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It is such a great pleasure for me to welcome all the participants to the third Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH) 2021. This international conference is held and organized annually by Universitas Tarumanagara in the field of social sciences and humanities. The third TICASH 2021 is held in collaboration with psychology consortium and law consortium under the Institute for Higher Education Services Region 3, Indonesia.

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The Effect of Self-regulation on Consumptive Behavior Fashion Product for Young Adult Women

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ABSTRACT

Fashion products are one of the closest products in human daily life. Many people are competing to be able to follow the existing trends and also want to present themselves well. Especially for young adults, someone will enter the world of work which has a demand to dress appropriately, especially for women who are more "sensitive" about appearance. This does not rule out consumptive behavior towards fashion products. Good self-regulation is needed in order to prevent consumptive behavior. This research aims to determine whether self-regulation affects the consumptive behavior of fashion products in early adult women. The research method used quantitatively with convenience sampling technique. This study uses a measuring instrument in the form of a questionnaire, namely a self-regulation questionnaire and a consumptive behavior questionnaire. The number of participants in this study were 267 women aged 18 to 40 years who live in Jakarta. The data processing technique used in this research is the classic simple regression assumption test. The results obtained were $t = -6.517$, $p = 0.000 < 0.05$. And the R Square results are 0.135 or 13.5%. So it can be said that self-regulation has a negative effect on consumptive behavior in early adult women.

Keywords: self-regulation, consumptive behavior, fashion product, young adult women

1. INTRODUCTION

At the beginning of 2020, the whole world was shocked by a new disease, namely COVID-19. The disease also began to appear in Indonesia in March 2020. The emergence of the disease has an impact on every aspect of human life. Kasih (2020) reports that people tend to be more consumptive during the pandemic [1]. This is because the Work From Home regulations are enforced so that many people spend time at home. Therefore, the opportunity to see an online storefront becomes greater, which causes someone to buy something more based on the desire factor.

Consumptive behavior is when someone consumes a product or item without careful consideration, and only based on wants not needs (Sumartono, 2002) [2]. Chita et al., (2015) state that consumptive behavior is a tendency experienced by humans to consume or buy something excessive and unplanned, and is based on the impulse of desire or desire, which is useful for getting a sensation, excitement, and relieving stress [3].

Kotler (in Suminar & Meiyuntari, 2015) states that consumptive behavior can be formed due to several factors as follows: self-concept, one's personality, age and stages in the life cycle, work and economic situation, lifestyle, friends and roles and status and so on [4]. Meanwhile, Sumartono (2002) states that consumptive behavior can be caused by external factors and internal factors [2]. External factors of consumptive behavior include culture, social class, social groups, references, and family. While internal factors of consumptive behavior include motivation and

self-esteem, observation and learning process, personality, and self-concept.

A study by Octaviani and Kartasasmita (2017) examines whether self-concept influences the consumptive behavior of cosmetic products in early adult women [5]. However, the results show that self-concept does not significantly influence the consumptive behavior of purchasing these cosmetics.

Vohs and Baumeister (2004) state that self-regulation is referred to the exercise of self-control, which aims to bring oneself to the desired standard [6]. Boeree (in Alfiana, 2013) says that self-regulation is one of the main drivers of one's personality [7]. Meanwhile, according to Cervone and Pervin (in Alfiana, 2013) self-regulation is an internal motivation that causes the emergence of a desire to determine life goals, plan strategies, and assess and modify one's behavior [7]. Furthermore, Cervone and Pervin also explain that self-regulation can control emotional impulses that may interfere with a person's development, so self-regulation is important for someone to have in their development.

DeWall, et al. (2007) stated that self-regulation is an important ability that can help a person resist temptation and refrain from acting on sudden urges [8]. The study of DeWall et al. (2007) conducted by students, showed the results that less effective self-regulation can increase aggressive behavior, and vice versa, students who have good self-regulation are more able to control their own behavior [8]. This shows that good self-regulation is indeed important for everyone to have.

One product that can cause a person to behave consumptively is a fashion product. Fashion is one of the most closely related things in everyday life. Hendariningrum and Susilo (2008) suggest that fashion is a way of dressing or dressing someone [9]. In addition, fashion can also be material for someone's initial assessment. Trisnawati (2011) also said that fashion products are identical to the clothes worn by someone, which can "reflect" the wearer [10]. For example, kids who are fans of K-POP or Korean culture will often wear pastel colors, while punk kids often wear all black.

Fashion products are one of the products that are inherent in various circles, which makes them one of the most frequently purchased products. On National Online Shopping Day (Harbolnas) in 2016, there was a survey conducted by KATADATA.co.id (2016) on 500 respondents in 20 major cities in Indonesia regarding the most purchased products by digital consumers (online) [11]. The survey results stated that sales of fashion products in the form of clothing, bags, shoes, jewelry, and accessories were the best-selling products, and reached 68 percent of the total trade, followed by gadget products at 44 percent.

There is another research conducted by KATADATA.co.id (2018) on one of the well-known fashion retailers, namely Matahari Department Store [12]. The research states that in the first three months of 2018, Matahari Department Stores experienced an increase in net sales of 5.9% to Rp 1.96 trillion. Apart from Matahari Department Store, another fashion product retailer, PT Mitra Adi Perkasa Tbk (MAPI) also experienced a 19% increase in net income to Rp 4.3 trillion. Furthermore, Prireza (2019) reported the results of a survey from Nielsen Indonesia, that transactions on Harbolnas (National Online Day) 11-12 December 2019 reached Rp. 9.1 trillion with fashion products, sportswear, and cosmetic products as the most purchased products. The increase in sales of fashion products can support that the purchase of fashion products has indeed increased in the last few years.

Several studies have been conducted to find out what can affect consumptive behavior. Chita et al. (2015) conducted a study to test whether there is a relationship between self-control and consumerism of online fashion products [3]. The research was conducted on students of the Faculty of Medicine at Sam Ratulangi University. The results obtained indicate that the higher a person's self-control, the lower the person's consumptive behavior.

There is another study conducted by Nugroho and Fauziah (2018) which examines whether there is a relationship between self-esteem and consumptive behavior of branded fashion products [13]. The research was conducted on as many as 403 high school students in Semarang. The results show that there is an insignificant negative relationship between self-esteem and consumptive behavior of branded fashion products, which means that the lower the student's self-esteem level, the higher the student's consumptive behavior. The other findings in the study were that female students had a higher consumptive behavior of branded fashion products compared to male students.

Putri (2017) conducted a study to find out whether there is a relationship between self-regulation and consumptive

behavior [14]. The research was conducted on students aged 18 to 25 years who are currently studying for a bachelor's degree at the University of Muhammadiyah Semarang. The results showed that there was a negative relationship between self-regulation on the consumptive behavior of students. In other words, the higher the self-regulation of students, the lower their consumptive behavior.

Early adulthood is when a person is 18-40 years old (Papalia & Martorell, 2015) [15]. Santrock (2019) says that during early adulthood, a person will determine their identity, decide what career they want to pursue, and adopt what kind of lifestyle they will live [16]. This can lead to demands for early adults, for women to be able to present themselves well in front of society. Therefore, at this stage, early adult women will be very concerned about how they can look good. This causes not a few of them to be willing to spend time, effort, and money to improve their appearance (Zikra & Yusra, 2016) [17].

The emergence of the COVID-19 pandemic also has another impact, namely the income or income of Indonesian workers which has decreased drastically, not even many workers have lost their jobs. Setiawan (2020) reported that as many as 84% of Indonesians felt a decline in income during this pandemic [18]. In addition to the decline in income, there is another concern during this pandemic, namely the increasing need for life. In the midst of the increasing needs of life as it is today, it would be better if someone could choose what is a priority to buy. In other words, people should be more able to organize their events and not be financially wasteful. Therefore, good self-regulation is very important to have because good self-regulation can help someone to avoid consumptive behavior, namely buying things in excess and not really needed which can result in waste.

Based on some of these studies, the author is interested in testing whether personal behavior can influence consumptive behavior, especially during a pandemic like now, where during this pandemic the need will increase and be unexpected. Furthermore, someone will research fashion products, especially for early adult women who live in Jakarta, because when they are in the early adulthood stage, a person should already have good self-regulation, which can help to control their behavior.

2. METHOD

2.1. Research Participants

The participants of this research were early adult women. Participants in this study amounted to 267 people who were in the age range of 18 to 40 years and domiciled in Jakarta. This research method uses quantitative research methods with convenience sampling technique.

2.2. Instrument

The measuring instrument used to measure each variable is a questionnaire, which consists of a consumer behavior questionnaire and a self-regulation questionnaire. To measure consumptive behavior, researchers used the Consumptive Behavior Scale (Aini, 2015) which was developed according to Sumartono's Theory (2002) [19]. The measuring instrument was arranged based on the behavioral dimensions of the dimensions by Sumartono (2002) as follows: (1) buying products because of the lure of attractive prizes with an internal consistency reliability coefficient score of 0.829, (2) buying products with the aim of maintaining appearance and prestige with a score of 0.829. the internal consistency reliability coefficient of 0.731, (3) buying the product, not because of benefits or usability, but because of price considerations with an internal consistency reliability coefficient score of 0.723, (4) buying a product to maintain the status symbol with an internal consistency reliability coefficient score of 0.827, (5) use the product because it is influenced by a shiny model with an internal consistency reliability coefficient score of 0.917, (6) assumes that buying expensive products will increase self-confidence with an internal consistency reliability coefficient score of 0.772, and (7) try two or more products of the same type n but with a different brand with an internal consistency reliability coefficient score of 0.817. This variable measuring instrument has a validity of 0.816 based on the distinct group evidence.

To measure self-regulation, researchers used the Self-Regulation Questionnaire (SRQ) based on the theory of Miller, Brown, and Lawendowski (1999) developed by the University of New Mexico. The measuring instrument was compiled based on the dimensions of self-regulation by Miller and Brown (in Wangi & Walastri, 2014), including (1) receiving, with an internal consistency reliability coefficient score of 0.834; (2) evaluating, with an internal consistency reliability coefficient score of 0.772; (3) triggering, with an internal consistency reliability coefficient score of 0.632; (4) searching, with an internal consistency reliability coefficient score of 0.820; (5) formulating, with an internal consistency reliability coefficient score of 0.859; (6) implementing, with an internal consistency reliability coefficient score of 0.809; and (7) assessing, with an internal consistency reliability coefficient score of 0.777. The measuring instrument for consumptive behavior has a validity of 0.793 based on distinct group evidence.

3. RESULT AND DISCUSSION

3.1. Result

In this study, the researcher wanted to examine the effect of self-regulation on the consumptive behavior of fashion products in early adult women. So the method used is the classic simple regression assumption test. To perform the classical simple regression assumption test, several assumptions must be met. The first is the normality test using the Kolmogorov-Smirnov test because the sample used is 267. The data can be said to be normal if the significance value is greater than 0.05. Based on the results of the calculation of the total self-regulation score, the data obtained were normally distributed with $p = 0.066 > 0.05$. As for the results of the calculation of the total score of consumptive behavior, the data obtained were normally distributed with $p = 0.060 > 0.05$.

The next assumption test is a linearity test. It can be said that there is a linear relationship if the significant value of Deviation from Linearity is greater than 0.05. Based on the results of calculations using SPSS, a significance value of $0.081 > 0.05$ was obtained. So it can be concluded that there is a linear relationship between self-regulation variables and consumptive behavior variables.

Then the heteroscedasticity test was then carried out. Regression is said to be good if there are no symptoms of heteroscedasticity. It can be said that heteroscedasticity occurs when the significance value is less than 0.05. Based on the results of calculations using SPSS, obtained a significance value of 0.376. So it can be concluded that there is no symptom of heteroscedasticity.

To determine whether or not there is an effect, the researchers conducted a regression test with the SPSS version 24 program. Based on the calculation results, the value of $t = -6.517$, $p = 0.000 < 0.05$. In other words, there is an influence of self-regulation on the consumptive behavior of fashion products in early adult women.

In addition, a constant number of unstandardized coefficients is obtained. The results of this calculation produce a value of 147,990. This number is a constant number which means that if there is no self-regulation then the consistent value of consumptive behavior is 147,990. Furthermore, the regression coefficient value is -0.372, which means that for every 1% addition to the level of self-regulation, consumptive behavior will increase by -0.372. Because the value of the regression coefficient is minus, which is -0.372, it can be said that self-regulation (X) has a negative effect on consumptive behavior (Y). So the regression equation is $Y = 147.990 - 0.372 X$. Therefore, it can be said that H0 is rejected and H1 is accepted. More details can be seen in table 1.

Table 1 Hasil Uji Regresi

		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
Model	(Constant)	147.990	9.437		15.682	0.000
1	TOTAL_RD	-0.520	0.080	-0.372	-6.517	0.000

Then based on the calculation results, also obtained the value of R square = 0.135, which means how much self-regulation influences consumptive behavior. In other words, the results show that self-regulation has an effect of 13.5% on consumptive behavior, while the remaining 86.5% is influenced by other factors. For more clarity, it can be seen in table 2.

Table 2 Koefisien Determinasi

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.372	0.138	0.135	18.407

Furthermore, the calculation of the regression test on all dimensions of the self-regulation variable on the consumptive behavior variable is carried out to find out which dimension contributes or contributes the most to consumptive behavior. From the calculation results, it was found that the receiving dimension gave the largest contribution or contribution to consumptive behavior by 24.4%. Meanwhile, the dimension that gives the lowest contribution is the dimension of searching and assessing at 0.9%.

Additional data analysis carried out was a different test using the One Way ANOVA test to compare the average of early adult women who often shopped online, offline, or both on consumptive behavior. The SPSS calculation obtained a significance value of $F = 4.726$, $p = 0.01 < 0.05$. So it can be said that on average the three groups (often shopping for fashion products online, offline, or both) have significant differences in consumptive behavior.

Furthermore, a different test was conducted using the One Way ANOVA test to compare the average age of early adult women to consumptive behavior. In this different test, ages were grouped into 4 groups, including ages 18 to 25 years, ages 26 to 30 years, ages 31 to 35 years, and ages 36 to 40 years. Obtained a significance value of $0.000 < 0.05$. So it can be said that on average the four age groups have significant differences in consumptive behavior.

The next different test using the One Way ANOVA test was conducted to compare the average of the most frequently purchased fashion products against consumptive behavior. In this different test, the most frequently purchased fashion products are grouped into 5 groups, including clothes, pants, bags, shoes, and others. obtained a significance value of $0.791 > 0.05$. So it can be said that on average the five groups of fashion products that are most frequently purchased have no difference in consumptive behavior.

3.2. Discussion

The results of this study indicate that there is a negative influence of self-regulation on the consumptive behavior of

fashion products in early adult women. In other words, the lower one's self-regulation, the higher one's consumptive behavior. This is in line with the opinion of DeWall, et al. (2007) that self-regulation is self-control to resist impulses that appear suddenly [8]. One example is consumptive behavior. So, if someone behaves consumptively, it can be said that the person has poor self-regulation.

In the description of the consumptive behavior variable, the highest mean value is the dimension of buying a product not because of benefits or uses, but because of price considerations. The following is an example of a statement item on that dimension, "I buy a fashion product that offers an attractive discount". The lowest mean value is the dimension of buying a product because it is affected by the model that advertises. The following is an example of a statement on that dimension, "I imitate my idol in using fashion products". It can be concluded that early adult women are more concerned with price considerations in buying a product, especially products that offer a discount, and less considering advertising models in buying a product.

Furthermore, in the description of the self-regulation variable, the highest mean value is the searching dimension. The following is an example of a searching dimension item, "I can achieve the goals I want". The lowest mean value is the formulating dimension. The following is an example of a statement item on the formulating dimension, "I procrastinate making a decision". It can be concluded that early adult women have difficulty in carrying out what has been planned, but on the other hand, they also feel confident that there are many ways to achieve the desired goals.

Subsequent testing found that the receiving dimension of self-regulation gave the greatest contribution to consumptive behavior. Receiving is when individuals receive relevant information from various sources. One of the closest sources of receiving information is through reference groups. This is following the opinion of Fitriyani, et al. (2013) which states that reference groups have a strong influence on consumptive behavior because they can affect a person's personality and behavior [20].

Subsequent testing found that there were differences in consumptive behavior in the way of shopping. In this case, Minanda, et al. (2018) through their research found that when shopping online, someone tends to feel helped in shopping, so that it can encourage consumptive behavior [21]. Another reason is that online shopping is considered more practical, efficient, and has a large variety of products offered so that most early adults make this a lifestyle and can lead to consumptive behavior. However, this study is different from Zikra and Yusra's (2016) research which states that early adult women who shop for fashion products directly or offline have a higher level of satisfaction than early adult women who shop online [17].

Subsequent testing found that there was an age difference in consumptive behavior. However, in this case, it is not in the early adult group, but, according to Sumartono (2002), consumptive behavior is very much experienced by teenagers [2]. The same thing was also expressed by Segut (in Fitriyani, 2013) that teenagers are the highest group in consumptive behavior [20].

As for some of the shortcomings of this study, namely in the calculation of the reliability test of measuring instruments, the dimensions of Buying Products Because of Attractive Packaging on the consumptive behavior variable have a low Cronbach alpha value, which is 0.482. It can be said that these dimensions are not reliable in measuring a person's consumptive behavior so that in the process of testing the data, these dimensions are not included.

Furthermore, the number of participants who did not reach the predetermined target, which was due to the COVID-19 pandemic that had entered Indonesia, thus hampering researchers from looking for participants directly for data collection and could only distribute questionnaires in the form of google forms distributed through social media. In addition, obstacles due to various limitations in conducting guidance due to the COVID-19 pandemic, which made researcher unable to meet directly with supervisors for guidance were also felt to have a less than the optimal effect on this research.

4. CONCLUSIONS AND SUGGESTIONS

4.1. Conclusions

Based on the results of the data analysis calculations that have been carried out, it can be concluded that there is a negative influence of self-regulation on the consumptive

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behavior of fashion products in early adult women. The magnitude of the influence of self-regulation on consumptive behavior is 13.5%, and the remaining 86.5% is influenced by other factors. The dimensions that contribute the most to consumptive behavior are the dimensions of receiving by 24.4%, and the dimensions that contribute the least to the dimensions of searching and assessing each of 0.9%. It was also found that there were differences in consumptive behavior in terms of how to shop and from age.

4.2. Suggestions

Suggestions consist of two kinds, namely theoretical and practical suggestions. Theoretical suggestions consist of several, among others: can provide benefits in the field of consumer psychology, adult psychology, and social psychology. In the field of consumer psychology, this research is expected to contribute to the theory that there are many factors, one of which is that a person's self-regulation can influence consumptive behavior. Furthermore, in the field of adult psychology, it is important for early adults, especially for adults women, to have good self-regulation so that they can prevent someone from committing consumptive behavior. In the field of social psychology, early adults will not be separated from their social environment, therefore this research is also expected to provide benefits that there are factors of self-regulation and consumptive behavior in one's social life. For further researchers who want to conduct research related to self-regulation and consumptive behavior, it is hoped that they can use a larger number of samples so that this research can be even better. Then it is also hoped that further researchers can use more reference sources so that the results are more complete.

Practical advice for early adult women is expected to be able to regulate themselves well so that they can prevent consumptive behavior, by placing more importance on or prioritizing fashion items or products that are more useful to buy, not buying out of mere desire. As for suggestions for readers, it is hoped that this research can be used as information and motivation so that they can try to regulate themselves properly, especially during the COVID-19 pandemic like now so that consumptive behavior does not occur.

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