

Analysis of the Consumptive Behavior of Generation Z in Surabaya Moderated by Self Control

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Abstract

This study aims to examine the effect of a cashless society, social environment, and cognitive dissonance on the consumptive behavior of Generation Z in Surabaya, with self-control as a moderating variable. A quantitative method is employed in this study, involving 100 respondents as the sample. The analytical method applied is PLS-SEM, facilitated by the SmartPLS 4.0 software. The findings indicate that the cashless society, social environment, and cognitive dissonance have an impact on consumptive behavior. Self-control is found to moderate the relationship between the cashless society and cognitive dissonance with the consumptive behavior of Generation Z in Surabaya. However, self control cannot moderate the influence of the social environment on the consumptive behavior of generation Z in Surabaya. These results show that cognitive dissonance experienced by a person can strengthen consumptive behavior as a form of coping mechanism to reduce perceived discomfort. In addition, the results also reveal that the social environment is a dominant factor in encouraging the consumptive behavior of generation Z in Surabaya, even individuals with self control.

Keywords : *Cashless society, Social Environment, Cognitive Dissonance, Consumptive Behavior, Self Control.*

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INTRODUCTION

The rapid development of technological and industrial innovations makes it easy for people to choose and access various goods and services for consumption. This convenience is one of the main factors driving the increase in people's consumptive behavior, including generation Z (Novianti & Suwaidi, 2024). Generation Z, born between 1997 and 2012, currently accounts for 27.94% of Indonesia's total population of around 71 million. They have unique characteristics in terms of lifestyle and financial behavior as they grew up in the middle of digital technology advancement (Kusumaningtyas et al., 2024). 52% of generation Z aged 21 to 26 admitted to spending most of their money on consumption, while 23% on investment and 14% on savings (Wijayanti & Wikartika, 2024). Based on OCBC's Financial Fitness

Index (FFI) (2024), 80% of Generation Z admitted to spending money to match their peers' lifestyles, a 7% increase from the previous year. Meanwhile, a Nielsen survey shows that 87% of Generation Z do online shopping, and 65% of them do it at least once a week (Natalia, 2025). The phenomena such as FOMO (Fear of Missing Out) and YOLO (You Only Live Once) further reinforce this generation's consumptive behavior as it encourages them to follow trends without considering the long-term impact (Laturette et al., 2021).

Surabaya is among Indonesia's major cities and ranks as the largest in East Java and dominated by Generation Z as much as 28.6% of the total population of the city (BPS Kota Surabaya, 2024). Generation Z in Surabaya tends to show consumptive behavior without considering the real needs (Rakhman & Pertiwi, 2023). Based on a pre-survey of 40 respondents, it was found that the frequency of online shopping among Generation Z is quite high, due to the ease of access and flexibility of transactions anytime and anywhere (Satata & Anwar, 2023). In addition, 87.5% of respondents admitted that they often make impulse purchases without planning, and have difficulty controlling expenses when using cashless transactions. This tendency can have a negative impact on an individual's financial condition due to a lack of self control and financial management (Andana & Yuniningsih, 2023).

Consumptive behavior refers to tendency to make purchases based on emotional desire rather than necessity or rational evaluation (Wardhani & Wikartika, 2023). Individuals with consumptive behavior tend not to have a priority scale of needs and do not understand the usefulness of goods when buying (Fitriani, 2020). If left unchecked, these habits can lead to uncontrolled spending. As a result, individuals are at risk of wasting and hoarding items that are not actually needed (Yahya, 2021). Therefore, further study is needed to identify the factors of consumptive behavior generation Z in Surabaya.

Former study by Rahmatika et al. (2024), cashless society is contribute to consumptive behavior. Another study by Ristanti & Hidajat (2024), found that the social environment also influences individual consumptive behavior. Meanwhile, research by Zeng (2024), states that cognitive dissonance can inhibit individual intentions to make purchases. These three findings relevant with Theory of Planned Behavior (TPB) by Ajzen (1991). TPB states that individual intentions in taking an action are influenced by attitudes towards behavior, subjective norms, and perceptions of behavioral control. This theory explains the intention to act is formed by internal and external factors. Therefore, this theory is relevant to understand the various factors that influence consumptive tendencies.

Cashless society is a concept that describes changes in people's behavior from using cash to digital-based transactions (Widya Dharma et al., 2023). This transition is characterized by a decrease in the use of physical money which is replaced by various digital payment methods (Thaker et al., 2023). Based on the TPB, individual attitudes

in using digital payment systems are influenced by perceptions of the benefits and conveniences offered, such as transaction efficiency and convenience, which can encourage consumptive behavior due to a lack of rational consideration of needs. Previous research by Mawardi et al. (2023) and Rahmatika et al. (2024), show that cashless society has a significant positive impact on consumptive behavior, while Ashilah & Waluyo (2023) discovered that there was no significant impact.

Individuals tend to imitate the behavior of their social environment in order to be accepted by their group (Ristanti & Hidajat, 2024). The social environment is a place for interactions between individuals and between groups that can influence individual behavior (Nurjanah & Windrayadi, 2023). In the TPB perspective, the social environment also shapes subjective norms, which are individual beliefs about social expectations or pressures that encourage them to act according to expectations (Chen & Slade, 2024). The influence of this norm constitutes an important element in shaping behavioral intentions. This assertion aligns with the findings by Ristanti & Hidajat (2024) and Pratama & Santoso (2024) which shows the social environment has a positive and significant impact on consumptive behavior. However, different results were found by Nurhamidah (2024) who stated the social environment had no impact on consumptive behavior.

On the other hand, individuals can feel cognitive dissonance when they have a positive attitude towards consumption, but conflict with their personal values or beliefs. Cognitive dissonance is a condition of mismatch between beliefs and actions that cause psychological conflict in individuals (Barokah et al., 2023). This mismatch encourages individuals to reduce tension by changing attitudes, seeking justification for behavior, or adjusting future behavior to align with believed values (Harmon-Jones & Mills, 2019). In this context, TPB can be linked to cognitive dissonance, which explains that individual attitudes and understandings influence actual behavior. Study by Zeng (2024) states that cognitive dissonance has a negative influence on purchase intentions. However, research conducted by El Pagunsie (2019) says that the cognitive dissonance has no impact on consumptive behavior.

The previous studies on the effect of cashless society, social environment, and cognitive dissonance on consumptive behavior show diverse results, so there is still a gap for further research. To address the existing research gap, this study introduces self-control as a moderating variable, interpreted as an individual's capability to comprehend situational contexts and regulate their behavior (Anwar et al., 2023). Without adequate self-control, individuals are more prone to overconsumption, which can lead to financial problems in the future. Self-control is anticipated to act as a regulatory mechanism that mitigates the impact of a cashless society, social environment, and cognitive dissonance on the consumptive behavior of Generation Z in Surabaya.

METHODOLOGY

Quantitative methods and purposive sampling are employed in this study. Due to the indeterminate population size, the sample size is calculated by multiplying the number of indicators by 20 with a range of 5-10 as recommended by Hair et al. (2019). A total of 100 Generation Z individuals from Surabaya were selected as the sample for this study, who are users of cashless transactions and have made transactions at least once in the last month. The data used is primary data obtained through distributing questionnaires online using Google Form. Measurements were made using a Likert scale of 1-5. Data analysis using PLS-SEM technique using SmartPLS 4.0 software to test the influence between variables. Analysis involved conducting outer model evaluation, inner model evaluation, and hypothesis testing

RESULTS AND DISCUSSION

This study involved 100 respondents who were categorized based on age, shopping intensity in one month, and the type of goods most often purchased. Respondents were primarily individuals aged 21 to 25, which is 84%. Most respondents also have a shopping frequency of 4-6 times a month, which is 43%. In terms of product type, the majority of respondents selected fashion items, accounting for 49%

SEM-PLS Analysis

1. Partial Least Square (PLS) Model

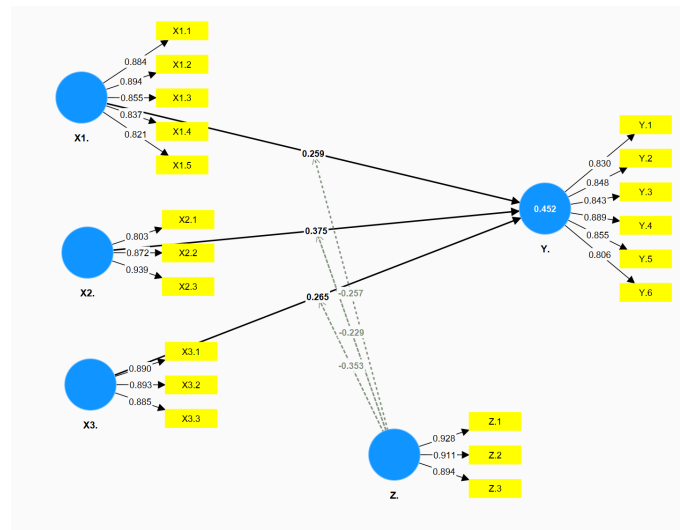


Figure 1. 1 Path Diagram of PLS Output Results

Source: data is processed by the author

From the figure above, it can see the factor loading values for each indicator shown by connecting arrows between variables and indicators, the path coefficient values on the arrows between independent variables, dependent variables, and

moderators, and the R-Square values in the circles representing the dependent variable, namely consumptive behavior (Y).

2. Outer Model Test

a) Convergent Validity

Table 1. 1 Factor Loading

	Cashless Society (X1)	Social Environment (X2)	Cognitive Dissonance (X3)	Consumptive Behavior (Y)	Self Control (Z)
X1.1	0.884				
X1.2	0.894				
X1.3	0.855				
X1.4	0.837				
X1.5	0.821				
X2.1		0.803			
X2.2		0.872			
X2.3		0.939			
X3.1			0.89		
X3.2			0.893		
X3.3			0.885		
Y.1				0.83	
Y.2				0.848	
Y.3				0.843	
Y.4				0.889	
Y.5				0.855	
Y.6				0.806	
Z.1					0.928
Z.2					0.911
Z.3					0.894

Source: data is processed by the author'

The higher factor loading, the greater the extent to which the item represents the construct. From the table above, indicates that all indicators have an factor loading value ≥ 0.70 . Therefore, all indicators can be considered valid.

b) Discriminant Validity*Table 1. 2 Fornell-Larcker Criterion*

	Cashless Society (X1)	Social Environment (X2)	Cognitive Dissonance (X3)	Consumptive Behavior (Y)	Self Control (Z)
(X1)	0.859				
(X2)	0.089	0.873			
(X3)	0.146	0.061	0.889		
(Y)	0.247	0.249	0.224	0.846	
(Z)	0.015	-0.143	-0.014	0.242	0.912

Source: data is processed by the author

Referring to table 1.2, this suggests that the diagonal values representing the square roots of AVE are greater than the off-diagonal construct correlation coefficients. So, it can be concluded that each construct has met the discriminant validity requirements.

c) Reliability Test*Table 1. 3 Cronbach's alpha dan Composite Reliability*

	Cronbach's alpha	Composite reliability
Cashless Society (X1)	0.911	0.933
Social Environment X2)	0.848	0.906
Cognitive Dissonance (X3)	0.868	0.919
Consumptive Behavior (Y)	0.921	0.938
Self Control (Z)	0.898	0.936

Source: data is processed by the author

From the table 1.3, it is known that Cronbach's alpha and composite reliability scores above 0.7 for all variables, it can be inferred that the constructs are reliably measured.

3. Inner Model Test*Table 1. 4 Coefficient determination (R^2)*

	R-square	R-square adjusted
Consumptive Behavior (Y)	0.452	0.41

Source: data is processed by the author

From the table 1.4, R Square value is reported at 0.452, indicating that the model accounts for 45.2% of the variance in consumptive behavior as influenced by the cashless society, social environment, cognitive dissonance, self-control, and the moderating interactions among these variables. The remaining 54.8% of the variance is attributable to factors not included in the model. An R Square value exceeding 0.33 suggests a moderate or reasonably strong explanatory power of the model.

4. Hypothesis Testing

Table 1.5 Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ($ O/STDEV $)	P values
Cashless Society -> Consumptive Behavior	0.259	0.271	0.119	2.183	0.029
Cognitive Dissonance -> Consumptive Behavior	0.265	0.268	0.117	2.27	0.023
Social Environment -> Consumptive Behavior	0.375	0.368	0.158	2.379	0.017
Self Control -> Consumptive Behavior	0.357	0.329	0.117	3.044	0.002
Self Control x Cashless Society -> Consumptive Behavior	-0.257	-0.212	0.123	2.082	0.037
Self Control x Social Environment -> Consumptive Behavior	-0.229	-0.198	0.183	1.252	0.211
Self Control x Cognitive Dissonance -> Consumptive Behavior	-0.353	-0.305	0.125	2.821	0.005

Source: data is processed by the author

To test the hypotheses, the analysis focuses on the path coefficient and t-statistic values derived from the inner model. The association between variables is considered significant if the t-statistic is greater than 1.96 and the p-value is less than 0.05.

1. The Effect of Cashless Society on Consumptive Behavior

The study found that cashless society has a positive and significant effect on the consumptive behavior of Generation Z in Surabaya. This finding shows that the more often individuals use cashless payment systems, the higher their tendency to consumptive behavior. The ease of use of cashless transactions shapes this behavior because it makes generation Z in Surabaya feel comfortable and encourages a positive attitude toward cashless transactions. The are consistent with the findings by Mawardi et al. (2023) which reveal a significant positive impact between a cashless society and consumptive behavior, where factors such as trust, ease of use, facilities, environment, and lifestyle encourage individuals to behave consumptively in using cashless transactions. Similar findings were also found in the study by Rahmatika et al. (2024), who stated that payment convenience and promotions such as cashback also influence lifestyle to become more consumptive.

2. The Effect of Social Environment on Consumptive Behavior

This study revealed that the social environment significantly and positively impacts the consumptive behavior of Generation Z in Surabaya. This finding shows that social pressure from the social environment, such as friends or social groups, can encourage individuals to behave consumptively. These indicates that the desire to maintain a social image and conform to environmental expectations is a major factor in shaping this behavior on Generation Z in Surabaya. This generation tends to adopt a consumerist lifestyle in order to gain social recognition and remain accepted within their group through the consumption of branded goods, following trends, and using popular products. As a result, the greater the social pressure to maintain one's image and status, the higher the tendency for them to engage in consumerist behavior. The results align with research by Ristanti & Hidajat (2024) and Pratama & Santoso (2024), which shows that the social environment has a significant positive effect on consumptive behavior.

3. The Effect of Cognitive Dissonance on Consumptive Behavior

The study found that cognitive dissonance has a positive and significant effect on the consumptive behavior of Generation Z in Surabaya. This finding shows that consumptive behavior is not only influenced by needs, but also as a form of response to psychological pressure that arises after purchase. These results indicate that Generation Z in Surabaya tends to convince themselves that purchasing decisions have been carefully considered. This results are align with the study by Barokah et al. (2023), that cognitive dissonance has a significant positive effect on consumptive behavior, where the higher the dissonance experienced, the greater the tendency to justify through consumer behavior. Rionald (2015), also stated that individuals tend to convince themselves that the items purchased will be useful in the future as a way to relieve discomfort due to dissonance.

4. Self control moderates the influence of Cashless Society on Consumptive Behavior

The study revealed that self control moderates the influence of the cashless society on consumptive tendencies among Generation Z in Surabaya. The findings show that higher levels of self-control reduced the influence of a cashless society on consumptive tendencies. This output shows that individuals with high self-control tend to resist engaging in consumptive behavior, even when faced with the convenience of digital transactions. This results aligned with the research by Sari & Asyari (2024) and Rahayu et al. (2023) who assert that individuals with stronger self-control are less likely to respond impulsively to promotions or the convenience cashless payments, thereby reducing consumptive behavior.

5. Self control moderates the influence of Social Environment on Consumptive Behavior

The study revealed that self control does not moderate the impact of the social environment on the consumptive behavior of generation Z in Surabaya. This indicate no matter how high the level of self control is, social pressure remains a dominant factor in encouraging consumptive behavior. The urge to follow trends, maintain self-image, and gain social acceptance makes individuals continue to overconsume despite having good self control. These outcomes are consistnet with study by Naftalia (2023) shows that self control is unable to moderate the influence of the social environment on the consumptive behavior of students at the Faculty of Economics and Business, Kristen Satya Wacana University. Lianto & Kurniawati (2024) also found that self control does not significantly moderate the link between conformity which is a behavior due to social influence and impulsive behavior which is an indicator of consumptive behavior in early adulthood.

6. Self control moderates the influence of Cognitive Dissonance on Consumptive Behavior

The study revealed that self-control moderates the effect of cognitive dissonance on the consumptive behavior of Generation Z in Surabaya in a negative direction, indicating that higher self-control reduces the impact of cognitive dissonance on consumptive tendencies. Individuals with a high level of self control tend to be better able to control consumptive urges due to psychological pressure after purchase. These findings are consistent with the research by Miswanto et al. (2024) and Fitriani (2020) shows that self control has a negative influence on consumptive behavior. This implies that self-control is capable of regulating the relationship between cognitive dissonance and consumptive behavior by minimizing negative outcomes of the mismatch between beliefs and actions. Individuals who are able to control themselves well can manage this dissonance so that they do not continue their consumptive behavior.

CONCLUSION

The results of the study indicate that the cashless society, social environment, and cognitive dissonance significantly contribute to the consumptive behavior of Generation Z in Surabaya. The ease of transactions, social pressure, and discrepancies between beliefs and actions are the main driving factors of consumptive behavior. Self-control effectively moderates the relationship between cashless society and cognitive dissonance with consumptive behavior, suggesting that those with high self-control are more resistant to such influences. However, self control is not able to moderate the impact of the social environment, which means that social pressure remains a dominant factor even though individuals have strong self control. These findings

emphasize the importance of strengthening self control in overcoming the negative impact of technological development and social pressure on consumptive behavior.

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