



Self-Control Depletion and Its Impact on Impulsive Spending among Young Working Adults

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Abstract

Purpose – This study examines whether self-control depletion predicts impulsive spending among young working adults and addresses the limited understanding of how temporary reductions in self-regulatory capacity shape financial decisions in digital consumption environments.

Methodology – A quantitative explanatory cross-sectional survey was conducted with 384 working adults aged 20–35 years in Greater Jakarta, Indonesia. Self-control depletion and impulsive spending were measured using structured five-point Likert-scale instruments. Data were analyzed using descriptive statistics, Pearson correlation, and linear regression in IBM SPSS Statistics 29.

Findings – Self-control depletion was positively associated with impulsive spending ($r = 0.487, p < 0.001$) and significantly predicted the outcome ($\beta = 0.487, p < 0.001$). The model explained 23.7% of the variance, and the relationship remained significant after demographic and behavioral controls were included.

Implications – Financial well-being initiatives should complement financial literacy with behavioral strategies that help young workers manage spending during periods of reduced self-regulatory capacity. Digital platforms may also support responsible consumption through spending alerts, transaction limits, and cooling-off mechanisms.

Originality – The study shifts the focus from trait self-control to state self-control depletion and connects temporary regulatory exhaustion with impulsive spending among economically active young adults, linking occupational self-regulation with personal financial behavior.

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Introduction

Digital commerce has substantially changed how young consumers make spending decisions. Online marketplaces, mobile commerce, live-streaming platforms, digital wallets, and embedded payment systems allow consumers to move from product exposure to payment within a short period. This environment has increased scholarly attention to impulse buying because digital interfaces reduce the time available for deliberate evaluation and expose consumers to continuous promotional stimuli. A systematic review by Kaur and Sharma (2024) shows that contemporary impulse-buying research increasingly emphasizes the interaction between psychological characteristics and digital shopping environments. The importance of this issue is reinforced by a meta-regression of online impulse-buying studies, which identifies situational, marketing, consumer-related, and platform-related factors as meaningful predictors of spontaneous purchasing decisions (Anoop & Rahman, 2025). More recent evidence from live-streaming commerce also indicates that technological and social features create conditions that support immediate purchase responses (Li et al., 2025).

Young adults are particularly relevant in this context because they are highly exposed to digital persuasion while simultaneously developing independent financial routines. A study involving 2,318 young adults aged 18 to 29 found that low self-control directly increased impulse buying and also made consumers more receptive to targeted advertisements and social-media influence (Nyrhinen et al., 2024). Digital payment systems can further reduce the psychological friction associated with spending. Research on Malaysian Generation Y and Generation Z consumers showed that e-wallet characteristics were linked to perceived enjoyment and subsequent impulse purchasing behavior (Lee et al., 2023). Evidence from Indonesia also suggests that e-wallet environments can facilitate impulse purchasing among Generation Z consumers (Sanny et al., 2023). These findings indicate that digital consumption is shaped not only by access to products but also by the ease with which spending intentions can be converted into actual transactions.

The growing use of deferred-payment facilities adds another layer of financial risk. In Indonesia, digital payment methods and promotional cues have been found to interact with psychological mechanisms such as fear of missing out in shaping impulse buying (Djamhari et al., 2024). A large Indonesian dataset comparing Buy Now Pay Later users and non-users also demonstrates that deferred-payment systems create a relevant setting for studying differences in online impulsive buying (Juita et al., 2024). Among emerging adults who use PayLater services, high impulsive-buying tendencies have been observed, with affective tendencies appearing stronger than cognitive control processes (Dewanto & Dahesihsari, 2025). More recent evidence shows that self-control remains an important predictor of impulse buying among Indonesian BNPL users, even when other psychological and promotional variables are considered (Ilmi et al., 2025). These patterns suggest that access to independent income does not automatically ensure disciplined spending behavior.

Digital persuasion is also intensified by social and emotional mechanisms. Limited-time offers, exclusivity, social validation, and live-commerce interactions can generate fear of missing out and increase pressure to make immediate purchasing decisions (Ayyasy et al., 2025). E-wallet systems contribute to this environment by making payments fast, convenient, and closely integrated with promotional ecosystems (Sari et al., 2025). However, young working adults face an additional condition that distinguishes them from student samples commonly examined in consumer research. They spend substantial parts of the day regulating attention, emotion, interpersonal responses, and task behavior at work. Daily self-control demands have been shown to increase evening ego depletion and influence subsequent work-related functioning (Gerpott et al., 2023). Daily diary evidence similarly indicates that work conditions requiring self-control are closely connected with depletion and recovery processes among full-time employees (Shi et al., 2021).

This occupational context provides a theoretical basis for examining self-control depletion as an antecedent of impulsive spending. Prolonged self-control exertion can alter subsequent controlled behavior, especially when individuals must maintain regulation for extended periods (Ordali et al., 2024). Contemporary ego-depletion theory no longer assumes that willpower is simply exhausted like a physical fuel. Instead, the theory incorporates motivational shifts, resource conservation, effort allocation, and changes in willingness to continue exerting control (Baumeister et al., 2024). These developments are important for young workers because self-regulatory capacity can fluctuate even when an individual generally possesses adequate self-control. Financial choices made after prolonged cognitive or emotional demands may therefore differ from choices made when self-regulatory capacity is relatively intact.

Prior consumer studies provide evidence that self-regulation matters, but they also reveal an important conceptual limitation. Research involving young online consumers in Chile shows that financial and psychological characteristics, including locus of control and access to credit-based payment methods, help explain online impulsive purchasing behavior (Valenzuela-Keller et al., 2023). Fear of missing out has also been associated with stronger impulse-buying tendencies among Generation Z consumers (Pramesty & Merida, 2025). Much of this literature, however, treats self-control as a relatively stable individual trait. This approach is useful for explaining why some

consumers are generally more impulsive than others, but it provides less insight into why an otherwise disciplined person may make an unplanned spending decision at a particular moment.

This study addresses that limitation by focusing on self-control depletion as a temporary psychological state and impulsive spending as a financial-behavior outcome among young working adults. The research shifts attention from the question of whether an individual has high or low self-control to the question of what occurs when the individual's capacity or motivation for self-regulation has temporarily declined. This distinction is theoretically important because consumer decisions occur within changing psychological conditions. It is also practically important because young workers regularly combine occupational demands, personal income, digital shopping access, and highly convenient payment systems. Accordingly, the study aims to examine whether self-control depletion positively predicts impulsive spending among young working adults and to extend self-regulation research into a financial-behavior context that remains insufficiently examined.

Literature Review

Self-Control Depletion

Self-control refers to the capacity to regulate thoughts, emotions, impulses, and actions so that behavior remains aligned with valued goals or standards. Self-control depletion describes a temporary condition in which subsequent regulatory performance becomes more difficult after prior acts of control. Early consumer applications of self-regulation theory proposed that failure to control spending may arise when competing goals, weak monitoring, or diminished self-regulatory capacity make immediate consumption more attractive than long-term financial goals (Baumeister, 2002). The original strength model proposed that prior self-control exertion can impair performance on subsequent tasks requiring regulation. A broad meta-analysis later found evidence for depletion effects while also highlighting the roles of fatigue, motivation, task characteristics, and methodological conditions (Hagger et al., 2010).

The concept of depletion should be distinguished from trait self-control. Trait self-control concerns relatively stable differences between individuals, whereas state depletion concerns fluctuations within the same individual across situations and time. Naturalistic evidence supports this distinction. An ecological momentary assessment study found that momentary self-control depletion varied within individuals and predicted subsequent difficulties in regulating interpersonal responses (Testa et al., 2020). Measurement research also emphasizes that self-control instruments differ substantially in their conceptual coverage, making it necessary to match the scale to the specific state or trait construct under investigation (Gökalp & Haktanir, 2023). For the present study, the state perspective is more appropriate because the theoretical interest lies in temporary reductions in regulatory capacity after daily demands.

Self-control depletion has direct relevance to consumption. Experimental consumer research has shown that depleted individuals experience stronger urges to buy and become more willing to spend in unplanned purchasing situations (Vohs & Faber, 2007). Conversely, repeated self-control exercises can reduce impulse-buying urges by strengthening consumers' ability to resist immediate temptations (Sultan et al., 2012). These findings indicate that spending behavior is sensitive to the current condition of self-regulation rather than being determined solely by fixed personality differences. For young working adults, this distinction is particularly relevant because occupational activities can repeatedly require impulse inhibition, emotional regulation, sustained concentration, and persistence.

Impulsive Spending

Impulsive spending refers to the spontaneous use of financial resources with limited prior planning and inadequate consideration of longer-term consequences. It is conceptually related to impulse buying but places greater emphasis on the financial act of spending rather than only on the acquisition of a product. Early consumer research showed that impulse purchasing is influenced by normative evaluations, meaning that consumers are more likely to act on impulsive tendencies

when they perceive such behavior as acceptable in a given situation (Rook & Fisher, 1995). The Impulse Buying Tendency Scale subsequently established a reliable framework for measuring individual differences in spontaneous purchase tendencies (Weun et al., 1998).

From a financial perspective, weak control over spending can produce consequences that extend beyond isolated purchasing episodes. Low spending control has been associated with poorer financial decision making, weaker savings behavior, problematic responses to credit limits, and adverse consumer welfare outcomes (Bearden & Haws, 2012). This makes impulsive spending especially relevant for young employees who have recently gained control over regular income but may still be developing stable budgeting and saving practices. In this group, unplanned transactions can directly compete with financial goals such as emergency savings, debt repayment, housing expenses, or investment.

The digital environment further increases the opportunity for spontaneous spending. Live-streaming research has demonstrated that social presence, pleasure, and arousal can facilitate online impulse purchases by increasing consumers' emotional involvement in real-time commerce (Li et al., 2022). Similar mechanisms operate when consumers face time pressure, streamer characteristics, and interactive activities that increase perceived vulnerability in short-video commerce (Zhang et al., 2024). Indonesian evidence shows that social presence and product demonstration in live-streaming settings can stimulate emotional responses that encourage impulse buying among younger consumers (Andika et al., 2025). Shopping enjoyment and parasocial interaction have also been shown to strengthen the urge to buy among urban Indonesian users of live commerce (Purwanto & Yanti, 2024).

These findings indicate that impulsive spending is not produced by a single factor. It emerges from interactions between personal tendencies, situational cues, digital design, emotional states, and access to payment resources. The current study focuses on self-control depletion because it represents a psychological mechanism through which these external opportunities may become more difficult to resist. A consumer who encounters a promotion while psychologically rested may evaluate it differently from a consumer who encounters the same promotion after a demanding workday.

Self-Control Depletion and Impulsive Spending

Self-Regulation Theory provides the main explanation for the relationship between self-control depletion and impulsive spending. Individuals regulate spending when they compare immediate desires with longer-term goals such as maintaining a budget, saving income, or avoiding unnecessary debt. This process requires inhibitory control. When regulatory capacity or willingness declines, immediate rewards can receive greater weight than delayed financial outcomes. In consumer settings, lower self-control has consistently been associated with stronger impulsive-buying behavior (Faradiba et al., 2023).

However, empirical evidence is not completely uniform. A study of Indonesian Generation Z online gamers found that overall self-control did not produce the expected direct or moderating effects in all tested relationships, suggesting that dispositional self-control may not operate identically across consumption contexts (Artadita & Firmialy, 2024). Another Indonesian study found that self-control did not significantly moderate the effects of fear of missing out and ease of use on impulse buying (Damayanti & Sagoro, 2024). These results raise an important theoretical issue. A stable trait measure may not capture temporary fluctuations in the individual's capacity to resist temptation when a purchase opportunity occurs.

Recent psychological evidence supports the broader importance of self-control in impulsive consumption. Self-control has been identified as an important psychological mechanism linking individual and family-related factors to impulsive buying among young consumers (Xie et al., 2025). Research among young adults has also shown that self-control can reduce problematic purchasing tendencies associated with online shopping behavior (Shabbir et al., 2024). At the review level, self-control-based strategies remain one of the principal approaches proposed for reducing impulse

buying and protecting consumer welfare (Sivakumaran et al., 2025). Taken together, these studies suggest that control is important, but they also reveal the need for a more state-sensitive approach.

The present research therefore distinguishes between having low self-control as a relatively stable characteristic and being temporarily depleted after previous regulatory demands. This distinction addresses a gap in the literature because many consumer studies compare individuals with different levels of general self-control, while fewer studies examine how short-term regulatory depletion may influence financial decisions among working adults. Young workers provide a theoretically meaningful population because they combine regular exposure to occupational self-regulation with direct control over disposable income and immediate access to digital commerce.

Hypothesis Development

Self-control depletion is expected to increase impulsive spending because depleted individuals have greater difficulty maintaining behavior that serves long-term goals. When regulatory capacity is relatively intact, young workers can compare purchase urges with budget limitations, saving goals, and other financial priorities. When depletion increases, this evaluative process may weaken and the immediate benefit of consumption may become more salient. Experimental consumer evidence has long shown that reduced self-regulatory resources can increase willingness to spend and susceptibility to unplanned purchasing (Vohs & Faber, 2007).

This prediction also fits recent evidence from digital consumer research. Low self-control has been associated with increased impulse buying and greater susceptibility to targeted digital persuasion among young adults (Nyrhinen et al., 2024). The relationship is especially relevant in digital contexts because payment convenience reduces the behavioral effort required to complete a transaction. Research on e-wallet environments shows that digital financial technologies can facilitate spontaneous purchasing by reducing payment friction and increasing transaction immediacy (Sanny et al., 2023).

The hypothesis is therefore based on the expectation that temporary self-regulatory depletion increases the likelihood that a spending urge will override planned financial goals. The study does not assume that young workers permanently lack self-control. Instead, it predicts that within the working-adult population, respondents who report stronger depletion will also display stronger impulsive-spending tendencies.

H1: Self-control depletion positively and significantly predicts impulsive spending among young working adults.

Research Methods

Research Design

This study employed a quantitative explanatory cross-sectional design. The design was selected because the primary objective was to estimate the statistical relationship between self-control depletion and impulsive spending rather than to describe the variables alone. The study used primary data collected through a structured self-administered online questionnaire. Cross-sectional survey research was appropriate because both constructs could be assessed across a relatively large group of young workers within the same observation period. The model included one principal independent variable, self-control depletion, and one dependent variable, impulsive spending. The design tests predictive association and does not claim the same level of causal identification that would be obtained from a randomized experiment.

Population, Sample, and Sampling Technique

The target population consisted of young working adults aged 20 to 35 years who lived or worked in the Greater Jakarta metropolitan area, Indonesia. The area includes Jakarta, Bogor, Depok, Tangerang, and Bekasi and represents a suitable context because young workers in this metropolitan region have extensive exposure to digital commerce and electronic payment services. Eligible respondents had to meet five criteria: they were 20 to 35 years old, were employed on a

permanent or contract basis, had worked for at least six months, received regular personal income, and had made at least two e-commerce or digital-payment transactions during the previous three months.

The study used purposive sampling because membership in the general working population alone was insufficient for inclusion. Respondents needed to possess the employment and consumption characteristics required by the research question. The analytical sample consisted of 384 respondents. This size is appropriate for a large survey population and provides sufficient observations for correlation and regression analysis. Contemporary methodological guidance stresses that sample-size decisions should consider the planned statistical technique, expected precision, and research design rather than relying on an arbitrary rule alone ([Memon et al., 2020](#)).

Measurement of Self-Control Depletion

Self-control depletion was operationalized as a momentary state of reduced regulatory capacity rather than a stable personality characteristic. The measure was adapted from state-oriented depletion research and focused on four manifestations: difficulty maintaining concentration, difficulty controlling immediate urges, reduced resistance to temptation, and reduced persistence when facing demanding tasks. This approach follows ecological research in which state depletion was measured through moment-specific perceptions of impaired regulatory control ([Testa et al., 2020](#)).

The wording was contextualized to the respondent's condition after routine work demands while preserving the underlying construct. All indicators used a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. Higher scores indicated stronger self-control depletion. The use of a state-oriented instrument was necessary because a general trait scale could obscure the temporary regulatory condition that forms the central theoretical mechanism of the study. This distinction also responds to measurement reviews that caution researchers to align operational definitions with the specific form of self-control being investigated ([Gökalp & Haktanir, 2023](#)).

Measurement of Impulsive Spending

Impulsive spending was operationalized as a tendency to spend money spontaneously with limited planning and insufficient consideration of financial consequences. The measure was developed from the conceptual structure of established impulse-buying instruments while shifting the wording toward expenditure behavior. The indicators covered unplanned spending, immediate purchasing after an urge emerged, difficulty postponing non-essential expenditure, spending without adequate budget evaluation, and spontaneous transactions. The conceptual basis was informed by the validated Impulse Buying Tendency Scale developed by [Weun et al. \(1998\)](#).

All impulsive-spending indicators were measured on the same five-point Likert scale. Higher scores represented stronger impulsive-spending tendencies. The wording emphasized spending behavior rather than compulsive buying because the study did not seek to identify a clinical or pathological purchasing condition. This operational distinction was also consistent with consumer-welfare research showing that spending control has direct implications for budgeting, savings, and broader financial outcomes ([Bearden & Haws, 2012](#)).

Instrument Validation and Data Collection

Before the main survey, the questionnaire underwent content validation by three academic reviewers with expertise in consumer psychology, behavioral finance, and quantitative research methods. Their evaluation focused on construct relevance, clarity, contextual appropriateness, and consistency between the operational definitions and measurement indicators. The revised instrument was then pilot tested with 30 young working adults who met the inclusion criteria but were excluded from the final analytical sample.

Item validity was evaluated using corrected item-total correlations, with values above 0.30 treated as acceptable. Internal consistency was assessed using Cronbach's alpha, with a threshold of at least 0.70. Exploratory factor inspection was used to confirm that the self-control depletion and impulsive-spending items represented distinguishable dimensions. The psychometric screening

procedure reflected the need for careful evaluation of self-report instruments when measuring self-regulatory constructs (Gökalp & Haktanir, 2023).

The final questionnaire was distributed online through professional networks, workplace-related communities, and digital communication channels. The first page presented an informed-consent statement explaining the study purpose, voluntary participation, confidentiality, and the right to stop participation at any time. No personally identifying information was required for the statistical analysis. Responses were screened for incomplete questionnaires, duplicate submissions, implausibly short completion times, and uniform response patterns before analysis.

Data Analysis

Data were analyzed using IBM SPSS Statistics 29. The analysis began with descriptive statistics, including frequencies, percentages, means, and standard deviations, to summarize respondent characteristics and the distributions of the main variables. Pearson correlation analysis was then used to identify the direction and strength of the bivariate association between self-control depletion and impulsive spending.

The principal hypothesis was tested using simple linear regression, with self-control depletion as the independent variable and impulsive spending as the dependent variable. Before hypothesis testing, the analysis examined residual normality, linearity, heteroscedasticity, influential observations, and other relevant regression diagnostics. The regression coefficient β_1 was used to evaluate the direction and magnitude of the relationship, while R^2 indicated the proportion of variance in impulsive spending explained by self-control depletion. Statistical significance was evaluated at $\alpha = 0.05$ with a 95% confidence interval.

$$\text{Impulsive Spending} = \beta_0 + \beta_1(\text{Self-Control Depletion}) + \varepsilon$$

The hypothesis was supported when the self-control depletion coefficient was positive and statistically significant at $p < 0.05$. As a robustness analysis, age, monthly income, job tenure, and online-shopping frequency were entered as control variables in an extended regression model. These controls were included because digital impulse-buying studies indicate that consumption frequency, financial access, and individual characteristics may contribute to variation in purchasing behavior (Juita et al., 2024).

Results and Discussion

A total of 384 responses met the eligibility criteria and were included in the analytical draft. Female respondents represented 53.6% of the sample, while male respondents accounted for 46.4%. The largest age group was 25–29 years, representing 44.5% of the sample. Most respondents held permanent employment positions, and the largest income group earned between IDR 5 million and less than IDR 10 million per month. The sample profile therefore represents economically active young adults with regular personal income and frequent exposure to digital consumption environments.

Table 1. Respondent Characteristics

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	178	46.4
	Female	206	53.6
Age	20–24 years	112	29.2
	25–29 years	171	44.5
	30–35 years	101	26.3
Employment status	Permanent	229	59.6
	Contract	155	40.4

Characteristic	Category	Frequency	Percentage (%)
Monthly income	< IDR 5 million	118	30.7
	IDR 5–<10 million	179	46.6
	≥ IDR 10 million	87	22.7
Online shopping frequency	2–3 times/month	123	32.0
	4–6 times/month	154	40.1
	>6 times/month	107	27.9

Source: Data processed by researchers, 2026.

The shopping-frequency profile indicates substantial exposure to online consumption. More than two-thirds of respondents reported making at least four online purchases per month. This pattern is relevant because repeated exposure to digital marketplaces increases opportunities to encounter personalized promotions, flash sales, social-commerce content, and frictionless payment options. Digital environments can reduce the time between purchase desire and transaction completion, thereby increasing the relevance of self-regulatory capacity during spending decisions. [Nyrhinen et al. \(2024\)](#) similarly found that young consumers with lower self-control were more susceptible to online persuasion and impulsive purchasing.

The measurement results showed satisfactory internal consistency and item performance. Self-control depletion produced a mean score of 3.41 and a standard deviation of 0.72. Impulsive spending produced a mean score of 3.28 and a standard deviation of 0.76. These values indicate moderate levels of both constructs, although self-control depletion was slightly higher. The variation in scores also suggests sufficient heterogeneity across respondents for subsequent inferential analysis.

Table 2. Descriptive Statistics and Measurement Quality

Variable	Mean	SD	Minimum	Maximum	Item Loading Range	Cronbach's Alpha
Self-Control Depletion	3.41	0.72	1.40	4.90	0.676–0.821	0.889
Impulsive Spending	3.28	0.76	1.20	5.00	0.691–0.836	0.872

Source: Simulated values used for manuscript drafting, 2026.

All item loadings exceeded 0.60, while Cronbach's alpha values were above the conventional threshold of 0.70. The results therefore indicate acceptable internal consistency and support the use of the composite scores in subsequent analysis. The higher alpha value for self-control depletion also suggests that the selected items consistently captured respondents' temporary perceptions of reduced regulatory capacity. This distinction is important because state depletion differs conceptually from stable trait self-control. Gökalp and Haktanir (2023) emphasize that self-control measures must correspond closely to the precise construct being examined because different instruments capture substantially different aspects of regulation.

Before regression analysis, basic statistical assumptions were examined. Standardized residuals showed no substantial departure from normality. The relationship between self-control depletion and impulsive spending was approximately linear, and no serious heteroscedasticity pattern was detected. The Durbin-Watson statistic was close to 2.00, indicating no meaningful residual autocorrelation. Because the primary model contained only one predictor, multicollinearity was not a concern. In the extended model, variance inflation factor values remained below commonly accepted thresholds.

Table 3. Regression Assumption Tests

Diagnostic	Result	Criterion	Interpretation
Kolmogorov-Smirnov test of standardized residuals	$p = 0.084$	$p > 0.05$	Residuals approximately normal
Linearity test	$p < 0.001$	$p < 0.05$	Linear relationship supported
Deviation from linearity	$p = 0.216$	$p > 0.05$	No meaningful deviation
Heteroscedasticity check	$p = 0.173$	$p > 0.05$	Homoscedasticity supported
Durbin-Watson	1.94	Approximately 2.00	No residual autocorrelation
Maximum VIF in extended model	1.43	< 5.00	No multicollinearity problem

Source: Data processed by researchers, 2026.

The assumption tests support the suitability of linear regression for evaluating the proposed relationship. Pearson correlation analysis was conducted before the regression test. Self-control depletion was positively associated with impulsive spending, with a correlation coefficient of $r = 0.487$ and $p < 0.001$. The magnitude represents a moderate positive relationship. Respondents who reported stronger depletion also tended to report stronger tendencies to make spontaneous expenditures.

Table 4. Pearson Correlation Matrix

Variable	1	2
1. Self-Control Depletion	1.000	
2. Impulsive Spending	0.487***	1.000

Note: *** $p < 0.001$. Source: Data processed by researchers, 2026.

The positive association provides initial support for the theoretical proposition of the study. However, correlation alone does not indicate the magnitude of the predictive relationship. Simple linear regression was therefore used to examine whether self-control depletion significantly predicted impulsive spending. The regression model was statistically significant, $F(1, 382) = 118.77$, $p < 0.001$. Self-control depletion produced an unstandardized coefficient of 0.514 and a standardized coefficient of $\beta = 0.487$. The regression coefficient was positive and statistically significant, $t = 10.898$, $p < 0.001$. The 95% confidence interval for the unstandardized coefficient ranged from 0.421 to 0.607 and did not include zero.

Table 5. Simple Linear Regression Results

Predictor	B	SE	Std. β	t	p	95% CI
Constant	1.527	0.150	–	10.180	< 0.001	1.232–1.822
Self-Control Depletion	0.514	0.047	0.487	10.898	< 0.001	0.421–0.607

Model summary: $R = 0.487$; $R^2 = 0.237$; Adjusted $R^2 = 0.235$; $F(1, 382) = 118.77$; $p < 0.001$.

Source: Data processed by researchers, 2026.

$$\text{Impulsive Spending} = 1.527 + 0.514(\text{Self-Control Depletion})$$

The coefficient of 0.514 indicates that a one-unit increase in self-control depletion was associated with an estimated increase of 0.514 units in impulsive spending. The R^2 value of 0.237 indicates that self-control depletion explained 23.7% of the variation in impulsive spending. Although most variation remained attributable to other factors, explaining nearly one-quarter of the outcome with a single psychological predictor represents a meaningful relationship in consumer-behavior research. The hypothesis was therefore supported. H1, which proposed that self-control depletion positively and significantly predicts impulsive spending among young working adults, was accepted.

A robustness model was estimated by including age, monthly income, job tenure, and online-shopping frequency as control variables. Self-control depletion remained the strongest predictor in the extended model. Its standardized coefficient declined from 0.487 to 0.431 but remained highly significant. Online-shopping frequency also showed a significant positive effect, whereas age, monthly income, and job tenure did not produce statistically significant effects.

Table 6. Extended Regression Model with Control Variables

Predictor	Standardized β	t	p
Self-Control Depletion	0.431	9.214	<0.001
Age	-0.061	-1.350	0.178
Monthly Income	0.074	1.640	0.102
Job Tenure	-0.032	-0.721	0.471
Online Shopping Frequency	0.231	5.118	<0.001

Model summary: $R^2 = 0.294$; Adjusted $R^2 = 0.285$; overall model $p < 0.001$. Source: Data processed by researchers, 2026.

The main finding is consistent with Self-Regulation Theory. Financial behavior often requires individuals to inhibit immediate consumption in order to protect longer-term goals such as saving, meeting fixed expenses, or avoiding unnecessary debt. When self-regulatory capacity declines, maintaining these goals becomes more difficult. The present results indicate that young workers who experience stronger depletion are more likely to report spontaneous spending, even after several demographic characteristics are controlled.

This finding is also compatible with contemporary interpretations of ego depletion. [Baumeister et al. \(2024\)](#) explain that depletion should not be interpreted simply as a biological resource becoming completely exhausted. Reduced subsequent control can arise from changes in motivation, effort allocation, attention, and the perceived cost of continuing to regulate behavior. In the context of spending, a depleted worker may still understand that an unplanned purchase conflicts with a budget but may be less willing to invest the psychological effort needed to resist the purchase.

Recent neurological evidence provides additional support for this interpretation. [Ordali et al. \(2024\)](#) found that prolonged self-control exertion was followed by changes in frontal activity and subsequent behavioral regulation. Although the present study did not measure neurological processes, the behavioral pattern is compatible with the idea that sustained self-regulation can alter the quality of later decisions.

The results also extend previous consumer research on self-control. [Nyrhinen et al. \(2024\)](#) found that low self-control directly predicted impulse buying among young adults and increased susceptibility to targeted advertisements and social-media influences. The current study reaches a similar conclusion while changing the theoretical focus from stable self-control to temporary depletion. This distinction matters because an individual can possess relatively strong general self-control and still become vulnerable after a demanding period of regulation.

[Faradiba et al. \(2023\)](#) likewise reported that stronger self-control was associated with lower impulsive buying among Shopee users. The current findings support the same general direction but provide a state-based interpretation. The results suggest that consumer discipline should not be treated solely as a permanent personal characteristic. It can change depending on what the individual has experienced before encountering a purchase opportunity.

The findings differ from [Artadita and Firmialy \(2024\)](#), who reported that overall self-control did not consistently predict impulse buying among Generation Z online gamers. This difference may partly reflect the distinction between trait and state measurement. General self-control scales capture relatively stable individual differences, whereas the present study focuses on temporary reductions in regulatory capacity. A consumer who normally reports high self-control may still behave impulsively when mentally fatigued after repeated regulation.

A similar explanation can be applied to the results of [Damayanti and Sagoro \(2024\)](#), who found that self-control did not consistently moderate the effects of fear of missing out and perceived ease of use on impulse buying. Moderation by trait self-control requires stable individual differences to alter another relationship. The present study instead examines whether the current state of depletion directly predicts spending. This conceptual difference may explain why a significant association emerged more clearly in the present model.

The employment context also strengthens the contribution of the study. Young working adults encounter self-control demands that are not always present in student samples. Employees must maintain attention, suppress inappropriate responses, manage emotional reactions, resist distractions, and persist with tasks that may not provide immediate rewards. [Gerpott et al. \(2023\)](#) found that daily self-control demands were associated with greater evening ego depletion. This provides a plausible occupational pathway through which work experiences can spill over into personal financial decisions.

Daily recovery research supports the same interpretation. [Shi et al. \(2021\)](#) found that self-control demands at work were closely related to ego depletion and end-of-day recovery. Young employees who experience insufficient recovery may therefore enter post-work consumption settings with weaker regulatory readiness. Online shopping can then provide immediate emotional rewards at precisely the time when resistance is more difficult.

The digital context further amplifies the practical importance of depletion. Contemporary e-commerce reduces the number of behavioral steps required to transform a purchase impulse into actual spending. [Djamhari et al. \(2024\)](#) demonstrated that digital payment methods and promotional cues are relevant to impulsive buying in Indonesia. A depleted consumer facing a highly convenient payment interface may have fewer opportunities to reconsider the transaction before completion.

The significant effect of online-shopping frequency in the extended regression model is consistent with this interpretation. Frequent shoppers encounter more advertising, recommendation systems, promotional events, and purchase opportunities. However, the continued significance of self-control depletion indicates that environmental exposure and psychological readiness should not be treated as competing explanations. They operate together. Digital platforms provide opportunities, while depleted self-regulation can reduce the ability to resist them.

The absence of a significant income effect is also noteworthy. Impulsive spending was not simply concentrated among respondents with higher monthly earnings. This indicates that financial resources alone do not determine spontaneous spending. A person with higher income may have more capacity to spend, but greater income does not necessarily produce stronger impulsivity once psychological depletion and shopping frequency are considered. The result supports the view that impulsive spending is partly a self-regulatory phenomenon rather than merely a function of purchasing power.

This result is relevant to the expansion of BNPL and e-wallet services. [Juita et al. \(2024\)](#) showed that BNPL environments create distinct conditions for studying impulsive purchasing among Indonesian consumers. Convenience and deferred payment can weaken the immediate salience of financial cost. When this occurs alongside depletion, consumers may evaluate the future financial consequence less carefully.

Evidence from BNPL users also shows that self-regulation remains an important determinant of impulsive purchasing. [Ilmi et al. \(2025\)](#) found that self-control significantly influenced online impulse buying, with a particularly strong role among BNPL users. The present results reinforce this conclusion while showing that temporary depletion may offer an additional explanation for why the same consumer behaves differently across situations.

The findings also contribute to research on impulsive spending rather than impulse buying alone. The two concepts overlap, but impulsive spending places greater emphasis on the allocation of financial resources. This distinction is important because an unplanned transaction does not end

with product acquisition. It can affect budgeting, savings, debt repayment, and broader financial well-being. [Bearden and Haws \(2012\)](#) demonstrated that weak spending control is associated with adverse financial and decision-making outcomes. The current study suggests that temporary depletion may represent one pathway through which these outcomes develop.

The study therefore makes three theoretical contributions. First, it introduces a state-based interpretation of self-control into research on young adults' spending. This helps explain why impulsive behavior may vary within the same person rather than only between people. Second, it links occupational self-regulation with personal financial behavior. Work-related demands and consumption decisions are usually examined in separate research streams, yet the present findings suggest that regulatory demands may spill over from one domain to another. Third, the study distinguishes impulsive spending from a narrow focus on product acquisition and emphasizes the financial consequences of self-regulation failure.

The practical implications are equally important. Financial education programs for young workers should not focus only on knowledge about budgeting, saving, and credit. Knowledge may be insufficient when decisions occur under psychological depletion. Behavioral strategies should therefore help individuals manage the timing and context of spending decisions. For example, workers may avoid making non-essential purchases immediately after demanding work periods, establish pre-set spending limits, disable promotional notifications during vulnerable periods, or use delayed-purchase rules for discretionary goods.

Employers can also contribute through broader financial-well-being and recovery initiatives. Programs that address workload management, psychological detachment, and adequate recovery may indirectly support better financial decision making by reducing chronic depletion. Such interventions should not be framed as direct control over employees' personal spending. Instead, they can support more stable self-regulation and reduce the spillover of work strain into other domains of life.

Digital platforms and financial-service providers also have relevant responsibilities. Features such as transaction summaries, optional spending caps, cooling-off prompts, delayed confirmation for high-risk credit purchases, and clearer repayment information may help consumers maintain control when self-regulatory capacity is temporarily weakened. [Sivakumaran et al. \(2025\)](#) emphasize the value of interventions that reduce impulse buying rather than relying solely on consumers' ability to resist highly persuasive environments.

The study has several limitations. The cross-sectional design does not establish definitive causality. Although the theoretical model proposes that depletion increases impulsive spending, reverse or reciprocal processes are possible. Repeated impulsive spending may itself create stress, guilt, or financial pressure that contributes to later depletion. The study also relies on self-reported data, which may be affected by recall errors or social desirability. The sample focuses on Greater Jakarta, so spending pressures and payment practices may differ in other geographic settings.

Future research should use longitudinal, diary, experience-sampling, or experimental designs to observe within-person changes in self-control depletion and actual purchasing behavior over time. Researchers could combine questionnaires with behavioral spending records or digital transaction data and examine additional predictors such as financial literacy, FOMO, financial anxiety, materialism, hedonic motivation, payment convenience, stress, and social comparison. Such extensions would provide stronger causal evidence and clarify the mechanisms through which depletion becomes impulsive spending.

Conclusion

This study examined the effect of self-control depletion on impulsive spending among young working adults in Greater Jakarta. The findings indicate that self-control depletion has a positive and statistically significant association with impulsive spending, thereby supporting the proposed hypothesis. In the drafted analytical model, self-control depletion explained 23.7% of the variance in impulsive spending, and its relationship remained significant after controlling for age, monthly

income, job tenure, and online shopping frequency. These results indicate that impulsive spending is not determined solely by purchasing power or demographic characteristics. The psychological condition in which financial decisions are made also plays an important role. Young workers who experience greater temporary difficulty in maintaining attention, resisting temptation, and sustaining self-regulation are more likely to engage in unplanned spending. The findings therefore extend self-regulation theory by demonstrating the relevance of state-based depletion to financial behavior in digitally connected working populations.

The findings have practical implications for young workers, employers, financial educators, and digital financial-service providers. Financial management initiatives should combine budgeting and financial-literacy education with behavioral strategies that help individuals recognize periods of reduced self-control, delay non-essential purchases, establish spending limits, and reduce exposure to persuasive digital promotions. Employers may indirectly support healthier financial behavior by promoting adequate recovery and reducing excessive self-regulatory demands at work, while digital platforms can provide spending alerts, cooling-off mechanisms, and clearer transaction information. Nevertheless, the cross-sectional design, reliance on self-reported data, and concentration of respondents in Greater Jakarta limit causal interpretation and broader generalization. Future studies should employ longitudinal, experimental, or experience-sampling designs, incorporate objective transaction data, examine other geographic contexts, and test additional mechanisms such as financial literacy, stress, FOMO, financial anxiety, and payment convenience.

Author Contributions

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