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Research Paper

Determination Of Consumer Behavior with Self Control as Mediation in the Community in Palangka Raya City

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ABSTRACT:
The advancement of the digital era, accompanied by increasingly easy access to e-commerce services, has driven an increase in consumer behavior among the public, including in Palangka Raya City. The purpose of this study was to analyze the influence of financial literacy, lifestyle, and income level on consumer behavior, with self-control as a mediating variable. The research method used was a quantitative approach with Structural Equation Modeling-Partial Least Squares (SEM-PLS) analysis techniques. The results of the analysis showed that financial literacy and income level had no significant influence on either consumer behavior or self-control. Conversely, lifestyle was shown to have a significant influence on both consumer behavior and self-control. Furthermore, self- control was found to play an important role in suppressing individual consumer tendencies. In the context of mediation, self-control was unable to mediate the relationship between financial literacy and income level on consumer behavior, but it did significantly mediate the influence of lifestyle on consumer behavior. Based on the findings, it was concluded that lifestyle and self-control are the primary determinants of consumer behavior in Palangka Raya City, while financial literacy and income level did not show a direct influence. The implications of this study emphasize the importance of strengthening self-control and adopting a healthier lifestyle as strategic efforts to curb consumer behavior amidst the increasingly rapid flow of digitalization.

Keywords: *Financial literacy, lifestyle, income, self-control, consumer behavior, urban communities.*

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I. INTRODUCTION

In the digital era, easy access to various products and services online, without being limited by time or place, has changed the consumption patterns of the wider community and the ease of access to purchases without being limited by time and place (Nur Farichin, 2022; Pohan, Nasution, & Pohan, 2025), thanks to the availability of e-commerce platforms that operate 24 hours and easy access through digital devices, is often used as the main target of marketing strategies, especially through social media and digital promotions that are highly personal and persuasive (Diniah, Rosmanidar, & Fitrianova Andriani, 2023; Fadhilah, 2023; Febriyanti, Ariwibowo, & Nurmalasari F, 2024; Naufalia, 2022). This phenomenon has the potential to increase people's consumptive behavior (Perdana Oskar, Wenda Prinoya, Novita, & Johan, 2022). Continuous exposure to personalized advertising, limited-time discounts, and celebrity endorsements has fueled consumer behavior that can lead to long-term financial problems (Napitupulu, Ellyawati, & Astuti, 2021).

In the context of financial management, financial literacy is a crucial factor. Financial literacy is defined as an individual's ability to understand financial concepts, manage financial resources, and make appropriate financial decisions to achieve well-being (Perkasa, Purwanto, Ariani, Vitriani, & Parashakti, 2024). Low levels of financial literacy impact people's ability to manage expenses, prioritize needs, and avoid excessive consumer behavior (Ulfah, Ellyawati, & Astuti, 2022). Individuals with adequate financial literacy tend to be able to plan and manage financial resources wisely, thereby reducing consumer tendencies. However, national surveys show that the financial literacy index of the Indonesian public remains relatively low, which was only 49.68% in 2022 (OJK, 2022). Consumer behavior is characterized by a tendency to impulsively purchase branded products to gain social recognition from their social circle, often leading to spending beyond one's financial means, even going into debt to fulfill these desires.

Several studies show a negative correlation between financial literacy and consumer behavior (Ananda, Ady, & Sayidah, 2024; Anjani & Darto, 2022). Lifestyle reflects an individual's behavioral patterns through daily activities, interests, and opinions (Perdana Oskar et al., 2022; Saputra et al., 2024). Lifestyle plays a significant role in shaping a person's behavior. Many people strive to appear fashionable by wearing branded items, following fashion trends, and adopting the latest fashion styles (Pohan et al., 2025; Rahmawati, 2021). This urge often arises from a lack of understanding of efficient and wise financial management. Self-control serves as a psychological mechanism to resist the urge to make impulsive purchases. Strong self-control can mediate the transition from financial literacy and lifestyle to consumer behavior, by making rational purchasing decisions (Ananda et al., 2024; Anjani & Darto, 2022).

The results of pre-research interviews with several residents in Palangka Raya City illustrate that: a) many still struggle with financial management; b) there is a tendency to purchase branded products for social status; c) many lack a basic understanding of managing priority expenses; d) weak self-control over consumer behavior. This condition is influenced by low financial literacy, imbalances in daily financial management, a lack of short-term financial planning, and a lack of strong self-control in money management. These factors contribute to this worsening situation.

Palangka Raya City, the capital of Central Kalimantan Province, is experiencing rapid economic and social growth. The increase in the productive-age population, the penetration of digital services, and the increasing purchasing power of the community are interesting phenomena to study in the context of consumer behavior. A comprehensive analysis of the influence of financial literacy, lifestyle, and income levels on consumer behavior through self-control is crucial. The novelty of this research lies in: the use of self-control as a mediator in urban communities, and the focus on the relatively rarely studied community of Palangka Raya City, thus providing a local context.

II. LITERATURE REVIEW

2.1 Financial literacy

Financial literacy is the ability to understand and apply financial concepts and analyze them in everyday economic decision-making (Lusardi & Mitchell, 2018; Napitupulu, Ellyawati, & Astuti, 2021; Perkasa, Purwanto, Ariani, Vitriani, & Parashakti, 2024) (Lusardi & Mitchell, 2018). A good level of financial literacy enables individuals to plan expenses, save, invest, and avoid excessive consumer behavior (Salsabilla & Wicaksono, 2023; Saputro et al., 2025; Ulfah, Ellyawati, & Astuti, 2022; Wati et al., 2025). However, a national survey shows that financial literacy in Indonesia is still low, at 49.68% (OJK, 2022), which poses a challenge in personal financial management. emphasizes the importance of financial literacy in improving household economic well-being (Fitriana & Wulandari, 2020), and financial literacy reduces consumer behavior (Nur Farichin, 2022; Salsabilla & Wicaksono, 2023; Saputro et al., 2025).

H1: Financial literacy has a significant negative effect on consumer behavior. H2: Financial literacy has a significant positive effect on self-control.

H8: Financial literacy has a significant effect on consumer behavior through self-control.

2.2 Lifestyle

Lifestyle reflects consumption patterns that indicate how individuals use money, time, and other resources in their daily lives (Setiadi, 2019). Sociocultural changes and the penetration of digital media have accelerated the emergence of a consumerist lifestyle, particularly among urban youth (Fadhilah, 2023; Perdana Oskar et al., 2022; Rahmawati, 2021). This strong influence of lifestyle on consumer behavior is indicated (Pohan, Nasution, and Pohan, 2025; Ulfah, Ellyawati, and Astuti, 2022). Digital lifestyles encourage impulsive consumption among millennials (Rahmawati, 2021).

H3: Lifestyle has a significant positive effect on consumer behavior. H4: Lifestyle has a significant negative effect on self-control.

H9: Lifestyle has a significant effect on consumer behavior through self-control.

2.3 Income Level

Income is a key economic factor influencing people's purchasing power. According to Keynesian consumption theory, increased income will increase consumption, but not entirely, as some will be saved (Mankiw, 2020). In the context of consumer behavior, Income is not always a dominant factor, because consumption behavior is also influenced by psychological and social factors (Azhari & Soegoto, 2025).

a. Relationship between Income Level and Consumptive Behavior:

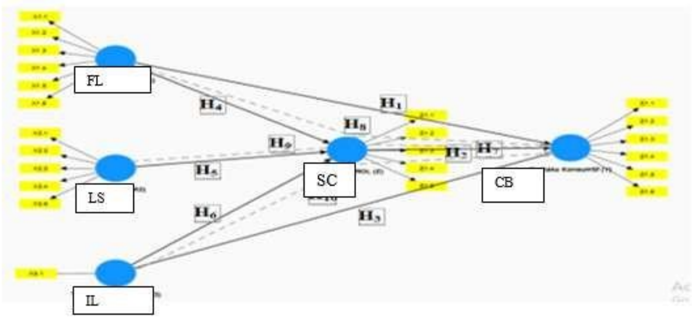
Income levels can influence individual consumer behavior. Higher incomes tend to increase spending (Anjani & Darto, 2022).

b. Relationship between Income Level and Self-Control:
Income level can influence an individual's self-control. The higher the income, the more likely an individual is to have lower self-control (Anjani & Darto, 2022).
c. Self-control as a Mediator of Consumptive Behavior:
Self-control can mediate between income levels and consumer behavior (Azhari & Soegoto, 2025; Wulandari, 2023). Strong self-control leads to wiser spending control, even with higher incomes (Anjani & Darto, 2022; Azhari & Soegoto, 2025; Salsabilla & Wicaksono, 2023; Wulandari, 2023)..
H5 : Income level has a significant positive effect on consumer behavior
H6 : Income level has a significant negative effect on Self Control..
H10: Income level has a significant influence on consumer behavior through self-control.

2.4 Consumptive Behavior
Excessive purchasing behavior of goods or services, not according to needs, irrational, more driven by emotions, as consumptive behavior. (Alie, Rizqi, & Mahardika Agustin, 2023; Azhari & Soegoto, 2025; Nur Farichin, 2022; Saputro et al., 2025). This phenomenon is increasing with the development of digitalization, easy access to e-commerce, and aggressive promotions.

2.5 Self-control as a Mediating Variable
Self-control is understood as an individual's ability to regulate internal drives, emotions, and behaviors to align with the achievement of long-term goals (Baumeister, Vohs, & Tice, 2019). Individuals with high levels of self-control tend to be able to limit their tendency toward consumer behavior, even when they have relatively high incomes or are exposed to environments with consumer lifestyles (Zahra & Anoraga, 2021). Therefore, this variable is important as a mediator in consumer behavior research. (Sari, Hidayat, & Putri, 2021) found that self-control plays a significant role in reducing the impact of consumer lifestyles on online purchasing behavior.
H7: Self Control has a significant negative effect on Consumptive Behavior.

Based on the theory contained in this research, the conceptual framework used is as follows:



Source : Diadaptasi dari (Lusardi & Mitchell, 2018; Baumeister et al., 2019; Sari & Andriani (2019); and processed by researchers (2025).

Keterangan :
: Thick Arrow Direct Influence.
: Dashed Arrow Indirect Effect.

Picture 1. Conceptual Framework

Hypothesis testing is conducted using statistical criteria based on the t-statistic and significance level (p-value). The hypothesis is accepted if the t-statistic is >1.96 or the significance level is <0.05 (α = 5%). The hypothesis is rejected if the t-statistic is <1.96 or the significance level is ≥0.05.

According to Hair et al. (2021), the general criteria for accepting a hypothesis in a structural model are when the t-statistic exceeds the threshold of 1.96 at the 95% confidence level, and the p-value is <the specified significance level. Similarly, (Ghozali & Latan, 2023), analysis using PLS-SEM: The hypothesis decision compares the t-statistic value with the critical value (1.96) and pays attention to the significance value (p-value) compared to the significance level used by the researcher.

III. RESEARCH METHOD

This research used a quantitative approach with a survey method. This method is suitable for testing relationships between variables that are measured numerically (Creswell, 2018). The analysis was conducted using Structural Equation Modeling (SEM-PLS) version 4.0.

The research was conducted in Palangka Raya City, Central Kalimantan. The location was selected based on the phenomenon of increasing urban consumption and high access to digital shopping platforms. The research was planned to last six months, from instrument development to data analysis.

The study population was all residents of Palangka Raya City aged 17 years and older who had a KTP (ID card) residing in Palangka Raya City. According to the official BPS (2024) Palangka Raya City 2024: the total population of Palangka Raya City in 2024 was 310,100, with approximately 223,400 people aged 17 years and older. The sampling technique used was purposive sampling, with the following criteria: 1) General Public Aged 17 Years and Older; 2) Have an ID card domiciled in Palangka Raya City; 3) Have income from self-employment; 4) Have made an online purchase at least once in the last 3 months. This resulted in a sample size of 198 respondents.

IV. RESULTS

4.1 Respondent Characteristics Results

Table 1. Respondent Characteristicts

Category	Subcategory	Frequency	Percentage
Gender	Male	101	44,9%
	Female	124	55,1%
Age	17 – 24 years	79	35,1%
	25 – 32	45	20%
	33 – 40	48	21,3%
	41 – 48	30	13,3%
	49 – 58	23	10,2%
last education	elementary school / Junior high school	0	0%
	Senior High School / Vocational School	30	13,3%
	Diploma	20	8,9%
	Bachelor	118	52,4%
	postgraduate / doctoral	57	25,3%
Main Job	Students	36	16%
	Civil Servants/ Indonesian national army / Republic of Indonesia Police	72	32%
	Private Employee/Self-Employed	82	36,4%
	Lainnya	35	15,6%
Income Level	< 1.500.000 rupiah	42	18,7%
	> 1.500.000 – 3.000.000 rupiah	46	20,4%
	> 3.000.001 – 5.000.000 rupiah	56	24,9%
	> 5.000.001 – 7.000.000 rupiah	34	15,1%
	> 7.000.000 rupiah	47	20,9%
Shopping Patterns	Offline (Physical Store)	44	19,6%
	Online (Market Place)	60	26,7%
	Combination of Both	121	53,8%
Marital status	Not married yet	104	46,2%
	Married	121	53,8%

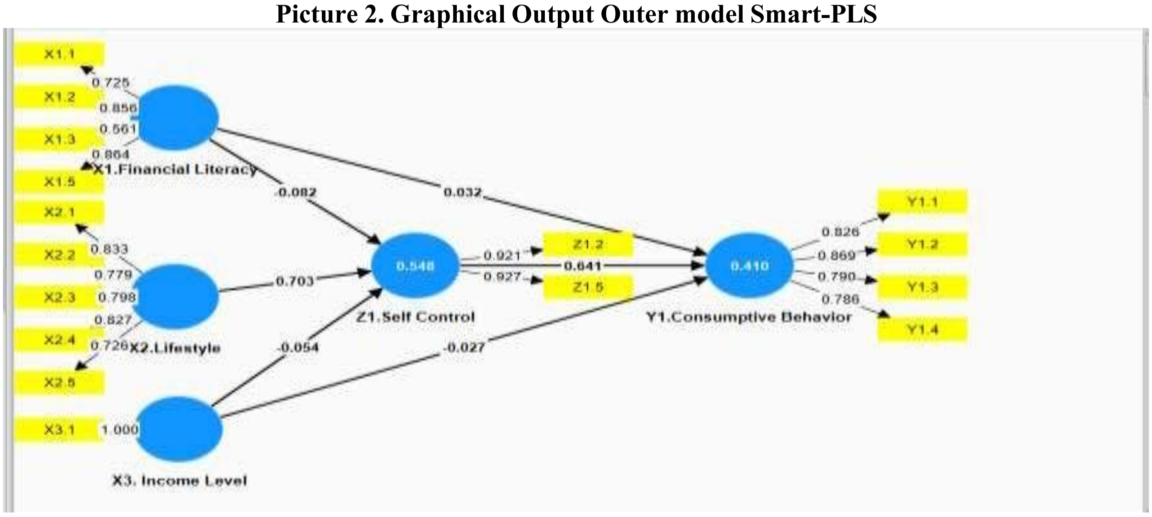
Source: Table created by the author, 2025

Based on Table 1 above, it shows that the respondents in the study numbered 225 people who were residents of Palangka Raya City who met the criteria. From the results of the data, it can be broken down into several categories, namely based on gender, consisting of 124 female respondents with a percentage of 55.1% and 101 male respondents with a percentage of 44.9%. From the data, it shows that the most answers obtained from the gender of respondents who filled out the research questionnaire were female.

4.2 Reliability and Validity Test

To carry out reliability and validity tests, first create an outer image, the display of which is shown in Figure 2, as follows:

Picture 2. Graphical Output Outer model Smart-PLS



Source: output smart PLS, 2025

4.3 Validity Test

The results of the discriminant validity output values (cross loading) are shown in table 1, as follows:

Table 2. Discriminant Validity (*Cross Loading*)

Construct/Dimensions	X1. Financial Literacy	X2. Lifestyle	X3. Income Level	Y1. Consumptive Behavior	Z1. *Self Control*
X1.1 FL*	0.725	-0.206	0.278	-0.104	-0.142
X1.2 FL	0.856	-0.185	0.362	-0.140	-0.238
X1.4 FL	0.561	-0.137	0.231	-0.054	-0.084
X1.5 FL	0.864	-0.149	0.294	-0.112	-0.248
X2.1 LS*	-0.190	0.833	-0.169	0.566	0.643
X2.2 LS	-0.181	0.779	-0.183	0.579	0.495
X2.3 LS	-0.155	0.798	-0.056	0.505	0.597
X2.4 LS	-0.227	0.827	-0.295	0.567	0.616
X2.5 LS	-0.098	0.726	-0.104	0.561	0.533
X3.1 IL*	0.385	-0.205	1.000	-0.162	-0.229
Y1.1 CB*	-0.131	0.669	-0.157	0.826	0.693
Y1.2 CB	-0.081	0.617	-0.167	0.869	0.508
Y1.3 CB	-0.070	0.481	-0.032	0.790	0.340
Y1.4 CB	-0.174	0.439	-0.133	0.786	0.420
Z1.1 SC*	-0.228	0.684	-0.241	0.555	0.921
Z1.2 SC	-0.242	0.669	-0.184	0.626	0.927

*FL=financial literacy; *LS=lifestyle; *IL=income level; *SC=self control; *CB=consumptive behavior Source: Table created by the author, 2025

Table 1 shows that all variables have high cross-loading values, namely >0.7. Values >0.5 are still acceptable, provided they have strong theoretical support. According to Hair et al. (2019), a loading value of ≥0.7 indicates that the indicator has a strong contribution in explaining its latent variable.

Meanwhile, loading values between 0.5 and 0.7 are still acceptable if supported by strong theoretical support and a relevant research context.

1. **Uji Reliabilitas**

The outer model evaluation uses convergent validity, discriminant validity, average variance extracted (AVE), composite reliability and Cronbach's alpha measurements:

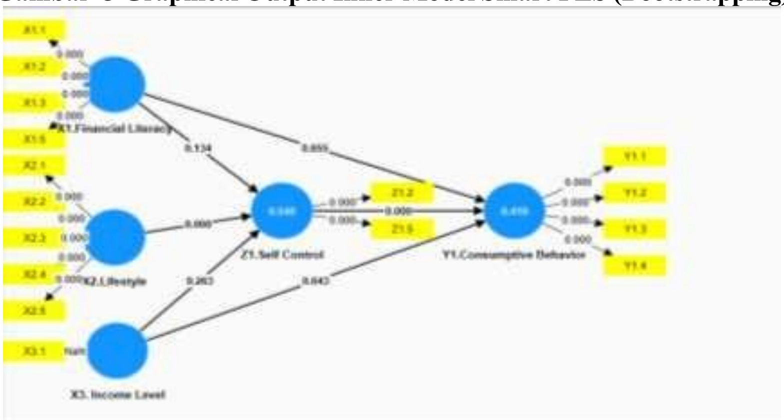
Table 3. Measurement Model Evaluation

Latent Variabel	***Indicator***	***Outer Loading***	***Cronbach's Alpha***	**Rho A**	**CR**	**AVE**	**Keterangan**
Financial Literacy	X1.1	0.725	0.767	0.838	0.843	0.580	V/R
	X1.2	0.856					V/R
	X1.3	0.561					V/R
	X1.4	0.864					V/R
Lifestyle	X2.1	0.833	0.853	0.859	0.890	0.670	V/R
	X2.2	0.779					V/R
	X2.3	0.798					V/R
	X2.4	0.827					V/R
	X2.5	0.726					V/R
Income Level	X3.1	1.000					V/R
Self Control	Z1.1	0.826	0.843	0.891	0.895	0.630	V/R
	Z1.2	0.869					V/R
Consumptive Behavior	Y1.1	0.790	0.829	0.830	0.921	0.854	V/R
	Y1.2	0.786					V/R
	Y1.3	0.921					V/R
	Y1.4	0.927					V/R

V/R= valid/reliabel
Source: Table created by the author, 2025

a) *Inner Model Output Results*
Inner model evaluation assesses the ability of exogenous variables to influence endogenous variables and measures the strength and direction of these relationships. This process is crucial for understanding complex phenomena because through the inner model, researchers can identify which variables have a significant influence, how significant their influence is, and how these variables interact with other variables to shape the final outcome (Figure 3):

Gambar 3 Graphical Output Inner Model Smart PLS (Bootstrapping)



Source: output Smart PLS, 2025

The measurement results carried out in the evaluation of the inner model are using the coefficient of determination (R-Square), effect size (F-Square):

1. R-Square Value
Display of R-Square value results:

***Tabel 4.* R-Square Value**

	R-square	Adjusted R-square	Keterangan
Y1. Consumptive Behavior	0.410	0.401	moderate
Z1.Self Control	0.548	0.541	moderate

Source: Table created by the author, 2025

Simultaneously, the variables of Financial Literacy (X1), Lifestyle (X2) and Consumptive Behavior (Y) towards Self Control (Z) have an R-Square value of 0.410 and an adjusted R-Square of 0.401 (moderate). The exogenous constructs (X1, X2, X3 and Y) simultaneously influence Z by 40.1%, the influence is moderate and the influence of Financial Literacy, Lifestyle towards Self Control has an R- Square value of 0.548 and an adjusted R-Square of 0.541 (moderate).

2. Nilai *F Square (Effect Size)*

Tampilan hasil F-Square :

Tabel 5. Nilai F-Square

	F-Square	Keterangan
X1. Financial Literacy →Y1. Consuptive Behavior	0.001	weak
X1. Financial Literacy →Z1.Self Control	0.012	weak
X1. Lifestyle →Z1.*Self Control*	1.023	strong
X3. Income Level →Y1. Consumptive Behavior	0.001	weak
X3. Income Level →Z1.Self Control	0.005	weak
Z1.Self Control→Y1. Consumptive Behavior	0.637	strong

Source: Table created by the author, 2025

Table 5, F-Square value: 1). Financial Literacy (X1) influences Consumptive Behavior (Y1) with a value of =0.001 (weak); 2). Financial Literacy (X1) influences Self Control (Z1)= 0.012 (weak); 3). Lifestyle (X2) influences Self Control (Z1) by 1.023 (strong); Income Level (X3) influences Consumptive Behavior (Y1)=0.001(weak); 4). Income Level (X3) influences Self Control (Z1)= 0.005 (weak); 5). Self Control (Z1) influences Consumptive Behavior (Y1)= 0.637 (strong).

3. Variance Inflataion Factor (VIF)

Table 6. ***Content Validity Of The Formative Measurement Construct***

Higher Order Relationships	Weights	T-Value	P-Value	VIF
X1.1 <- FL*	0.268	7.393	0.000	1.558
X1.2 <- FL	0.422	14.878	0.000	1.798
X1.3 <- FL	0.153	4.432	0.000	1.352
X1.4 <- FL	0.415	15.189	0.000	1.840
X2.1 <- LS*	0.280	26.624	0.000	2.305
X2.2 <- LS	0.216	20.928	0.000	1.879
X2.3 <- LS	0.260	23.849	0.000	1.812
X2.4 <- LS	0.268	32.331	0.000	2.153
X2.5 <- LS	0.232	19.611	0.000	1.642
X3.1 <- IL*	1.000	n/a	n/a	1.000
Y1.1 <- CB*	0.430	33.177	0.000	1.523
Y1.2 <- CB	0.317	24.776	0.000	2.419
Y1.3 <- CB	0.210	18.743	0.000	2.145
Y1.4 <- CB	0.259	17.455	0.000	1.926
Z1.1 <- SC*	0.531	57.051	0.000	2.008
Z1.2 <- SC	0.551	65.517	0.000	2.008

*FL=financial literacy; *LS=lifestyle; *IL=income level; *SC=self control; *CB=consumptive behavior Source: Table created by the author, 2025

All VIF values are below 5, with most below 3, indicating no multicollinearity issues between indicators. Each indicator is considered to make a unique contribution to explaining its respective construct. The measurement model can be declared stable and reliable in terms of collinearity.

Referring to the guidelines from Hair, & Al, E. (2021), that the maximum limit of the VIF value allowed is <5, it means that all indicators in the constructs of Financial Literacy, Lifestyle, Income Level, Consumptive Behavior, and Self-Control do not show any multicollinearity problems, because they have a VIF value <5. Thus, these indicators are suitable for use in the measurement model (outer model) and can be continued to the structural model testing stage (inner model).

4.4 Pengujian Hipotesis

The results of testing the hypothesis of direct relationship (direct effect) and indirect relationship (indirect effect) are shown as follows:

Table 7. Hypotheses Results

Hypotheses	Original Sample (O)	T Statistics (|O/STEDEV|)	P-Values	Keterangan
financial literacy -> consumptive behavior	-0.020	0.312	0.755	No
financial literacy -> Self Control	-0.082	1.498	0.134	No
Lifestyle -> consumptive behavior	0.451	9.687	0.000	Yes
Lifestyle e -> Self Control	0.703	18.366	0.000	Yes
Income level ->. consumptive behavior	-0.062	1.023	0.307	No
Income level -> Self Control	-0.054	1.120	0.263	No
Self Control -> consumptive behavior	0.641	14.289	0.000	Yes
financial literacy -> Self Control -> consumptive behavior	-0.052	1.473	0.141	No
Lifestyle -> Self Control -> consumptive behavior	0.451	9.687	0.000	Yes
Income level -> Self Control -> consumptive behavior	-0.034	1.111	0.266	No

Source: Table created by the author from Smart-PLS, 2025

Illustration of table 7, the results of the hypothesis of direct and indirect influence, as follows:

1. The Influence of Financial Literacy on Consumer Behavior (H1)

The original sample result was -0.020 and the P-value was 0.755 > 0.05, thus rejecting H1. This finding contradicts findings from (Nur Farichin, 2022; Salsabilla & Wicaksono, 2023). These findings indicate that financial literacy does not influence consumer behavior. People may not use their financial knowledge to make informed consumption decisions**.**

2. Financial Literacy has a significant effect on Community Self-Control (H2)

The original sample result was -0.082, and the P-value was 0.134 > 0.05, thus H2 was rejected. This finding contradicts (Izazi, Nuraina, & Styaningrum, 2020), which found a positive correlation between financial literacy and self-control. The lack of a significant effect between financial literacy and self- control is due to the fact that financial understanding and knowledge do not directly influence people's ability to manage their finances.

3. Lifestyle has a significant influence on people's consumer behavior (H3)

The original sample result was 0.451, and the p-value was 0.000 < 0.05, thus H3 was accepted. This finding aligns with findings (Pohan, Nasution, and Pohan 2025; Ulfah, Ellyawati, and Astuti 2022) that people's consumer behavior is influenced by lifestyle**.**

4. Lifestyle has a significant effect on community self-control (H4).

The original sample value was 0.703, and the p-value was 0.000 < 0.05, thus accepting H4. This finding aligns with Anggarista Tasuhi Kusuma (2023) who stated that self-control is influenced by lifestyle, with a significant negative relationship.

5. Income level significantly influences consumer behavior (H5).

The original sample output was -0.062, and the P-value was 0.307 > 0.05, thus rejecting H5. The study's findings contradict those of (Anjani & Darto, 2022; Pratama, n.d.), which state that education level does not influence consumer behavior. Communities with higher incomes do not necessarily have higher consumer behavior, as psychological factors are the strongest influencing variables.

6. Income level significantly influences community self-control.(H6)

The original sample value was -0.054, and the P-value was 0.263 > 0.05, thus rejecting H6. This finding contradicts (Anjani & Darto, 2022; Pratama, n.d.), which states that education level does not influence community self-control. Higher income does not significantly impact community self-control, as lifestyle influences self-control more strongly.

7. Self-Control has a significant influence on Consumer Behavior (H7)

The original sample value was 0.641, and the P-value was 0.000 < 0.05, thus H7 was accepted. Consistent with findings (Anjani & Darto, 2022; Azhari & Soegoto, 2025; Salsabilla & Wicaksono, 2023; Wulandari, 2023), these findings demonstrate the public's ability to wisely control their consumer behavior.

8. The Influence of Financial Literacy on Consumer Behavior Through Self-Control (H8)

The original sample value = -0.052 and P-value = 0.141 > 0.05 indicate that self-control as a mediator does not significantly influence financial literacy on consumer behavior. This mediation is considered a no-effect non-mediation (Zhao, Jr., & Chen, 2010). Therefore, H8 is rejected. The study results are inconsistent with those of Chairiah & Romula Siregar (2022; Izazi et al., 2020). Self-control is unable to act as a mediator in the relationship between financial literacy and consumer behavior because self- control has a stronger direct influence on consumer behavior.

9. The Influence of Lifestyle on Consumer Behavior Through Self-Control (H9)

The original sample output was 0.451, with a P-value of 0.000 > 0.05, indicating complementary mediation (Zhao et al., 2010), thus accepting H9. The results are consistent with those of Sari et al., 2021, where self-control plays a significant role in reducing the impact of a consumer lifestyle.

10. The Influence of Income Level on Consumer Behavior Through Self-Control (H10)

The original sample value was -0.034, with a P-value of 0.266 > 0.05. Self-control as a mediator was not significant, thus H10 was rejected. This finding contradicts findings (Azhari & Soegoto, 2025; Wulandari, 2023), which indicate that self-control is unable to intervene in the relationship between income level and consumer behavior due to the dominant lifestyle factors that directly influence consumer behavior.

V. CONCLUSION

Financial literacy has no significant effect on either consumer behavior or self-control. This indicates that financial knowledge and understanding do not directly encourage more rational spending or improve self-control. Furthermore, there is a strong influence between lifestyle and consumer behavior and self-control. This finding indicates that an individual's lifestyle is more dominant in shaping consumer tendencies and self-control than financial literacy or income level.

Income level does not influence consumer behavior or self-control. This means that income does not always correlate with high levels of consumer behavior or the quality of self-control, as psychological and lifestyle factors play a greater role in determining consumer behavior.

Furthermore, there is a strong influence between self-control and consumer behavior, and consistent self-control will help control consumer spending. In terms of mediation, self-control does not act as a bridge between financial literacy and income level and consumer behavior. However, self-control does act as an intermediary between lifestyle and consumer behavior. Self-control plays a crucial role in mitigating the impact of lifestyle on consumer behavior.

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