



The Influence of Shopping Motivation, Self-Concept, and Reference Groups on the Consumptive Behavior of Generation Z *Followers* @discountfess

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Article Info	Abstract
Article history: Received June 5, 2026 Revised June 29, 2026 Accepted June 29, 2026 Available online June 30, 2026 *Corresponding author email: dsalsabelaz@gmail.com Keywords: Consumptive behavior, shopping motivation, self-concept, reference group, discountfess.	The development of digitalization and social media increases people's consumptive behavior through easy access to discount promotions. This phenomenon can be seen in <i>@discountfess autobase</i> accounts on platform X that share promo and discount information. This study aims to analyze the influence of shopping motivation, self-concept, and reference groups on the consumptive behavior of <i>@discountfess followers</i>. This study uses a quantitative method with an associative approach. The sampling technique used <i>purposive sampling</i> with a total of 100 <i>@discountfess followers</i>. The data were analyzed using multiple linear regression with the help of SPSS version 22. The results of the study showed that shopping motivation did not have a significant effect on consumptive behavior. Meanwhile, self-concept and reference groups have a significant positive effect on consumptive behavior. Simultaneously, shopping motivation, self-concept, and reference groups had a significant effect on consumptive behavior with an <i>R Square</i> value of 0.740.
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INTRODUCTION

The development of digitalization and social media has brought major changes to people's consumption patterns, especially in generation z who are very close to shopping activities *online*. The ease of access to information through social media makes it easier for people to get various promotions, discounts, *Cashback*, and vouchers from the platform *E-commerce*. This phenomenon is part of a global marketing strategy to increase consumer purchasing power. Statista data shows that sales *Retail E-Commerce* The world is expected to reach USD 6.86 trillion by 2025, an increase of 8.37% compared to the previous year, driven by increasingly aggressive promotions and discounts (SellersCommerce, 2024). This condition shows that digital consumption activities are increasingly dominating the behavior of modern society.

In Indonesia, this development has given rise to various accounts *Autobase* on social media X which functions as a forum for sharing information anonymously and is published automatically by the system (Riauan & Salsabila, 2022). One of the accounts *Autobase* The popular one is @discountfess, which is a virtual community that provides various promo information, discounts, vouchers, and cashback for shopping *online* or *Offline* (Alika et al., 2024). This account is active on the X platform and Telegram with a number of *Followers* which is huge. Based on the results of observations, @discountfess accounts have more than 707,577 *Followers* on platform X as of November 2025. The intensity of promo uploads and interactions between community members makes this account not only a medium for sharing information, but also a digital social environment that can influence consumption decisions *Followers* (N. A. Sari et al., 2023). Constant exposure to discounts can encourage a person to make impulse purchases and irrational consumption, especially on products that are not really the main need (Mudhiyanti et al., 2024).

Consumptive behavior is the behavior of buying or using goods and services excessively that is based more on desires than needs (Chrisnawati & Abdullah, 2011). Sumartono defines consumptive behavior as the act of using a product incompletely, meaning that a product has not been used, someone has used the same type of product from another brand (Sumartono, 2002). According to Sumartono, consumptive behavior is influenced by internal and external factors. Internal factors include motivation, self-esteem, observation, learning process, personality and self-concept, while external factors include culture, social class, social groups, reference groups, and family (Sumartono, 2002). In context *Followers* @discountfess, these factors interact with each other so that they can strengthen the tendency to consummate behavior in the digital environment.

One of the internal factors that affect consumptive behavior is shopping motivation. Hedonistic shopping motivation is an individual's motivation to shop because it provides a sense of pleasure and emotional satisfaction without considering the benefits of the purchased product (Afif, 2020). Discounts and promos presented through @discountfess account can increase shopping motivation because *Followers* feeling that they have gained advantages and opportunities that are difficult to miss. The results of the pre-research interviews showed that some *Followers* buying goods only because they are cheap even

though they are not really needed. This condition shows that shopping motivation can encourage individual consumptive behavior. These findings are supported by research by Ananda and Khodijah which states that shopping motivation *online* Positive effect on consumptive behavior (Ananda & Khodijah, 2022).

In addition to shopping motivation, self-concept is also an important factor in shaping consumptive behavior. Self-concept is an individual's description of himself that influences the way he thinks, feels, and behaves (Zulkarnain et al., 2020). In digital communities like @discountfess, individuals with certain self-concepts tend to follow consumption trends to gain social recognition or build self-image. Theodorus Mawo's research shows that self-concept has an effect on consumptive behavior (Mawo, 2017). The results of the pre-research interviews also showed that there were differences in behavior between members, where some *Followers* buy products to follow trends, while others stay shopping as needed and are not easily affected by discount promotions. This shows that a more stable self-concept can help individuals be more selective in consuming.

External factors that also affect consumptive behavior are reference groups. A reference group is an individual or group that influences a person's attitude and behavior (Sumarwan, 2011). In @discountfess community, interactions between members who share product recommendations, shopping experiences, and promo information can form social pressure to follow certain consumption patterns. Sri Juliati's research shows that reference groups have a positive effect on consumptive behavior (Juliati, 2015), although another study by Diah Ima Novia Tantri et al. found that the referral group had no significant effect on consumptive behavior (Tantri et al., 2023). The difference in the results of the study shows that there is a *Research gap* which still needs to be studied further, especially in the context of social media-based digital communities.

In the perspective of sharia economics, consumption behavior is not only seen as an economic activity, but also related to moral values and religious teachings. Monzer Kahf stated that human consumption behavior must be guided by the principles of Islamic rationality, consumption ethics, and balance in the use of wealth (Azizah & Erawati, 2023). Islam allows individuals to meet their needs and obtain satisfaction, but not in the form of excessive consumption (*israf*) or extravagance (*tabdzir*). This principle is explained in the Qur'an Surah Al-A'raf verse 31 which prohibits humans from eating excessively in eating, drinking, and using wealth. Therefore, the phenomenon of consumptive behavior in *Followers* @discountfess is important to be studied from an Islamic economic perspective in order to understand how internal and external factors affect the digital consumption behavior of generation z.

This study aims to analyze the influence of shopping motivation, self-concept, and reference groups on the consumptive behavior of generation z *Followers* @discountfess. This research is expected to contribute to the development of social media-based digital consumptive behavior studies and expand understanding of consumption behavior from an Islamic economic perspective.

RESEARCH METHODS

This study uses a quantitative method with an associative approach, because to analyze the influence between variables (Scott, 2019). The quantitative method was chosen because this study uses data in the form of statistically analyzed numbers to objectively test the influence between variables. The research design is systematically prepared in order to be able to answer the formulation of the problem and test the research hypothesis systematically.

The population in this study is all *Followers @discountfess* on platform X as many as 707,577 *Followers* as of November 2025. The sample was determined using the Slovin formula so that 100 respondents were obtained. The sampling techniques used are *Non-probability sampling* by the *purposive sampling* namely with the criteria *Followers @discountfess*, have interacted with content, and have done shopping activities due to the influence of promo uploads.

The data used is primary data with data collection using a questionnaire through *Google Form*. The distribution of the questionnaire was carried out by contacting *Followers* who have just commented on the latest upload *@discountfess* through *direct message*. Willing respondents were then given a questionnaire link to be filled out according to their respective experiences.

The independent variable in this study was shopping motivation (X1), self-concept (X2), and reference group (X3). Meanwhile, the dependent variable in this study is consumptive behavior (Y). The framework of thought in this study is as follows:

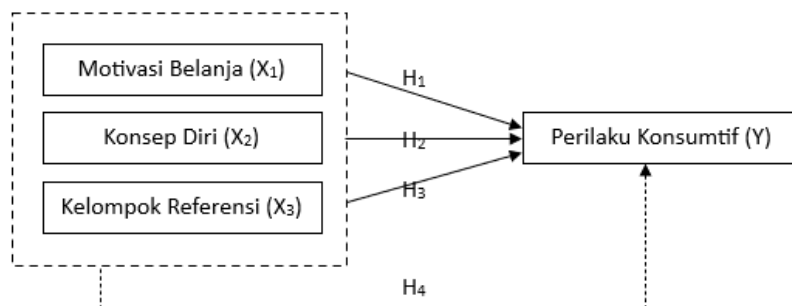


Figure 1. Frame of Mind

Description:

- > Partial influence
- > Simultaneous influence

Based on the above frame of thought, the following hypotheses are obtained:

Ha1: There is an effect of shopping motivation on the consumptive behavior of generation z *@discountfess followers*.

Ha2: There is an influence of self-concept on the consumptive behavior of generation z *followers @discountfess*

Ha3: There is an influence of reference groups on the consumptive behavior of generation z *of @discountfess followers*.

Ha4: There is an influence of shopping motivation, self-concept, and reference groups, on the consumptive behavior of generation z *@discountfess followers*.

RESULTS AND DISCUSSION

RESULTS

1. Validity Test

An instrument is said to be valid if it is able to measure what it should be measured (Scott, 2013). The data used in this trial stage involved 30 respondents, so that the value of r_{Table} by 0.361. The results of validity testing on variables X_1 , X_2 , X_3 , and Y are displayed as follows:

Table 1. Validity Test Results

Variable	Statement	Correlation	Statement	Correlation
Shopping Motivation (X1)	X1.1	0.445	X1.5	0.763
	X1.2	0.733	X1.6	0.732
	X1.3	0.706	X1.7	0.396
	X1.4	0.660	X1.8	0.663
Self-Concept (X2)	X2.1	0.582	X2.5	0.510
	X2.2	0.664	X2.6	0.626
	X2.3	0.591	X2.7	0.596
	X2.4	0.587	X2.8	0.591
Reference Group (X3)	X3.1	0.761	X3.4	0.726
	X3.2	0.745	X3.5	0.584
	X3.3	0.817	X3.6	0.616
Consumptive Behavior (Y)	Y1	0.621	Y9	0.527
	Y2	0.379	Y10	0.678
	Y3	0.697	Y11	0.686
	Y4	0.749	Y12	0.647
	Y5	0.556	Y13	0.793
	Y6	0.830	Y14	0.636
	Y7	0.716	Y15	0.713
	Y8	0.460	Y16	0.627

Source: primary data processed SPSS, 2026

Based on the table, it is known that the value of the total $r_{calculated}$ on each statement item is greater than the r_{table} . Thus, all statement items on the variables X_1 , X_2 , X_3 , and Y are declared valid.

2. Reliability Test

Table 2. Reliability Test Results

Variable	Cronbach Alpha	Limits
Shopping Motivation	0.793	0.6
Self-Concept	0.719	0.6
Reference Groups	0.801	0.6
Consumptive Behavior	0.909	0.6

Source: primary data processed SPSS, 2026

Reliability tests aim to ensure that the measurement results remain stable even if they are performed more than once on the same object using the same instrument (Mahmud, 2011). Based on the table, it can be concluded that all statement items in this study are declared reliable. This is because each variable has a *Cronbach Alpha* value of > 0.6.

3. Respondent Characteristics

The respondent description aims to identify the demographic profile of the respondent which includes gender, age, last education, occupation, and shopping frequency. The data is used to provide an overview of the characteristics of respondents as subjects in the study, which are as follows:

a. Gender

Table 3. Respondent Data by Gender

Gender	Quantity	Percentage
Male	8	8%
Women	92	92%
Total	100	100%

Source: primary data processed SPSS, 2026

Based on the table, the majority of respondents who participated were women. This condition shows that women tend to have a higher interest and involvement in promotional content, discounts, and lifestyle trends presented through social media, especially on @discountfess accounts.

b. Age

Table 4. Respondent Data by Age

Age	Quantity	Percentage
17 – 20 years old	9	9%
21 – 30 years old	90	90%
31 – 60 years old	1	1%
Total	100	100%

Source: primary data processed SPSS, 2026

Based on the table, the majority of @discountfess followers who have an engagement with the content shared are in the age range of 21 – 30 years old. This shows that the productive age group tends to be more active in following promotional information, discounts, and digital consumption trends on social media and has a relatively high intensity of online shopping.

c. Final Education

Based on the table, the majority Followers @discountfess who have involvement with the content shared have a final high school education.

Table 5. Respondent Data by Last Education

Final Education	Quantity	Percentage
High School	63	63%
S1 – S3	37	37%
Total	100	100%

Source: primary data processed SPSS, 2026

d. Employment

Table 6. Respondent Data by Occupation

Jobs	Quantity	Percentage
Student/Student	88	88%
Civil Servant (PNS/ASN)	1	1%
Entrepreneurship	2	2%
Self-employed	6	6%
Others	3	3%
Total	100	100%

Source: primary data processed SPSS, 2026

Based on the table, the majority of *@discountfess followers* who have involvement with the content shared are students. This is in line with the age characteristics of the respondents which are dominated by the age range of 21–30 years, who belong to the generation z group and tend to actively use social media and follow digital consumption trends.

e. Shopping Frequency

Table 7. Respondent Data Based on Shopping Frequency

Shopping Frequency	Quantity	Percentage
Every Day	6	6%
3 – 5 times a week	33	33%
1 – 2 times a week	38	38%
Sweet	23	23%
Total	100	100%

Source: primary data processed SPSS, 2026

Based on the table, the majority of *the frequency of spending on followers @discountfess* after being exposed to discount information is 1 – 2 times a week. The frequency of shopping has not fully demonstrated consumptive behavior, but it can illustrate the tendency of respondents to make purchases regularly after receiving promotional and discount information through social media.

4. Classic Assumption Test

a. Residual Normality Test

The normality test was carried out by statistical method *Kolmogorov Smirnov* (K-S). If the significance value of $K-S > \alpha = 0.05$ then can be declared to be normal distribution (Suntoyo, 2014).

Table 8. Normality Test Results

Test Statistics	Unstandardized Residues
N	100
Means	0.0000000
Standard Deviation	3.84489733
Kolmogorov-Smirnov Z	0.081
Asymp. Sig. (2-tailed)	0.105

Source: primary data processed SPSS, 2026

Based on the table, the Kolmogorov-Smirnov significance value of $0.105 > 0.05$ was obtained, so that the residual data was normally distributed.

b. Multicollinearity Test

Multicollinearity test used to ensure that there is no strong correlation between independent variables in regression analysis. Method *Variance Inflation Factor* (VIF) and *Tolerance* used to identify symptoms of multicollinearity. If the VIF value is < 10 and the *tolerance* > 0.1 , then multicollinearity does not occur (Sujarweni, 2015).

Table 9. Multicollinearity Test Results

Models	Tolerance	VIF
Shopping Motivation	0.562	1.778
Self-Concept	0.757	1.321
Reference Groups	0.493	2.030

Source: primary data processed SPSS, 2026

Based on the table, it can be seen that the VIF value of the shopping motivation variable (X1) is 1.778, the self-concept variable (X2) is 1.321, and the reference group variable (X3) is 2.030. All three variables have a VIF value of < 10 . So, it can be concluded that there is no multicollinearity.

c. Heteroscedasticity Test

The heteroscedasticity test aims to see if there are deviations from classical assumptions, especially related to the similarity of residual variance in each observation in the regression model. Heteroscedasticity does not occur if the significance value is > 0.05 and the opposite applies (Priyanto, 2009).

Table 10. Heteroscedasticity Test Results

Models	Significance	Verdict
Shopping Motivation	0.730	No symptoms of heteroscedasticity
Self-Concept	0.254	No symptoms of heteroscedasticity
Reference Groups	0.340	No symptoms of heteroscedasticity

Source: primary data processed SPSS, 2026

Based on the table, it can be seen that all variables are free from heteroscedasticity symptoms because they have a $>$ value of 0.05, namely the shopping motivation variable (X1) with a significance value of 0.730, the self-concept variable (X2) with a significance value of 0.254, the reference group variable (X3) with a significance value of 0.340.

5. Multiple Linear Regression Analysis

Multiple regression analysis is an analysis method used to determine the relationship between one bound variable (Y) and two or more independent variables (X) (Shirley, 2012).

a. Regression Model

Table 11. Regression Test Results

Models	B	Significance
(Constant)	-4.087	0.368
Shopping Motivation	0.305	0.076
Self-Concept	0.852	0.000
Reference Groups	1.406	0.000

Source: primary data processed SPSS, 2026

Based on the table, the regression equation can be explained as follows:

$$Y = -4.087 + 0.305X_1 + 0.852X_2 + 1.406X_3 + e$$

1) Constant (b0)

The constant value of -4.087 shows that if the independent variables, namely shopping motivation, self-concept, and reference group are zero or non-existent, then the average consumptive behavior is -4.087 units. This means that when shopping motivation, self-concept, and reference groups are valued at 0, consumptive behavior decreases.

2) Coefficient (b1) for Shopping Motivation Variable (X1)

The regression coefficient (b1) of 0.305 shows that shopping motivation has a positive influence on consumptive behavior. The greater the shopping motivation, the greater the consumptive behavior, every 1 increase in shopping motivation will increase consumptive behavior by 0.305 units assuming other variables are fixed.

3) Coefficient (b2) for Self-Concept Variable (X2)

The regression coefficient (b2) of 0.852 shows that self-concept has a positive influence on consumptive behavior. The greater the self-concept, the greater the consumptive behavior, each increase of 1 self-concept will increase the consumptive behavior by 0.852 units assuming other variables are fixed.

4) Coefficients (b3) for Reference Group Variables (X3)

The regression coefficient (b3) of 1.406 indicates that the reference group exerts a positive influence on consumptive behavior. The larger the reference group, the greater the consumptive behavior, each increase of 1 reference group will increase the consumptive behavior by 1.406 units assuming other variables are fixed.

b. t-test

The t-test is a partial regression coefficient test used to find out whether an independent variable individually affects a dependent variable, assuming the other variables remain constant (Muhidin & Abdurrahman, 2007).

Table 12. t-test Results

Models	t	Significance
(Constant)	-0,905	0,368
Shopping Motivation	1,791	0,076
Self-Concept	4,387	0,000
Reference Groups	8,261	0,000

Source: primary data processed SPSS, 2026

Based on the table it is explained as follows:

- 1) The variable of shopping motivation (X1) on consumptive behavior (Y) produced a significant value of the t-test of $0.076 > 0.05$ ($\alpha = 5\%$) so that there was no influence of shopping motivation on the consumptive behavior of @discountfess followers.
- 2) The variable of self-concept (X2) on consumptive behavior (Y) resulted in a significant t-test value of $0.000 < 0.05$ ($\alpha = 5\%$) so that there was an influence of self-concept on the consumptive behavior of @discountfess followers.
- 3) The reference group variable (X3) on consumptive behavior (Y) resulted in a significant t-test value of $0.000 < 0.05$ ($\alpha = 5\%$) so that there was an influence of the reference group on the consumptive behavior of @discountfess followers.

c. F Test

The F test is used to determine the influence of all independent variables together on the dependent variables. If the test results show a significant relationship, then the model can be used to describe the condition of the population (Suharyanto & Puswanto, 2004).

Table 13. F Test Results

Analysis of Variance		
Models	F	Significance
Regression	91,243	0,000

Source: primary data processed SPSS, 2026

Based on the table, it is known that the significance value is $0.000 < 0.05$ ($\alpha = 5\%$). This shows that shopping motivation, self-concept, and reference groups have an influence on the consumptive behavior of generation z @discountfess followers.

d. Coefficient of Determination

Coefficient of determination (R^2) is used to assess the extent to which independent variables are able to explain the variations that occur in dependent variables. The value of R^2 is in the range of 0 to 1. If the value $R^2 = 0$, then the free variable is not able to explain the variation of the bound variable. Conversely, if the value $R^2 = 1$, then the free variable can fully explain the changes that occur in the bound variable (Ghozali, 2021).

Table 14. Determination Coefficient Results

Model Summary	
Models	R Square
1	0,740

Source: primary data processed SPSS, 2026

Based on the table, Value *R Square* 0.740 showed that the three variables were able to explain the variation in consumptive behavior by 74%, while the remaining 26% were influenced by other factors not included in the research model.

The Effect of Shopping Motivation on Consumptive Behavior

The results of the t-test showed that shopping motivation did not have a significant effect on the consumptive behavior of generation z *Followers @discountfess* with a significance value of $0.076 > 0.05$. This suggests that exposure to discounts and promotions on *@discountfess* account does not necessarily encourage *Followers* make excessive purchases. Some tend to still consider the need to make purchases even though they are exposed to various discount and promo information.

This finding is not in line with Sumartono's theory that motivation is one of the internal factors that affect consumptive behavior (Sumartono, 2002). However, this study is in line with Sari and Subaida's research that motivation has no effect on consumptive behavior (R. K. Sari & Subaida, 2019). The difference in the results of the study can be influenced by the individual characteristics and social environment of the respondents. In the perspective of sharia economics, excessive consumption behavior is not recommended because it is contrary to the principle of balance and benefit as explained in QS. Al-A'raf verse 31 about the prohibition of excessive consumption (israf). Therefore, individuals need to increase self-control and prioritize the need to keep shopping activities carried out reasonably and not encourage consumptive behavior.

The Influence of Self-Concept on Consumptive Behavior

The results of the t-test showed that self-concept had a positive and significant effect on the consumptive behavior of generation z *Followers @discountfess* with a significance value of $0.000 < 0.05$ and a regression coefficient value of 0.852. This shows that the more positive an individual values himself, the more positive his self-concept he has (Wardani & Anggadita, 2021). An individual's assessment of himself or herself can influence consumption decisions, especially in an effort to build self-image and gain social recognition. This finding supports Sumartono's theory that self-concept is one of the internal factors that affect consumptive behavior (Sumartono, 2002).

From the perspective of Islamic economics, the self-concept that encourages consumptive behavior needs to be controlled so as not to lead to exaggeration. A good self-concept should be built on the basis of simplicity, self-control, and the ability to manage needs wisely. Therefore, individuals need to reduce their reliance on appearance and trends in purchasing decisions and prioritize needs over wants.

The Influence of Reference Groups on Consumptive Behavior

The results of the t-test showed that the reference group had a positive and significant effect on the consumptive behavior of generation z *Followers @discountfess* with a significance value of $0.000 < 0.05$ and a regression coefficient value of 1.406. This shows that the higher the individual's level of trust in the information and recommendations of his or her group, the greater the individual's tendency to follow the group's consumption patterns (Susanto, 2013). Reference groups are used by individuals as a reference in comparing and assessing various conditions faced, in this study are *Followers*

@discountfess. The results of this study are in line with Sumartono's theory which states that reference groups are one of the external factors that affect consumptive behavior (Sumartono, 2002).

In the perspective of sharia economics, the influence of reference groups suggests that the social environment has an important role in shaping individual consumption behavior. Islam teaches that a person should be selective in choosing the environment and not be easily influenced by a consumptive lifestyle that can encourage excessive behavior. Therefore, individuals need to be wiser in receiving promo information and group recommendations and still prioritize needs rather than the encouragement to follow trends or social recognition.

The Influence of Shopping Motivation, Self-Concept, and Reference Groups on Behavior Consumptive

The results of the F test showed that shopping motivation, self-concept, and reference groups simultaneously had a significant effect on the consumptive behavior of generation z *Followers @discountfess* with a significance value of $0.000 < 0.05$. Based on the value of the regression coefficient, the reference group is the variable that has the most dominant influence on consumptive behavior followed by self-concept and shopping motivation. This shows that the digital social environment has a big role in shaping consumption patterns *Followers @discountfess* through recommendations, trends, and promotional information shared in the community.

From the perspective of Islamic economics, consumptive behavior needs to be controlled so as not to lead to excesses (israf) and extravagance (tabdzir). Allah SWT. prohibits excessive behavior in consumption as explained in QS. Al-A'raf verse 31 and QS. Al-Isra verse 27. In addition, Islam also teaches the importance of choosing a good environment because individuals tend to follow the habits of their group, as in QS. At-Taubah verse 119. Therefore, individuals need to be more selective about group influences, build a simple self-concept, and control shopping motivation so that consumption decisions remain based on needs and in accordance with sharia principles.

CONCLUSION

Based on the results of the study, it can be concluded that shopping motivation does not have a significant effect on the consumptive behavior of generation z *Followers @discountfess*. Meanwhile, self-concept and reference groups had a positive and significant effect on consumptive behavior, with reference groups being the most dominant variable. In addition, shopping motivation, self-concept, and reference groups simultaneously had a significant effect on consumptive behavior with a determination coefficient value (*R Square*) by 74%, while the rest were influenced by other variables outside the study.

The results of the study show that the social environment and the way individuals perceive themselves have an important role in shaping consumptive behavior on social media. From the perspective of sharia economics, consumption behavior needs to be carried out in a

balanced, not excessive, and prioritized benefits in order to avoid israf and tabdzir behavior. Therefore, *Followers @discountfess* are expected to be wiser in making purchasing decisions by prioritizing needs over desires and not being easily influenced by digital trends and promotions.

The next research is expected to develop a research model by adding other variables such as Islamic financial literacy, *Islamic value*, add moderation variables, and add the number of samples to make the research results more optimal.

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