agree
Decision control	923	Agree
Focus of attention	931	Strongl y Agree
Total	5395	
Average	899,1667	Agree

Source: SPSS processing results, 2024

The results of the recapitulation the calculation of the scale range for self-control indicators, with a total overall score of 5395 and an average of 899.16. This average is in the *Agree* category. The indicator with the highest score is "self-control when finances are low," which is 934, indicating that self-control when finances are low has a fairly strong influence on consumptive behaviour by generation Z. In contrast, the

indicator with the lowest score is "self-control to save monthly money," with an average 899.16. In contrast, the indicator with the lowest score was "self-control to save monthly money," with a value of 812. This indicates that the influence of self-control to save monthly money on generation Z is moderate, although they also consider other factors in self-control.

This is in accordance with the statement (Tripambudi & Indrawati, 2020) that good self-control creates an individual's ability to arrange, guide, regulate and direct forms of behaviour that can lead to positive things. Individuals who have low consumptive behaviour because they can determine the items that suit their needs.

Religiosity Variable

In this study, the religiosity variable consists of ten (10) indicators in the religiosity variable, the following is a recapitulation of the response results regarding the religiosity variable among generation Z in Bekasi city:

Tabel.2. Recapitulation of religiosity Scale Range

Indicators	Total	Description
the belief that spending money is rewarded.	1034	Strongly Agree
belief God loves simplicity	964	Strongly Agree
beauty in religious practice is important	1030	Strongly Agree
dressing luxuriously and expensively in religious practices	335	Strongly Disagree
experience that simplicity increases obedience	885	Agree
experience that luxury keeps you away from God	832	Agree
religious teachings become the main benchmark	943	Strongly Agree
religious knowledge that excess is disliked by Allah	1004	Strongly Agree
have a sense of fear if something is not in accordance with Islamic law	988	Strongly Agree
consume halal	1068	Strongly Agree
Total	9083	
Average	908,3	Agree

Source: SPSS processing results, 2024

The results of the recapitulation of the calculation of the scale range for the religiosity indicator, with a total overall score of 9083 and an average of 908.3. This average is in the *Agree* category. The indicator with the highest score is "consuming halal" which is 1068, indicating that religiosity has a strong enough influence on consuming halal-labelled by generation Z. In contrast, the indicator with the lowest score is "dressing luxuriously and expensively in halal clothing". In contrast, the indicator with the lowest score is "wearing luxurious and expensive clothes in religious practices" with a value of 335. This indicates that the influence of religiosity in dressing luxuriously and expensively in religious practices on generation Z is very low, even though they also consider other factors in religiosity.

This is in accordance with the statement (Rahmat et al., 2020) which states that the level of consumption of a Muslim is still classified as rational and not excessive. One of the reasons for the rational consumption a Muslim is that Muslims consider Islam as a reference source in consumption, they fulfil their needs simply, as Allah commands in the Qur'an.

Consumptive Behaviour Variable

In this study, the consumptive behaviour variable consists of six (6) indicators in the consumptive behaviour variable, the following is a recapitulation of the results of the responses regarding the consumptive behaviour variable among generation Z in Bekasi city:

Tabel.3. Recapitulation of Consumptive Behaviour Scale Range

Indicators	Total	Description
I made a sudden purchase on a whim	564	Disagree
I always try buy an item that is trending like my friends or family wear.	334	Strongly Disagree
I buy things because they are attractive without considering my needs	475	Disagree
When I see the latest model of shoes, I immediately buy them even though I already have a lot of shoes.	337	Strongly Disagree
I make purchases without thinking about the amount of money used	466	Disagree
I like to buy things that I don't think are actually useful.	563	Disagree
Total	2739	
Average	456,5	Disagree

Source: SPSS processing results, 2024

The results of recapitulation of the calculation of the scale range for the consumptive behaviour indicator, with a total overall score of 2739 and an average of 456.5. This average is in the *Disagree* category. The indicator with the highest score is "I make sudden purchases because I want " which is 564, indicating that making sudden purchases does not have a strong enough influence on consumptive behaviour by generation Z. In contrast, the indicator with the lowest score is "I always try to buy an item because I want to". In contrast, the indicator with the lowest score is "I always try to buy an item that is trending like my friends or family use" with a value of 334. This indicates that the influence of buying trending items on generation Z's consumptive behaviour is very low, even though they also consider other factors in consumptive behaviour.

According to Lina and Rosyid in (Fransisca & Erdiansyah, 2020) say that consumptive behaviour is influenced by 3 aspects, namely impulsive buying, excessive buying and irrational buying. This is in line with the results of this study.

The Effect of Self-Control and Religiosity Partially and Simultaneously on the Consumptive Behaviour of Generation Z Communities in Bekasi City.

This study uses three variables, which include 2 independent variables, namely self-control variables (X1) and religiosity (X2), and 1 dependent variable (dependent) consumptive behaviour variable (Y).

Hypothesis testing based on the t Statistical Test is basically done to test the effect of each independent variable on the dependent variable. The independent variables are self-control and religiosity, while the dependent variable is consumptive behaviour. In this study, researchers used a significance level of error (alpha) of 5% or 0.05 with degrees

of freedom (df) = k-2. Based on this description in this study, several hypotheses are formed as follows:

SPSS T Test Results

Coefficients^a

Unstandardised Coefficients			Standardised Coefficients Beta		
Model	B	Std. Error		t	Sig.
1	(Constant)	46,825		38,585	,000
	self-control	-1,057	,023	-,909	,000
	religiosity	-,203	,031	-,131	,000

a. Dependent Variable: consumptive behaviour

Source: SPSS Processing Results, 2024

Based on the results of the T test calculation for each independent variable used in this study.

The following is the hypothesis that will be tested in this study:

H0 : $\rho_{Yx1} = 0$: There is no effect of self-control variable (X1) on consumptive behaviour (Y) among generation Z in Bekasi city.

H1: $\rho_{Yx1} \neq 0$: There is an effect of self-control variable (X1) on consumptive behaviour (Y) among generation Z in Bekasi city.

H0 : $\rho_{Yx2} = 0$: There is no effect of religiosity variable (X2) on consumptive behaviour (Y) among generation Z in Bekasi city.

H2 : $\rho_{Yx2} \neq 0$: There is an effect of religiosity variable (X2) on consumptive behaviour (Y) among generation Z in Bekasi city.

The self-control variable (X1) has a Sig. value of 0.000 (<0.05), it can be concluded that H1 is accepted or H0 is rejected, which means that the self-control variable (X1) has a partially significant effect on the consumptive behaviour variable (Y).

According to (Tripambudi & Indrawati, 2020), (Annafila & Zuhroh, 2022) and (Yiska & Nugraheni, 2022) the results of these studies state that there is a significant negative influence between self-control on consumptive behaviour, which means that the higher the level of self-control, the lower the consumptive behaviour and vice versa, the lower the level of self-control, the higher the consumptive behaviour. This is in line with this study in which there is a significant negative influence between self-control on consumptive behaviour.

The religiosity variable (X2) has a Sig value. of 0.000 (<0.05), it can be concluded that H2 is accepted or H0 is rejected, which means that the religiosity variable (X2) has a partially significant effect on the consumptive behaviour variable (Y).

According to (Rafidah et al., 2020), (Rahmat et al., 2020) and (Yunus, 2024) the results of these studies state that there is a significant negative effect between religiosity on consumptive behaviour, which means that the higher the level of religiosity, the lower consumptive behaviour and vice versa, the level of religiosity, the higher the consumptive behaviour. This is in line with this study in which there a significant negative influence between religiosity on consumptive behaviour.

SPSS F Test Results

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8018,337	2	4009,169	1332,994	,000b
	Residuals	652,658	217	3,008		
	Total	8670,995	219			

Dependent Variable: consumptive behaviour
Predictors: (Constant), religiosity, self-control
Source: SPSS Processing Results, 2024

To see if there are variables that have a partial influence on purchasing decisions, it is known by conducting hypothesis tests as follows:

H0 : $\rho_{Yx1}=\rho_{Yx2}=\rho_{Yy}= 0$: There is no simultaneous influence between self-control (X1) and religiosity (X2) on consumptive behaviour (Y) in generation Z in Bekasi city.

H3: $\rho_{Yx1}=\rho_{Yx2}=\rho_{Yy}\neq 0$: There is a simultaneous influence between self-control (X1) and religiosity (X2) on consumptive behaviour (Y) in generation Z in Bekasi city.

Based on the results of the F test, the significance value is 0.000. Based on the simultaneous test hypothesis testing criteria, it is concluded that the self-control variable (X1), and the religiosity variable (X2) have a simultaneous influence on the consumptive behaviour variable or H3 is accepted or H0 is rejected. This is based on the test criteria where the significance value (0.000) < 0.05.

According to (Simarmata et al., 2021), consumer behaviour is divided into rational and irrational behaviour. Consumptive behaviour is included in irrational behaviour, namely consumer behaviour when buying goods is not based on logical thinking but because of other factors such as discounts, gifts, other lures offered by the marketing department to consumers. Examples of irrational behaviour include purchasing products because of the attractiveness of advertisements, purchasing products because of brands, purchasing products because of lifestyle and social status. (Simarmata et al., 2021) also say that consumer behaviour will be influenced by factors both internal and external. Factors that influence consumer purchasing behaviour include cultural factors, psychological factors, personal factors and social factors. Self-control is included in personal factors and religiosity is included in cultural factors.

This explanation is in line with the results of this study. Generation Z people who are Muslim understand that wasting money is prohibited by religion and the higher a person's level of self-control, the more they can avoid consumptive behaviour. These two factors jointly influence the consumptive behaviour of generation Z people in Bekasi city.

Conclusion

Discussion

Based on this research it can be concluded that:

The self-control variable obtained a total score of 5,395 with an average of 899.166 and is in the scale range of 748 - 924 (Agree). This illustrates that self-control among generation Z in Bekasi city is high or very good.

The religiosity variable obtained a total score of 9,083 with an average of 908.3 and is in the scale range of 748 - 924 (Agree). This illustrates that religiosity among generation Z in Bekasi city is high or very good.

The consumptive behaviour variable obtained a total score of 2,739 with an average of 456.5 and is in the scale range of 396 - 572 (Disagree). This illustrates that consumptive behaviour among generation Z in Bekasi city is low.

Self-control has a significance value of 0.000 smaller than 0.05. This means that H1 is accepted and H0 is rejected, which means that the self-control variable can affect the consumptive behaviour variable.

Religiosity has a significance value of 0.000 smaller than 0.05. This means that H2 is accepted and H0 is rejected, which means that the religiosity variable can affect the consumptive behaviour variable.

Self-control and religiosity have a significance value of 0.000 less than 0.05. So H3 is accepted and H0 is rejected, which means that the variables of self-control and religiosity simultaneously affect the consumptive behaviour variable.

Advice

Advice for generation Z

Based on the results of descriptive analysis of self-control variables, the indicator of saving monthly money has the lowest total score. Generation Z is expected to train or manage their finances very wisely.

Based on the results of the descriptive analysis of religiosity variables, the indicator of dressing luxuriously and expensively in worship has the lowest total score. Generation Z is expected to further deepen their understanding of religion and also with the support of the Bekasi city government to hold religious events that really target generation Z as participants.

Based on the results of descriptive analysis of consumptive behaviour variables, the indicator I make sudden purchases because of desire has the highest total score. Generation Z is expected to train or manage themselves first so that consumptive behaviour in generation Z can be restrained.

Suggestions for future researchers

Future researchers can develop the theory and make this research a guideline in conducting research using theories that are not used in this study.

Examine the relationship between religiosity and other variables. Because, currently, religiosity research related to consumptive behaviour is still very few and far between.

Conducting research on generations other than generation Z is important. This research can provide an overview of the comparison of consumptive behaviour across generations.

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