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## THE ROLE OF SELF-CONTROL AS A MEDIATOR OF THE RELATIONSHIP BETWEEN FINANCIAL KNOWLEDGE AND IMPULSIVE BUYING BEHAVIOR OF FACEBOOK MARKETPLACE USERS FROM AN ISLAMIC PERSPECTIVE (A STUDY OF GENERATION Z IN BANDAR LAMPUNG CITY)

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#### Abstract:

This study aims to analyze the role of self-control as a mediating variable in the relationship between financial knowledge and impulsive buying behavior among Generation Z Facebook Marketplace users in Bandar Lampung City from an Islamic perspective. This study used a quantitative method by distributing questionnaires to 100 respondents, and data analysis was conducted using SmartPLS 4.0 to test the PLS-SEM model. The results showed that financial knowledge had a positive and significant effect on self-control, while self-control had a negative and significant effect on impulsive buying behavior. However, self-control was unable to significantly mediate the relationship between financial knowledge and impulsive buying behavior. This finding indicates that financial knowledge alone is not enough to suppress impulsive behavior without strong self-control. From an Islamic perspective, these results emphasize the importance of implementing the values of israf (moderation) and tabdzir (not wasteful) in shaping wise financial behavior. This study contributes to the development of Islamic financial behavior literature and provides insights for the younger generation to be more rational and ethical in shopping in the digital era. Future research is recommended to add variables such as lifestyle, social pressure, or religiosity to broaden the understanding of the factors that influence consumer behavior.

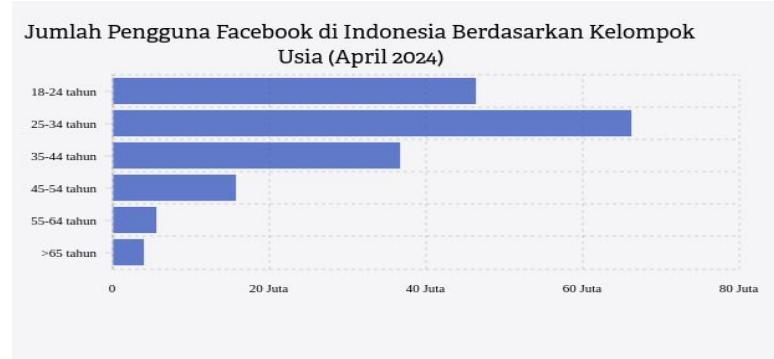
**Keywords:** Self-Control, Financial Knowledge, Impulsive Buying, Facebook Marketplace

## INTRODUCTION

The development of digital technology has significantly changed people's consumption patterns, especially with the emergence of various e-commerce platforms that facilitate online buying and selling activities. One of the most dominant platforms in Indonesia is Facebook Marketplace. One of the groups of people who actively utilize this technological development is Generation Z, namely, individuals born between 1997 and 2012. Based on data collected by the research company Databoks, conducted a study to understand the behavior of Facebook users by age.



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Source: <https://databoks.katadata.co.id>

**Figure 1.** Facebook Users in Indonesia

According to Databoks data in 2024, there were 174.3 million Facebook users in Indonesia, or approximately 61.8% of the total national population. Of these, 38% (66.2 million users) were aged 25-34, while 26.6% (46.3 million users) were Generation Z, aged 18-24 (Databoks, 2024). This data confirms that Generation Z plays a significant role in digital economic activities, including their often spontaneous purchasing behavior through Facebook Marketplace.

The ease of access, attractive visual displays, and instant promotions offered by this platform make impulsive buying a common phenomenon. A study conducted by Husnain, Zhang et al. in 2025 found that browsing duration on Facebook Marketplace significantly influences the frequency of impulsive purchases (Mudassir Husnain, Qingyu Zhang, Jari Salo, Muhammad Faisal Shahzad, Khizar Hayat, 2025). The majority of users spend 1-3 hours per day browsing products, and the longer the duration of use, the higher the tendency for spontaneous purchases.

This phenomenon indicates problems with financial management and self-control. According to Chen and Volpe, financial literacy is a person's ability to manage their financial resources to achieve prosperity in the future (Chen, Haiyang, Volpe, 2021). However, financial literacy alone is not always sufficient to curb consumer behavior. Research by Prayura Putra and Sinarwati shows that self-control has a stronger influence than financial literacy in curbing consumer behavior among Generation Z marketplace users (Putra I Gusti Lanang Prayura, Sinarwati, 2023).

Furthermore, a study by Mengga et al. also confirmed that lifestyle and self-control significantly influence student consumer behavior, while financial literacy has no significant effect (Grace Sriati Mengga et al., 2023). These findings suggest that psychological factors such as self-control are more dominant in determining a person's consumer behavior than simply financial knowledge.

From an Islamic perspective, consumptive and impulsive behavior are categorized as forms of *israf* (excessiveness) and *tabdżir* (wastefulness), which are prohibited by religious teachings. Research conducted by Nengsih et al. confirms that an Islamic lifestyle and financial literacy significantly influence the consumptive behavior of Islamic Economics students (Titin Agustin Nengsih, 2024). Thus, Islamic values play a crucial role in shaping self-control and wise financial behavior.

This study has strong relevance to previous studies but offers important updates. While previous studies only examined the direct relationship between financial knowledge and consumer behavior in college students or other e-commerce users without considering spiritual aspects, this study presents self-control as a mediating variable and examines the impulsive behavior of Generation Z Facebook Marketplace users from an Islamic perspective, emphasizing the values of *israf* and *tabdżir* as the basis for self-control and financial management.



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Based on the background description presented, the main problem in this study is formulated into several research questions. First, does financial knowledge influence self-control among Generation Z Facebook Marketplace users in Bandar Lampung City? Second, does financial knowledge influence impulsive buying behavior? Third, does self-control influence impulsive buying behavior? Fourth, does self-control act as a mediating variable between financial knowledge and impulsive buying behavior? Moreover, fifth, how the relationship between financial knowledge, self-control, and impulsive buying behavior can be explained from an Islamic perspective.

The purpose of this study is to analyze the influence of financial knowledge on self-control and impulsive buying behavior among Generation Z Facebook Marketplace users in Bandar Lampung City. Furthermore, this study also aims to determine the role of self-control as a mediating variable in the relationship between financial knowledge and impulsive buying behavior. Conceptually, this study aims to strengthen the understanding of digital consumer behavior from an Islamic perspective, particularly in the context of self-control and financial management in accordance with the principles of israf and tabdzir.

This research is expected to provide both theoretical and practical benefits. The results can enrich the literature in the field of financial management and consumer behavior, particularly regarding the influence of financial knowledge and self-control on impulsive buying behavior from an Islamic perspective. Practically, this research is expected to provide insights to Generation Z so they can be wiser in managing their finances and controlling their consumer behavior in the digital era. For online businesses, the results of this study can serve as a foundation for a deeper understanding of young consumer behavior, allowing marketing strategies to be aligned with ethical principles and social responsibility.

## METHODS

The research method that will be used in this study is a quantitative method. Quantitative research is a research method that examines a specific population or sample, data collection with research tools, and data analysis is quantitative or statistical, with the aim of testing predetermined hypotheses (Prof. Dr. Sugiyono, 2011). Data collected through a survey using a questionnaire given to respondents. The population in this study is Generation Z in Bandar Lampung City who use Facebook Marketplace, with an age range between 13–28 years. The data used are primary data obtained from questionnaire data collection using online media Google Form with a Likert scale assessment technique, and data processing using SmartPLS 4.0 to analyze the PLS-SEM model because it is able to test latent variables and mediation relationships with a significance level of 5% ( $\alpha = 0.05$ ). In addition, Microsoft Excel is used for descriptive analysis.

## RESULT AND DISCUSSION

**Research Object Description.** This research focuses on Facebook marketplace users, specifically Generation Z in Bandar Lampung City, as the primary target for understanding impulsive buying behavior. Facebook Marketplace is a popular and easily accessible e-commerce platform, making it possible for unplanned purchases (i.e., impulse buying). In the context of Islamic business ethics, consumer behavior needs to be controlled with principles such as honesty, responsibility, and sound financial management. Therefore, this study examines the role of self-control as a mediator in the relationship between financial knowledge and impulsive buying behavior among Generation Z consumers, to understand how they can conduct transactions in accordance with Islamic values while maintaining personal financial balance. The results of this



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study are expected to contribute to the development of wiser and more ethical consumption patterns in the digital era.

**Gender.** Data collected from questionnaires during the study showed the following gender distribution of respondents:

**Table 1.** Respondent Gender

No	Gender	Frequency	Percentage
1	Male	51	51%
2	Female	49	49%
<b>Amount</b>		<b>100</b>	<b>100%</b>

Source: Primary data, processed in 2025

**Age.** Data collected from questionnaires during the study showed the following distribution of respondents' ages:

**Table 2.** Respondent Age

No	Age	Frequency	Percentage
1	< 13 Year	0	0%
2	13 - 28 Year	100	100%
3	> 28 Year	0	0%
<b>Amount</b>		<b>100</b>	<b>100%</b>

Source: Primary data, processed in 2025

**Occupation.** Data collected from questionnaires during the study show the following distribution of respondents' occupations:

**Table 3.** Respondents' Occupations

No	Work	Frequency	Percentage
1	Students	68	68%
2	Private employee/ Entrepreneur	28	28%
3	Other	4	4%
<b>Amount</b>		<b>100</b>	<b>100%</b>

Source: Primary data, processed in 2025

**Last Marketplace Use.** Data collected from questionnaires during the study shows the distribution of respondents' Last Marketplace Use as follows:

**Table 4.** Respondents' Last Marketplace Use

No	Last used	Frequency	Percentage
1	< 6 Bulan	100	100%
2	> 6 Bulan	0	0%
<b>Amount</b>		<b>100</b>	<b>100%</b>

Source: Primary data, processed in 2025

**Last Transaction on the Marketplace.** Data collected from the questionnaire during the study shows the distribution of respondents' last transactions on Facebook Marketplace as follows:

**Table 5.** Respondents' last transactions on Facebook Marketplace

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No	Last Transaction	Frequency	Percentage
1	< 3Bulan	100	100%
2	> 3 Bulan	0	0%
	<b>Amount</b>	<b>100</b>	<b>100%</b>

Source: Primary data, processed in 2025

**Domicile in Bandar Lampung City.** Data collected from questionnaires during the study shows the distribution of respondents' Last Transactions on Facebook Marketplace as follows:

**Table 6.** Respondents Domiciled in Bandar Lampung City

No	Districts of Bandar Lampung City	Frequency	Percentage
1	Sukarame	22	22%
2	Kedaton	8	8%
3	Tanjung Karang Timur	7	7%
4	Tanjung Karang Barat	4	4%
5	Tanjung Karang Pusat	4	4%
6	Kemiling	5	5%
7	Sukabumi	5	5%
8	Teluk Betung Barat	4	4%
9	Teluk Betung Utara	5	5%
10	Teluk Betung Selatan	4	4%
11	Teluk Betung Timur	3	3%
12	Panjang	4	4%
13	Wayhalim	4	4%
14	Labuhan Ratu	5	5%
15	Bumi Waras	4	4%
16	Langkapura	4	4%
17	Enggal	4	4%
18	Rajabasa	4	4%
	<b>Amount</b>	<b>100</b>	<b>100%</b>

Source: Primary data, processed in 2025

Based on the data above, the results obtained from respondents aged between 22-25 years were 98 people with a percentage of 98% and 26-30 years, as many as 2 people with a percentage of 2%. Table 2 is the reason why this study examined Gen Z. In terms of gender, based on the data above, the results obtained for respondents with male gender as many as 65, with a percentage of 65%. At the same time, female respondents were 35, with a percentage of 35%. Based on the length of time investing in digital gold in the DANA application, between 6 - 12 months, as many as 79 people, with a percentage of 79%. At the same time, the length of time investing in digital gold in the DANA application is between 1 - 2 years, as many as 21 people, with a percentage of 21%.

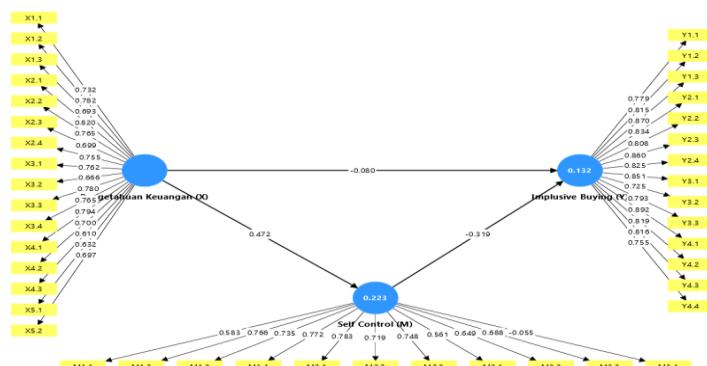
**Partial Least Squares (PLS) Analysis Results.** This study obtained data from respondents through a questionnaire using a Likert scale as the measurement instrument for each variable. Respondent characteristics were described by name, gender, age, place of residence, and education level. The collected data were then analyzed using the PLS-SEM method with the assistance of SmartPLS version 4.0 software.

a) Validity Test. One method for testing convergent validity is to examine the factor loading or outer loading values of each research variable. An indicator is considered valid if it meets the



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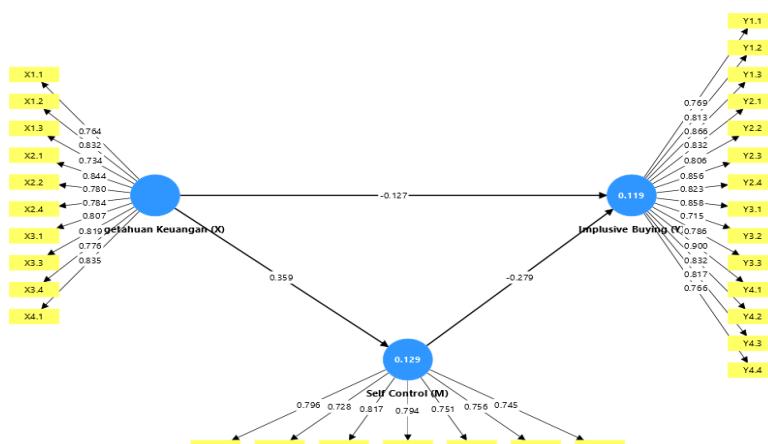
convergent validity criteria, namely, an outer loading of more than 0.7. The table below presents the outer loading values for each indicator used in the research variables.



Source: Primary data, processed in 2025

Figure 2. Path Coefficient Display Before Elimination

Graphic



Source: Primary data, processed in 2025

Figure 3. Path Coefficient Display After Elimination

Table 7. Loading Factor Results

Indicator	Financial Knowledge (X)	Self-Control (M)	Impulsive Buying (Y)	Information
X1.1	0.764			Valid
X1.2	0.832			Valid
X1.3	0.734			Valid
X2.1	0.844			Valid
X2.2	0.780			Valid
X2.4	0.784			Valid
X3.1	0.807			Valid
X3.3	0.819			Valid
X3.4	0.776			Valid
X4.1	0.835			Valid
		0.129		
		0.119		
		0.223		

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M1.2	0.796	Valid
M1.3	0.728	Valid
M1.4	0.817	Valid
M2.1	0.794	Valid
M2.2	0.751	Valid
M2.3	0.756	Valid
M3.2	0.745	Valid
Y1.1	0.769	Valid
Y1.2	0.813	Valid
Y1.3	0.866	Valid
Y2.1	0.832	Valid
Y2.2	0.806	Valid
Y2.3	0.856	Valid
Y2.4	0.823	Valid
Y3.1	0.858	Valid
Y3.2	0.715	Valid
Y3.3	0.786	Valid
Y4.1	0.900	Valid
Y4.2	0.832	Valid
Y4.3	0.817	Valid
Y4.4	0.766	Valid

Source: Primary data, processed in 2025

Based on the data presented in the table above, it can be seen that the research items have met the requirements for meeting the convergent validity value by looking at the outer loading value, which has met the requirements, namely more than 0.7.

b) Reliability Test. The research results require reliability testing; one way of doing this is by examining the composite reliability value, which can be declared as meeting the requirements if the value is  $\geq 0.7$ . The following are the results of the tests conducted by the researchers:

**Table 8.** Cronbach's alpha and composite reliability

Variable	Cronbach's Alpha	Composite Reliability (rho C)
Financial Knowledge (X)	0.962	0.966
Self-Control (M)	0.937	0.946
Impulsive Buying (Y)	0.885	0.911

Source: Primary data, processed in 2025

**T-Test.** The t-statistic test is used to determine whether there is an influence between each independent and dependent variable. The t-test is a method for measuring the significance of the influence of an independent variable on a dependent variable in regression analysis. This method involves calculating the t-statistic and p-value to determine whether the influence is statistically significant. Based on the data processing, the results of the hypothesis test on the path coefficients can be seen in the table below:

**Table 9.** Results of the Structural Model Test

Hypothesis	Influence	Original Sample Mean (O)	Sample Mean (M)	Standard Deviation (STDEV)	T- Statistics	P- Value
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H1	Financial Knowledge)	-0.127	-0.137	0.172	0.737	<b>0.461</b>
	Against Impulsive Buying (Y)					

Source: Primary data, processed in 2025

**H1:** The results show that Financial Knowledge has a Negative and Insignificant influence on Impulsive Buying. It is proven by looking at the results of the promotion variable test, which has an original sample value of -0.127, which means it has a Negative relationship and has a t-statistic value of  $0.737 < 1.96$  and a P-value of  $0.461 > 0.05$ , which means that the relationship that occurs is a Negative and insignificant. So the first hypothesis states that Financial Knowledge (X) has a Negligible Effect on Impulsive Buying (Y).

**Mediation Effect Test.** A mediation test is an analytical technique used to determine whether the relationship between independent and dependent variables is mediated by a third variable called a mediator (Reuben M. Baron & David A. Kenny, 1986). A mediating variable explains how or through what mechanism the independent variable influences the dependent variable, resulting in an indirect effect. It can be seen in the results of the hypothesis test in the Path Coefficients table.

**Table 10.** Results of the structural model test

Hypothesis	Influence	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-Statistics	P-Value
H2	Financial Knowledge (X) Against Self-Control (M)	0.359	0.404	0.145	2.483	0.013
H3	Self-Control (M) Against Impulsive Buying (Y)	-0.279	-0.290	0.108	2.591	0.010
H4	Self-Control (M) Mediates Financial Knowledge (Financial Knowledge) on Impulsive Buying (Y)	-0.100	-0.114	0.060	1.671	<b>0.095</b>

Source: Primary data, processed in 2025

Based on the results of the mediation effect test above in the path coefficients table, the following results are known:

**H2:** The results indicate that financial knowledge has a positive and significant effect on self-control. It is evidenced by the results of the promotion variable test, which has an original sample value of 0.359, indicating a positive relationship. The t-statistic is  $2.483 > 1.96$ , and the p-value is  $0.0130 < 0.05$ , indicating a positive and significant relationship. Therefore, it can be concluded that the second hypothesis states that financial knowledge (X) has a positive and significant effect on self-control (M).

**H3:** The results indicate that self-control has a significant negative effect on impulsive buying. It is evidenced by the results of the self-control variable test, which has an original sample value of -0.279, indicating a negative relationship. A t-statistic of  $2.591 > 1.96$ , and a p-value of  $0.010 < 0.05$ ,



indicating a significant negative relationship. Therefore, the third hypothesis, which states that self-control (M) has a significant negative effect on impulsive buying (Y), is supported.

**H4:** The results indicate that self-control cannot mediate the relationship between knowledge and impulsive buying. It is proven by looking at the test results of the Self-Control variable. It has an original sample value of -0.100, which means it has a negative relationship and has a t-statistic value of  $1.671 > 1.96$  and a P-value of  $0.095 > 0.05$ , which means that the relationship that occurs is negative and not significant. It can be concluded that: The fourth hypothesis states that Self-Control (M) has a negative but not significant effect in mediating the relationship between Financial Knowledge (X) and Impulsive Buying (Y).

**Coefficient of Determination Test/R-Square Test (R<sup>2</sup>).** The coefficient of determination (R<sup>2</sup>) is used to determine the percentage change in the dependent variable (Y) that is influenced by the independent variable (X). Therefore, to assess the model's ability to explain variation caused by the independent variable, a coefficient of determination test is necessary. The higher the R<sup>2</sup> value, the higher the percentage change in the dependent variable (Y) that can be explained by the independent variable (X). Conversely, the lower the R<sup>2</sup> value, the lower the percentage change in the dependent variable (Y) caused by the independent variable (X). The following are the results of the coefficient of determination test:

**Table 11.** Results of the coefficient of determination test

Matrix	R-square	R-square adjusted
Impulsive Buying	0.119	0.101
Self-Control	0.129	0.120

Source: Primary data, processed in 2025

According to Table 11 above, it shows that the R-square value for the Impulsive Buying variable is 0.119. The variation in changes in the Impulsive Buying variable that Financial Knowledge and Self-Control can explain is 11.9%, while other variables outside the proposed model explain the remaining 88.1%. The R-square value for the Self-Control variable is 0.129. The variation in changes in the trust variable can be explained by the variables of social media marketing, e-service quality, and information quality by 12.9%, while other variables outside the proposed model explain the remaining 87.1%.

**The Influence of Financial Knowledge (X) on Impulsive Buying Behavior (Y).** According to the Theory of Planned Behavior proposed by Icek Ajzen in 1985, a person's behavior is influenced by intentions, which are formed from attitudes, norms, and perceived behavioral control. The Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA), which focuses more on intentions as the primary predictor of behavior (Ajzen, 1991). People with good financial literacy tend to think more carefully before making a purchase, are less easily tempted by short-term promotions, and are more mindful of the long-term impact of each purchasing decision. It has been demonstrated in various studies, particularly among young people and college students.

It is proven by the results showing that Financial Knowledge (X) has a negative but insignificant effect on Impulsive Buying (Y). By looking at the test results, the Financial Knowledge variable has an original sample value of -0.127, which means it has a negative relationship and has a t-statistic value of  $0.737 > 1.96$  and a P-value of  $0.461 > 0.05$ , which means that the relationship that occurs is negative and insignificant. So the first hypothesis is that Financial Knowledge has a negative but insignificant effect on Impulsive Buying.



A person with good financial knowledge generally understands how to manage money wisely, from planning expenses and saving to considering the benefits and risks of each purchasing decision. This knowledge makes individuals more cautious in using their money and less easily tempted by fleeting desires. Conversely, individuals with low financial knowledge tend to be less able to differentiate between needs and wants, making it easier to make spontaneous purchases without rational consideration. Therefore, the effect of financial knowledge on impulsive buying behavior is negative, as the higher a person's financial knowledge, the lower the likelihood of making impulsive purchases.

It is in line with research conducted by Maximilla Febriana Ayuningtyas & Atika Irawan entitled "The Influence of Financial Literacy on Bandung Generation Z Consumers' Impulsive Buying Behavior with Self-Control as a Mediating Variable," which found that financial literacy has a negative and significant influence on impulsive behavior. The higher a person's financial literacy, the less likely they are to make impulsive purchases, especially if supported by good self-control (Ayuningtyas, Maximilla Febriana, Irawan, 2021).

Financial knowledge has a negative but insignificant effect on impulsive buying. Although in this study, the effect was not statistically significant, meaning that the higher a person's financial knowledge, the tendency to make impulsive purchases will decrease, although the decrease is not strong enough to be considered significant. It indicates that financial knowledge does play a role in helping individuals manage their finances and resist the urge to shop without planning, but other factors, such as self-control, social environment, and promotion, may also influence this impulsive behavior. Thus, increasing financial knowledge remains important, but it needs to be balanced with strengthening other controlling factors to suppress impulsive behavior more effectively.

**The Influence of Financial Knowledge (X) on Self-Control (M).** Based on Financial Literacy Theory, financial literacy encompasses several key elements: basic financial knowledge, financial management skills, attitudes and motivations toward money management, sound financial decision-making, and readiness to face risks and plan for the future to enable informed and effective financial decisions (Lusardi, A., & Mitchell, 2014). Individuals with high financial literacy not only possess knowledge about money but also demonstrate the ability to control their spending. Adequate financial knowledge fosters self-confidence and competence, enabling individuals to delay immediate gratification for the sake of long-term financial stability. In other words, financial literacy plays a direct role as an internal foundation that encourages self-control behavior, as financially educated individuals are more aware of the consequences of each spending decision. Financial literacy is not simply information, but a strategic tool for developing discipline and wise financial decision-making.

The results show that Financial Knowledge (X) has a positive and significant effect on Self-Control (M). It is proven by looking at the test results, where Financial Knowledge has an original sample value of 0.359, which means it has a positive relationship and has a t-statistic value of  $2.483 > 1.96$  and a P-value of  $0.013 < 0.05$ , which means that the relationship that occurs is positive and significant. So the second hypothesis states that Financial Knowledge (X) has a positive and significant effect on Self-Control (M).

When someone has a good understanding of how to manage their finances, they are not only able to develop a well-directed financial plan but also better trained in self-control against consumer behavior and impulsive purchasing decisions. Financial knowledge fosters a rational mindset in managing financial resources, enabling individuals to distinguish between needs and wants and consider the long-term consequences of every economic decision they make. The greater a person's

level of financial understanding, the greater their ability to refrain from waste, manage financial priorities wisely, and direct their behavior toward more productive financial goals.

It is in line with research conducted by Endah Setyowati and colleagues, which shows that students with high levels of financial literacy tend to have better self-control. It means they are able to refrain from unnecessary spending and are more disciplined in managing their personal finances (Setyowati, Endah, Zulaihati, 2023).

Financial knowledge is a crucial foundation for developing self-control, as it provides confidence, competence, and financial awareness in managing personal finances. When someone has a good understanding of finances, they are better able to restrain themselves from consumer behavior, think rationally in decision-making, and consider the long-term impact of each financial action. Therefore, the higher a person's level of financial knowledge, the stronger their self-control, enabling them to manage their finances wisely, with discipline, and with a focus on future financial stability.

**The Influence of Self-Control (M) on Impulsive Buying Behavior (Y).** Based on Self-Regulation Theory, proposed by Roy F. Baumeister in 1994, it is explained that individuals can control their emotions, desires, and behavior to maintain long-term goals (Roy F. Baumeister & Todd F. Heatherton, 1994). If someone can restrain themselves, they will not be easily tempted by advertisements, flash sales, or discounts circulating on Facebook Marketplace. It means that the higher the self-control, the lower the likelihood of making an impulsive purchase. In other words, self-control acts as a brake that prevents someone from buying something simply because of a momentary emotional impulse.

It is proven by the results that self-control (M) has a significant negative effect on impulsive buying (Y). By looking at the test results, the self-control variable has an original sample of  $-0.279$ , which means it has a negative relationship and has a t-statistic value of  $2.591 > 1.96$  and a P-value of  $0.010 < 0.05$ , which means that the relationship that occurs is significantly negative. So the third hypothesis states that self-control (M) has a significant negative effect on impulsive buying (Y).

People with good self-control are generally able to resist momentary impulses, such as the urge to buy something simply because of a big discount or a friend's suggestion. Conversely, when self-control is weak, a person tends to be easily carried away and make impulsive purchases without thinking. It is called impulsive buying. Several studies have shown that the stronger a person's self-control, the less likely they are to engage in unplanned consumer behavior. The stronger a person's self-control, the less likely they are to make impulsive purchases, even when there are discounts or promotions.

It is reinforced by previous research conducted by Fachrul Ilham Al-Fisyahril and Abdul Muhid, which examined online gamers in Indonesia. They found that self-control plays a significant role in reducing the tendency to purchase in-game items spontaneously. The stronger the self-control, the less likely they are to make mindless purchases (Ilham, Fachrul, Muhid, 2022).

It can be concluded that self-control has a negative and significant effect on impulsive buying behavior. It means that the higher an individual's self-control, the lower their tendency to make impulsive purchases. This significant negative effect indicates that self-control plays a crucial role in suppressing emotional impulses and fleeting desires that arise while shopping, such as being tempted by discounts, promotions, or environmental influences. It is in line with the Self-Regulation Theory proposed by Roy F. Baumeister (1994), which states that individuals who are able to regulate their emotions, desires, and behavior will more easily act in accordance with long-term goals. Therefore, the stronger a person's self-control, the greater their ability to refrain from unplanned consumer behavior, thereby effectively minimizing impulsive buying behavior.

**The role of self-control (M) in mediating the relationship between financial knowledge (X) and impulsive buying (Y).** Based on self-regulation theory, proposed by Roy F. Baumeister in 1994, financial knowledge can be considered "cognitive capital" for making financial decisions (Roy F. Baumeister, Todd F. Heatherton, 1994). However, knowledge alone is not enough; self-control is needed to put that knowledge into practice. It is where the mediating role emerges: financial knowledge increases self-control, which then helps suppress impulsive buying behavior in individuals who want to make online purchases.

However, the results show that Self-Control cannot mediate the relationship between knowledge and Impulsive Buying. It is proven by looking at the results of the Self-Control variable test. It has an original sample value of  $-0.100$ , which means it has a negative relationship and has a t-statistic value of  $1.671 > 1.96$  and a P-value of  $0.095 > 0.05$ , which means that the relationship that occurs is negative and not significant so that it can be concluded: That the fourth hypothesis states that Self-Control (M) cannot mediate insignificantly the relationship between Financial Knowledge (X) and Impulsive Buying (Y).

Logically, even if someone has good financial knowledge, this does not necessarily mean they can control themselves when shopping. Financial knowledge is limited to understanding how to manage money, but resisting impulsive buying requires strong self-control. In practice, many people still find it difficult to resist the temptation of promotions or discounts even though they know how to manage their finances properly. It happens because shopping decisions are often influenced by emotions and momentary desires, rather than logic or financial knowledge. As a result, self-control cannot effectively bridge the gap between financial knowledge and impulsive behavior, as knowledge without self-control is insufficient to resist impulsive shopping impulses.

It is reinforced by a study conducted by Alfizar Suprianto and his team on students from out of town, who found that self-control had no significant partial effect on financial management behavior. However, when tested alongside other variables such as financial literacy and impulsive buying, self-control still played a role (Alfizar Suprianto, Yayu Isyana Pongoliu, 2023). These findings suggest that the influence of self-control can vary depending on the life context and stressors experienced by the individual.

Self-control has not been able to act as a significant mediator between financial knowledge and impulsive behavior. It means that having good financial knowledge does not automatically enable someone to resist the urge to shop spontaneously. Other factors, such as emotional maturity, experience, or a supportive social environment, are needed for self-control to function optimally. Therefore, financial knowledge alone is insufficient without a strong self-control ability to deal with various consumer temptations, especially in the digital age, full of attractive offers.

## CONCLUSION

This study analyzes the role of self-control as a mediating variable in the relationship between financial knowledge and impulsive buying behavior among Generation Z Facebook Marketplace users in Bandar Lampung City using the Self-Regulation Theory approach and an Islamic perspective. The results show that financial knowledge has a positive effect on self-control, and self-control has a negative effect on impulsive buying behavior. However, self-control is not able to significantly mediate the relationship between financial knowledge and impulsive buying. This finding indicates that financial knowledge alone is not enough to suppress impulsive behavior without strong self-control. From an Islamic perspective, these results emphasize the importance of implementing the values of israf (moderation) and tabdzir (moderation) in financial management.

Future research is recommended to add variables such as lifestyle, social pressure, or religiosity to understand consumer behavior more deeply.

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