



DETERMINANTS OF FACTORS INFLUENCING THE PURCHASE DECISIONS OF CHATIME BEVERAGES BY GENERATION Z IN NORTH SUMATRA: THE ROLE OF SELF-CONTROL AS A MODERATING VARIABLE

Salsabilla Siagian

Universitas Islam Negeri Sumatera Utara
salsabillasiagian@gmail.com

Azhari Akmal Tarigan

Universitas Islam Negeri Sumatera Utara
azhariakmaltarigan@uinsu.ac.id

Fauzi Arif Lubis

Universitas Islam Negeri Sumatera Utara
fauziariflubis@uinsu.ac.id

Abstract

This study aims to analyze the influence of e-money, promotions, and lifestyle on the purchase decisions of Chatime beverages among Generation Z in North Sumatra, with self-control as a moderating variable. Data were collected through a survey of 100 Generation Z respondents who met the research criteria. The data analysis technique used was the Moderated Regression Analysis (MRA). Data processing was conducted using SPSS 25. The results indicate that e-money, promotions, and lifestyle significantly affect the purchase decisions of Chatime beverages among Generation Z in North Sumatra Medan. Furthermore, simultaneous analysis shows that e-money, promotions, and lifestyle collectively have a significant influence on purchase decisions. However, self-control does not have a significant impact on purchase decisions. Additionally, self-control does not significantly strengthen the relationship between e-money and lifestyle. Self-control significantly weakens the relationship between promotions and purchase decisions and significantly strengthens the relationship between lifestyle and purchase decisions.

Keywords: *E-Money, promotions, lifestyle, self-control, purchase decisions*

Background

The economic growth of a country is often closely linked to the competitive development of business enterprises. Business advancement has a significant positive impact on economic recovery and growth. This business competitiveness is intricately related to the evolving primary and secondary needs. Therefore, companies must strive to enhance their analytical capabilities to

understand consumer needs and desires better. A thorough analysis allows companies to comprehend the development of consumer purchasing behaviour in specific markets (Saraswati et al., 2022).

Consumer purchasing decisions involve the ability to acquire and analyze information about products and make choices based on available options (L. Rahmawati & Fitriyani, 2021). This process begins with the recognition of needs, searching for options, evaluating alternatives, and selecting specific products or services. Various factors can influence purchasing decisions, including store accessibility, store and product appearance, price expectations, effective communication, attractive promotions, and reviews from other buyers (Gustia et al., 2022).

In the modern era, competition in the food and beverage industry is intense. This industry is one of the main drivers of Indonesia's economic growth (Khorunnisa, 2022; Kurniawan & Pranoto, 2022). The significant role of this sector is evident from its substantial contribution to the Gross Domestic Product (GDP) of the non-oil and gas industry. Data indicates that during the first half of 2023, the Accommodation and Food and Beverage Provision sector grew by 10.70% (BPS, 2022).

Despite the contraction in the industrial sector due to the COVID-19 pandemic in 2020, the food and beverage industry continued to show positive growth. Data from Dataindustri.com (2020) recorded significant growth in the food and beverage industry from 2010 to 2020, with the industry's performance in the first half of 2020 experiencing positive growth of 2.0% compared to the same semester of the previous year (Sugiharto et al., 2023).

Bubble tea, originating from Taiwan, has become a popular beverage among Indonesians. The popularity of this drink is evident from data showing that Indonesia became the largest market in Southeast Asia for bubble tea, with a market value of 24 trillion rupiahs in 2021 (Katadata, 2022). According to Precedence Research (2023), the global boba tea market size is expected to grow from USD 3.27 billion in 2022 to approximately USD 6.14 billion by 2032, with a CAGR of 6.5%.

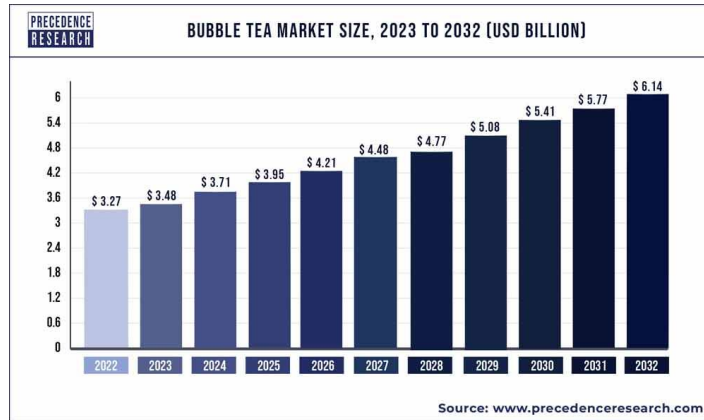


Figure 1. Bubble Tea Market Size, 2023 to 2032

Grab (2019) shows that bubble tea orders through the GrabFood app have increased significantly, with an average growth rate of 3000% in Southeast Asia. In Indonesia, several bubble tea brands such as Chatime, Coco Fresh Tea & Juice, and Macao Imperial Tea have become consumer favourites.

Generation Z, a significant portion of Indonesia's population, plays a crucial role in accelerating economic growth. This generation tends to favour products considered cool and trendy, like bubble tea. According to surveys, Chatime is one of the most consumed bubble tea brands among this generation (Top Brand Index, 2020).

Table 1. Top Brand Index of Bubble Tea

Brand	TBI	
Chatime	61.80%	TOP
Hop-Hop	8.80%	
Xi Fu Tang	7.30%	
Lup-Lup	4.60%	
Chill Bubble Tea	3.70%	

Source: Top Brand Awards, 2023

The consumption of bubble tea, particularly brands like Chatime, has become a popular lifestyle choice among Generation Z and young adults. Generation Z, born between 1995 and 2010 and known as the iGeneration or Internet Generation, utilizes technology such as smartphones to acquire the products or services they desire. Their shopping motivations are often influenced by trends and products deemed to be "cool" (Simanjuntak et al., 2021). Jean Baudrillard's theory of hyperreality posits that consumption in modern society is

more related to status and identity than to pure necessity. In Islam, fulfilling needs and desires is permissible as long as it is not excessive and conforms to Sharia, which teaches balance and self-control in consumption. Self-control is important to avoid wastefulness and transactions that do not align with the principles of halal. In QS Al-Isra' verse 29, it is emphasized:

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا

" *nd do not keep your hand tied to your neck, nor extend it to its utmost reach, so that you would be left sitting in regret and blame.*"

Empirical studies indicate that self-control influences purchasing decisions (Nielsen & Hofmann, 2021). However, research by Ro'is Am & Simanjuntak (2020) presents different results, stating that self-control has a negative effect on purchasing decisions. In this study, self-control functions as a moderating variable, meaning that it can either strengthen or weaken the impact of other factors on purchasing decisions. Self-control measures actions related to internal and external influences. According to Gottfredson & Hirschi (2022), when self-control weakens, individuals or organizations are more easily tempted by specific products, leading to compulsive buying behaviour.

The convenience of non-cash payments such as e-money increasingly influences purchasing decisions, especially among tech-savvy Generation Z. Statistics show a significant increase in e-money usage in Indonesia, with numerous promotions and ease of use (Bank Indonesia, 2023). According to Gustia et al., (2022) the use of e-money can enhance purchasing decisions. Electronic money also provides convenience in its usage. This is supported by research from (Daliyah & Patrikha, 2020; Mujahidin, 2020; Sudiro & Asandimitra, 2022; Sukma & Canggih, 2021). Furthermore, Rahmawati & Surjanti (2021) state that the age range for online shopping is between 18-28 years old.

Promotions and lifestyle also play crucial roles in purchasing decisions. Promotion is a strategy employed by businesses to market products, making the offered products attractive to consumers. In marketing Chatime products, promotions are utilized through its website and social media. Previous research yields differing results, with some indicating that promotions influence

purchasing decisions (Hanaysha, 2022; Wang et al., 2021) while others suggest no significant influence (Bukhari et al., 2020).

The YOLO (You Only Live Once) and FOMO (Fear of Missing Out) lifestyle tendencies of Generation Z influence their consumption patterns (Widiantari et al., 2023). Simply put, lifestyle refers to how one lives, including how they spend money, allocate their time, and so forth. Maney & Mathews (2021) state in their research that young people buy products that reflect their lifestyle. This is supported by research from Géci et al., (2020) and Rahmawati & Fitriyani (2021), indicating that lifestyle significantly influences purchasing decisions. However, research by Akkaya (2021) and Bukhari et al., (2020) suggests that lifestyle does not affect consumer purchasing decisions.

Based on this phenomenon, this study will examine how e-money, promotions, and lifestyle factors influence the purchasing decisions of Chatime products among Generation Z in North Sumatra, with self-control as a moderating variable.

Research Methodology

This study employs a quantitative method with a causal design, involving statistical analysis to identify causal relationships between variables. The research is conducted in the North Sumatra Province, with primary data obtained through questionnaires and observations of Generation Z in the region, supplemented by secondary data from existing sources. The research population comprises Generation Z individuals in North Sumatra, totalling 4,241,259, with a sample of 100 respondents selected using a simple random sampling technique based on the Slovin formula. Data collection is conducted through observation, Likert-scale-based questionnaires, and a literature review to obtain relevant information from existing literature.

Table 2. Likert Scale Instrument

No.	Statement	Score
1.	Strongly Agree (SA)	5
2.	Agree (A)	4
3.	Neutral (N)	3
4.	Disagree (D)	2

5.	Strongly Disagree (SD)	1
----	------------------------	---

Source : (Sugiyono, 2017:94)

The analysis method used is Moderated Regression Analysis (MRA), a specific application of multiple linear regression in which the equation contains interaction terms or the multiplication of two or more independent variables. Moderation analysis is employed to estimate the value of variable Y based on the values of variable X multiplied by variable Z, and to estimate the changes in variable Y for each unit difference in variable X multiplied by variable Z. Data processing is conducted using SPSS 25 software. In this study, there are independent variables, namely E-Money (X1), promotion (X2), and lifestyle (X3); the dependent variable is purchasing decision (Y); and the moderating variable is self-control (Z). The operational definitions of variables in this research are:

a. Purchasing Decision

Kotler and Levy, as cited in Sa'adah's research, define consumer purchasing decisions as the behaviour exhibited by decision-making units in the acquisition, use, and disposal of goods or services. This definition aligns with the definition provided by David and Alberd, stating that purchasing decisions involve decision-making processes and physical activities undertaken by an individual in evaluating, acquiring, using, and disposing of goods or services (Sa'adah, 2021). Indicators of purchasing decisions include product and service selection, brand selection, timing selection, and payment method selection (Lengkawati & Saputra, 2021).

b. *E-Money*

E-money is an electronic payment tool obtained by depositing a certain amount of money with the issuer, either directly or through issuer agents, or by debiting an account at a bank, and the value of that money is converted into electronic money units, expressed in Rupiah, used to make payment transactions by directly reducing the value of money in that electronic money medium (Rivai, 2012). Indicators of e-money include ease of use, security, perceived benefits or advantages, and rewards (Mukarramah, 2023).

c. Promotion

According to Kotler & Keller (2016), promotion is a form of marketing communication that serves as a means by which companies seek to inform,

persuade, and remind consumers (directly or indirectly) about the products and brands they sell. Indicators of promotion include quantity of promotion, quality of promotion, timing of promotion, and appropriateness or suitability of promotion targets.

d. Lifestyle

Lifestyle is broadly defined as a way of life identified by how people spend their time (activities), what they consider important in their environment (interests), and what they think about themselves and the world around them (opinions) (Setiadi, 2013). Indicators of lifestyle include activities, interests, and opinions (Suryani, 2008).

e. Self-Control

Self-control can be defined as behavioral control, so that a person, when doing something, can consider first what is right and what is wrong, what is correct and what is incorrect (Fattah et al., 2018). Indicators of self-control include control over factual knowledge, control over conscience motivation, control over feelings, and control over activities.

Research Findings and Discussion

Validity Test

Table 3. Result of Validity Test for Y

Statement	R Calculated	R Table	Remarks
1	0.650	0.1966	Valid
2	0.566	0.1966	Valid
3	0.788	0.1966	Valid
4	0.675	0.1966	Valid
5	0.581	0.1966	Valid
6	0.728	0.1966	Valid
7	0.736	0.1966	Valid
8	0.753	0.1966	Valid
9	0.663	0.1966	Valid
10	0.661	0.1966	Valid

Source: Data processed in May 2024

The conclusion drawn from the table is that all statements in the purchase decision questionnaire (Y) are deemed valid overall.

Table 4. Result of Validity Test for Z

Statement	R Calculated	R Table	Remarks
1	0.456	0.1966	Valid
2	0.725	0.1966	Valid
3	0.660	0.1966	Valid
4	0.733	0.1966	Valid
5	0.633	0.1966	Valid
6	0.755	0.1966	Valid
7	0.678	0.1966	Valid
8	0.544	0.1966	Valid
9	0.755	0.1966	Valid

Source: Data processed in May 2024

The conclusion drawn from the table is that all statements in the self-control questionnaire (Z) are deemed valid overall.

Table 5. Result of Validity Test for X1

Statement	R Calculated	R Table	Remarks
1	0.751	0.1966	Valid
2	0.801	0.1966	Valid
3	0.753	0.1966	Valid
4	0.882	0.1966	Valid
5	0.852	0.1966	Valid
6	0.859	0.1966	Valid
7	0.851	0.1966	Valid
8	0.749	0.1966	Valid
9	0.856	0.1966	Valid
10	0.829	0.1966	Valid
11	0.650	0.1966	Valid

Source: Data processed in May 2024

The conclusion drawn from the table is that all statements in the e-money questionnaire (X1) are deemed valid overall.

Table 6. Result of Validity Test for X2

Statement	R Calculated	R Table	Remarks
1	0.806	0.1966	Valid
2	0.731	0.1966	Valid
3	0.824	0.1966	Valid
4	0.827	0.1966	Valid
5	0.606	0.1966	Valid
6	0.782	0.1966	Valid
7	0.850	0.1966	Valid
8	0.834	0.1966	Valid
9	0.878	0.1966	Valid
10	0.895	0.1966	Valid
10	0.761	0.1966	Valid

Source: Data processed in May 2024

The conclusion drawn from the table is that all statements in the promotion questionnaire (X2) are deemed valid overall.

Table 7. Result of Validity Test for X3

Statement	R Calculated	R Table	Remarks
1	0.518	0.1966	Valid
2	0.768	0.1966	Valid
3	0.874	0.1966	Valid
4	0.852	0.1966	Valid
5	0.865	0.1966	Valid
6	0.906	0.1966	Valid
7	0.925	0.1966	Valid
8	0.883	0.1966	Valid
9	0.892	0.1966	Valid
10	0.437	0.1966	Valid

Source: Data processed in May 2024

The conclusion drawn from the table is that all statements in the lifestyle questionnaire (X3) are deemed valid overall.

Reliability Test

Table 8. Reliability Test Results

Variable	Cronbach's Alpha	Coefficient Alpha	Remarks
Purchase Decision (Y)	0.761	0.60	Reliable
Self-Control (Z)	0.760	0.60	Reliable
<i>E-Money</i> (X1)	0.779	0.60	Reliable
Promotion (X2)	0.779	0.60	Reliable
Lifestyle (X3)	0.782	0.60	Reliable

Source: Data processed in May 2024

The reliability test results in Table 8. using the Cronbach's Alpha (α) statistical test indicate that all variables in this study have Cronbach's Alpha values > 0.60 . This indicates that the questionnaires used to measure purchase decisions, self-control, e-money, promotion, and lifestyle variables are reliable.

Normalization Test

Table 9. Kolmogorov – Smirnov (K-S) Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.17244027
Most Extreme Differences	Absolute	.070
	Positive	.053
	Negative	-.070
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: SPSS output processed in May 2024

Based on the results of the normality test in Table 9. using the Kolmogorov-Smirnov Test (KS Test), it was found that the Asymp. Sig (2-tailed) value is 0.200, which is greater than the level of significance ($\alpha = 0.05$).

Therefore, it can be concluded that the regression model used has a normal distribution. Thus, the assumption or requirement of normality in the regression model has been fulfilled.

Multicollinearity Test

Table 10. Multicollinearity Test

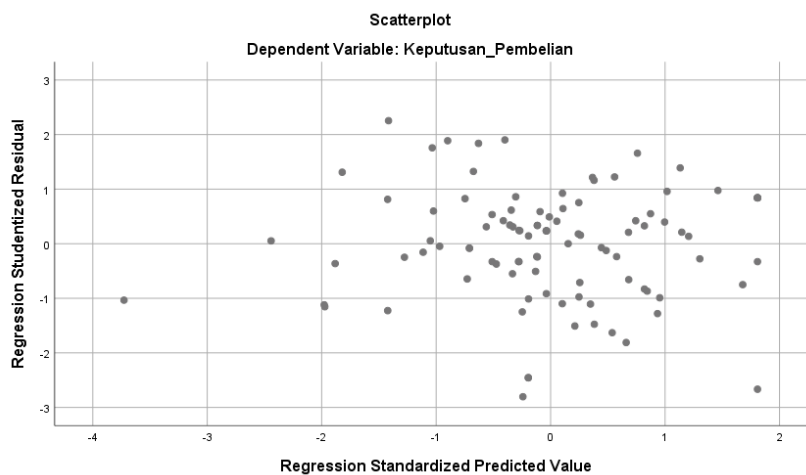
Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.402	2.770		2.672	.009		
	E-Money	.340	.071	.395	4.788	.000	.600	1.668
	Promotion	.279	.079	.345	3.544	.001	.433	2.312
	Lifestyle	.114	.042	.212	2.698	.008	.661	1.512

a. Dependent Variable: Purchase_Decision

Source: SPSS output processed in May 2024

Based on the multicollinearity test results in Table 10, the tolerance values for all independent variables (X1: 0.600; X2: 0.433; X3: 0.661) are greater than 0.1. Furthermore, the VIF values for all independent variables (X1: 1.668; X2: 2.312; X3: 1.512) are less than 10. This indicates that there are no symptoms of multicollinearity detected in all independent variables used in this study.

Heteroskedasticity Test



Source: SPSS output processed in May 2024

Figure 2. Heteroskedasticity Test

Based on the heteroskedasticity test results in Figure 2 above, it is observed that the data points are scattered above, below, and around the number 0, without any specific tendency to cluster only above or below. Additionally, there is no visible wave pattern indicating changes in the spread of data points over time. Therefore, it can be concluded that there are no symptoms of heteroskedasticity in the regression model used in the study.

Moderated Regression Analysis (MRA) Test

Table 11. Uji Moderated Regression Analysis (MRA) Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.402	2.770		2.672	.009
	E-Money	.340	.071	.395	4.788	.000
	Promotion	.279	.079	.345	3.544	.001
	Lifestyle	.114	.042	.212	2.698	.008
2	(Constant)	6.620	3.014		2.196	.031
	E-Money	.319	.078	.371	4.104	.000
	Promotion	.281	.079	.347	3.559	.001
	Lifestyle	.109	.043	.201	2.496	.014
	Self_Control	.051	.077	.051	.669	.505
3	(Constant)	5.294	10.756		.492	.624
	E-Money	-.306	.416	-.356	-.734	.465
	Promotion	1.764	.476	2.183	3.709	.000
	Lifestyle	-.990	.314	-1.834	-3.148	.002
	Self_Control	.125	.312	.123	.399	.691
	E-Money* Self_Control	.016	.012	1.209	1.373	.173
	Promotion* Self_Control	-.040	.013	-2.912	-3.164	.002
	Lifestyle* Self_Control	.029	.008	2.506	3.553	.001

a. Dependent Variable: Purchase_Decision

Source: SPSS output processed in May 2024

a) Model I

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$\text{Purchase Decision} = 7.402 + 0.340e\text{-money} + 0.279\text{promotion} + 0,114\text{lifestyle} + 2.770$$

b) Model II

$$Y = \alpha + B_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 Z + e$$

$$\text{Purchase Decision} = 6.620 + 0.319e\text{-money} + 0.281\text{promotion} + 0.109\text{lifestyle} + 0,051\text{self control} + 3.014$$

c) Model III

$$Y = \alpha + B_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 Z + \beta_5 X_1 Z + \beta_5 X_2 Z + \beta_5 X_3 Z + e$$

$$\text{Purchase Decision} = 5.294 - 0.306e\text{-money} + 1.764\text{promotion} - 0.990\text{lifestyle} + 0,125\text{self control} + 0.016e\text{-money}*\text{self control} - 0.040\text{promotion}*\text{self control} + 0.029\text{lifestyle}*\text{self control} + 10.756$$

Coefficient of Determination Test (R²)

Table 12. Results of Determination Test (R²)

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.779 ^a	.607	.595	3.516	1.872
2	.781 ^a	.609	.593	3.526	1.880
3	.819 ^a	.670	.645	3.291	2.075
a. Predictors: (Constant), Lifestyle, EMoney, Promotion					
b. Predictors: (Constant), Self_Control, Lifestyle, EMoney, Promotion					
c. Predictors: (Constant), Lifestyle*Self_Control, EMoney, Self_Control, Promotion, Lifestyle, Emoney*Self_Control, Promotion*Self_Control					
d. Dependent Variable: Purchase_Decision					

Source: SPSS output processed in May 2024

The first research model indicates that the percentage of influence of independent variables on the dependent variable is 60.7%. The remaining 39.3% is explained by other variables not included in this study. The second research

model shows that the percentage of influence of independent variables on the dependent variable and moderating variable is 60.9%. The remaining 39.1% is explained by other variables not included in this study. With the presence of the moderating variable, the model improves as there is an increase from 60.7% to 60.9%. Furthermore, the third research model shows that the percentage of influence of the interaction between independent variables and the moderating variable on the dependent variable is 67%. The remaining 33% is explained by other variables not included in this study.

Hypothesis Test (t-test)

Table 13. Results of t-test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.402	2.770		2.672	.009
	E-Money	.340	.071	.395	4.788	.000
	Promotion	.279	.079	.345	3.544	.001
	Lifestyle	.114	.042	.212	2.698	.008
2	(Constant)	6.620	3.014		2.196	.031
	E-Money	.319	.078	.371	4.104	.000
	Promotion	.281	.079	.347	3.559	.001
	Lifestyle	.109	.043	.201	2.496	.014
	Self_Control	.051	.077	.051	.669	.505
3	(Constant)	5.294	10.756		.492	.624
	E-Money	-.306	.416	-.356	-.734	.465
	Promotion	1.764	.476	2.183	3.709	.000
	Lifestyle	-.990	.314	-1.834	-	.002
	Self_Control	.125	.312	.123	3.148	.002
	E-Money*	.016	.012	1.209	.399	.691
	Self_Control				1.373	.173
	Promotion*	-.040	.013	-2.912	-	.002

	Self_Control				3.164	
	Lifestyle*	.029	.008	2.506	3.553	.001
	Self_Control					
a. Dependent Variable: Purchase_Decision						

Source: SPSS output processed in May 2024

Based on the table above, for the first model, e-money, promotion, and lifestyle significantly influence purchasing decisions. For the second model, e-money, promotion, and lifestyle significantly influence purchasing decisions, but self-control does not significantly influence purchasing decisions. For the third model, the E-Money variable does not affect the dependent variable (purchasing decisions), the promotion variable negatively affects purchasing decisions, the lifestyle variable affects purchasing decisions, and self-control does not affect purchasing decisions.

F Test

Table 14. Results of F Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1835.675	3	611.892	49.497	.000 ^b
	Residual	1186.765	96	12.362		
	Total	3022.440	99			
2	Regression	1841.235	4	460.309	37.021	.000 ^b
	Residual	1181.205	95	12.434		
	Total	3022.440	99			
3	Regression	2026.067	7	289.438	26.725	.000 ^b
	Residual	996.373	92	10.830		
	Total	3022.440	99			
a. Dependent Variable: Purchase_Decision						
b. Predictors: (Constant), Lifestyle, EMoney, Promotion						
c. Predictors: (Constant), Self_Control, Lifestyle, EMoney, Promotion						
d. Predictors: (Constant), Lifestyle*Self_Control, EMoney, Self_Control, Promotion, Lifestyle, Emoney*Self_Control, Promotion*Self_Control						

Source: SPSS output processed in May 2024

For Model I, it can be stated that e-money, promotion, and lifestyle simultaneously have a significant and positive influence on the purchasing decisions of Chatime Generation Z beverage products in North Sumatra, Medan. For Model II, it can be stated that e-money, promotion, lifestyle, and self-control simultaneously have a significant and positive influence on the purchasing decisions of Chatime Generation Z beverage products in North Sumatra, Medan. For Model III, it can be stated that e-money, promotion, lifestyle, self-control, as well as the interaction between e-money *self-control*, *promotion self-control*, and *lifestyle*self-control* simultaneously have a significant and positive influence on the purchasing decisions of Chatime Generation Z beverage products in North Sumatra, Medan.

The Influence of E-Money on Purchase Decision

The research findings indicate that e-money influences consumer purchasing decisions. The significance value obtained ($0.000 < 0.05$) and the calculated t-value is greater than the critical t-value ($4.104 > 1.984$), leading to the conclusion that H_a is accepted and H_0 is rejected. This aligns with the study conducted by Gustia et al., (2022), where their research demonstrates the effect of e-money on purchasing decisions.

The use of e-money as a form of electronic payment adopting digital technology has a significant impact on the purchasing decisions of Generation Z, especially in contexts such as Chatime purchases. Generation Z, growing up in the digital age, tends to value the convenience and speed of transactions. With e-money, consumers can make instant payments without the need to carry cash or credit cards, enhancing convenience and efficiency in the purchasing process. The ease of access and use of e-money through mobile applications also aligns with the fast-paced and interconnected lifestyle of Generation Z.

The Influence Of Promotions On Purchasing Decisions

The research findings indicate that promotions influence consumer purchasing decisions. The significance value obtained ($0.001 < 0.05$) and the calculated t-value is greater than the critical t-value ($3.544 > 1.984$), leading to the conclusion that H_a is accepted and H_0 is rejected. This aligns with the study

conducted by Wang et al., (2021), which states that consumers also consider the intensity of promotions in consumer decision-making behaviour. Additionally, Hanaysha (2022) in his research also states that informativeness, perceived relevance, and interactivity in promotions have a positive effect on purchasing decisions.

Promotions have a significant impact on the purchasing decisions of Generation Z at Chatime. Generation Z tends to be influenced by promotions conducted through digital platforms and social media, as they are actively engaged in social networks and often interact with promotional content online. Attractive and creative promotions may capture the attention of Generation Z and make them interested in trying certain products or services. For example, special offers, discounts, or loyalty programs presented through social media can increase their interest in purchasing Chatime products.

The Influence of Lifestyle on Purchasing Decisions

The research findings indicate that lifestyle influences consumer purchasing decisions. The significance value obtained ($0.008 < 0.05$) and the calculated t-value is greater than the critical t-value ($2.698 > 1.984$), leading to the conclusion that H_a is accepted and H_0 is rejected. This is consistent with the studies conducted by Géci et al (2020); Maney & Mathews (2021); Rahmawati & Fitriyani (2021), which state that lifestyle determines consumer purchasing decisions. Furthermore, young people also purchase products that reflect their lifestyle, and they adopt brand names as criteria to showcase their lifestyle in the workplace and social gatherings.

The fast-paced, mobile, and digitally connected lifestyle of Generation Z is an important factor influencing their purchasing decisions. Chatime, with its modern and innovative concept, can attract the interest of Generation Z, who are seeking enjoyable and Instagrammable experiences. Chatime locations designed with trendy and photogenic styles, as well as a diverse and creative beverage menu, align with the lifestyle preferences of Generation Z, who enjoy exploring and trying new things. Additionally, Chatime's provision of delivery or takeaway services also aligns with the practical and convenience-oriented lifestyle of Generation Z. Accessibility features like these can provide added value for Generation Z and influence their purchasing decisions.

The Influence of E-Money, Promotion, and Lifestyle on Purchasing Decisions

The research findings indicate that e-money, promotion, and lifestyle collectively influence consumer purchasing decisions. The significance value obtained ($0.000 < 0.05$) and the calculated F-value is greater than the critical F-value ($49.497 > 2.47$), leading to the conclusion that H_a is accepted and H_0 is rejected. This means that the better the e-money, promotion, and higher lifestyle, the higher the consumer purchasing decisions will be.

E-money, promotion, and lifestyle play interrelated roles and contribute to the purchasing decisions of Generation Z at Chatime. Through appropriate strategies in e-money usage, attractive promotions, and a deep understanding of the lifestyle of Generation Z, Chatime can strengthen engagement and loyalty among Generation Z customers.

The Influence of Self-Control on Purchasing Decisions

The results of this study indicate that self-control does not influence consumer purchasing decisions. The significance value obtained ($0.505 > 0.05$) and the calculated t-value is smaller than the critical t-value ($0.669 < 1.984$), leading to the conclusion that H_a is rejected and H_0 is accepted. This is consistent with the research conducted by Ro'is Am & Simanjuntak (2020), where their findings proved that self-control has a negative effect on impulsive buying.

Generation Z is known to be consumers who are more spontaneous and impulsive in their purchases, especially when engaging with brands or products that pique their interest. Although self-control is an important skill, especially in resisting impulsive purchases, in the context of purchasing at places like Chatime, which offers a delightful and captivating experience, self-control often does not have a significant impact. Generation Z is more likely to be influenced by factors such as promotions, product uniqueness, or current trends rather than rational considerations related to self-control. They are more likely to be tempted to purchase drinks at Chatime due to emotional factors or a desire to socialize with their friends, rather than considerations related to their ability to control themselves. Additionally, the self-control of Generation Z may also be influenced by specific environments and situations. For example, when they are in a fun atmosphere or under stress, their ability to control themselves may decrease, and they are more likely to make purchasing decisions impulsively.

The Influence of E-Money, Promotion, and Lifestyle on Purchase Decision with Self-Control as a Moderating Variable

Self-control refers to an individual's ability to regulate impulses and refrain from impulsive actions. In the context of purchasing decisions, individuals with high levels of self-control tend to be better at resisting impulsive purchases and making more rational decisions. Conversely, individuals with low levels of self-control may be susceptible to impulsive influences and promotions and are more likely to be influenced by their lifestyles.

The results of the testing conducted in this study indicate that self-control does not strengthen purchasing decisions, but self-control can moderate the effects of promotions and lifestyles on purchasing decisions. For the e-money variable, individuals with high levels of self-control may be better able to control their e-money usage and not be too tempted to make impulsive purchases just because of the convenience of digital payments. Furthermore, self-control can moderate the influence of promotions on purchasing decisions negatively. This means that Generation Z may be more able to evaluate promotions more rationally and not be too influenced by emotionally appealing offers.

For the lifestyle variable, self-control can also moderate the influence of lifestyle on purchasing decisions. This means that even with self-control if the lifestyle factor is too high, individuals will still make purchasing decisions. In this regard, it can be said that the self-control of Generation Z in lifestyle is still relatively low.

In the context of Islam, the concept of self-control or "mujahadah" holds a very important position. Mujahadah refers to the earnest effort to control desires and negative impulses within oneself, to get closer to Allah SWT and to achieve spiritual perfection.

In the context of purchasing decisions, the concept of self-control in Islam can play a significant role. Islam teaches its followers to act wisely in all aspects of life, including managing finances and conducting business transactions. Self-control helps individuals avoid excessive consumptive behaviour or impulsive purchases that contradict Islamic principles of justice, thriftiness, and responsibility.

Conclusion

Based on the research findings and discussions, it can be concluded that E-Money, promotions, and lifestyle each have a significant influence on the purchasing decisions of Chatime beverage products by Generation Z in North Sumatra, Medan. These three variables also simultaneously have a significant effect on purchasing decisions. However, self-control does not significantly affect purchasing decisions. Nevertheless, self-control does not strengthen the influence of E-Money on purchasing decisions but can weaken the influence of promotions and strengthen the influence of lifestyle on purchasing decisions.

Generation Z should utilize self-control as a consideration in making purchasing decisions, such as by increasing awareness of needs, financial management, risk and benefit evaluation, and ethical considerations. Based on the research findings, self-control has been proven to be significant in strengthening the relationship between lifestyle and purchasing decisions among Generation Z. This indicates that the level of self-control among Generation Z is still low, while their lifestyle tends to be dominant. Therefore, Generation Z needs to pay more attention to developing self-control abilities to manage their lifestyle more wisely in the context of purchasing decisions. Additionally, for future researchers, it is recommended to further develop this research by using other variables to measure purchasing decisions to strengthen and broaden the findings of this study.

References

- Akkaya, M. (2021). Understanding the impacts of lifestyle segmentation & perceived value on brand purchase intention: An empirical study in different product categories. *European Research on Management and Business Economics*, 27(3).
- BPS. (2022). *No Title*.
- Bukhari, F., Hussain, S., Ahmed, R. ., Streimikiene, D., Soomro, R. ., & Channar, Z. . (2020). Motives and Role of Religiosity towards Consumer Purchase Behavior in Western Imported Food Products. *Sustainability*, 1(2).
- Daliyah, R., & Patrikha, F. D. (2020). Analisis Perilaku Konsumsi Pengguna Aplikasi E-Money Pada Mahasiswa Fakultas Ekonomi Universitas Negeri Surabaya. *Jurnal Pendidikan Tata Niaga*, 8(3), 946–952.
- Fattah, F. A., Indriayu, M., & Sunarto. (2018). Pengaruh Literasi Keuangan Dan Pengendalian Diri Terhadap Perilaku Konsumtif Siswa SMA Muhammadiyah 1 Karanganyar. *Jurnal Pendidikan Bisnis Dan Ekonomi*, 4(1), 11–21.
- Géci, A., Krivošíková, A., Nagyová, L., & Cagaňová, D. (2020). THE INFLUENCE OF LIFESTYLE ON CONSUMER BEHAVIOR AND

- DECISION MAKING IN RESEARCH AIMED AT PROTEIN BARS. *Slovak Journal of Food Sciences*, 14.
- Gottfredson, M. R., & Hirschi, T. (2022). *A General Theory of Crim*. Stanford University Press.
- Grab.com. (2019). *Demam Bubble Tea di GrabFood!* <https://www.grab.com/id/press/tech-product/demam-bubble-tea-di-grabfood/>
- Gustia, A., Subagiyo, & Syah, D. O. (2022). The Effect of E-wallet and Sales Promotion on Purchasing Decisions. *Best Journal of Administration and Management (BEJAM)*, 1(1), 53–60.
- Hanaysha, J. R. (2022). Impact of social media marketing features on consumer's purchase decision in the fast-food industry: Brand trust as a mediator. *International Journal of Information Management Data Insights*, 2(2).
- Index, T. brand. (2020). *Top Brand Award*. https://www.topbrandaward.com/top-brand-index/?tbi_find=chatime
- Katadata. (2022). *Indonesia Pasar Minuman Boba Terbesar di Asia Tenggara*. <https://Databoks.Katadata.Co.Id/Infografik/2022/09/08/Indonesia-Pasar-Minuman-Boba-Terb Besar-Di-Asia-Tenggara>.
- Khorunnisa, J. (2022). *Airlangga Sebut "Minuman Kekinian" Pacu Pertumbuhan Industri Mamin*. <https://Finance.Detik.Com/Berita-Ekonomi-Bisnis/d-5995296/Airlangga-Sebut-Minuman-Kekinian-Pacupertumbuhan-Industri-Mamin>.
- Kotler, P., & Keller, K. L. (2016). *Analyzing Consumer Markets*.
- Kurniawan, N. F., & Pranoto, H. S. (2022). Pengaruh Kualitas Produk, Promosi Penjualan, dan Citra Merek Terhadap Minat Beli Ulang Chatime di Pakuwon Mall Surabaya. *PERFORMA: Jurnal Manajemen Dan Start-Up Bisnis*, 7(5).
- Lengkawati, A. S., & Saputra, T. Q. (2021). Pengaruh Influencer Marketing terhadap Keputusan Pembelian: Studi Pada Elzatta Hijab Garut. *Jurnal Prismakom, Vol. 18*(No. 1), 33–38.
- MAney, K. L., & Mathews, S. (2021). A Study of the Impact of Lifestyle on Consumer Purchase Decision of Young Indians. *AIMS: International Journal of Management*, 15(2).
- Mujahidin, A. (2020). Pengaruh Fintech e-wallet Terhadap Perilaku Konsumtif Pada Generasi Millennial. *Inovbiz: Jurnal Inovasi Bisnis*, 8(2), 143–150. <https://doi.org/https://doi.org/10.35314/inovbiz.v8i2.1513>
- Mukarramah, H. (2023). *Pengaruh dompet digital (e-wallet) terhadap minat beli konsumen (Studi kasus pada masyarakat milenial di Jakarta)*. Universitas Islam Negeri Syarif Hidayatullah Jakarta.
- Nielsen, K., & Hofmann, W. (2021). Motivating sustainability through morality: A daily diary study on the link between moral self-control and clothing consumption. *Journal of Environmental Psychology*, 7(3).
- Rahmawati, L., & Fitriyani, E. N. (2021). Purchase Decisions of Muslim Clothing Influenced by Halal Lifestyle, Product Quality, Price with Religiosity as Moderation. *Annual International Conference on Islamic Economics and Business*, 270–281.
- Rahmawati, V. E., & Surjanti, J. (2021). Analisis Faktor Perilaku Konsumtif Berbelanja Online Produk Fashion Saat Pandemi pada Mahasiswa. *JEKPEND: Jurnal Ekonomi Dan Pendidikan*, 4(2), 11–18.
- Rivai, V. (2012). *Islamic Marketing*. Gramedia.

- Ro'is Am, M., & Simanjuntak, M. (2020). NILAI DAN KONTROL DIRI SEBAGAI FAKTOR PEMBENTUK SIKAP DALAM PERILAKU PEMBELIAN IMPULSIF ANTARGENERASI. *Jurnal Ilmu Keluarga Dan Konsumen*, 13(3).
- Sa'adah, A. (2021). *Pengaruh Faktor Budaya, Faktor Sosial, Gaya Hidup, dan Kepercayaan terhadap Keputusan Pembelian Sepeda: Studi Kasus di Toko Yasir Kabupaten Blitar*. IAIN Tulungagung.
- Saraswati, N. P. L., Kusuma, I. G. N. A. G. E. T., & Jodi, I. W. G. A. S. (2022). Pengaruh Inovasi Produk dan Kualitas Pelayanan Terhadap Minat Beli Ulang pada Produk Minuman Chatime di Kota Gianyar. *VALUES*, 3(3).
- Setiadi, N. J. (2013). *Perilaku Konsumen*. Kencana Prenada Media Group.
- Simanjuntak, D. O., Irianto, H., & Harisudin, M. (2021). Niat Beli Generasi Z Terhadap Teh Chatime di Daerah Istimewa Yogyakarta. *Agrista*, 9(3), 132–142.
- Sudiro, P. I., & Asandimitra, N. (2022). Pengaruh Financial Literacy, Uang Elektronik, Demografi, Gaya Hidup, dan Kontrol Diri Terhadap Perilaku Konsumtif Generasi Milenial. *Jurnal Ilmu Manajemen*, 10(1), 160–172. <https://doi.org/10.26740/jim.v10N1.p160-172>
- Sugiharto, N. A., Savitri, D. N., & Triputranto, B. (2023). Pengaruh Faktor-Faktor Perilaku Konsumen Terhadap Keputusan Pembelian Produk Chatime di Kota Bekasi. *Jurnal Bisnis Dan Pemasaran*, 13(2).
- Sukma, M. N., & Canggih, C. (2021). Pengaruh Electronic Money, Gaya Hidup, dan Pengendalian Diri Terhadap Perilaku Konsumsi Islam. *Jurnal Ilmiah Ekonomi Islam*, 7(1), 209–215. <https://doi.org/10.29040/jiei.v7I1.1570>
- Suryani, T. (2008). *Perilaku Konsumen Implikasi pada Strategi Pemasaran*. Graha Ilmu.
- Wang, C., Wang, Y., Wang, J., Xiao, J., & Liu, J. (2021). Factors influencing consumers' purchase decision-making in O2O business model: Evidence from consumers' overall evaluation. *Journal of Retailing and Consumer Services*, 61.
- Widiantari, K. S., Mahadewi, I. A. G. D. F., Suidarma, I. M., & Arlita, I. G. A. D. (2023). Pengaruh Literasi Keuangan, E-Money, dan Gaya Hidup Terhadap Perilaku Keuangan Generasi Z pada Cashless Society. *Jurnal Ilmiah MEA: Manajemen, Ekonomi, Dan Akuntansi*, 7(3).