PENGARUH KONFORMITAS TEMAN SEBAYA DAN KEMAMPUAN FINANSIAL MANDIRI TERHADAP PEMBELIAN *IMPULSIF* PRODUK *FASHION* TIKTOK SHOP PADA MAHASISWA DI KABUPATEN TEGAL

Sisca Nur Halizah[1], Dewi Amaliah Nafiati[2] , Dewi Apriani Fr[3]

[123]Fakultas Keguruan dan Ilmu Pendidikan, Universitas Pancasakti Tegal

Email : siskanurhalizah9@gmail.com[1] dewiamaliah@upstegal.ac.id[2] *dewiapriani2565@gmail.com[3]*

Abstract

The rapid development of TikTok Shop as a social-commerce platform has influenced changes in purchasing patterns among university students, particularly in relation to fashion products. Impulsive purchasing behavior may be associated with social influences from peers as well as students' ability to manage their personal finances. This study looks at how peer pressure and students' financial independence affect their tendency to buy fashion items on TikTok Shop in Tegal Regency. This study used a quantitative research approach that involved conducting surveys. The study included 371 university students who were chosen using a method called proportionate stratified random sampling. Data was collected through structured questionnaires and then analyzed using multiple linear regression. The study shows that when people conform to their peers, it tends to encourage more impulsive buying, but having financial independence does not seem to make much of a difference. When looked at together, peer conformity and financial independence play a big role in how students in Tegal Regency make impulsive purchases of fashion items on TikTok Shop. These results help us understand what factors influence university students' tendency to make impulsive purchases when using social-commerce platforms.

Keywords: *peer conformity; financial independence; impulse buying; TikTok Shop*.

1 INTRODUCTION

The advancement of digital technology has gradually changed the way people carry out various daily activities, including shopping and making purchasing decisions. One of the developments that reflects this change is the expansion of e-commerce and social-commerce platforms. In Indonesia, TikTok Shop has emerged as a platform that integrates social media interaction with online purchasing activities. Through features such as live shopping, promotional offers, discounts, vouchers, and free-shipping programs, TikTok Shop provides consumers with an interactive shopping environment. These features can stimulate immediate purchasing decisions, particularly for products that are strongly connected with current trends. Fashion is among the product categories that frequently attract consumers because purchasing decisions may be influenced by visual content, trends, and recommendations from content creators.

The increasing availability of internet access has also supported the expansion of digital transactions in Indonesia. According to APJII's 2025 survey, more than 79% of the Indonesian population is connected to the internet. This condition contributes to the wider adoption of various e-commerce platforms, including TikTok Shop, which has developed its social-commerce characteristics by combining communication and commercial activities. At the same time, the 2025 The National Survey of Financial Literacy and Inclusion (SNLIK) is carried out by the Financial Services Authority (OJK). indicates continuing developments in the financial literacy of Indonesian society. Nevertheless, having greater access to financial information does not automatically eliminate consumptive behavior, particularly among young people who frequently interact with social media and digital shopping platforms.

University students represent one of the groups that actively engage with social media and online shopping platforms. Their familiarity with digital technology allows them to obtain product information, promotional content, and recommendations with relatively little effort. Interactions with content creators and peers may also shape students' purchasing preferences. Such conditions can encourage unplanned purchases, which are characterized by decisions made spontaneously rather than through careful consideration. In the context of fashion products, impulsive purchasing may become more prominent because fashion items are closely associated with trends, lifestyles, and the way individuals perceive themselves.

Peer conformity is one factor that may contribute to students' impulse buying behavior. The concept of social influence proposed by Kelman (1953) explains that individuals can adjust their attitudes and behavior in response to social influences through the processes of compliance, identification, and internalization. Within the student environment, peers can become an important reference in determining preferences, lifestyles, and purchasing decisions. The need to be accepted by a particular social group and the desire to avoid rejection may encourage students to follow prevailing trends. This can include purchasing fashion products that are promoted or commonly used within their peer groups. Consequently, purchasing decisions may not be based entirely on individual needs but can also reflect the desire to conform to social expectations.

Previous studies have reported an association between peer conformity and impulse buying behavior. Alfiya and Tobing (2023), for example, found that stronger conformity toward peer groups can increase individuals' tendency to engage in consumptive and impulsive purchasing behavior. Other studies have also indicated that social influence through digital media can encourage spontaneous purchases, particularly when fashion products are involved. Meanwhile, research concerning financial capability suggests that individuals with stronger financial management skills tend to demonstrate more planned consumption patterns, which may be associated with lower levels of impulse buying.

Although previous research has examined the relationship between these variables, several gaps remain. First, earlier studies have generally discussed peer conformity and financial capability independently in relation to impulse buying behavior. Second, research concerning impulse buying has frequently focused on conventional e-commerce platforms, while studies specifically examining TikTok Shop as a social-commerce platform remain comparatively limited. Third, research involving university students in Tegal Regency is still limited, even though this group represents active users of social media and has consumption characteristics associated with digital purchasing environments. Therefore, this study addresses these gaps by examining the simultaneous influence of peer conformity and financial independence on the impulse buying of fashion products through TikTok Shop among university students in Tegal Regency.

The study is expected to provide a theoretical contribution to the understanding of digital consumer behavior by integrating social influence and financial capability perspectives in explaining impulse buying behavior within social-commerce platforms. From a practical perspective, the findings are expected to encourage university students to develop greater awareness in managing their finances and making purchasing decisions. The results may also provide useful information for digital business practitioners in understanding consumer behavior within the growing social-commerce environment.

Based on the preceding discussion, this study examines the influence of peer conformity and financial independence on the impulse buying of fashion products through TikTok Shop. Specifically, the study analyzes the effect of peer conformity on impulse buying, examines the effect of financial independence on impulse buying, and investigates the simultaneous influence of both variables among university students in Tegal Regency.

Based on these research objectives, the hypotheses proposed in this study are as follows:

H1: Peer influence has a positive and important impact on the tendency of university students in Tegal Regency to make sudden purchases of fashion items through TikTok Shop.

H2: Financial independence has a significant effect on the impulse buying of fashion products through TikTok Shop among university students in Tegal Regency.

H3: Peer conformity and financial independence simultaneously have a significant effect on the impulse buying of fashion products through TikTok Shop among university students in Tegal Regency.

2 METHODOLOGY

This research employed a quantitative approach using a survey design. The approach was selected because the study focuses on measuring the relationship between peer conformity, financial independence, and impulse buying behavior through numerical data obtained from respondents. The survey method was used to collect information directly from university students who met the criteria established for the study.

The research population consisted of university students enrolled at four private higher education institutions in Tegal Regency who had purchased fashion products through TikTok Shop. A total of 371 respondents were included in the research sample. The sample size was calculated using the Slovin formula, allowing for a 5% margin of error. Respondents were chosen using a method called proportionate stratified random sampling, so that each university in the population was included in the sample in a way that matched its share of the total population.The distribution consisted of 209 students from Universitas Bhamada Slawi (Bhamada), 100 students from Universitas Islam Bhakti Negara (IBN) Tegal, 42 students from STKIP Nahdlatul Ulama Slawi, and 20 students from Politeknik Harapan Bersama.

The main information was collected using a carefully designed questionnaire. The questionnaire used a five-point scale where 1 meant strongly disagree and 5 meant strongly agree.. The instrument for measuring peer conformity consisted of three indicators adapted from Filliantoro (2023), namely imitation, adjustment, and group trust. Financial independence was assessed through indicators related to income management, budgeting, expenditure control, saving behavior, and financial decision-making. Meanwhile, impulse buying was measured through indicators representing spontaneity, emotional influence, and unplanned purchasing behavior.

Before the data were analyzed, the research instrument was examined to determine its validity and reliability. Validity testing was conducted by assessing the relationship between each questionnaire item and the relevant variable. Reliability testing was performed to determine the consistency of the research instrument.

The collected data were processed using IBM SPSS Statistics 25. The analysis began with instrument testing, followed by classical assumption tests. The classical assumption procedures involved checking for normality, multicollinearity, and heteroscedasticity.After the assumptions were examined, multiple linear regression analysis was conducted to assess the relationship between peer conformity, financial independence, and impulse buying behavior.

The t-test was used to check how much each independent variable affects impulse buying behavior. The F-test was used to check how much peer conformity and financial independence together affect the outcome. Additionally, the coefficient of determination, known as R squared, was used to find out how much the independent variables influenced the changes in impulse buying behavior. All the statistical tests were checked using a significance level of 0.05.

3 RESULTS

3.1 RESPONDENT CHARACTERISTICS

The study involved university students from four private Higher education institutions in Tegal Regency that have experience in buying fashion products through. TikTok Shop. The respondent characteristics were described according to semester, university affiliation, and the frequency of purchasing fashion products through TikTok Shop. These characteristics were used to provide an overview of the respondents participating in the study.

A total of 371 respondents participated in the research. The distribution of respondents according to semester is presented in Table 1. The largest proportion came from students in semester 6, followed by students in semester 4, semester 8, and semester 2.

Table 1. Respondent Characteristics

No.	Semester	Jumlah	Persentase
1	2	73	19,65
2	4	101	27,1%
3	6	107	28,7%
4	8	92	24,7%
Total		373	100%

3.1.1 INSTRUMENT TESTING

The validity analysis was conducted to determine whether each questionnaire item was capable of appropriately measuring the intended research variable. The results showed that the questionnaire items met the required validity criteria, as indicated by the item-total correlation values exceeding the applicable correlation threshold. Therefore, the items used to measure peer conformity, financial independence, and impulse buying were considered valid for further analysis.

The detailed validity results for the peer conformity variable are presented in Table 2, followed by the validity results for financial independence and impulse buying in the subsequent tables. The statistical values and validity classifications are retained according to the results obtained from the research data.

Tabel 2

Validity Test results Variable Peer Influence

Butir Instrumen	R Hitung Koefisien Linear	R Tabel Koefisien Korelasi	Keterangan
KT-01	552	0,361	Valid
KT-02	740	0,361	Valid
KT-03	625	0,631	Valid
KT-04	652	0,631	Valid
KT-05	874	0,631	Valid
KT-06	794	0,631	Valid
KT-07	840	0,631	Valid
KT-08	823	0,631	Valid
KT-09	808	0,631	Valid

Tabel 2

Butir Instrumen	R Hitung Koefisien Linear	R Tabel Koefisien Korelasi	Keterangan
KF-01	616	0,361	Valid
KF-02	587	0,361	Valid
KF-03	710	0,631	Valid
KF-04	762	0,631	Valid
KF-05	730	0,631	Valid
KF-06	741	0,631	Valid
KF-07	737	0,631	Valid

KF-08	918	0,631	Valid
KF-09	876	0,631	Valid

Validity Test results Variable Financial Capabilit

Tabel 3

Validity Test results Variable Impulse Buying

Butir Instrumen	R Hitung Koefisien Linear	R Tabel Koefisien Korelasi	Keterangan
PI-01	827	0,361	Valid
PI-02	858	0,361	Valid
PI-03	753	0,631	Valid
PI-04	829	0,631	Valid
PI-05	818	0,631	Valid
PI-06	887	0,631	Valid
PI-07	672	0,631	Valid
PI-08	601	0,631	Valid
PI-09	862	0,631	Valid

3.1.2 Reliability Test

Reliability testing was performed to assess the consistency of the questionnaire items in measuring the research variables. The analysis produced a Cronbach's Alpha value of 0.970 for 27 items. Since the obtained coefficient exceeds the minimum reliability criterion of 0.70, the research instrument can be regarded as reliable and suitable for use in the subsequent analysis.

Table 4. *Reliable Test Results*

Cronbach's Alpha	N of Items
0,970	27

4 CONCLUSIONS

The study shows that when university students in Tegal Regency see their peers buying fashion items on TikTok Shop, it makes them more likely to buy impulsively too. Unlike financial independence, having enough money doesn't really change how often someone buys things on a whim. Moreover, both peer conformity and financial independence, as separate factors, have a positive and important influence on impulse buying. These results indicate that peer conformity and financial independence, when considered together, contribute to explaining impulse buying behavior among university students.

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