



SELF-REGULATION AS A CONTROL OF CONSUMPTIVE BEHAVIOR

Ni Putu Dinda Cetta Ratnamaya¹, Ni Luh Yulyana Dewi²

Universitas Pendidikan Nasional, Indonesia

*correspondent email: yulyanadewi@undiknas.ac.id

ABSTRACT

This study aims to examine the role of self-regulation as a key psychological mechanism in controlling impulsive and compulsive consumer behavior, particularly in the context of digital media influence. The objectives of the study were to determine how self-regulation influences consumer decision-making, analyze the interaction between intrapersonal communication and self-regulation, and propose strategies to reduce excessive consumer behavior among adolescents and young adults. The research method used a systematic literature review by analyzing scientific articles from various databases such as Google Scholar, ScienceDirect, ProQuest, and ResearchGate published in the last ten years. Data collection was carried out through keyword searches related to "self-regulation," "impulse buying," "consumer behavior," and "digital influence," then selected based on relevance and quality. Data were analyzed using content analysis methods on 35 selected studies, which showed that individuals with high self-regulation are able to resist impulsive stimuli through a process of internal reflection and rational intrapersonal communication. The results revealed that self-regulation functions as a key buffer against impulsive buying, especially when supported by intrapersonal communication strategies. The implications of these findings are important for policymakers and practitioners in developing programs to improve self-regulation skills to control excessive consumption. Further research is recommended to use experimental approaches and longitudinal studies to test the effectiveness of interventions. This study references 45 scientific literature, includes tables and graphs illustrating key relationships, and makes recommendations for future studies..

Keywords: self-regulation, impulse buying, digital media influence.

INTRODUCTION

The phenomenon of consumer behavior has become a significant concern in the social context of modern society, particularly in the era of globalization and digitalization. Advances in information technology and the penetration of social media have created a growing culture of consumerism, marked by increased online shopping activity, easy access to credit, and the intensification of promotions through digital advertising. Consumer behavior is an increasingly prominent phenomenon in modern society, especially among teenagers and young adults. A consumerist attitude can be defined as an attitude that is no longer based on logical analysis and tends to be more materialistic, with excessive luxury and a strong desire to use and obtain everything considered valuable. (Fisa & Rasipan, 2024) This behavior is characterized by a tendency to purchase goods or services not solely out of necessity, but also due to emotional impulses, lifestyle, and social influences (Fadhilah, 2018). This has the potential to lead to various consequences, such as a decreased ability to manage personal finances, the emergence of wasteful behavior, and psychological stress due to a hedonistic lifestyle.

In communication psychology, this phenomenon can be explained through the concept of self-regulation. Self-regulation is defined as an individual's ability to regulate thoughts, feelings, and behavior to align with long-term goals, while simultaneously controlling short-term impulses. The concept of self-regulation was first published by Bandura. According to Bandura (in Ghuftron & Risnawita: 2010), the concept of self-regulation states that individuals cannot effectively adapt to

their environment unless they are able to control their psychological processes and behavior. Bauer & Baumeister (2011) further clarified that self-regulation is a personality process that is essential for individuals to strive to control thoughts, feelings, impulses, and desires from external stimuli to align with their goals and aspirations. In other words, self-regulation enables individuals to make more rational decisions, including in consumption activities. The link between self-regulation and communication psychology can be understood through the process of intrapersonal communication. In communication psychology, self-regulation emerges through internal mechanisms such as sensation, perception, memory, and thinking, which influence how individuals interpret external stimuli, such as promotions or consumer invitations (Annafila, 2020). In other words, self-regulation works through intrapersonal communication to process messages, control emotional responses, and ultimately determine one's consumer behavior. Individuals who are able to manage their intrapersonal communication well will be more discerning in responding to consumer stimuli from their environment.

Numerous studies have shown that consumer behavior is closely linked to low self-regulation. Individuals who struggle to control their impulses tend to make unplanned purchases (impulse buying), follow trends without rational consideration, and are more easily influenced by external stimuli such as advertising or peer influence. Research by Andini & Fitria (2018) found that low self-regulation increases the tendency for impulsive buying, while Pelohy et al. (2025) confirmed a significant negative relationship between self-regulation and consumer behavior in college students. Similarly, research by Rahmawati (2021) demonstrated that self-control plays a crucial role in an individual's ability to cope with consumer stimuli from the digital environment. Thus, there is considerable supporting research on the influence of self-regulation on consumer behavior.

However, there are several research gaps that have not yet been fully explored. Most previous studies have focused on the personality psychology aspect of self-regulation, but have not explicitly linked it to communication psychology, particularly in the realm of intrapersonal communication. Self-regulation can be understood through the process of intrapersonal communication, namely how individuals perceive stimuli (sensations), interpret them (perceptions), store them (memory), and process them into decision-making (thinking). This connection is important because consumer behavior is often triggered by external stimuli such as advertisements, discounts, or social media trends, which actually go through an intrapersonal communication process before being realized in consumption. Furthermore, some research is still limited to the context of university students with a relatively homogeneous socio-economic background, so understanding the variations in self-regulation in dealing with intrapersonal communication stimuli in the wider community remains underexplored. This opens up opportunities for further, more contextual research, integrating self-regulation theory with intrapersonal communication theory to more comprehensively explain how individuals control consumer behavior in the digital age.

The purpose of this study is to understand and analyze the role of self-regulation in controlling consumer behavior through a literature review approach. This study aims to identify the concept of self-regulation from an intrapersonal communication perspective, examine the characteristics of consumer behavior and the internal and external factors that influence it, analyze the relationship between self-regulation and consumer behavior based on the results of previous studies, and synthesize these findings to provide a comprehensive picture of how self-regulation functions as a strategy to control consumer behavior. By using a literature review approach, this study not only compiles the results of various previous studies, but also compares, analyzes, and synthesizes the literature to produce a deeper understanding, so that it is expected to provide theoretical contributions to the study of consumer psychology as well as practical contributions in efforts to reduce consumer behavior, especially among the younger generation.

METHODS

This study uses a literature review approach with the aim of comprehensively analyzing the role of self-regulation in controlling consumer behavior. This method was chosen based on the

consideration that literature review allows researchers to collect, analyze, and synthesize the results of previous research to obtain a deeper understanding of the relationship between the two variables studied. The research subjects in this context are not individuals, but rather relevant literature sources, including journal articles, academic books, and research reports published within the last ten years. The literature inclusion criteria were determined specifically, namely: (1) containing discussions on self-regulation and consumer behavior, (2) having relevance to the fields of psychology, communication, and consumer behavior, and (3) being available in full manuscript form for in-depth analysis (Hermansyah et al., 2024).

The data collection process was conducted by searching various academic databases such as Google Scholar, ScienceDirect, ProQuest, and ResearchGate using the keywords "self-regulation," "self-control," "consumptive behavior," "impulse buying," and "consumerism." The search results yielded a number of articles, which were then selected based on their relevance and quality. The next stage was data analysis, conducted through content analysis, which involved reading, categorizing, and comparing previous research findings into key themes: the concept of self-regulation, characteristics of consumer behavior, and the role of self-regulation in controlling consumer behavior. The analysis results were then synthesized to identify patterns, gaps, and theoretical contributions from the existing literature. With this approach, the research is expected to provide a comprehensive picture of how self-regulation functions as a psychological mechanism in controlling consumer behavior and its implications for developing more effective intervention strategies.

This methodology allows for effective replication of the research by following a systematic literature search procedure, measurable selection criteria, and clear descriptive content analysis techniques. This research does not use primary data, thus, it does not involve direct subjects or field data collection instruments. Instead, it is based entirely on the analysis of published academic documents.

RESULTS

The literature review shows that self-regulation plays a crucial role in controlling consumer behavior. Some key findings can be summarized as follows:

1. Self-Regulation as Impulse Control.

Research by Vohs & Faber (2007) explains that individuals with low self-regulation are more prone to impulsive buying, namely purchasing items without prior planning. Conversely, high self-regulation enables individuals to delay purchasing decisions, consider long-term benefits, and be wiser in managing finances. This research is reinforced by a recent study by Dhandra (2020), which found that self-regulation functions as a protective mechanism in reducing excessive consumer behavior, particularly in the context of a modern lifestyle closely associated with exposure to digital advertising. Thus, self-regulation is not only a psychological factor but also determines an individual's ability to deal with external stimuli that trigger impulsivity.

2. Delayed Gratification.

Self-regulation allows individuals to delay short-term gratification to achieve long-term goals. For example, someone might choose to save for education or investment rather than spend money on non-urgent consumer goods. This finding aligns with Walter Mischel's (2014) classic marshmallow test, which showed that the ability to delay gratification is positively correlated with future success. Contemporary studies also support this finding, with research by Schunk & Duckworth (2021) confirming that delayed gratification is closely related to goal achievement, not only academic but also financial. In the context of consumption, this ability helps individuals choose to save or invest rather than spend money on non-urgent consumer goods. This also confirms that self-regulation serves as a link between internal motivation and rational financial behavior.

3. Emotional Management as a Consumption Control Mechanism.

In addition to cognition, the affective dimension also plays a crucial role in self-regulation. Various studies have found that consumer behavior is often triggered by negative emotions, such as stress, anxiety, or boredom (Fujita, 2011; Dhandra, 2020). Individuals with good self-regulation have the capacity to manage emotions adaptively, so they are less likely to vent these feelings through compulsive shopping. Recent research by Tangney et al. (2022) even shows that healthy emotional regulation strategies, such as mindfulness and relaxation, can reduce the tendency to make impulsive purchases. For example, someone with high self-control will choose healthy activities like exercise or meditation as a response to stress, rather than excessively purchasing cosmetics or fashion products.

4. The Influence of Social and Digital Environment.

Consumer culture in the digital era is heavily influenced by social media, viral trends, and algorithm-based advertising. The fear of missing out (FOMO) phenomenon is a major driver of consumer behavior, particularly among young people active on social media (Przybylski et al., 2013; Alt, 2022). Research by Kim & Yang (2023) shows that individuals with low self-regulation tend to be more influenced by digital promotions and social media trends, making them more susceptible to unplanned purchases. Conversely, individuals with high self-regulation are more selective in responding to digital information, able to exercise restraint, and develop a critical attitude towards external stimuli. This demonstrates that self-regulation functions not only intrapersonally but can also act as a filter in dealing with social and digital pressures.

5. The Impact of Self-Regulation on Psychological and Financial Well-Being.

The literature also shows that strong self-regulation contributes not only to healthier consumption behaviors but also to psychological and financial well-being. Individuals with high self-regulation have better financial planning, lower stress levels, and higher life satisfaction than those with low self-regulation (Hofmann et al., 2014; Schunk & Duckworth, 2021). A recent study by Baumeister & Vohs (2018) even emphasized that self-regulation is a universal predictor of various indicators of well-being, including the stability of social relationships, academic achievement, and even physical health. In the context of consumption, this suggests that the ability to control oneself not only prevents wasteful behavior but also improves overall quality of life.

Table 1 below summarizes the main results of the analyzed literature:

Table1. Reference Journal

No.	Title	Theory	Results	Relevance
1.	Self-Regulation, Self-Control, and Impulsive Buying in College Students (Airanda & Ramadhan, 2021)	Self-Control & Self-Regulation Theory - Zimmerman's concepts of motivation, metacognition, and behavior.	Students with good self-regulation demonstrate the ability to plan spending and avoid the temptation of discounts, resulting in lower impulse purchases.	Emphasizing self-regulation as a key protective factor in controlling discount-based consumer behavior.
2.	The Influence of Self-Regulation on Adolescents' Consumptive Behavior in the Digital Era (Husnia Annafila, 2022)	Consumer Behavior & Self-Regulation Theory (Bandura).	Strong self-regulation helps teens control consumer impulses caused by exposure to social media and online advertising. Poor self-regulation makes teens more susceptible to impulsive shopping.	Relevant as direct evidence that self-regulation is the most effective control mechanism against the influence of digital media.

3.	Self-Regulation and Tendencies of Consumptive Behavior in Generation Z (Fadhilah, 2023)	Self-Regulation Theory and Impulsive Buying (Rook & Fisher).	Generation Z, who are active in e-commerce, are at high risk of engaging in consumer behavior; however, self-regulation effectively suppresses this behavior by setting personal financial goals.	Relevant because it emphasizes practical self-regulation strategies (financial goals) as a tool for controlling consumption.
4.	FoMO and Consumerism: A Study of Impulse Buying Among Social Media Users(Hayu Ananta et al., 2025)	FoMO theory (Przybylski, 2013), Social Comparison Theory, Self-Determination Theory	FoMO drives consumer behavior and impulsive buying, reinforced by hedonistic lifestyles, social norms, and digital marketing strategies. Low self-control and financial literacy exacerbate the impact.	Demonstrates the psychological role of FoMO and low self-control as key factors in overconsumption. Provides a foundation for the importance of financial literacy and self-regulation.
5.	Phenomenological Study of Self-Regulation of ShopeePAY User Students(Faizza et al., 2025)	Self-Regulation Theory (Zimmerman, 2000); Perception (Walgito, 2010; Robbins, 2003)	Students tend to be consumptive due to promotions/discounts. Self-regulation is weak: inconsistent financial planning, low impulse control, and minimal evaluation. Emotional and environmental factors also play a role.	Highly relevant, as it demonstrates the importance of self-regulation in controlling digital consumption (e-wallets). It provides the basis for the theory that consumer behavior is driven by technological convenience and promotions.
6.	Consumptive Lifestyle Behavior of Teenage Instagram Users in Uloe Village, Bone Regency(Okarniatif & Suhaeb, 2023)	Theory of Consumptive Lifestyle & Social Media	Teenagers are driven to consume by: the attraction of advertising/ packaging, buying for appearance, social status, and conformity. Consumptive patterns: unplanned, excessive shopping, seeking pleasure.	Relevant, demonstrating external factors (social media & trends) that stimulate impulsive consumption. It becomes a social context that needs to be managed through education/self-control.
7.	Regulation and Self-Control of Islamic Students' Consumptive Behavior in the Less	The Theory of Self-Regulation & Self-Control in Islam; Consumption	Students use Basmalah E-maal e-money. Control is implemented through Islamic boarding	Relevant, offering a model for controlling consumerism based on self-regulation and environmental

	Cash Society Era(Susilawati et al., 2024)	Limits (Quran & Hadith)	school policies: maximum spending limits and savings programs. Self-control is aided by a limited budget.	regulations (pesantren). It can be used as a reference for consumer behavior intervention strategies based on values and social regulations.
8.	Self-Regulation in Building Motivation(Gundani, 2022)	Self-Regulation Theory (Bandura, Zimmerman, Bauer & Baumeister); Self-Regulated Learning	Self-regulation encompasses cognition, emotion, and behavior. High self-regulation creates high motivation. Both internal and external factors influence self-regulation.	Conceptually relevant, as it explains self-regulatory mechanisms as the basis for building motivation to control behavior, including consumerism. It provides a theoretical framework for intervention.
9.	<i>Impulsive Buying on the Members of Online Shopping Communities: The Role of Self-Regulation</i> (Adinugraha et al., 2025)	Self-Regulation Theory (Baumeister & Vohs) – self-regulation as an impulse control mechanism in consumer behavior.	A moderate negative relationship ($r = -0.590$; $p < 0.05$) was found between self-regulation and impulsive buying. The higher the self-regulation, the lower the tendency for impulsive buying.	It is strong empirical evidence that self-regulation is effective in suppressing digital consumption.
10.	The Relationship Between Self-Regulation and Impulsive Buying in Employees of PT Roda Pasifik Mandiri Semarang (Puspitasari, 2020)	Bandura's Self-regulation Theory – an individual's ability to control thoughts, emotions, and actions.	There is a highly significant negative relationship ($r = -0.667$; $p < 0.01$). Employees with high self-regulation are better able to suppress consumer behavior than those with low self-regulation.	Relevant, strengthening the role of self-regulation in the work environment as a consumer controller.
11.	The Influence of Self-Control on Online Shopping Consumptive Behavior for Students(Husnia Anafila & Zuhroh, 2022)	Self-Control Theory (Averill); Consumer Behavior Theory (Engel, Blackwell & Miniard)	The results showed a significant negative effect between self-control and online consumer behavior. The regression coefficient value was -0.773 ($p < 0.05$), meaning that the higher the self-control,	Shows that self-regulation/control is effective as a bulwark against excessive online shopping.

			the lower the consumer behavior of students.	
12.	The Influence of Self-Concept and Self-Control on Consumptive Behavior towards Gadgets(Nurhaini, 2018)	Self-Concept Theory (Burns, Berzonsky, Pudjijogyanti); Self-Control Theory (Averill); Aspects of Consumer Behavior (Lina & Rosyid)	Self-control had a significant negative effect on gadget consumption behavior ($\beta = -0.291$, $p = 0.001$). This means that the better the self-control, the lower the tendency for students to engage in gadget consumption behavior.	Relevantly, self-regulation is needed to restrain consumer behavior based on technology/gadget trends.
13.	Self-Control and Consumer Behavior of College Students During the Covid-19 Pandemic(Islamia & Purnama, 2022)	Self-Control Theory (Chaplin, 2008; Tangney, Baumeister & Boone, 2004; Averill, 2012); The Concept of Consumer Behavior (Fromm, Munazzah, Triyaningsih)	There was a significant negative relationship between self-control and student consumer behavior during the pandemic ($r = -0.374$; $p < 0.001$). Higher self-control led to lower consumer behavior.	Relevantly, even though external conditions are difficult, self-regulation still functions to control consumption.
14.	The Relationship between Self-Regulation and the Consumptive Behavior of Guidance and Counseling Study Program Students, Faculty of Teacher Training and Education, Nusa Cendana University(Pelohy et al., 2025)	Self-Regulation Theory (Cervone & Pervin, 2010); Concept of Consumptive Behavior (Rosadi; Tambunan, 2001)	The results showed that 53% of students had high self-regulation, while 48% had low consumer behavior. There was a significant negative correlation between self-regulation and consumer behavior ($r = -0.554$). This means that the higher the self-regulation, the lower the student's consumer behavior.	Relevant, strengthening direct evidence of the relationship between self-regulation and consumerism in students.
15.	Self-Regulation and Impulsive Buying of Fashion Products in Adolescent Girls Who Shop Online(Siregar & Rini, 2019)	Psychometric approach: the relationship between Self-Regulation (SSRQ) and impulsive buying tendencies; self-	A significant negative correlation was found between self-regulation and impulsive buying, the higher the self-regulation, the lower the tendency of impulsive buying in female adolescent online shoppers.	Relevant as empirical support for the hypothesis that strengthening self-control/intrapersonal communication (e.g. self-talk, internal evaluation) is effective in suppressing

		control/self-regulation theory as a buffer against impulsive buying.		consumer behavior in the context of online shopping.
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Based on the extensive literature, self-regulation plays a key role in controlling consumer behavior, particularly among students, adolescents, workers, and younger digital media users. Most studies have found a significant negative relationship between self-regulation and consumer behavior. Individuals with strong self-regulation are better able to plan their finances, control impulses, and resist the temptation of discounts and consumer trends, thus reducing their chances of impulsive buying (Airanda & Ramadhan, 2021; Husnia Annafila, 2022; Fadhilah, 2023).

In the perspective of communication intrapersonally, self-regulation can be understood as the process of internal dialogue between a person's thoughts, emotions, and personal values. Through communication with oneself, individuals reflect, evaluate, and make decisions regarding their needs and desires. This process is crucial in dealing with external pressures such as FoMO, digital advertising, hedonistic lifestyles, and social norms. When intrapersonal communication is effective, individuals are better able to weigh long-term consequences, assert priorities, and resist purely emotional consumer impulses (Ananta et al., 2025; Okarniatif & Suhaeb, 2023).

Thus, self-regulation can be viewed as an effective form of intrapersonal communication, without self-regulation, intrapersonal communication becomes more so that individuals tend to ignore rational considerations. Therefore, research on "Self-Regulation as a Control of Consumptive Behavior" has an important contribution, not only in the realm of psychology and economics, but also in strengthening understanding of the role of intrapersonal communication in dealing with consumerism in the digital era.

DISCUSSION

Self-regulation is a fundamental ability that enables individuals to control their impulses, emotions, and behaviors in order to achieve long-term goals. In the context of consumer behavior, self-regulation plays a crucial role because consumption is not solely driven by rational needs but is also influenced by momentary emotions, social pressure, and exposure to the digital environment. Individuals with strong self-regulation tend to be able to delay purchases, manage their finances wisely, and avoid detrimental wasteful behavior, while weak self-regulation is correlated with increased excessive consumer behavior (Vohs & Faber, 2007; Dhandra, 2020). This shows that self-regulation functions not only as a psychological mechanism but also as a form of behavioral control that has direct implications for financial health and well-being.

The challenge of controlling consumerism is increasingly complex in the modern digital era. Social media, viral trends, algorithm-based advertising, and the Fear of Missing Out (FoMO) phenomenon create greater consumer pressure, especially among adolescents and young adults. Recent research shows that individuals with low self-regulation are more easily influenced by digital promotions and online trends, making them more susceptible to irrational impulse buying (Alt, 2022; Kim & Yang, 2023; Ananta et al., 2025). In this context, self-regulation plays a crucial role in a person's ability to filter information, delay decisions, and resist external pressures that drive consumer behavior. Thus, self-regulation can be viewed as an intrapersonal filter that serves to maintain individual consistency with personal goals amidst the rapid flow of digital consumerism.

From an intrapersonal communication perspective, self-regulation reflects the quality of the inner dialogue an individual engages in to control themselves. Through internal communication, individuals can weigh needs and desires, set priorities, manage emotions, and recall long-term goals before making consumer decisions. This intrapersonal communication enables individuals to rationalize impulses, orient behavior toward personal values, and strengthen motivation to maintain

balanced consumption. Thus, the effectiveness of self-regulation is determined not only by cognitive aspects but also by the extent to which an individual is able to establish a reflective and constructive dialogue with themselves (Yundani, 2022; Okarniatif & Suhaeb, 2023).

Based on the literature review, five main themes explain how self-regulation functions as a driver of consumer behavior. First, self-regulation functions as impulse control, helping individuals manage unplanned purchases. Second, self-regulation is closely related to the ability to delay gratification, which involves resisting short-term desires for long-term goals. Third, self-regulation also encompasses affective aspects, namely the ability to manage emotions, which often trigger consumer behavior. Fourth, self-regulation functions as a filter in dealing with social and digital environmental influences that encourage consumer behavior. Fifth, self-regulation has been shown to have a positive impact on individuals' psychological and financial well-being. These five themes will be discussed in depth in the following sections.

1. Self-Regulation as Impulse Control

The literature review shows that self-regulation is a key component in controlling consumer behavior, particularly in the context of impulsive buying. Self-regulation is one of the main psychological mechanisms that functions to control impulsive urges in consumer behavior. Vohs & Faber (2007) explained that individuals with low self-regulation are more prone to impulsive buying, namely buying decisions that arise suddenly without considering long-term needs or financial consequences. Conversely, individuals with high self-regulation are able to delay purchasing decisions, weigh the functional and economic benefits, and are more prudent in managing expenses. Research by Dhandra (2020) strengthens these findings by showing that self-regulation functions as a protective mechanism that prevents excessive consumer behavior, particularly in the context of a modern lifestyle that is heavily exposed to digital advertising and online promotions that trigger impulsivity. Thus, self-regulation is not only an internal psychological factor but also an important tool in dealing with external stimuli that trigger consumer behavior.

From an intrapersonal communication perspective, self-regulation in the context of impulse control can be understood as an internal dialogue that occurs between emotional impulses and rational considerations. When individuals are faced with consumption stimuli, such as advertisements for big discounts or product trends on social media, intrapersonal communication triggers an inner conversation in the form of reflective questions such as: "Do I really need this item?" or "What are the consequences of this purchase for my finances?" This reflective process allows individuals to evaluate external stimuli with an internal filter built through self-awareness. Research by Ananta et al. (2025) shows that those who are able to maintain critical intrapersonal communication tend to be more rational in their purchasing decisions and are less likely to fall into impulsive buying. In other words, self-regulation strengthened by intrapersonal communication makes individuals better able to limit momentary impulses and more consistent with long-term consumption goals.

2. The ability to delay gratification (Delayed Gratification)

The literature also emphasizes that self-regulation is closely related to the ability to delay short-term gratification in order to achieve long-term goals. The ability to delay gratification is a fundamental aspect of self-regulation that is very influential in controlling consumer behavior. This concept explains an individual's ability to forgo short-term gratification in order to obtain greater benefits in the future. The classic marshmallow test study by Walter Mischel (1968) showed that children who were able to delay eating marshmallow candy had higher levels of academic, social, and financial success as adults. In the context of consumer behavior, this mechanism can be seen in how individuals choose to save or invest for education and future needs, rather than spending money impulsively on non-urgent consumer goods. A contemporary study by Schunk & Duckworth (2021) similarly confirmed that the ability to delay gratification is correlated with academic achievement, sound financial management, and the

achievement of long-term goals. In other words, individuals with high self-regulation can use controlling immediate gratification as a bridge to rational financial behavior.

From an intrapersonal communication perspective, the ability to delay gratification can be understood as the result of an inner dialogue that negotiates current needs and long-term goals. In situations where individuals are tempted to consume, internal conversations in the form of self-talk often arise, for example: "If I delay buying new clothes, I can save more for college" or "Delaying buying the latest gadget will make me better prepared for emergencies." This form of intrapersonal communication helps individuals remind themselves of larger priorities and goals, allowing for immediate gratification to be postponed. This reflective process aligns with the concept of future-oriented self-communication, where individuals consciously communicate with themselves in a future timeframe to strengthen motivation and commitment to more meaningful goals. Yundani's (2022) findings also emphasize that self-regulation through intrapersonal reflection increases an individual's consistency in achieving long-term financial goals. Thus, delayed gratification is not only a cognitive process but also an intrapersonal communication practice that guides individuals in long-term thinking and strengthens their ability to control consumptive behavior.

3. Emotional Management as a Mechanism for Consumption Control

In addition to cognitive factors, the affective dimension also plays a crucial role in controlling consumer behavior. Various studies have found that consumer behavior often arises in response to negative emotions such as stress, anxiety, or boredom (Fujita, 2011; Dhandra, 2020). Individuals experiencing academic stress, work pressure, or relationship problems often use shopping as a quick way to relieve their emotional discomfort. This phenomenon is known as compulsive buying or emotional spending, where consumption is no longer driven by rational needs but rather as an emotional escape. Research by Tangney et al. (2022) shows that individuals who master adaptive emotion regulation strategies, such as mindfulness, meditation, or relaxation, are less likely to make impulsive purchases when facing emotional stress. This finding is reinforced by a study by Faizza et al. (2025), which found that college students with low emotion regulation were more easily tempted to make impulsive transactions through digital wallets when they felt bored or anxious. This confirms that emotional management is a crucial element of self-regulation that directly influences consumption patterns.

From an intrapersonal communication perspective, emotional management within self-regulation can be understood as a form of internal dialogue to interpret, calm, and direct emotions. When negative emotions arise, individuals with high self-regulation typically engage in self-talk such as: "I'm stressed, but buying new things won't solve this problem" or "I'd better channel this energy into exercising or taking a break." This process is known as self-regulatory intrapersonal communication, which involves talking to oneself to identify the emotions one is feeling and then choosing a more constructive response than compulsive shopping. Okarniatif & Suhaeb (2023) emphasize that this type of intrapersonal reflection helps individuals remain rational when faced with emotionally driven consumer impulses. In other words, intrapersonal communication not only helps understand what is felt but also serves as an internal mechanism for directing behavior toward healthier responses, so that consumption no longer becomes a detrimental emotional outlet.

Thus, it can be concluded that self-regulation-based consumption control will not be optimal without effective emotional management. Individuals who habitually use intrapersonal communication to understand their emotions, engage in self-reflection, and calm their inner selves will be better able to prevent compulsive consumption. Conversely, failure to manage emotions often paves the way for excessive consumer behavior. Therefore, strengthening self-regulation in the context of consumption needs to be accompanied by intrapersonal

communication training that emphasizes emotional self-awareness and reflective skills so that individuals can develop more adaptive responses to their psychological states.

4. The Influence of Social and Digital Environment

Consumer culture in the digital era is influenced not only by personal needs but also by the increasingly intense social environment and digital ecosystem. Social media, viral trends, and algorithm-based advertising create a constant urge for individuals to stay up-to-date. The Fear of Missing Out (FoMO) phenomenon is a key trigger, where individuals feel the need to purchase products or follow trends to stay in touch with their social circle (Przybylski et al., 2013; Alt, 2022). Research by Ananta et al. (2025) shows that FoMO increases impulsive buying, especially among younger generations who are highly connected to social media. Furthermore, research by Kim & Yang (2023) shows that individuals with low self-regulation are more easily influenced by digital advertising and online trends, leading to unplanned purchases. This suggests that social and digital environments can reinforce consumer impulses, especially when individuals lack adequate self-regulation capacity.

Furthermore, the literature highlights that social media functions not only as a channel for information but also as an arena for social identity formation. Okarniatif & Suhaeb (2023) found that some adolescents consume to maintain their image and social status among their peers. In this context, consumption serves not only to fulfill material needs but also as a form of symbolic communication that represents lifestyle and status. When self-regulation is low, individuals are more susceptible to such social pressures and use consumption as a means of gaining social recognition. Conversely, strong self-regulation allows individuals to remain critical of socially constructed consumer norms. They can ask themselves: "Is buying this item truly important to me, or is it just to maintain my image on social media?" This kind of reflective questioning demonstrates how self-regulation can act as a filter against external pressures.

From an intrapersonal communication perspective, social and digital influences can be addressed through an internal reflection process that functions as an information filter. Individuals with intrapersonal communication skills tend to engage in critical internal dialogue when faced with digital promotions, for example by weighing the authenticity of advertising claims or questioning the relevance of trends to personal needs. This evaluation process involves self-questioning such as: "Is this a real need or just a trend?" or "Will I remain satisfied with this purchase in the long run?" Thus, intrapersonal communication acts as an internal defense mechanism that strengthens self-regulation in the face of social and digital pressures. This explains why individuals with high self-regulation are not only more cognitively rational but also more resilient to external manipulation that relies on social and emotional pressure. Therefore, it can be emphasized that self-regulation functions not only at the intrapersonal level but also as an adaptive shield against social and digital influences. Strengthening critical intrapersonal communication will help individuals reinterpret external pressures into decisions that are more aligned with personal goals. In other words, successfully controlling consumer behavior in the digital age depends not only on the ability to restrain internal impulses but also on the capacity to communicate with oneself critically and reflectively regarding the flow of external information.

5. The Impact of Self-Regulation on Psychological and Financial Well-Being

Strong self-regulation not only impacts daily consumption behavior but also has long-term effects on psychological and financial well-being. Individuals with high self-regulation tend to have better financial management patterns, lower stress levels, and higher life satisfaction than those with low self-regulation (Hofmann et al., 2014; Schunk & Duckworth,

2021). They are able to set financial priorities, plan budgets, and refrain from unnecessary spending, thus avoiding debt problems and financial stress. Furthermore, self-regulation also plays a role in maintaining psychological balance; individuals who are able to control their consumption avoid getting trapped in a cycle of stress-spending-stress that is released through shopping, which actually increases financial burdens. This suggests that the ability to self-regulate consumption directly improves an individual's quality of life, both financially and emotionally.

Furthermore, Baumeister & Vohs (2018) emphasized that self-regulation is a universal predictor of various indicators of well-being, from the stability of social relationships and academic achievement to physical health. In the context of consumption, this means that individuals who are able to control their spending behavior not only avoid economic problems but also build broader life satisfaction, including feelings of security, self-confidence, and more stable social relationships. Research by Pelohy, Saba & Abel (2025) also shows that students with high self-regulation are able to suppress consumptive tendencies while experiencing higher levels of subjective happiness. In other words, self-regulation creates a dual effect: reducing wasteful behavior while improving overall quality of life.

From an intrapersonal communication perspective, the impact of self-regulation on well-being can be understood through the role of internal reflection in maintaining motivation and self-consistency. Individuals with strong intrapersonal communication are more likely to engage in self-talk that affirms their financial goals, such as: "I saved money this month, I'm on the right track" or "I'm proud of myself for refraining from unnecessary purchases." This kind of internal dialogue creates a sense of accomplishment and self-esteem, which in turn strengthens psychological well-being. Furthermore, intrapersonal communication allows individuals to continually evaluate their financial strategies – assessing whether their budgets are appropriate, whether their spending aligns with their life goals, and how to improve them. This process of reflection helps foster a stable sense of control over their lives, a key indicator of psychological well-being.

Thus, self-regulation not only acts as a brake that restrains consumer behavior, but also serves as a foundation for building a more prosperous life. The integration of self-regulation with intrapersonal communication allows individuals not only to restrain impulses and manage finances, but also to build deeper self-awareness, maintain motivation, and create a sense of satisfaction from achievements. Therefore, research on self-regulation as a control for consumer behavior is not only relevant in the fields of psychology and economics, but also important in the field of communication, particularly intrapersonal communication, which is a primary mechanism for individuals to maintain psychological and financial balance in life.

This literature review confirms that self-regulation plays a fundamental role in controlling consumer behavior. First, self-regulation acts as an impulse control mechanism, enabling individuals to resist the temptation of momentary purchases and make more rational consumption decisions (Vohs & Faber, 2007; Dhandra, 2020). Second, the ability to delay gratification strengthens individuals' consistency in prioritizing long-term goals, both academic and financial, over instant gratification (Mischel, 2014; Schunk & Duckworth, 2021). Third, self-regulation encompasses emotional management, so individuals do not use consumption as an outlet for stress or anxiety, but instead redirect it toward adaptive strategies such as mindfulness or other healthy activities (Fujita, 2011; Tangney et al., 2022). Fourth, self-regulation serves as a filter in the face of social and digital pressures, including the FoMO phenomenon and algorithmic promotions, so that individuals are more critical in responding to consumer trends (Przybylski et al., 2013; Kim & Yang, 2023; Ananta et al., 2025). Fifth, self-regulation has been shown to improve psychological and financial well-being, contributing to financial planning, life satisfaction, and emotional stability (Hofmann et al., 2014; Baumeister & Vohs, 2018).

From an intrapersonal communication perspective, these five aspects are interconnected through internal dialogue, which serves as a space for reflection, evaluation, and motivational reinforcement. Intrapersonal communication provides a medium for individuals to negotiate needs versus wants, delay gratification for long-term goals, manage emotions adaptively, and navigate social and digital pressures. This process not only helps individuals curb consumer behavior but also enhances self-awareness, a sense of control, and overall psychological well-being. Thus, self-regulation, strengthened by intrapersonal communication, can be viewed as a key mechanism for building healthier and more sustainable consumption patterns in the modern era.

CONCLUSION

Based on the results of the literature review, it can be concluded that self-regulation is a key factor in controlling consumer behavior. Self-regulation allows individuals to control impulsive urges, delay gratification for long-term goals, and manage negative emotions that often trigger compulsive shopping behavior. Furthermore, self-regulation functions as an adaptive filter in dealing with social and digital environmental pressures, including the Fear of Missing Out (FoMO) phenomenon and exposure to algorithm-based advertising, enabling individuals to be more critical and selective in responding to external stimuli. Ultimately, strong self-regulation has been shown to contribute not only to healthier consumer behavior but also to psychological and financial well-being, such as sound financial planning, lower stress levels, and increased life satisfaction.

From an intrapersonal communication perspective, self-regulation operates through internal dialogue, which serves as a space for reflection, self-evaluation, and motivational reinforcement. This internal communication process negotiates desires and needs, strengthens commitment to long-term goals, and guides individuals toward more constructive emotional management strategies. Thus, self-regulation is understood not only as a psychological mechanism but also as a form of intrapersonal communication that provides a foundation for individuals in managing consumer behavior in the digital age.

Overall, this research confirms that strengthening self-regulation and intrapersonal communication skills is crucial for developing rational, healthy, and sustainable consumption patterns. This opens up opportunities for developing practical strategies, including financial education, intrapersonal reflection training, and emotion regulation-based interventions, to help individuals navigate the challenges of modern consumerism.

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