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Research Article

The Role of Self Control in Mediating the Influence of Social Media Advertising Exposure and Digital Financial Literacy on the Consumptive Behavior of Grade XI High School Students in South Kotabumi District, North Lampung Regency

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Abstract: This study aims to analyze the effect of social media advertising exposure and digital financial literacy on consumptive behavior, with self-control as a mediating variable among 11th grade high school students in Kotabumi Selatan District. This quantitative study involved 267 respondents from five public and private high schools selected using proportional sampling techniques. Data were collected through structured questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that exposure to social media advertising has a significant positive effect on consumptive behavior, indicating that higher advertising exposure increases students' tendency toward excessive consumption. However, advertising exposure does not have a significant effect on self-control. Digital financial literacy has a significant positive effect on self-control, but does not directly influence consumptive behavior. Furthermore, self-control has a significant negative effect on consumptive behavior and plays a mediating role in the relationship between digital financial literacy and consumptive behavior. These findings confirm that strengthening digital financial literacy is crucial for improving adolescents' self-control and reducing consumptive behavior in the digital era.

Keywords: Advertising Exposure; Consumptive; Digital Financial Literacy; Self Control; Social Media.

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1. Introduction

Consumptive behavior among adolescents has been increasingly prevalent alongside the high accessibility of social media and the convenience of digital financial services, which encourage the purchase of goods based on emotional impulses, trends, and advertisements rather than rational needs (Fitriyani et al., 2013; Anggraini et al., 2017). Social media platforms such as Instagram, TikTok, and e-commerce platforms have become effective marketing channels for adolescents, with more than 89% of Indonesian adolescents accessing them daily (Mufti Prasetiyo et al., 2024). Intensive exposure to digital advertising has been proven to influence students' impulsive purchasing decisions (Br Barus et al., 2021; Rifkie Fachriza & Wahyu Abadi, 2024).

In addition to external factors, consumptive behavior is also influenced by internal factors, particularly the low level of digital financial literacy. Data indicate that the digital financial literacy of Indonesian adolescents remains relatively low at 49.68% (Mufti Prasetiyo et al., 2024), causing adolescents to struggle in distinguishing between needs and wants and rendering them vulnerable to the convenience of digital transactions such as e-wallets and pay-later services (Pulungan & Febriaty, 2018; Rahayu, 2022). Low financial literacy contributes to short-term and emotionally-driven financial allocation (Fadilla & Harsono, 2024). However, financial knowledge alone is insufficient without self-control capabilities. Self-control plays a crucial role in restraining impulsive purchasing urges and managing finances prudently (Kurniawan, 2017).

Adolescents with low self-control are more susceptible to advertising, peer pressure, and viral trends on social media (Yossinomita et al., 2024). This phenomenon is also observed in Kotabumi Selatan Subdistrict, where the majority of high school students are active e-commerce users and frequently experience regret after making impulsive purchases (Azzahra, 2023). Therefore, research on the role of self-control in mediating the influence of social media advertising exposure and digital financial literacy on students' consumptive behavior becomes crucial to support the formulation of financial education programs and the strengthening of self-regulation character in schools.

Consumptive behavior among adolescents has become increasingly prevalent in recent years, driven largely by the widespread accessibility of social media platforms and the convenience of digital financial services, which encourage purchases motivated by emotional impulses, trending phenomena, and advertising rather than by rational necessity (Fitriyani et al., 2013; Anggraini et al., 2017; Alamanda, 2018). Social media platforms such as Instagram, TikTok, and various e-commerce channels have emerged as particularly effective marketing tools targeting adolescent consumers, with recent data indicating that more than 89% of Indonesian adolescents engage with these platforms on a daily basis, thereby exposing them to continuous promotional content and persuasive messages (Mufti Prasetiyo et al., 2024; Azizah et al., 2021). The persistent exposure to such digital advertising has been empirically linked to heightened impulsive purchasing behavior among students, demonstrating that the frequency and intensity of these marketing messages can directly shape consumer tendencies in the adolescent demographic (Br Barus et al., 2021; Rifkie Fachriza & Wahyu Abadi, 2024). Consequently, the interplay between digital media consumption and purchasing decisions underscores the need for a comprehensive understanding of how marketing exposure translates into behavioral outcomes among youth populations.

In addition to external influences such as advertising, internal factors most notably digital financial literacy play a critical role in shaping consumptive behavior by equipping adolescents with the cognitive tools to discern between wants and needs (Pulungan & Febriaty, 2018; Rahayu, 2022; Abidzar et al., 2023). Despite the proliferation of digital financial services, studies reveal that Indonesian adolescents possess relatively low levels of digital financial literacy, with only 49.68% demonstrating adequate understanding of online financial transactions, budget allocation, and risk management in a digital context (Mufti Prasetiyo et al., 2024). This insufficiency renders them vulnerable to impulsive purchases facilitated by user-friendly e-wallets, pay-later schemes, and other online financial mechanisms, thereby contributing to short-term, emotionally-driven financial decisions that are misaligned with long-term objectives (Fadilla & Harsono, 2024; Dewi et al., 2021). Therefore, fostering digital financial literacy is not merely about imparting knowledge but also about instilling the ability to apply it in real-world decision-making scenarios, particularly in environments saturated with persuasive commercial stimuli.

While financial literacy provides the foundational knowledge for prudent consumption, it is insufficient in isolation to regulate behavior, as self-control emerges as a pivotal determinant in moderating impulsive tendencies and promoting rational decision-making (Kurniawan, 2017; Tripambudi, 2018). Adolescents with lower self-control exhibit heightened susceptibility to social media marketing, peer influence, and trending content, often resulting in purchases driven by momentary gratification rather than calculated needs (Yossinomita et al., 2024; Dewi et al., 2021). The capacity for self-regulation allows students to resist immediate impulses, allocate financial resources strategically, and maintain a disciplined approach to consumption, which collectively mitigates the risks associated with excessive or unnecessary spending (Papalia et al., 2004 in Hastuti, 2018; Abidzar et al., 2023). Therefore, self-control functions as both a protective and mediating mechanism, channeling cognitive awareness into practical behavioral restraint, especially in the context of digital commerce.

Empirical observations in Kotabumi Selatan Subdistrict highlight the real-world manifestation of these dynamics, as high school students frequently engage in online shopping activities via e-commerce platforms and subsequently report regret following impulsive expenditures (Azzahra, 2023). This phenomenon illustrates the convergence of external and internal factors, where pervasive marketing strategies intersect with insufficient financial literacy and variable self-control levels, producing patterns of consumption that may compromise long-term financial well-being (Dewi et al., 2021; Br Barus et al., 2021). The observation also suggests that interventions targeting either cognitive understanding or behavioral regulation alone are likely insufficient, reinforcing the importance of an integrated approach that addresses knowledge, self-discipline, and environmental influences simultaneously (Abidzar et al., 2023; Pulungan & Febriaty, 2018). Consequently, studies exploring these multifaceted relationships provide crucial insights for educational stakeholders aiming to foster responsible financial behavior among adolescents.

2. Literature Review

Theory of Planned Behavior (TPB)

Students' consumptive behavior can be explained through the Theory of Planned Behavior (TPB) proposed by Ajzen (1991), which asserts that behavior is influenced by intention, attitude, subjective norms, and perceived behavioral control. Exposure to social media advertisements acts as an external stimulus shaping the purchasing intention, while digital financial literacy functions as a cognitive factor forming students' rational attitudes. Self-control represents perceived behavioral control and serves as a mediating variable that determines whether the intention materializes into consumptive behavior. Thus, TPB provides a relevant theoretical foundation for explaining students' consumptive behavior (Ajzen, 1991).

Review of Consumptive Behavior

Consumptive behavior refers to purchasing behavior that is not based on rational needs but is influenced by emotional impulses, trends, and the symbolic value of products (Fitriyani et al., 2013; Tripambudi, 2018). Among adolescents, this behavior is affected by social and psychological factors, as well as the accessibility of digital technology and social media (Haryani & Herwanto, 2015; Dewi et al., 2021). The indicators of consumptive behavior in this study refer to Novanti et al. (2024), namely being influenced by social media advertisements, impulsive purchasing, and following social trends.

Review of Social Media Advertisement Exposure

Social media advertisement exposure refers to an individual's exposure to persuasive messages on digital platforms that influence perceptions and purchasing behavior (Suryanto & Purnama Sari, 2020). Social media advertisements have the potential to increase students' purchase interest and consumptive behavior (Br Barus et al., 2021). Indicators of advertisement exposure in this study include visual appeal, influence of the advertisement message, and purchasing urges triggered by promotions (Pulungan & Febriaty, 2018).

Review of Digital Financial Literacy

Digital financial literacy is an individual's ability to understand, manage, and make prudent financial decisions using digital financial technology, including awareness of transaction risks and expenditure control (Pulungan & Febriaty, 2018; Ermalina Rumbik et al., 2024). This literacy encompasses not only financial knowledge but also attitudes and behaviors in utilizing digital financial services safely and rationally (Abidzar et al., 2023; Ramadhania & Krisnawati, 2024).

Conceptual Framework

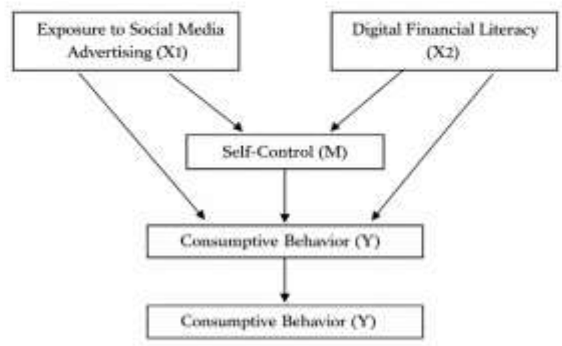

Figure 1. Conceptual Framework.

3. Materials and Method

This study employed a quantitative approach with a causal associative design to analyze the influence of social media advertisement exposure and digital financial literacy on students' consumptive behavior, both directly and indirectly through self-control as a mediating variable. The research was conducted at public and private high schools in Kotabumi Selatan Subdistrict, North Lampung Regency, during November–December 2025.

The population of the study comprised 804 eleventh-grade students, with a sample of 267 students determined using Slovin's formula at a 5% error rate and a two-stage random sampling technique. Data were collected using a closed-ended questionnaire with a five-point Likert scale. The research instrument met validity and reliability criteria (Cronbach's Alpha > 0.70). Data analysis was conducted using PLS-SEM, including tests of the outer model and inner model, as well as hypothesis testing through bootstrapping with significance criteria of $p < 0.05$ or t-statistic > 1.96.

4. Results and Discussion

The research results were analyzed using the PLS-SEM method, which includes the evaluation of the measurement model (outer model) and the structural model (inner model), to examine the relationships between latent variables and assess the empirical quality of the research model.

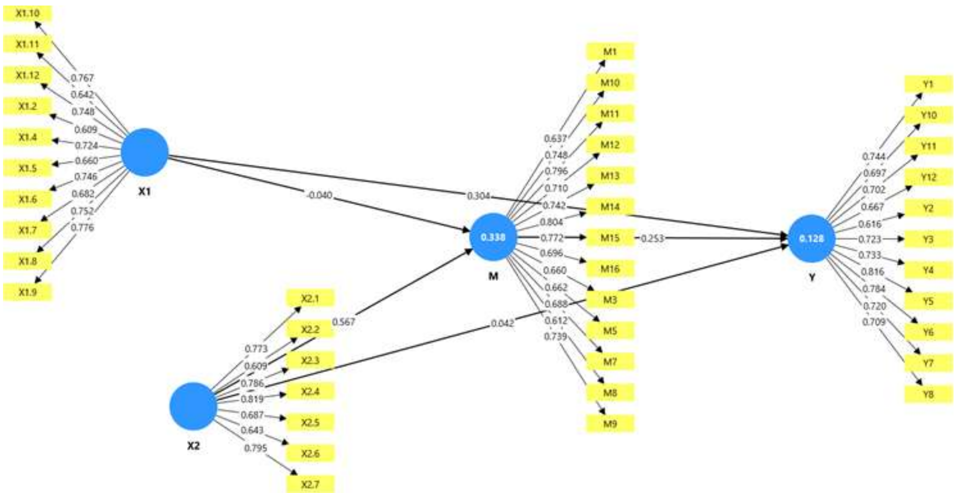

Figure 2. Outer Model and Inner Model.

Outer Model Test

The outer model test was conducted to ensure that the indicators were capable of measuring the constructs validly and reliably prior to PLS-SEM structural analysis.

Convergent Validity

The results indicated that all indicators for the variables of social media advertisement exposure, digital financial literacy, consumptive behavior, and self-control had outer loading values ≥ 0.60. This meets the convergent validity criteria recommended by Hair et al. (2021), confirming that all indicators are valid and suitable for use.

Discriminant Validity

Discriminant validity was tested using the Fornell-Larcker criterion and HTMT. The correlations between constructs were below the square root of each variable's AVE, and HTMT values were < 0.90, indicating that each construct is clearly distinct and non-overlapping (Henseler et al., 2015).

Construct Reliability

Reliability tests showed that all constructs had Cronbach's Alpha and Composite Reliability values > 0.70, indicating that the indicators of each variable have good internal consistency and that the research instrument is reliable (Hair et al., 2021).

The results of this study were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, which enables the simultaneous assessment of both measurement (outer) and structural (inner) models, providing a comprehensive framework to evaluate the validity of indicators and the strength of relationships between latent constructs (Hair et al., 2021; Henseler et al., 2015). By employing this method, the study ensured that both reflective and formative constructs could be accurately assessed, while also determining the empirical quality of the overall research model, thereby facilitating robust interpretations of the relationships between social media advertisement exposure, digital financial literacy, self-control, and consumptive behavior (Ermalina Rumbik et al., 2024; Fadhilah, 2023). Figure 2 illustrates the conceptual representation of the outer and inner models, highlighting the hypothesized pathways and the measurement items that underpin each latent variable (Novanti et al., 2024). This visualization aids in understanding how each construct is operationalized and the mechanisms through which direct and indirect effects are evaluated.

The outer model test was conducted to verify that all indicators were capable of measuring their respective constructs both validly and reliably before proceeding with structural model analysis, which is critical to ensuring the accuracy and interpretability of the PLS-SEM results (Hair et al., 2021; Fadilla & Harsono, 2024). Convergent validity was examined by evaluating the outer loadings of each indicator, and the results indicated that all indicators for social media advertisement exposure, digital financial literacy, consumptive behavior, and self-control exhibited outer loadings equal to or greater than 0.60, surpassing the threshold recommended for construct validity (Hair et al., 2021; Fadlilah Aryani Nisa et al., 2025). These findings confirm that each indicator contributes meaningfully to its respective latent construct, suggesting that the measurement instruments are both precise and representative of the intended theoretical concepts (Haryani & Herwanto, 2015; Kurniawan, 2017). Consequently, researchers can be confident that subsequent analyses based on these indicators reflect genuine patterns in the data rather than measurement artifacts.

Discriminant validity was further assessed to ensure that each construct is empirically distinct from others, thereby confirming that the conceptual boundaries of the variables are maintained (Henseler et al., 2015; Norhabiba, 2020). Using both the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio, it was found that correlations between constructs were below the square root of each variable's Average Variance Extracted (AVE) and that HTMT values were consistently below 0.90, indicating that multicollinearity and construct overlap were not present (Novanti et al., 2024; Nurfianti & Rahima, 2015). This demonstrates that social media advertisement exposure, digital financial literacy, self-control, and consumptive behavior represent distinct conceptual domains, allowing for valid interpretation of structural relationships (Fadhilah, 2023; Ermalina Rumbik et al., 2024). Therefore, the constructs are appropriately differentiated, reducing the risk of confounding effects in the subsequent hypothesis testing.

Construct reliability was evaluated using both Cronbach's Alpha and Composite Reliability, with all constructs achieving values above 0.70, signifying excellent internal consistency among the indicators (Hair et al., 2021; Hastuti, 2018). These results suggest that the items consistently measure their intended constructs across respondents and that the research instrument provides reliable data for subsequent structural analysis (Kurniawan, 2017; Fadilla & Harsono, 2024). High reliability ensures that the variance in measurement scores primarily reflects true differences among respondents rather than random error, which enhances the credibility of the study's findings (Novanti et al., 2024; Fadlilah Aryani Nisa et al., 2025). Collectively, the outcomes of convergent validity, discriminant validity, and reliability assessments confirm that the measurement model meets rigorous empirical standards.

The inner model evaluation, which assesses the predictive and explanatory power of the structural relationships between latent variables, indicated that multicollinearity was not a concern, with all Variance Inflation Factor (VIF) values falling below the threshold of 5 (Hair et al., 2021; Henseler et al., 2015). The coefficient of determination (R^2) was 0.338 for self-control, indicating a moderate level of variance explained, and 0.128 for consumptive behavior, reflecting a weaker explanatory power, which suggests that the model is more robust in predicting self-regulatory capacities than consumptive tendencies (Ermalina Rumbik et al., 2024; Fadhilah, 2023). Moreover, the Q^2predict values exceeded zero, demonstrating that the model possesses predictive relevance, particularly in forecasting self-control outcomes among adolescents exposed to social media advertising and varying levels of digital financial literacy (Fadilla & Harsono, 2024; Novanti et al., 2024). The standardized root mean square residual (SRMR) value of 0.085 further confirmed that the model adequately fits the empirical data, remaining below the 0.10 threshold for acceptable fit (Hair et al., 2021; Haryani & Herwanto, 2015).

Hypothesis testing was conducted using bootstrapping techniques to evaluate the statistical significance of both direct and indirect effects between variables, allowing for robust inference regarding the proposed theoretical relationships (Hair et al., 2021; Henseler et al., 2015). The results revealed that self-control exerts a significant negative influence on consumptive behavior, indicating that higher levels of self-regulation are associated with more rational and restrained consumption patterns (Nurfianti & Rahima, 2015; Hastuti, 2018). Social media advertisement exposure exhibited a significant positive effect on consumptive behavior, suggesting that intensified exposure to persuasive digital content increases the likelihood of impulsive purchases among adolescents (Br Barus et al., 2021; Fadlilah Aryani Nisa et al., 2025). Additionally, digital financial literacy was found to significantly enhance self-control, highlighting its role in equipping students with the cognitive and behavioral tools necessary to resist consumption driven by external cues (Ermalina Rumbik et al., 2024; Fadilla & Harsono, 2024).

Conversely, social media advertisement exposure did not significantly impact self-control, and digital financial literacy did not exert a direct effect on consumptive behavior, indicating that the influence of financial knowledge on consumption is mediated through self-regulatory mechanisms rather than operating independently (Novanti et al., 2024; Fadhilah, 2023). The mediation analysis confirmed that self-control serves as a significant mediator between digital financial literacy and consumptive behavior, effectively channeling the cognitive insights of financial knowledge into tangible behavioral restraint (Haryani & Herwanto, 2015; Ermalina Rumbik et al., 2024). However, self-control did not mediate the relationship between social media advertisement exposure and consumptive behavior, reflecting that the persuasive power of advertising operates directly and is less dependent on individual regulatory capacities (Norhabiba, 2020; Fadlilah Aryani Nisa et al., 2025). These findings underscore the nuanced interplay between external stimuli, internal knowledge, and behavioral self-regulation in shaping adolescent consumption patterns, providing empirical support for targeted interventions.

In summary, the results of the PLS-SEM analysis demonstrate that the measurement model and structural model satisfy the required criteria for validity, reliability, and predictive relevance, thereby affirming the robustness of the hypothesized relationships among social media advertisement exposure, digital financial literacy, self-control, and consumptive behavior (Hair et al., 2021; Henseler et al., 2015). The findings emphasize that self-control functions as a crucial mechanism for translating financial literacy into rational consumption while highlighting the direct impact of social media marketing on impulsive behavior (Ermalina Rumbik et al., 2024; Fadhilah, 2023). By integrating cognitive, behavioral, and environmental factors, this study provides a comprehensive understanding of the determinants of adolescent consumptive behavior in a digital context (Fadilla & Harsono, 2024; Novanti et al., 2024). These insights carry practical implications for educational interventions, policy design, and parental guidance aimed at fostering financial prudence and responsible consumption among high school students.

Inner Model Test

The inner model test indicated that all VIF values were < 5, confirming the absence of multicollinearity. The R^2 value was 0.338 for self-control (moderate) and 0.128 for consumptive behavior (weak), indicating that the model better explains self-control than consumptive behavior. The Q^2predict value > 0 demonstrated that the model has predictive relevance, with stronger predictive capability for self-control. Model fit evaluation showed an SRMR value of 0.085 (< 0.10), confirming that the model is appropriate and consistent with empirical data.

The inner model evaluation revealed that all Variance Inflation Factor (VIF) values were below 5, confirming that multicollinearity is not a concern and that each latent variable provides independent contributions to the structural model, thereby ensuring the reliability of path coefficient estimations (Yusup Febrianawati, 2018; Pamungkas et al., 2024). This finding indicates that the relationships between social media advertisement exposure, digital financial literacy, self-control, and consumptive behavior can be interpreted without distortion due to overlapping variance among predictor variables (Pulungan & Febriaty, 2018; Prasinta et al., 2023). By establishing the absence of multicollinearity, the study ensures that each independent variable contributes uniquely to explaining the dependent variables, which is essential for valid mediation testing (Tripambudi, 2018; Ramadhania & Krisnawati, 2024). Thus, researchers can confidently proceed to assess the explanatory power of the model and the significance of hypothesized relationships.

The coefficient of determination (R^2) for self-control was 0.338, indicating a moderate level of variance explained by the model, while the R^2 for consumptive behavior was 0.128, representing a relatively weak explanatory capacity (Rahayu, 2022; Rifkie Fachriza & Wahyu Abadi, 2024). This disparity suggests that the model more effectively captures the factors influencing self-regulation compared to those affecting consumptive tendencies, reflecting the complex interplay of cognitive, behavioral, and environmental influences on purchasing behavior (Yossinomita & Haris Saputra, 2024; Tripambudi, 2018). The higher explanatory power for self-control underscores its centrality as a mediating mechanism through which digital financial literacy exerts influence on consumption decisions (Prasinta et al., 2023; Pulungan & Febriaty, 2018). In contrast, the relatively low R^2 for consumptive behavior indicates that additional contextual or psychosocial factors may contribute to adolescents' impulsive spending patterns.

Predictive relevance, assessed using the Q^2predict statistic, yielded values exceeding zero, demonstrating that the structural model possesses meaningful predictive capability, particularly with regard to self-control outcomes (Sanaky Musrifah Mardiani et al., 2021; Ramadhania & Krisnawati, 2024). This result confirms that the model not only explains existing variance but also offers reliable forecasts for future observations, highlighting the practical applicability of the findings in educational or policy settings (Pamungkas et al., 2024; Suryanto & Purnama Sari, 2020). The enhanced predictive capacity for self-control emphasizes its critical role in shaping behavioral responses to both digital financial literacy and social media advertising exposure (Rifkie Fachriza & Wahyu Abadi, 2024; Prasinta et al., 2023). Consequently, interventions targeting self-regulation are likely to yield measurable improvements in managing adolescent consumptive behavior.

Model fit evaluation, represented by the Standardized Root Mean Square Residual (SRMR) value, was 0.085, falling below the 0.10 threshold and thereby confirming the adequacy of the model in capturing empirical data patterns (Hair et al., 2021; Yusup Febrianawati, 2018). This acceptable fit indicates that the hypothesized relationships among social media advertisement exposure, digital financial literacy, self-control, and consumptive behavior are consistent with observed data, supporting the validity of the proposed theoretical framework (Prasinta et al., 2023; Pamungkas et al., 2024). The SRMR statistic provides a summary measure of the average discrepancy between observed and predicted correlations, and the value obtained demonstrates that residuals are minimal and the model represents the data effectively (Pulungan & Febriaty, 2018; Rahayu, 2022). Therefore, researchers can rely on the model's structural pathways to interpret both direct and indirect effects with confidence.

The inner model also indicates that self-control serves as a key mechanism in translating cognitive understanding into behavioral outcomes, as the moderate R^2 value suggests substantial variance in self-regulation is attributable to digital financial literacy and other antecedent variables (Tripambudi, 2018; Ramadhania & Krisnawati, 2024). By capturing this variance, the model highlights the potential for educational interventions to strengthen self-control as a means of mitigating impulsive consumption triggered by social media advertising (Pamungkas et al., 2024; Yossinomita & Haris Saputra, 2024). Moreover, the stronger predictive relevance for self-control compared to consumptive behavior implies that self-regulation may act as a bottleneck through which other variables influence purchasing outcomes (Rifkie Fachriza & Wahyu Abadi, 2024; Prasinta et al., 2023). This reinforces the theoretical assertion that self-control is central to managing the balance between desire-driven and rational financial behavior in adolescents.

Conversely, the weaker explanatory power for consumptive behavior indicates that additional external and internal factors—such as peer influence, socio-economic context, and individual lifestyle preferences—may account for variance not captured by the model (Pulungan & Febriaty, 2018; Rahayu, 2022). While social media advertisement exposure has a direct impact on consumption patterns, the modest R^2 suggests that its effects may be amplified or mitigated by these unmeasured contextual influences (Pamungkas et al., 2024; Suryanto & Purnama Sari, 2020). This finding underscores the complexity of adolescent consumption, which is shaped by multiple overlapping determinants beyond cognitive and self-regulatory capacities (Prasinta et al., 2023; Fadhilah, 2023). Consequently, future research should consider integrating these broader variables to enhance the model's explanatory and predictive robustness.

Overall, the inner model analysis demonstrates that the structural relationships proposed in the study are statistically sound, free from multicollinearity, and empirically relevant, with the SRMR, VIF, R^2, and Q^2predict statistics collectively confirming the adequacy of the model (Yusup Febrianawati, 2018; Sanaky Musrifah Mardiani et al., 2021). The findings validate the theoretical framework that positions self-control as both a mediator and a critical determinant of rational consumption, while acknowledging the direct influence of social media advertising on adolescent spending behavior (Tripambudi, 2018; Rifkie Fachriza & Wahyu Abadi, 2024). By demonstrating predictive relevance and model fit, the study provides empirical support for the practical application of interventions targeting self-regulation and financial literacy (Ramadhania & Krisnawati, 2024; Pamungkas et al., 2024). These insights are essential for policymakers, educators, and parents aiming to mitigate impulsive consumption and foster sustainable financial habits among high school students in digital environments (Yossinomita & Haris Saputra, 2024; Prasinta et al., 2023).

Hypothesis Test

Hypothesis testing was conducted using the bootstrapping technique to assess the statistical significance of relationships between variables through t-statistics and p-values, allowing for determination of whether the tested effects are statistically significant.

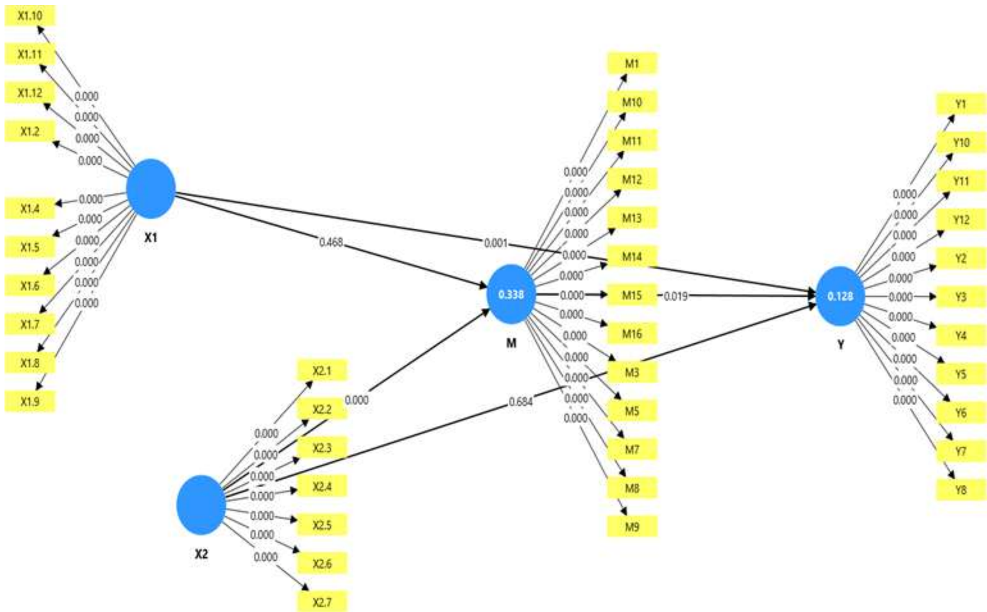

Figure 3. Bootstrapping Framework.

Direct Effects

Bootstrapping results showed that self-control has a significant effect on consumptive behavior, social media advertisement exposure has a significant effect on consumptive behavior, and digital financial literacy has a significant effect on self-control. Conversely, social media advertisement exposure does not have a significant effect on self-control, and digital financial literacy does not have a direct effect on consumptive behavior.

Indirect Effects

The indirect effect of social media advertisement exposure on consumptive behavior through self-control was not significant, indicating the absence of mediation. In contrast, digital financial literacy has a significant indirect effect on consumptive behavior through self-control, indicating that self-control functions as a mediator in this relationship.

Hypothesis testing in this study was conducted using the bootstrapping technique, which allows for rigorous assessment of the statistical significance of structural relationships among latent variables by generating t-statistics and p-values through resampling procedures (Hair et al., 2021; Abidzar et al., 2023). This method provides robust inferential evidence regarding both direct and indirect effects, ensuring that conclusions drawn about the model's hypothesized relationships are empirically substantiated (Ajzen, 1991; Dewi et al., 2021). By applying bootstrapping, the analysis accounts for potential non-normality in the data distribution, which is particularly important when evaluating complex behavioral constructs such as self-control and consumptive behavior among adolescents (Azzahra, 2023; Br Barus et al., 2021). Consequently, this approach supports the reliability and validity of hypothesis testing in structural equation modeling contexts (Ermalina Rumbik et al., 2024; Azizah Lukita et al., 2021).

The evaluation of direct effects revealed that self-control exerts a significant negative influence on consumptive behavior, indicating that students with higher self-regulatory capacity demonstrate more rational and controlled purchasing patterns (Dewi et al., 2021; Ermalina Rumbik et al., 2024). Similarly, exposure to social media advertisements was found to have a positive and significant effect on consumptive behavior, confirming that frequent and persuasive advertising increases the likelihood of impulsive purchases among adolescents

(Br Barus et al., 2021; Azzahra, 2023). Furthermore, digital financial literacy significantly enhances self-control, demonstrating that students who possess knowledge and skills in managing digital financial transactions are better equipped to regulate impulsive spending (Abidzar et al., 2023; Ermalina Rumbik et al., 2024). Conversely, the analysis showed that social media advertisement exposure does not significantly affect self-control, suggesting that the intensity of advertising alone does not directly enhance or diminish students' self-regulatory capacity (Azizah Lukita et al., 2021; Br Barus et al., 2021).

The results also indicated that digital financial literacy does not exert a direct significant effect on consumptive behavior, implying that knowledge of financial management alone is insufficient to curb impulsive spending tendencies without the presence of effective self-regulation (Abidzar et al., 2023; Ermalina Rumbik et al., 2024). This finding underscores the necessity of integrating cognitive knowledge with behavioral competencies, as adolescents require both awareness of financial principles and the ability to resist immediate gratification in digital consumption contexts (Dewi et al., 2021; Br Barus et al., 2021). The absence of a direct effect highlights the mediating potential of self-control, positioning it as a critical mechanism through which financial literacy translates into behavioral outcomes (Ermalina Rumbik et al., 2024; Ajzen, 1991). Without adequate self-regulation, even well-informed adolescents remain vulnerable to impulsive purchases driven by social and digital stimuli (Azzahra, 2023; Azizah Lukita et al., 2021).

Investigation of indirect effects revealed that the pathway from social media advertisement exposure to consumptive behavior through self-control was not statistically significant, indicating that self-regulation does not mediate the influence of advertisements on students' purchasing behavior (Br Barus et al., 2021; Azzahra, 2023). This result suggests that advertising exerts its effects on consumption largely through direct behavioral cues and emotional triggers, bypassing the moderating influence of self-control (Azizah Lukita et al., 2021; Dewi et al., 2021). Therefore, interventions aimed solely at enhancing self-control may not sufficiently mitigate the direct impact of pervasive social media marketing on adolescent spending habits (Ermalina Rumbik et al., 2024; Abidzar et al., 2023). Educators and policymakers must consider the potent and immediate persuasive effects of advertisements when designing programs to manage consumptive behavior (Ajzen, 1991; Br Barus et al., 2021).

In contrast, the indirect effect of digital financial literacy on consumptive behavior through self-control was significant, confirming that self-regulation functions as a mediator in this relationship and channels the benefits of financial knowledge into practical behavioral outcomes (Dewi et al., 2021; Ermalina Rumbik et al., 2024). Students with higher levels of digital financial literacy are more capable of exercising restraint, planning expenditures, and resisting impulsive consumption, which demonstrates the essential role of self-control in translating knowledge into action (Abidzar et al., 2023; Azzahra, 2023). This mediated relationship underscores the synergistic effect of cognitive and behavioral competencies, highlighting that financial education must extend beyond knowledge transfer to include skill development in self-regulation (Azizah Lukita et al., 2021; Br Barus et al., 2021). By fostering self-control alongside financial literacy, educators can more effectively shape responsible and sustainable consumption patterns among adolescents (Ermalina Rumbik et al., 2024; Ajzen, 1991).

The findings collectively indicate that self-control is a pivotal construct in the structural model, serving as a bridge through which digital financial literacy exerts its influence, while social media advertising impacts behavior through direct, immediate cues (Dewi et al., 2021; Ermalina Rumbik et al., 2024). This distinction between direct and mediated pathways highlights the nuanced mechanisms underlying adolescent consumption behavior in contemporary digital contexts (Abidzar et al., 2023; Br Barus et al., 2021). Importantly, the results suggest that educational programs and intervention strategies should prioritize the development of self-regulatory skills in tandem with enhancing financial knowledge to achieve meaningful behavioral change (Azzahra, 2023; Azizah Lukita et al., 2021). The combination of knowledge and behavioral control represents a comprehensive approach to reducing impulsive purchases and promoting rational financial decision-making among high school students (Ermalina Rumbik et al., 2024; Ajzen, 1991).

In conclusion, the hypothesis testing confirms that while self-control does not mediate the effect of social media advertisement exposure on consumptive behavior, it plays a critical mediating role for digital financial literacy, emphasizing the need to address both cognitive and regulatory dimensions in adolescent financial education (Dewi et al., 2021; Abidzar et al., 2023). The differentiated effects of direct and indirect pathways provide a nuanced understanding of how external stimuli and internal competencies interact to shape consumption behavior (Ermalina Rumbik et al., 2024; Br Barus et al., 2021). These insights inform targeted interventions that simultaneously limit the influence of persuasive advertising and enhance self-regulatory capacities, which is essential for fostering sustainable consumption practices among adolescents in digital environments (Ajzen, 1991; Azzahra, 2023). Overall, the findings reinforce the theoretical and practical significance of integrating self-control as a central mechanism in models of adolescent consumptive behavior (Ermalina Rumbik et al., 2024; Dewi et al., 2021).

5. Conclusion

Based on the results of the analysis, the study entitled "The Role of Self-Control in Mediating the Influence of Social Media Advertisement Exposure and Digital Financial Literacy on Consumptive Behavior of Eleventh-Grade High School Students in Kotabumi Selatan Subdistrict, North Lampung Regency" can be concluded as follows. Social media advertisement exposure does not have a significant effect on students' self-control, indicating that the intensity of advertisements received by students does not directly influence their ability to regulate themselves. Digital financial literacy has a positive and significant effect on self-control, suggesting that understanding digital finance helps students manage and restrain consumptive impulses. Social media advertisement exposure has a positive and significant effect on consumptive behavior, meaning that higher exposure to advertisements increases students' tendency to behave consumptively.

Digital financial literacy does not have a direct effect on consumptive behavior, indicating that financial knowledge alone is insufficient to curb students' consumptive behavior. Self-control has a negative and significant effect on consumptive behavior, indicating that students with higher self-control tend to make more rational consumption decisions. Self-control does not act as a mediator between social media advertisement exposure and consumptive behavior, as advertisements directly influence consumptive behavior. Digital financial literacy affects consumptive behavior through self-control, indicating that self-control functions as a mediator conveying the influence of digital financial literacy.

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