

## The Influence of E-Wallet Usage and Lifestyle on Consumptive Behavior with Self-Control as a Moderating Variable

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### Original Article

### ABSTRACT

#### Article History

Received : July, 20, 2025  
Accepted : Sept, 21, 2025  
Published : Sept, 30, 2025

#### Keyword:

Lifestyle; Hedonism Attitude;  
Impulse Buying; Self-Control

**Introduction;** The purpose of this study was to measure and analyze the influence of e-wallet usage and lifestyle on consumer behavior, with self Discipline as a moderating variable among Muslim millennials in Bukittinggi City. **Method;** This study was quantitative with a descriptive approach. A sample of 300 respondents, representing Muslim millennials who use e-wallets in Bukittinggi City, was selected. Data collection involved observation and questionnaire distribution. The data were then analyzed using Structural Equation Modeling (SEM) techniques using the SmartPLS application. **Results;** The study revealed that both e-wallet usage and lifestyle have a positive and significant impact on consumptive behavior among Muslim millennials in Bukittinggi. Additionally, self-discipline was found to significantly weaken the influence of lifestyle on consumptive behavior, while its moderating effect on the relationship between e-wallet usage and consumptive behavior was not significant. **Conclusion;**Self-discipline, as a form of self-discipline, has a significant moderating effect in weakening the relationship between lifestyle and consumptive behavior among Muslim millennials in Bukittinggi City. However, its moderating effect on the relationship between e-wallet usage and consumptive behavior is not statistically significant.

**Cite This Article:** Sukra, W., Asyari, A., Puteri, H. E., & Elvira, R. (2025). The influence of e-wallet usage and lifestyle on consumptive behavior with self-control as a moderating variable. *Jurnal Sketsa Bisnis*, 12(2), 384–400. <https://doi.org/10.35891/jsb.v12i02.6542>

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## 1. Introduction

In this digital economy, the rapid adoption of Buy Now Pay Later (BNPL) services in Indonesia provides financial flexibility that often leads to impulse purchases driven by hedonic motivations, especially among younger digital consumers. This ease of access and promotional incentives encourage excessive consumption behavior, which can increase the risk of consumer debt. However, individuals with high levels of self-control tend to moderate these impulses, highlighting the crucial role of self-control as a moderating variable in the relationship between BNPL use, lifestyle, and consumption behavior within the current digital economy (Fihartini et al., 2024).

Although the development of e-wallet services provides benefits in transaction efficiency, this phenomenon also poses a problem of consumptive behavior, as the ease of payment reduces the perception of losing money (the *pain of paying*) and encourages impulse purchase decisions (Runnemark et al., 2015). Studies show that e-wallet users are more prone to unplanned purchases due to promotional features, discounts, and instant payment systems, moreover, lifestyle changes influenced by digital consumption culture, social media, and hedonistic trends reinforce consumptive behavior, particularly among Millennials and Generation Z. Understanding how e-wallet use and modern lifestyles shape consumer behavior in the digital age is therefore essential. (Lee et al., 2022) investigate the factors influencing Generation Y and Z's satisfaction and perceived enjoyment in using e-wallets, and how these factors significantly affect impulsive buying behavior among active users.

Several research indicates that self-control significantly moderates impulsive buying behavior associated with digital payment systems. Rohmah, (2023) found that self-control acts as an intervening variable reducing excessive consumption linked to e-wallet use and hedonistic lifestyles. Similarly, Fihartini et al., (2024) highlight how Buy Now Pay Later (BNPL) features encourage impulse purchases driven by hedonic motivations, but individuals with higher self-control can better manage these impulses.

The financial sector and economic transactions have undergone significant changes as a result of technological advancements. One manifestation of this transformation is the emergence of digital payment systems, such as electronic wallets (e-wallets), which are gradually replacing traditional transaction methods and have now become an integral part of daily activities, particularly among the general public and younger generations. According to data from Bank Indonesia, the trend of e-money usage demonstrates substantial growth. GoodStats reports that the value of electronic money transactions in Indonesia reached IDR 63.74 trillion in February 2025. Although the cumulative figure for 2024 has not yet reached IDR 835.74 trillion, the total transactions have still increased compared to previous years, namely IDR 399.6 trillion in 2022 and IDR 266.3 trillion in 2021. This growth reflects a behavioral shift in public transaction practices, increasingly oriented toward the adoption of digital technologies. Various e-wallet platforms, including GoPay, OVO, Dana, LinkAja, and Sakuku, have also supported the QRIS system to facilitate the payment process.

Based on a survey conducted by Kredivo in collaboration with the Katadata Insight Center (KIC), the data on e-wallet usage in Indonesia is presented in the following table:

**Table 1. E-Wallet Usage in Indonesia**

No	Description	Percentage
1	E-Wallet	84.3%
2	Cash / COD	61.4%
3	Bank Transfer	47.8%
4	Paylater	45.9%
5	Alfamart / Indomaret	28.7%
6	Debit Card	15.9%
7	Credit Card	6.6%

Source: (Katadata, 2023)

The findings of this survey indicate a significant growth trend in the use of e-wallets as a primary payment method. In 2023, as many as 84.3% of respondents reported using digital wallets as their primary payment instrument, marking a substantial increase compared to the previous year, when the figure was 60.9%. This rise reflects the continuous expansion of e-wallet adoption on a year-on-year basis. This growth is supported by various factors, including the rapid increase in smartphone users, the broader accessibility of internet services, and the growing number of digital platforms offering online payment services, such as OVO, GoPay, DANA, ShopeePay, and other similar services.

The following are the details of the e-wallet applications most frequently used by the millennial generation:

**Table 2. E-Wallet Applications Commonly Used by the Millennial Generation**

No	E-Wallet Application	Percentage
1	GoPay	82%
2	DANA	72%
3	OVO	69%
4	ShopeePay	71%
5	LinkAja!	19%

Source: (Good statistic, 2025)

Based on a survey conducted by Populix, 1,000 respondents reported that they enjoy using e-wallet applications for several reasons: 81% stated that e-wallets are more practical, 80% appreciated the integration of e-wallets with e-commerce applications, and 79% considered these digital wallet applications easier to use. Furthermore, research conducted by DBS indicates that banking activities in Indonesia are predominantly carried out by the millennial generation.

The millennial generation plays a pivotal role in driving national growth and preparing the country to join the ASEAN Economic Community (AEC). This situation is further reinforced by government policies and financial industry initiatives that promote digital financial inclusion. In this context, millennials constitute the demographic group most actively engaged with digital technology. According to a 2023 report by We Are Social & Hootsuite, more than 74% of active internet users in Indonesia are millennials and Generation Z, with the highest e-wallet usage observed among the 25-34 age group. As a digital payment instrument, e-wallets not only facilitate transactions but also create opportunities to increase consumption due to their high accessibility, ease of purchase, and attractive promotional features such as cashback and discounts.

Alongside the digitalization of transaction systems, societal lifestyles have also undergone significant changes. Modern lifestyles tend to prioritize convenience, speed, and practicality in all aspects, including the fulfillment of consumption needs. Contemporary consumers no longer make purchases solely based on functional requirements but also consider symbolic value, aesthetics, comfort, and social influence, including trends emerging on social media.

The daily life of the millennial generation, influenced by modern lifestyles, is increasingly centered on the digitalization of activities, such as online shopping and other financial transactions. Millennial lifestyles are often characterized by consumptive behavior, as this generation has, in recent years, attained employment and independent income. Consumption patterns among millennials are evident both in online purchases through marketplaces and in direct purchases at physical stores. According to CNN Indonesia, the consumptive behavior of millennials is influenced by digital culture and the widespread use of the internet, as demonstrated by the rapid expansion of the e-commerce market. This phenomenon of consumptive lifestyles is further reinforced by a digital culture that emphasizes self-image through extensive use of social media platforms such as Instagram, TikTok, and Twitter. Many individuals feel compelled to follow trending lifestyles promoted on these platforms.

The availability of these services facilitates various online financial transactions. It is therefore unsurprising that many online shops have experienced rapid growth in Indonesia, capitalizing on the opportunities created by the Indonesian population's consumptive lifestyle. In this context, self-control, or self discipline, is crucial to prevent excessive consumption. Self discipline refers to a spiritual effort to restrain and regulate one's desires, serving as a form of resistance against negative behaviors arising from emotional impulses, such as anger, and as a means to cleanse oneself from reprehensible traits or spiritual ailments. These traits include envy (*hasad*), resentment, indecision, slander, and various personal ambitions that conflict with moral values. Such negative impulses are generally derived from satanic whispers and worldly desires. The primary objective of self discipline is to purify the soul (*tazkiyatun nafs*), enabling individuals to live in a more peaceful, purposeful, and morally aligned manner, in accordance with Islamic teachings that emphasize the sanctity of the heart and self-discipline. In terms of purchasing goods and services, the ability to exercise self-control enables individuals to act more prudently, thereby reducing tendencies toward impulsive or unnecessary consumption.

Although previous research has discussed the influence of digital payment methods on consumer behavior, most of the focus remains on debit/credit cards, rather than the fast-growing application-based e-wallets of today (Soman, 2003; Runnemark et al., 2015). In addition, previous research has highlighted the aspect of technology adoption rather than the impact of consumption behavior in the digital economy era (Davis & Davis, 2015; Venkatesh et al., 2003). Studies examining the relationship between e-wallets and consumptive behavior have generally not included lifestyle variables as an important factor in the digital generation (Wijaya & Sunarsi, 2021). Furthermore, *self-control* is widely studied as an independent variable, not a moderator in the context of digital consumption behavior (Pradana & Oktaviani, 2022). Therefore, this study fills the gap by simultaneously examining the influence of e-wallet use and lifestyle on consumptive behavior, with self-control as a moderating variable, in the context of young Indonesian consumers.

This research is based on the Theory of Planned Behavior (TPB) which states that the intention and perception of the ease of technology influences consumptive behavior, including through the use of e-wallets (Ajzen, 1991). In addition, the concept of *pain of paying* from Behavioral Economics explains that non-cash payments reduce the perception of losing money thereby increasing the impulse to spend (Soman, 2003). Lifestyle Theory asserts that modern and hedonistic lifestyles drive consumption based on trends and social status (Kotler & Keller, 2021). Meanwhile, Self-Control Theory states that the ability to control impulses determines the extent to which an individual can resist consumptive behavior (Tangney et al., 2004). Thus, the integration of these theories explains the relationship between e-wallet use, lifestyle, and *self-control* to consumptive behavior.

From an Islamic perspective, consumption is not merely an economic activity but also carries deep ethical and spiritual significance. The Quranic prohibition against extravagance is a fundamental theme in Islamic consumption ethics, as highlighted in verses such as Al-Isra 26-27, which warn against *tabzir* (wastefulness) and encourage overcoming consumptive behavior (Rachmah et al., 2021). Similarly, Islam condemns excessive consumption, as emphasized in Al-Isra' 17:27 and Al-A'raf 7:31. Central to Islamic consumerism is the concept of *wasatiyyah*, or moderation, which aims to prevent *ghuluw* (excessiveness) and promote self-discipline, integrity, justice, and honesty in economic transactions. Practically, Islam permits fulfilling needs only when consumption is *halal*, reasonable, beneficial, and not harmful (Azhar, 2023).

The spiritual dimension of consumption control is embodied in concepts like *mujahadah al-nafs*, referring to the inner struggle against lustful desires (*shahawat*) and whims (*hawa*) to purify the soul from vices, including those related to economic behavior (Al Daghistani, 2024). This process of *tazkiyah al-nafs* (purification of the soul) fosters the development of good character by suppressing negative tendencies, thus serving as a vital antidote to consumerism culture (Ihsan et al., 2024). Shaykh Nawawi al-Bantani's notion of *zuhd* (asceticism) further provides a framework for addressing compulsive shopping by

emphasizing the insignificance of material possessions and linking true peace to spiritual devotion rather than wealth (Ihsan et al., 2024). Al-Ghazali's contributions reinforce the importance of self-discipline, advocating for balance, moderation, and humility in controlling desires, which aligns with Islamic rationality in consumer behavior (Sholihin, 2024).

Prophetic traditions also emphasize restraint and condemn extravagance. The Prophet Muhammad forbade wastefulness and promoted sustainable consumption, warning against hedonistic behaviors that lead to excessive and irresponsible spending (Bsoul et al., 2022). The hadith that true strength lies in self-restraint (HR. Bukhari and Muslim) encapsulates the Islamic view that controlling one's desires is key to ethical consumption and a balanced lifestyle.

Previous research conducted (Sari & Putri, 2022) indicates that self-control is a good predictor for moderating consumptive behavior. Self-control can enhance the regulation of consumptive behavior among students, particularly in the context of purchasing internet services for social media use. Similarly, a study (Rahmat et al., 2020) found that to manage consumption properly, students must be able to control their hedonistic tendencies and make efforts to increase their religiosity to avoid consumptive habits.

This research is important because the increasing use of e-wallets and digital lifestyle trends heightens the risk of consumptive behavior, particularly among the young generation in Indonesia. Unlike previous studies that examined variables separately, this study integrally analyzed the influence of e-wallets and lifestyle on consumption. The novelty of the research lies in the use of *self-control* as a moderating variable, rather than just an independent variable, as in previous studies. This study makes a theoretical and practical contribution to the development of financial literacy strategies and control of consumption behavior in the *cashless era*.

Previous studies have extensively examined the relationship between e-wallets, lifestyle, and consumptive behavior. For instance, research conducted by Saputri et al., (2025) demonstrated that the use of electronic wallets significantly influences Islamic consumption behavior, where the convenience of e-wallets often leads to both compliance with and deviations from Islamic principles. Conversely, lifestyle was found to have a negative, yet non-significant, effect on Islamic consumption behavior, indicating that lifestyle does not substantially affect adherence to Islamic principles in this context.

Considering the issues outlined in the background, this study focuses on the influence of e-wallet usage and lifestyle on consumptive behavior, with self discipline as a moderating variable.

This research aims to investigate the impact of e-wallet usage and lifestyle on compulsive buying behavior among young digital users in Indonesia. It specifically seeks to analyze the moderating role of self-control in strengthening or weakening these relationships. Additionally, this study aims to contribute empirical insights that enhance behavioral finance and consumer psychology literature in the digital economy era.

## 2. Theoretical Framework

### 2.1 Technology Acceptance Model (TAM)

In 1986, Fred D. Davis developed the Technology Acceptance Model (TAM), which focuses on understanding the process of technology adoption by individuals. This model is derived from a broader theory, namely the Theory of Reasoned Action (TRA), introduced by Fishbein and Ajzen in 1975, and has been simplified to be more relevant in the context of technology acceptance. TAM delineates the causal relationship between beliefs regarding the benefits of an information system and the perceived ease of use by users, in accordance with their attitudes, needs, and behaviors in utilizing the system. The primary objective of TAM is to understand and predict the extent to which an individual is willing to accept the use of an information system, including in the field of accounting. Consequently, users'

perceptions of a technology significantly influence their intention and willingness to use it. There are five characteristics of technology acceptance: the advantages offered by the technology, compatibility with practices and social norms, ease of use, the opportunity to experiment prior to adoption, and the visibility of positive outcomes.

## 2.2 E Wallet

According to Kuganathan and Wikramanayake, an E-Wallet, commonly referred to as a digital wallet, is a payment service operated under the supervision of financial sector regulations and accessed via mobile devices. This service is designed to provide convenience and speed in conducting transactions, thereby serving as a practical solution for users seeking efficiency in digital payment activities. Adapted from the study by Legi et al., (2021), the indicators for e-wallet usage are as follows: 1) Convenience, 2) Coverage, 3) Security.

## 2.3 Life Style

Kotler defines lifestyle as a pattern of living that can be observed through an individual's activities, interests, and opinions in daily life. Lifestyle reflects the overall character of a person in interacting with their social environment. According to Simamora, (2016), lifestyle describes the way of life of an individual, which is reflected in various activities, interests, and perspectives on different matters. Lifestyle plays a role in shaping attitudes and values, and serves as an indicator of social status and the level of welfare of an individual within society. Consumptive behavior is characterized by excessive luxury in daily life. The indicators of lifestyle, according to Kotler and Keller as cited in the journal by Ima Fidatul Ulum and Nihayatu Ulum & Solekah, (2024), are as follows: 1) Activity, 2) Interest, 3) Opinion.

## 2.4 Consumptive Behavior

Consumptive behavior, according to Fromm as cited in Ripki, refers to the practice of excessive and wasteful consumption without regard for priorities, where desires are prioritized over needs. This can be considered a lifestyle centered on luxury. Habitual excessive consumption can trigger what is termed "Consumption Hungry," which is the urge to continue consuming for temporary satisfaction, ultimately leading an individual to become more consumptive. According to Kotler and Keller, as cited in Pamudyarini, social, cultural, psychological, and personal aspects all serve as determinants of consumer behavior and can influence purchasing decisions. Adapted from the study conducted by Ulum & Solekah, (2024), the indicators of consumptive behavior are as follows:

1. Impulsive buying (purchasing without prior consideration)
2. Wasteful buying (purchases not based on actual needs)
3. Non-rational buying (following trends without logical consideration)

## 2.5 Self Discipline

Self discipline as known as self Disciplinerefers to a deliberate effort to control one's desires, strengthen consistency in worship, and purify the soul from spiritual maladies. In the Qur'an and Hadith, self Disciplineis regarded as an essential aspect of personal jihad and a pathway toward spiritual success. The indicators of self Disciplinecan be described as follows:

First; Self-Control Over Desires. Allah SWT states in Q.S. An-Naziat: 40-41 that those who are able to restrain their desires out of fear of Allah will be rewarded with Paradise. This

represents the most fundamental form of mujahaddah an-nafs: controlling oneself from excessive lusts and worldly pleasures. This is further emphasized in the Hadith of Prophet Muhammad (HR. Bukhari No. 6114 and HR. At-Tirmidzi No. 1621). Based on these verses and hadiths, it can be understood that controlling desires reflects the spiritual strength of a Muslim. In daily life, including in the context of modern lifestyles and e-wallet usage, an individual must possess self-control to avoid becoming consumptive or wasteful. Self Discipline teaches the importance of self-regulation as a safeguard against consumptive behavior.

Second; Consistency in Worship. Allah SWT explains in Q.S. Al-'Ankabut: 69, as well as in Hadiths recorded in Bukhari and Muslim, that consistent worship, even if minor, reflects self-control and sincerity in drawing closer to Allah. Maintaining consistency in worship requires effort to overcome laziness, boredom, and worldly distractions. Here, self Discipline encompasses the endeavor to uphold the quality of worship in all circumstances. This consistency forms a strong foundation for avoiding a consumptive lifestyle, as worship cultivates discipline and simplicity.

Third; Purification of the Soul. Allah SWT mentions in Q.S. Asy-Syams: 9 10, and as reinforced in Hadiths in Bukhari and Muslim, that purifying the soul (tazkiyatun nafs) involves cleansing the heart from spiritual maladies such as arrogance, greed, attachment to worldly possessions, and ostentation. This process demands continuous effort to maintain the soul in a pure state and close to Allah. A purified soul encourages an individual to live simply, avoid excessive consumption, and resist wasteful or ostentatious behaviors. Through mujahaddah an-nafs, soul purification serves as a means to align the heart and behavior with Islamic spiritual values.

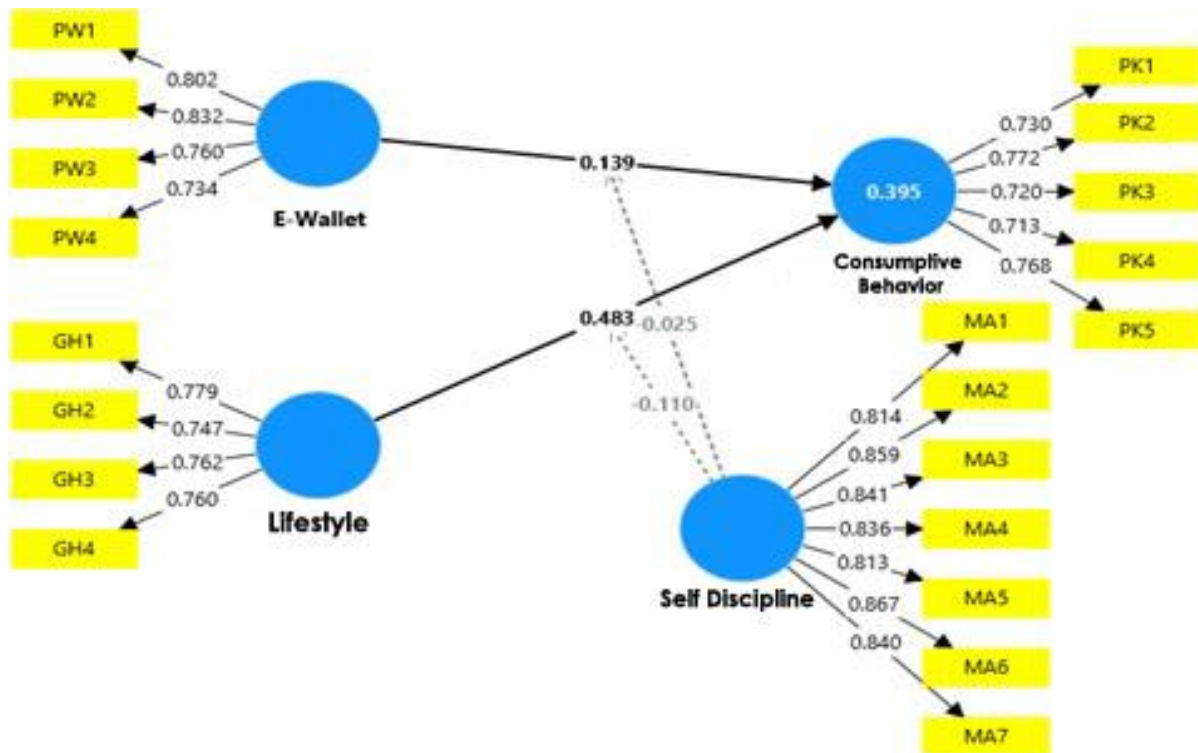
### 3. Methods

This study was conducted using a quantitative approach as the primary method. The research was carried out in the city of Bukittinggi, utilizing both primary and secondary data as sources of information. The population of this study comprised Muslim millennials residing in Bukittinggi who are users of e-wallets. The sample was selected based on predetermined criteria, namely respondents aged between 21 and 43 years (born between 1982 and 2004), possessing a digital wallet application (e-wallet), and classified as Muslim millennials.

The independent variables in this study consisted of e-wallet usage and lifestyle, while the dependent variable was consumptive behavior, with self Discipline serving as a moderating variable. Data collection was conducted through observation and the distribution of questionnaires, in line with the quantitative research approach. For data analysis, the Structural Equation Modeling method with the Partial Least Squares approach (SEM-PLS) was employed. SEM-PLS analysis comprises two main models: the measurement model (outer model) and the structural model (inner model). In testing the moderating effect using SEM-PLS, the evaluation of significance is conducted through the total effect table, rather than the direct path coefficient table.

## 4. Results and Discussion

### 4.1 Measurement Model Evaluation (Outer Model)



Source: Data Processing Using Smart-PLS, 2025

**Figure 1. Structural Model**

The results of data processing and the structural relationships among the variables are as follows:

#### 4.1.1 Convergent Validity

The outer loading values for each indicator of the exogenous and endogenous latent variables in the two research models are as follows:

**Table 3. Results of the Convergent Validity Test / Outer Loadings**

	PW	GH	MA	PK	MA x PW	MAx GH
GH1		0.779				
GH2		0.747				
GH3		0.762				
GH4		0.760				
MA1			0.814			
MA2			0.859			
MA3			0.841			
MA4			0.836			
MA5			0.813			
MA6			0.867			
MA7			0.840			
PK1				0.730		
PK2				0.772		
PK3				0.720		
PK4				0.713		

	PW	GH	MA	PK	MA x PW	MAx GH
PK5				0.768		
PW1	0.802					
PW2	0.832					
PW3	0.760					
PW4	0.734					
MA x PW					1.000	
MA x GH						1.000

Source: Data Processing Using Smart-PLS, 2025

The table above presents the factor loading values as part of the convergent validity test results for each indicator used in this study. In total, there were 20 statement items distributed to the respondents. These consisted of 4 items for the E-Wallet Usage variable (X1), 4 items for the Lifestyle variable (X2), 7 items for the Self Discipline variable (Z), and 5 items for the Consumptive Behavior variable (Y). Based on the test results, all factor loading values for the indicators across the four variables were above 0.70. This finding indicates that all indicators in this study have met the criteria for convergent validity and are therefore considered valid and appropriate for use in subsequent model analyses (Dari et al., 2024; Nizar & Rakhmawati, 2022; Rakhmawati et al., 2025).

#### 4.1.2 Discriminant Validity

Discriminant validity aims to ensure that each latent construct in the model is better able to explain the indicators within its own block compared to indicators associated with other constructs (Rakhmawati et al., 2019, 2020). To assess discriminant validity in a reflective measurement model, a cross-loading analysis can be employed by comparing the correlation of each indicator with its intended construct to its correlations with other constructs. The results of the discriminant validity evaluation in this study are presented in the following table:

**Table 4. Cross Loading Values**

	PW	GH	MA	PK	MA x PW	MAx GH
PW1	<b>0.802</b>	0.171	0.079	0.185	-0.179	-0.076
PW2	<b>0.832</b>	0.238	0.184	0.312	-0.138	-0.118
PW3	<b>0.760</b>	0.103	0.035	0.106	-0.207	-0.045
PW4	<b>0.734</b>	0.164	0.017	0.144	-0.157	-0.015
GH1	0.133	<b>0.779</b>	0.381	0.430	-0.128	-0.321
GH2	0.208	<b>0.747</b>	0.356	0.405	-0.163	-0.321
GH3	0.173	<b>0.762</b>	0.373	0.492	-0.075	-0.308
GH4	0.207	<b>0.760</b>	0.345	0.458	-0.062	-0.262
MA1	0.164	0.400	<b>0.814</b>	0.288	-0.142	-0.521
MA2	0.106	0.388	<b>0.859</b>	0.308	-0.115	-0.528
MA3	0.069	0.408	<b>0.841</b>	0.318	-0.170	-0.549
MA4	0.132	0.409	<b>0.836</b>	0.284	-0.189	-0.517
MA5	0.067	0.392	<b>0.813</b>	0.262	-0.156	-0.556
MA6	0.141	0.461	<b>0.867</b>	0.361	-0.127	-0.498
MA7	0.087	0.337	<b>0.840</b>	0.293	-0.126	-0.505
PK1	0.254	0.455	0.361	<b>0.730</b>	-0.141	-0.328
PK2	0.171	0.434	0.266	<b>0.772</b>	-0.146	-0.314
PK3	0.208	0.424	0.253	<b>0.720</b>	-0.080	-0.270
PK4	0.187	0.423	0.239	<b>0.713</b>	-0.153	-0.241

PK5	0.194	0.439	0.212	<b>0.768</b>	-0.136	-0.276
MA x PW	-0.203	-0.137	-0.173	-0.177	<b>1.000</b>	0.319
MA x GH	-0.097	-0.397	-0.624	-0.388	0.319	<b>1.000</b>

Source: Data Processing Using PLS, 2025

The cross-loading results presented in Table 4 indicate that the loading values of each indicator on its corresponding latent variable (construct) are higher than their loadings on other constructs. This finding demonstrates that each indicator has a stronger relationship with its intended construct compared to the other variables within the model. Therefore, it can be concluded that all constructs in this study have met the criteria for discriminant validity, confirming that the measurement items are capable of distinguishing between different latent variables.

**Table 5. Discriminant Validity Values (Fornell Larcker Criterion)**

Variable	PW	GH	MA	PK
E-Wallet	<b>0.783</b>			
Lifestyle	0.236	<b>0.762</b>		
Mujahaddah An-Nafs	0.131	0.478	<b>0.839</b>	
Consumptive Behavior	0.275	0.589	0.363	<b>0.741</b>

Source: Data Processing Using PLS, 2025

Based on the results obtained from the Fornell Larcker Criterion analysis, it is evident that the correlation values among the variables are lower than the square roots of the Average Variance Extracted (AVE) values. This indicates that all indicators within the research variables possess good discriminant validity. The greater the square root of the AVE compared to the inter-construct correlations, the stronger the level of discriminant validity achieved (Rakhmawati et al., 2023).

**Tabel 6 AVE Convergen Validity**

Average variance extracted (AVE)	
E-Wallet	0.613
Lifestyle	0.581
Mujahaddah An-Nafs	0.704
Consumptive Behavior	0.549

Source: Data Processing Using PLS, 2025

The results of the AVE evaluation indicate that the measurement model has met the criteria for convergent validity, thereby confirming that its discriminant validity is satisfactory.

**Table 7. Discriminant Validity Values (Heterotrait Monotrait Ratio)**

Variable	PW	GH	MA	PK	MA x PW	MA x GH
E-Wallet						
Lifestyle	0.269					
Mujahaddah An-Nafs	0.121	0.566				
Consumptive Behavior	0.290	0.752	0.415			
Self Disciplinex E-Wallet	0.236	0.161	0.181	0.199		
Self Disciplinex Lifestyle	0.088	0.456	0.649	0.433	0.319	

Source: Data Processing Using PLS, 2025

The HTMT calculation produced adequate correlation values among the variables, all of which were below 0.90. This indicates that the indicators within the research variables have met the criteria for discriminant validity (Ghozali, 2018).

4.1.3 Reliability

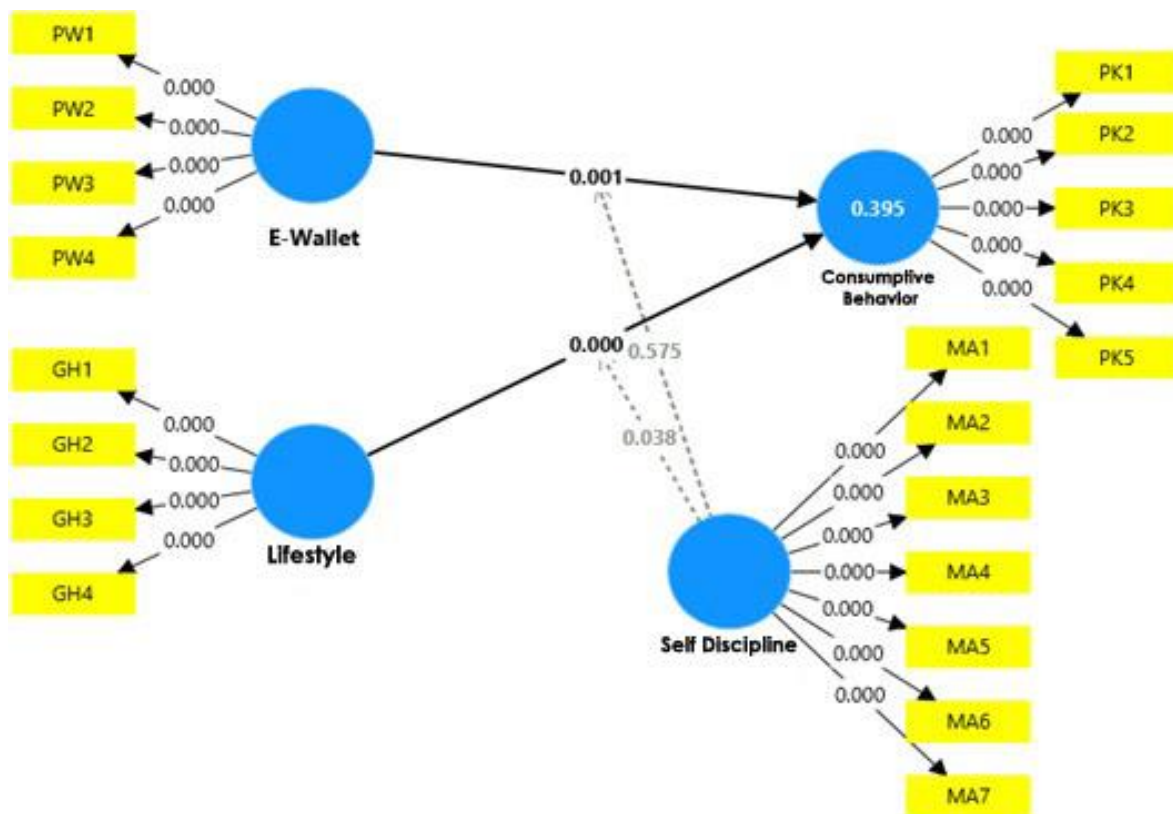
**Table 8. Composite Reliability**

Variable	Cronbach's Alpha	Composite Reliability ( $\rho_c$ )	Description
E-Wallet	0.812	0.863	Reliable
Lifestyle	0.760	0.847	Reliable
Mujahaddah An-Nafs	0.930	0.943	Reliable
Consumptive Behavior	0.794	0.859	Reliable

Source: Data Processing Using PLS, 2025

Based on the results of the reliability test presented above, it can be concluded that all constructs are reliable and demonstrate good levels of internal consistency (Fazizah et al., 2024; Nizar & Rakhmawati, 2022).

4.2 Structural Model Evaluation (Inner Model)



Source: Data Processing Using PLS, 2025

**Figure 2. Structural Model (Inner Model)**

4.2.1 Coefficient of Determination ( $R^2$ )

The testing conducted on the structural model was carried out based on the R-square value, which serves as a measure of the model's goodness of fit.

**Table 9. R-Square Values**

Variable	R-square	Adjusted R-square
Consumptive Behavior	0.395	0.384

Source: Data Processing Using PLS, 2025

Table 9 shows that the adjusted R-square value obtained for the variable consumptive behavior is 0.395. This indicates that 39.5% of the variation in consumptive behavior can be explained by the three variables in this study, namely e-wallet usage, lifestyle, and self discipline as a moderating variable. Meanwhile, the remaining 60.5% is

influenced by other factors that are not included in the research model. Thus, although these three variables make a considerable contribution to consumptive behavior, there are still external variables that also exert influence and should be examined further in future studies.

#### 4.2.2 Predictive Relevance (Q<sup>2</sup>)

Based on the calculation results, the Q<sup>2</sup> value obtained is 0.395. This figure indicates that 39.5% of the data variability in this study can be explained by the structural model employed. Therefore, the designed model demonstrates a reasonably good predictive capability. This finding aligns with the general criterion stating that a Q<sup>2</sup> value above 0.35 signifies a strong model quality in explaining the studied variables. Hence, the structural model in this study can be considered appropriate and relevant for explaining the relationships among the examined variables.

#### 4.2.3 F-Square

The F-square test is used to measure the magnitude of the effect or contribution of each independent variable on the dependent variable within a research model. This effect size measurement follows the guidelines proposed by (Cohen & Olson, 2016), which categorize the effect into three levels: small when the F-square value is around 0.02, medium when it reaches 0.15, and large when it is 0.35 or higher. By applying this guideline, researchers can more comprehensively assess the extent to which each variable influences the model.

**Table 10. F-Square (F<sup>2</sup>) Values**

Relationship	F-Square	Interpretation
E-Wallet → Consumptive Behavior	0.029	Small
Lifestyle → Consumptive Behavior	0.280	Medium
Self Discipline → Consumptive Behavior	0.000	Not Significant
Self Discipline × E-Wallet → Consumptive Behavior	0.001	Not Significant
Self Discipline × Lifestyle → Consumptive Behavior	0.027	Small

Source: Data Processing Using PLS, 2025

Based on the results of the Path Coefficient analysis conducted using SmartPLS for each variable namely E-Wallet (X1), Lifestyle (X2), Consumptive Behavior (Y), and Self Discipline(Z) the findings are presented as follows:

### 4.3 Discussion

#### 4.3.1 The Use of Digital Wallets Has a Significant Positive Impact on Users, Particularly Among Millennials in Bukittinggi City

Based on this analysis, the null hypothesis (H<sub>0</sub>) is rejected, and the alternative hypothesis is accepted. This finding suggests that convenience in transactions, users' proficiency in operating digital wallets, and the perceived security of digital transactions can encourage individuals to make impulsive purchases. In such situations, consumption decisions are often not driven by actual needs or rational considerations. Instead, the ease of access and practicality offered by financial technologies such as e-wallets tend to increase the propensity toward consumptive behavior. Therefore, the first hypothesis in this study is accepted.

Based on this analysis, convenience in transactions, user proficiency, and perceived security of digital wallets significantly encourage impulsive purchasing behavior, often detached from rational needs. The concept of "Spendception" introduced by Faraz & Anjum, (2025) explains how the frictionless nature of digital payments reduces psychological barriers, making consumers more prone to impulse buying. Moreover, BNPL features exacerbate this tendency by providing easy credit access, which can lead to excessive consumption and debt, especially when motivated by hedonic desires, as highlighted by

(Fihartini et al., 2024). These findings affirm that financial technologies like e-wallets not only facilitate transactions but also shape consumer behavior toward greater impulsivity.

#### 4.3.2 Lifestyle Has a Direct, Positive, and Significant Influence on Consumptive Behavior Among Millennials in Bukittinggi City

The analysis results show a path coefficient of 0.483, indicating that every one-point increase in lifestyle corresponds to a 0.483-point increase in consumptive behavior. This positive relationship is reinforced by a t-statistic value of 7.920, which far exceeds the t-table value of 1.960, and a significance level below 0.05. Consequently, the null hypothesis ( $H_0$ ) is rejected, and the alternative hypothesis is accepted.

This finding demonstrates that individuals who are accustomed to shopping either online or offline who are attracted to trendy products, easily influenced by others' opinions, and inclined to make large-scale purchases, tend to engage in consumption without careful consideration. They often purchase goods without regard to actual needs or rational judgment. In essence, a consumptive lifestyle significantly contributes to higher levels of consumptive behavior, especially among millennials who are more receptive to trends and social influence. The direct, positive, and significant influence of lifestyle on consumptive behavior among millennials in Bukittinggi City highlights how a trend-oriented, socially influenced lifestyle drives irrational purchasing patterns. Millennials, as digital natives, are especially vulnerable to peer pressure, social media influencers, and the pursuit of status through consumption, often prioritizing symbolic value over actual needs (Kalariya et al., 2024). This lifestyle fosters impulsive and wasteful buying, fueled by a desire to belong and express identity, confirming that consumptive tendencies are deeply embedded in contemporary social and digital contexts (Lesmana, 2024).

#### 4.3.3 The Direct Effect of Self-Discipline on Consumptive Behavior

The results indicate that Self Discipline does not have a significant direct effect on Consumptive Behavior, suggesting that an individual's level of self-discipline alone may not directly influence their consumptive tendencies in this context. Self-control often acts more as a mediating or moderating variable rather than a direct predictor, especially in the realm of digital financial technologies. Moreover, external factors such as social influence, ease of digital access, and modern lifestyle trends tend to play a more dominant role in shaping consumptive behavior than personal self-regulation alone (Faraz & Anjum, 2025). Therefore, strengthening self-discipline may need to be combined with other approaches, such as financial literacy education and managing social pressures, to effectively reduce consumptive behavior.

#### 4.3.4 Self Discipline Moderates the Relationship Between E-Wallet Usage and Consumptive Behavior Among Millennials in Bukittinggi City.

This study examines whether *Self Discipline* (Islamic self-struggle discipline) moderates the relationship between e-wallet usage and consumptive behavior among millennials in Bukittinggi. Unlike prior studies where self-control showed insignificant moderation effects, this research introduces a spiritual self-regulation construct rooted in Islamic psychology to provide a culturally grounded explanation (Mustafar & Borhan, 2013).

Self Discipline was found to moderate the relationship between e-wallet usage and consumptive behavior, with a path coefficient value of 0.025. The negative coefficient indicates a weakening effect between the variables, while a positive coefficient would indicate a strengthening effect.

In this study, the negative relationship suggests that Self Discipline has a weakening influence on the relationship between digital wallet usage and consumptive behavior, although the effect is not statistically significant. This is evidenced by a t-statistic value of 0.560, which is lower than the t-table value of 1.960, and a p-value of 0.575, which exceeds the 0.05 threshold for significance. Therefore, the null hypothesis ( $H_0$ ) is accepted.

This implies that although the use of e-wallets offers convenience in transactions, supported by users' digital skills and perceived security, consumptive behaviors such as shopping without consideration, purchasing without actual need, or making illogical decisions can be minimized. Such behaviors are weakened when individuals are able to control their desires (nafs), remain consistent in religious practices, and strive for self-purification. Hence, the third hypothesis is rejected. Previous studies reinforce the importance of self-control and spiritual discipline in curbing excessive consumption, particularly in Muslim contexts. For example, Saputri et al., (2025) emphasize that self-control positively correlates with adherence to Islamic consumption values and mitigates overspending, while Waluyoajati & Swari, (2024) highlight Islamic concepts such as mujahadah al-nafs and tazkiyah al-nafs as critical for controlling impulses in the digital era.

#### 4.3.5 Self Discipline Moderates the Relationship Between Lifestyle and Consumptive Behavior Among Millennials in Bukittinggi City

Self Discipline was found to moderate the relationship between lifestyle and consumptive behavior, with a path coefficient value of 0.110. The negative value indicates a weakening effect between the variables, while a positive value would indicate a strengthening effect. In this study, the negative relationship demonstrates that Self Discipline significantly weakens the relationship between lifestyle and consumptive behavior. This is evidenced by a t-statistic value of 2.071, which exceeds the t-table value of 1.960, and a p-value of 0.038, which is below 0.05, indicating a statistically significant effect. Therefore, the null hypothesis ( $H_0$ ) is rejected. This result implies that individuals who enjoy shopping both online and offline, are fond of new and trending products, are easily influenced by others' opinions, and tend to make bulk purchases are more likely to engage in consumption without adequate consideration, need, or rationality. However, such consumptive tendencies can be moderated or weakened through one's ability to control desires, maintain religious consistency, and pursue self-purification. Thus, the fourth hypothesis is accepted.

Research supports that self-control is pivotal in moderating excessive spending and aligning consumer behavior with principles of moderation. Saputri et al., (2025) highlight self-control as essential for resisting environmental triggers like advertisements and peer pressure, which drive consumptive lifestyles. Similarly, (Dhewi et al., 2023) emphasize that individuals with stronger self-control exhibit better management of wasteful shopping habits and financial behaviors. From an Islamic ethical perspective, concepts such as wasatiyyah (moderation), mujahadah al-nafs (struggle against the soul), and tazkiyah al-nafs (purification of the soul) provide a spiritual framework reinforcing self-discipline to counter materialistic and impulsive tendencies. This spiritual grounding helps millennials resist external influences and make consumption decisions more aligned with genuine needs and religious values.

## 5. Conclusion

The results of this study indicate that the adoption of e-wallets and digital lifestyles has a significant impact on the consumption behavior of the younger generation. These findings reinforce the view that ease of transactions, digital promotion, and trend-based consumption culture drive impulse buying tendencies. In addition, the study found that self-control plays a role in regulating the intensity of the relationship, where individuals with higher self-control tend to be better able to resist the urge to consume, even when exposed to digital stimuli. In the context of the development of religious variables, the indication of the contribution of Self Discipline as a spiritual control also provides a new perspective on the value-based behavioral finance literature.

This research has several limitations. First, the research sample focuses on the younger generation in a specific region, so generalizations to the broader population must be made with caution. Second, the research design, which employs a cross-sectional approach,

does not permit longitudinal tracking of behavioral changes. Third, the variables used also do not include other psychological and social factors, such as social media pressure, digital financial literacy, and family consumption culture, which have the potential to influence consumptive behavior in the digital era.

Based on these findings and limitations, further research is recommended to expand the scope of the sample to different regions and age groups, as well as use a longitudinal approach to understand the dynamics of consumption behavior over time. The next researcher can also add variables such as financial literacy, digital social norms, and the intensity of Paylater use to enrich the research model. In addition, a deeper development of the concept of Self Discipline as a mechanism of spiritual self-control can be a new academic contribution to the approach of Islamic consumer behavior, as well as a foundation for financial literacy programs rooted in moral and religious values.

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