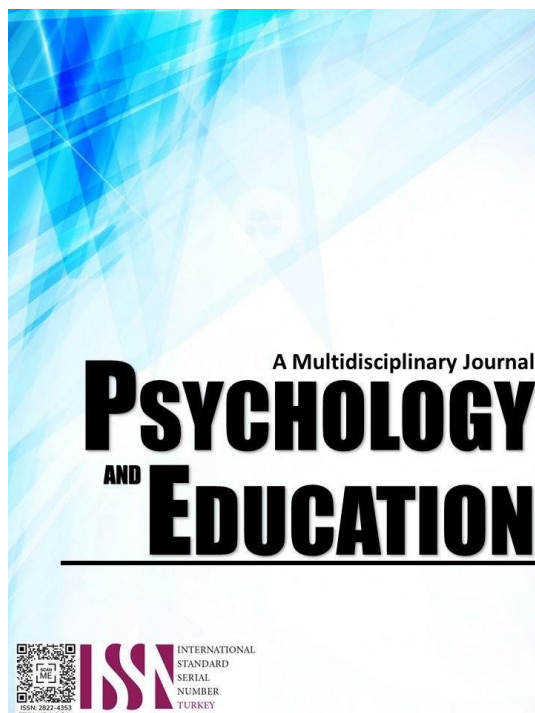


# SELF-CONTROL, FINANCIAL KNOWLEDGE, AND THE BUYING BEHAVIOR OF SENIOR HIGH SCHOOL STUDENTS



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## Self-Control, Financial Knowledge, and the Buying Behavior of Senior High School Students

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### Abstract

The primary purpose of this study was to examine the influence of self-control and financial knowledge on the buying behavior of senior high school students. There is an affirmation that the influence of self-control and financial knowledge predicts the buying behavior of SHS students. This study was conducted through a quantitative research design, employing the descriptive-correlational method. A simple random sampling was utilized to select the number of samples, and survey questionnaires were used to gather the data. Likewise, mean and standard deviation, Pearson ( $r$ ), and regression analysis were the statistical tools utilized to answer the research objectives. Findings revealed that the levels of self-control, financial knowledge, and buying behavior of SHS students were rated very high. Nonetheless, a significant relationship exists between the variables under investigation. However, regression analysis revealed that only self-control has a significant influence on buying behavior, while financial knowledge did not significantly predict how students make their purchasing decisions.

**Keywords:** *buying behavior, Davao City, financial knowledge, self-control, senior high school students*

### Introduction

Buying behavior is the act of choosing and making decisions when purchasing, owning, utilizing, and discarding commodities and services (Efendioğlu, 2024). This includes rational and emotional elements affecting consumer choices during purchase. Closely related to this concept is financial knowledge, which is an individual's understanding of budgeting, saving, and other essential financial concepts. It helps consumers to plan their purchases wisely and not make impulsive buying decisions (Yadav & Banerji, 2024). Self-control, which is the capacity to control impulses and wait for gratification, also affects buying decisions in moderating emotional and situational factors (Maharani & Adnan, 2024). In this research, the independent variables are self-control and financial knowledge, and the dependent variable is the buying behavior of senior high school students.

At the global level, there has been growing concern regarding the financial readiness and impulsive spending of the youth due to their increased access to various marketplaces and financial services (Pratama, 2025). Research has shown that a lack of financial education and poor application of financial knowledge are some of the factors that lead to poor spending habits among the younger generation (Omakhanlen et al., 2021). While social influence can be a factor in purchasing decisions, recent studies have shown that improving financial knowledge and self-control result in a greater reduction in impulsive buying compared to social influences (Putri et al., 2025).

Evidence at the national level also reveals a discrepancy between awareness and sound behavior when it comes to finances. In the Philippines, studies have found that despite students being knowledgeable about fundamental financial ideas, they continue to have difficulty in applying these concepts, particularly when it comes to self-control (Gabay et al., 2024). Financial literacy has thus become a pressing concern at the national level, as it affects not only the lives of individuals but also the overall financial stability of families (Lusardi & Streeter, 2023). Moreover, national surveys and education reports have identified areas of weakness in financial education at the school level, underlining the need for more skills-based programs (Department of Education, 2021).

Locally, in the Davao Region, it was found that most senior high school students have some level of financial knowledge but exhibit irregular money management behavior and a tendency for impulse purchases (Department of Education, 2021). As a critical stage in the formation of lifelong money management behavior, it is important to understand the combined role of financial knowledge and self-control in this group to design relevant interventions (Trivani & Soleha, 2023). Students in Davao City, therefore, offer an opportunity to generate locally relevant data that can be employed in classroom instruction, guidance, and parental education.

Although the previous studies have examined financial knowledge and self-control separately, there is a need for research that has attempted to examine the combined effects of financial knowledge and self-control on buying decisions among senior high school students in the Philippines. This is important because financial knowledge does not always translate to effective buying decisions without self-control. Programs that focus on improving financial knowledge may not be as effective if the students lack the self-regulatory abilities to implement the knowledge. The current study will fill this research gap by examining both variables simultaneously and by aiming to disseminate the results to school administrators, teachers, and policymakers.

### Research Questions

The objective of this research was to find the impact of self-control and financial knowledge on the buying behavior of senior high school students. Specifically, this research aimed to answer the following questions:

1. What is the level of self-control of senior high school students?
2. What is the level of financial knowledge of senior high school students?

3. What is the level of buying behavior of senior high school students?
4. Is there a relationship between self-control and buying behavior, and financial knowledge and buying behavior?
5. Do self-control and financial knowledge influence the buying behavior of senior high school students?

## Literature Review

### *Self-Control*

Self-control can be defined as the capacity of an individual to control his or her emotions, thoughts, and behaviors, especially when it comes to the ability to resist impulses and wait for gratification. In the context of consumer behavior, high self-control helps an individual control his or her expenditures and prevent unnecessary purchases (Darmawati et al., 2023; Hijriani et al., 2024).

Recent studies have established that self-control significantly influences financial behaviors, including spending, saving, and budgeting practices. Individuals with strong self-control tend to demonstrate disciplined financial habits, such as adhering to budgets and limiting discretionary expenses, which directly contribute to more responsible buying behavior (Maulias et al., 2024). In contrast, individuals with low self-control are more prone to impulsive and compulsive buying, as they are less able to resist immediate gratification and are more influenced by emotional and situational triggers (Jain et al., 2023; Shabbir et al., 2024).

Furthermore, empirical evidence shows that self-control has a direct negative relationship with impulsive purchasing behavior. Consumers with higher self-control are less likely to engage in unplanned purchases and are more likely to consider long-term financial consequences before making buying decisions (Nurmalasari et al., 2024). Also, strategies such as reflection and delayed decision-making further strengthen self-control, enabling individuals to improve their purchasing discipline and reduce impulsive tendencies (Mian, 2024). This suggests that self-control functions as a key determinant of buying behavior, influencing how individuals respond to marketing stimuli such as promotions, product attractiveness, and peer influence.

### *Financial Knowledge*

Financial knowledge is described as an individual's understanding of fundamental financial concepts such as budgeting, saving, investing, and debt management, and is considered an important component of financial literacy (Nogueira et al., 2025). Studies have consistently shown that higher levels of financial knowledge are associated with improved financial practices such as frugal spending, increased savings, and better debt management (Azizah et al., 2024; Xu et al., 2022).

In the context of students and young people, financial knowledge translates to budgeting practices and long-term financial planning, emphasizing its importance in fostering prudent consumer practices (Sharmila & Mittal, 2023). However, studies have also shown that low levels of financial literacy can result in impulsive spending, emphasizing the importance of better financial education programs (Djajadiningrat, 2023).

Recent literature also indicates that although financial knowledge positively affects financial well-being and decision-making, its effectiveness is contingent on the manner in which individuals apply their knowledge (Gemiarta et al., 2024). Certain studies also indicate that overconfidence in financial knowledge can result in risky financial decisions, and low literacy levels can impede access to financial opportunities (Huang, 2025; Aristei et al., 2024). In addition, financial knowledge is most effective when integrated with behavioral elements such as self-control, which enables individuals to apply their knowledge in their financial behavior (Apigo et al., 2025).

### *Buying Behavior*

Buying behavior is the process by which consumers choose, purchase, and use a product or service to fulfill their needs (Sangwan, 2024). Buying behavior is affected by economic, social, cultural, and psychological factors. Impulse buying, on the other hand, is a process whereby consumers purchase products without prior planning (Cavazos-Arroyo & Máñez-Guaderrama, 2022).

Recent research indicates that digital platforms, such as online shopping and live streaming, trigger impulsive buying behavior in consumers through psychological stimuli described by the Stimulus-Organism-Response (S-O-R) theory (Sun et al., 2023). Convenience factors such as one-click payment and algorithm-driven recommendations also contribute to impulsive spending behavior among young consumers (Hasim et al., 2025; Pal, 2025). Social factors, peer pressure, and online marketing campaigns also have a significant impact on the purchasing behavior of students (Pepe, 2025).

Financial literacy and self-control are significant in influencing buying behavior. A higher level of financial literacy is linked to lower levels of impulsive and compulsive buying and better savings and budgeting habits (Anisa et al., 2020; Samadiyah et al., 2024). In addition, self-control enhances the positive influence of financial literacy by enabling consumers to use their knowledge in actual financial decision-making (Nuraeni et al., 2024; Tamboto & Palangda, 2025). Nevertheless, recent evidence indicates that environmental and technological considerations can sometimes counteract the influence of financial literacy, especially among students who are highly influenced by social and technological factors (Mawarni & Hendrawaty, 2025).

## Methodology

### Research Design

This study employed a quantitative research design using a descriptive-correlational approach. A non-experimental design was appropriate because the variables were observed as they naturally occurred without manipulation (Reio, 2016). Chew (2019) emphasized that non-experimental research is suitable for diagnosing and predicting relationships among variables. Correlational research determines the degree of association between two or more variables (Wu et al., 2023), while descriptive-correlational design helps explain relationships based on participants' experiences (L. Putri et al., 2025). This approach enabled the researcher to examine the levels of financial knowledge, self-control, and buying behavior, and to determine the strength and direction of their relationships among senior high school students.

### Respondents

The respondents of this study were 216 senior high school students who were officially enrolled during the academic year and actively attending classes at the time of data collection. The sample size was determined using Slovin's Formula to ensure a statistically valid and representative number of respondents using a margin of error of 5%. A simple random sampling technique was employed in selecting the participants. This probability sampling method provided each member of the population with an equal chance of selection, thereby minimizing selection bias and enhancing the representativeness of the sample (Saunders et al., 2023). Through this approach, the researcher was able to obtain a representative group of senior high school students suitable for analyzing the relationships among financial knowledge, self-control, and buying behavior.

Specific inclusion and exclusion criteria were employed to guarantee the relevance and appropriateness of the respondents. To be included in the study, students must (1) be officially enrolled as senior high school students in the current academic year, (2) be in Grades 11 or 12, (3) receive and manage their own allowance or personal funds, (4) have basic awareness of financial concepts, and (5) voluntarily agree to participate in the study. These criteria were important to ensure that the respondents had experience in handling money and making purchasing decisions, which were the focal points of the variables being studied.

On the other hand, students who were not formally enrolled, did not have control of their allowance, or were not able to comprehend the questions in the survey, were not included in the study. The parameters for exclusion of participation in the study ensured the accuracy and integrity of the data collected. Taken together, these parameters supported the selection of senior high school students as suitable respondents to study the impact of financial knowledge and self-control on buying behavior.

### Instrument

This study utilized three adapted survey questionnaires to measure the variables: financial knowledge, self-control, and buying behavior. The financial knowledge scale was adapted from Strömbäck et al. (2017), the self-control scale from Antonides et al. (2011), and the buying behavior questionnaire from Kumar (2016). Each instrument consisted of 20 items, resulting in a total of 60 questions. Minor modifications were made to the wording of selected items to ensure clarity, contextual relevance, and suitability for senior high school students. These modifications did not alter the core constructs being measured.

To establish content validity, the adapted instruments were subjected to expert validation by professionals with backgrounds in business, education, and research. Their feedback was incorporated to refine the questionnaire and ensure that each item appropriately measured the intended variables. Additionally, the reliability of each scale was determined using Cronbach's alpha coefficient. The results showed that the financial knowledge scale obtained an alpha coefficient of 0.72, the self-control scale yielded 0.76, and the buying behavior scale recorded 0.78. All values met or exceeded the acceptable threshold of 0.70, indicating that the instruments demonstrated good internal consistency and were reliable for use in this study. In this study, a four-point Likert scale was used because it is one of the most commonly used scales.

### Procedure

The research instrument was initially developed based on the study's conceptual framework. Following preliminary approval, the modified survey questionnaires underwent a rigorous face and content validation process by a panel of experts to ensure the clarity, relevance, and appropriateness of the items.

### Data Analysis

The data collected from the respondents were systematically organized, coded, and analyzed using appropriate statistical tools. Descriptive and inferential statistics were employed to address the objectives of the study. To determine the level of financial knowledge, self-control, and buying behavior, the mean and standard deviation were used. The mean provided an overall measure of the respondents' level for each variable, while the standard deviation described the variability of their responses. The computed mean scores were interpreted using the four-point Likert scale provided in the study to classify the levels as very high, high, low, or very low.

To examine the relationship among financial knowledge, self-control, and buying behavior, the Pearson Product-Moment Correlation

Coefficient ( $r$ ) was utilized. This statistical test measured the strength and direction of the linear relationship between the independent variables (financial knowledge and self-control) and the dependent variable (buying behavior). The correlation coefficients were interpreted based on standard guidelines to determine whether the relationships were negligible, low, moderate, or high, and whether they were positive or negative. Furthermore, to determine the combined influence of financial knowledge and self-control on buying behavior, multiple linear regression analysis was employed. This analysis identified the extent to which the independent variables significantly predicted buying behavior and determined their individual contributions when considered simultaneously. The level of significance for all statistical tests was set at 0.05, indicating that relationships or effects were considered significant when the computed  $p$ -value was less than 0.05. All statistical analyses were performed using appropriate statistical software to ensure accuracy and reliability of the results.

### Ethical Considerations

To ensure that the study was conducted in an ethical manner, approval was obtained from the Thesis Committee of St. John Paul II College of Davao, along with formal permission from the Senior High School Principal. Participation in the study was entirely voluntary. All respondents were provided with a clear explanation of the study's purpose, procedures, and their rights as participants, including the right to refuse participation or withdraw at any time without penalty.

Confidentiality and anonymity were strictly maintained throughout the study. No personally identifiable information was collected, and all responses were coded to ensure privacy. The data gathered were used solely for academic purposes and were presented in aggregate form to prevent the identification of individual participants.

In terms of potential risks, this study posed minimal to no physical risk to participants, as it only involved answering survey questionnaires. Psychological or emotional risks were also minimal; however, some questions related to financial behavior may have caused slight discomfort or self-reflection. To mitigate this, participants were informed that they could skip any question they found uncomfortable. No social risks were anticipated, as responses were kept confidential and not shared with teachers, peers, or school authorities.

To address potential bias, the researchers took several measures to ensure objectivity and accuracy in data collection and interpretation. The use of a simple random sampling technique minimized selection bias, while standardized questionnaires reduced measurement bias. Additionally, the researchers remained neutral during data collection and analysis to avoid influencing respondents' answers or the interpretation of results. These steps were undertaken to enhance the credibility and integrity of the study findings.

### Results and Discussion

This section introduces the data and findings of the study based on the elicited responses of the SHS students on self-control, financial knowledge, and buying behavior of SHS students.

Table 1. *Level of Self-Control of Senior High School Students*

<i>Item</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Descriptive Equivalent</i>
1. finding it easy to stop bad spending habits	3.12	.879	High
2. getting distracted easily	3.23	.815	High
3. being good at resisting temptations	3.01	.674	High
4. doing things that feel good without regret	3.22	.690	High
5. acting, considering all other choices	3.46	.558	Very High
6. focusing on the long-term	3.37	.661	Very High
7. believing that the future will improve through doing one's best	3.58	.589	Very High
8. living more for today and for tomorrow	3.46	.626	Very High
9. choosing what is convenient when making decisions	3.45	.609	Very High
10. being responsible for the spending	3.32	.737	Very High
11. tracking spending when going out to stay within budget	3.46	.626	Very High
12. thinking before buying something	3.58	.589	Very High
13. stopping impulsive buying	3.39	.723	Very High
14. believing that the future will work out on its own	3.42	.699	Very High
15. following a clear plan to reach my money goals	3.53	.594	Very High
16. comparing prices before buying	3.46	.610	Very High
17. saying no to unplanned purchases	3.27	.750	Very High
18. avoiding unnecessary purchases	3.47	.703	Very High
19. expecting everything to always go as planned	3.55	.657	Very High
20. counting on good things happening without effort	3.65	.557	Very High
Overall	3.40	.392	Very High

The very high score for self-control shows that this factor is always manifested among Senior High School students. This means that the respondents are regularly practicing saving as part of their financial management practices and that they are exhibiting financial self-control in the management of their allowance or income. This finding is in line with the opinions of Van Raaij et al. (2023), who

stated that young people who regularly practice saving are likely to exhibit high levels of financial security and preparedness for unexpected expenses. Preety and Ahlawat (2023) also found that personal savings among young people are significantly related to improved financial self-control and responsible money management practices, which emphasize the importance of financial self-control.

In this variable, the item that has the highest mean rating given by the respondents is the one that is counting on good things happening without effort. This means that most Senior High School students have a high level of optimism about their financial future, expecting good things to happen even without extensive planning. As Brigitta et al. (2022) said, optimism can influence financial behavior by affecting people's confidence in managing their finances, but overemphasizing optimism can impede proactive planning. As Orlido et al. (2025) said, although positive financial expectations can be a motivation for students, having effective saving habits can be more advantageous if optimism is combined with other planning strategies, such as budgeting and expense tracking. This means that despite the students' optimistic outlook, systematic financial behaviors are still needed for financial discipline.

The factor that got the lowest average rating is being good at resisting temptations, although this is still rated high. This indicates that Senior High School students are generally practicing self-control, but it might be slightly more difficult for them to resist spending temptations compared to having an optimistic outlook. According to Leong and Cheng (2025), adolescents are often under peer pressure and social trends, which may influence their ability to resist impulse purchases. Likewise, Sharma et al. (2025) argued that young people may have problems controlling impulses because of their lack of experience with finances and the tendency for immediate gratification. However, the very high rating shows that the respondents are still practicing a high degree of financial discipline, although it may require more effort to resist temptations.

Table 2. *Level of Financial Knowledge of Senior High School Students*

<i>Item</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Descriptive Equivalent</i>
1. feeling confident in managing personal finances	3.09	.780	High
2. knowing how to use money wisely for financial stability	3.23	.790	High
3. knowing the current exchange rate of peso	2.99	.847	High
4. knowing the inflation rate in the Philippines	3.14	.739	High
5. reading and understanding money-related contracts before signing	3.45	.626	Very High
6. learning about managing money from parents	3.56	.608	Very High
7. learning about managing money on my own	3.34	.699	Very High
8. knowing that spending should not be more than earnings	3.31	.720	Very High
9. knowing it is a problem when wants are prioritized before needs	3.45	.702	Very High
10. feeling prepared to handle unexpected expenses in the future	3.25	.702	High
11. seeing the need to plan	3.44	.592	Very High
12. checking prices of basic goods in the market	3.62	.599	Very High
13. seeing the need to check the cost before buying things	3.36	.644	Very High
14. seeing the need to plan for retirement	2.93	.832	High
15. checking gasoline prices	2.97	.858	High
16. knowing unpaid debts and loans will have extra costs	3.15	.744	High
17. knowing the rules before getting loans	3.36	.659	Very High
18. preparing a weekly plan for expenses	3.41	.683	Very High
19. making a shopping list when going shopping with family	3.36	.718	Very High
20. helping the family to do the monthly budget	3.34	.768	Very High
Overall	3.29	.373	Very High

The very high level of the rating of financial knowledge indicates that Senior High School students often exhibit this item. This indicates that the respondents are capable of using their knowledge of basic financial concepts in managing their allowance, budgeting for school needs, and making sound financial decisions. García-Calderón et al. (2025) emphasized that students who have higher levels of financial literacy are more likely to demonstrate sound financial behavior, such as saving, budgeting, and the ability to distinguish needs from wants. Similarly, Nogueira et al. (2025) found that students who have higher levels of financial knowledge are more confident in making sound financial decisions and avoiding poor financial decisions. These findings are supportive of the finding that a strong foundation in financial knowledge results in more disciplined and informed financial behavior among students.

In this variable, the item that has the highest mean score is checking the prices of basic goods in the market. This implies that Senior High School students are very much aware of price awareness and value for money in making purchases. As Fitriani and Apriadi (2025) stated, students who are able to apply financial knowledge in their everyday lives are more likely to check prices and make prudent spending decisions, especially when dealing with limited funds. Similarly, Orlido et al. (2025) stated that the act of checking prices is an indication of good financial awareness, as it enables one to avoid overspending and make the most out of one's budget. This implies that the students' behavior of monitoring prices is not only an indication of knowledge but also the application of good financial judgment in their everyday lives.

The statement with the lowest mean score sees the need to plan for retirement, although it is still considered high. This shows that despite the students having good financial knowledge, the planning of financial resources for the future is not yet a major concern at

their current stage of life. Nogueira et al. (2025) explained that young people tend to be more concerned with their current financial needs and short-term goals rather than long-term goals, such as retirement. Similarly, Sulistianingsih et al. (2025) explained that adolescents tend to view retirement planning as not relevant or too long-term, thus making them less motivated to think about long-term financial planning. This shows that despite having good financial knowledge, the students may still require more awareness about the significance of early planning for future financial security.

Table 3. *Level of Buying Behavior of Senior High School Students*

<i>Item</i>	<i>Mean</i>	<i>Standard Deviation</i>	<i>Descriptive Equivalent</i>
1. comparing prices before buying school supplies for projects and assignments	3.67	.551	Very High
2. choosing to buy school supplies from popular stores like National Bookstore or online shops	3.67	.587	Very High
3. spending money on printing or photocopying handouts for school needs	3.53	.643	Very High
4. paying to use computer shops to finish school requirements	3.10	.785	High
5. comparing prices before buying food during school days	3.44	.671	Very High
6. buying mobile data or prepaid Wi-Fi load for online classes or research	3.43	.685	Very High
7. prefer eating meals at home instead of outside	3.45	.770	Very High
8. comparing prices before buying food during school days	3.39	.709	Very High
9. comparing prices before buying clothes, shoes, or grooming products	3.55	.557	Very High
10. sometimes buying second-hand clothes, shoes, or bags to save money	3.54	.576	Very High
11. prefer buying cheaper, unbranded clothes, shoes, or bags for school use	3.70	.461	Very High
12. using part of allowance to pay for boarding house or apartment rent	3.48	.689	Very High
13. waiting for sales before buying clothes, shoes, or bags needed for school	3.47	.674	Very High
14. checking if school needs are already paid before buying something	3.49	.643	Very High
15. checking which store has the lower price before buying something	3.52	.594	Very High
16. asking questions to understand what is being paid for before agreeing to pay for something big	3.55	.609	Very High
17. thinking about what is a need and what is just a want before buying	3.61	.618	Very High
18. making sure there are savings for emergencies before buying something expensive	3.57	.624	Very High
19. thinking ahead if money will be needed for school tomorrow	3.64	.628	Very High
20. checking if payment is safe before paying online	3.77	.446	Very High
Overall	3.53	.325	Very High

The very high rating of buying behavior indicates that this variable is often observed among Senior High School students, as the rating denotes a very high level of this variable. This indicates that the respondents are always exhibiting prudent buying behavior, such as making prudent judgments about products, being concerned with basic needs, and being frugal with their allowance. As stated by Pal (2025), students who possess better knowledge about finances exhibit prudent spending behavior and do not make impulsive purchases. In the same way, Fitriani and Apriadi (2025) highlighted that prudent buying behavior, such as planning purchases and making judgments about the cost of items before spending, helps students demonstrate good financial management.

In this variable, the line item that has the highest mean rating checks if the payment is safe before paying online. This indicates that Senior High School students are very careful when they are involved in online transactions. As per Dinkova et al. (2021), consumers who verify the safety of payments demonstrate higher awareness and self-regulation in online buying environments. Likewise, Sangwan (2024) said that prudent online buying practices, such as assessing risks and verifying the safety of payments, improve financial responsibility and safeguard young consumers from potential losses. This shows that students' concern for safe payment methods reflects their growing awareness of online risks and their best efforts to make sound financial choices.

The line item with the lowest mean score is paying to use computer shops to finish school requirements, although it is still considered high. This indicates that although students show good buying discipline, there might be times when they will spend on convenience-related services if the need arises. According to Resky et al. (2023), students might sometimes spend on available services for their school requirements, especially if they have limited personal resources. Similarly, P. Sharma and Chaudhry (2024) indicated that the situational factor of urgency and convenience might influence spending decisions, even among buyers who are financially responsible.

Table 4. *Correlation Between Variables*

<i>Variables</i>	<i>Budgeting Behavior</i>		
	<i>r-value</i>	<i>p-value</i>	<i>Decision on H0</i>
Self-Control	.770	.000	Rejected
Financial Knowledge	.545	.000	Rejected

Financial knowledge is related to buying behavior because the null hypothesis was rejected. This statement was supported by the research conducted by Anisa et al. (2020b), who emphasized that financial knowledge enables individuals to make careful judgments about purchasing options and overcome the temptation of impulsive buying. On a similar note, Xu et al. (2022) found that students with better financial knowledge tend to manage their finances more prudently and make more informed purchasing decisions compared

to those who lack knowledge about financial terminology. This relationship was established on the basis of the Theory of Planned Behavior (Ajzen, 1991), which states that knowledge influences attitudes and intentions, which then influence actual behavior. Therefore, Senior High School students with better financial knowledge will tend to make more prudent and informed buying decisions.

Self-control is also related to buying behavior because the null hypothesis was rejected. This was supported by the study of Malhotra and Baag (2021), who stated that individuals with high self-control tend to display responsible buying behavior and are less likely to display impulse buying. Similarly, Liu et al. (2022) found that students who have high self-regulation tend to be less vulnerable to peer pressure and marketing manipulation, making them more careful and thoughtful in their buying behavior. This can be attributed to the Theory of Planned Behavior (Ajzen, 1991), particularly the aspect that focuses on the individual's ability to control their behavior despite external pressures. Hence, Senior High School students with high self-control tend to spend their money wisely and display responsible buying behavior.

*Table 5. Influence of Self-Control and Financial Knowledge on the Buying Behavior of SHS Students*

Independent Variables	Budgeting Behavior				
	F-value	R2	$\beta$ Coefficient	t-value	$\rho$ -value
Self-Control	72.606	.591	.581	8.556	.000
Financial Knowledge			.095	1.334	.185

Self-control affects the purchasing behavior of Senior High School students because it enhances their capacity to control their impulses, overcome temptations, and make prudent purchasing decisions, as postulated by the Theory of Planned Behavior (Ajzen, 1991), which supports that perceived behavioral control influences individuals' ability to perform responsible actions. Students with high self-control are more likely to assess their needs, suppress impulsive purchasing, and prudently manage their financial resources. Dhewi et al. (2023) supported that self-control is a crucial factor in reducing impulsive purchasing and encouraging students to practice prudent financial behavior. Likewise, Liu et al. (2022) stated that individuals with high self-regulation skills are more likely to demonstrate purchasing self-control despite being under peer pressure and marketing temptations. The above-mentioned observations illustrate that self-control is a fundamental behavioral component that encourages students to make responsible purchasing decisions.

Financial knowledge does not have a significant impact on the buying behavior of Senior High School students because financial knowledge may lead to increased awareness but may not necessarily lead to the development of actual purchasing behavior, as supported by the Theory of Planned Behavior (Ajzen, 1991), which emphasized that behavior is shaped not only by knowledge but also by attitudes, habits, and self-regulation. Even if students are aware of financial knowledge, they may not be able to apply it in actual purchasing behavior. Malhotra and Baag (2021) emphasized that financial literacy leads to improvements in financial awareness but does not necessarily lead to behavioral outcomes without the presence of psychological factors such as self-control. Similarly, Sulistianingsih et al. (2025) stated that financial knowledge leads to information about money management, but actual purchasing behavior related to money management can be developed when knowledge is accompanied by discipline and actual behavior.

## Conclusions

The aforementioned results and findings of the study served as the basis for the following conclusions: The level of self-control of the Senior High School students is very high, which implies that self-regulation in spending is consistently manifested. Moreover, the level of financial knowledge of Senior High School students is very high. This means that financial knowledge is always manifested among the respondents, indicating that they are generally aware of basic financial concepts and money management practices. In addition, the level of buying behavior of the Senior High School students is very high, suggesting that responsible purchasing practices are always observed.

In general, self-control and financial knowledge both have significant relationships with students' buying behavior. However, the regression analysis revealed that only self-control has a direct and stronger influence on buying behavior, while financial knowledge does not significantly predict purchasing actions when self-control is considered. This confirms that although knowledge about financial matters is important, disciplined spending habits are more strongly shaped by students' ability to regulate impulses and exercise self-control.

Based on the findings and conclusions, the following recommendations were crafted for the consideration of the beneficiaries of this study:

In order to maintain the very high level of self-control among the students, the researcher recommends that educators provide activities that will help students develop discipline and responsible financial behavior. Techniques such as goal-setting exercises on savings, reflection journals on spending decisions, and role-playing exercises on resisting unnecessary purchases may be helpful in this respect. In order to maintain the very high level of financial knowledge among the students, the researcher recommends that schools and teachers need to encourage more practical financial knowledge programs. Emphasis may be placed on encouraging students to make long-term financial goals, such as planning for retirement. By teaching students the importance of planning for their future while they are still young, they will be able to develop the habit of saving early and making financial goals, and understand the importance of financial security for their future. In order to ensure that the very high standard of responsible buying behavior is maintained, the researcher recommends that the lowest mean indicator, which is the payment to use computer shops to complete school requirements,

be improved. Students can be given better access to school technology resources to reduce unnecessary expenses. Schools can consider extending computer laboratory hours, providing more computers, or even providing a laptop borrowing service. This will ensure that students continue to display responsible buying behavior when completing their school requirements.

Since self-control and financial knowledge are key factors that relate to purchasing behavior, the researcher recommends that students be encouraged to develop these skills simultaneously. By applying financial literacy skills together with self-regulation skills, students will be able to make responsible purchasing decisions. The crucial aspect of self-control in buying behavior implies that integrated programs can be implemented in schools to enhance the financial efficiency of students. Schools can design learning tasks to integrate interactive financial education with tasks concerning budgeting, monitoring, and decision-making, with the assistance of teachers or mentors. The study adopted a quantitative research design with a descriptive-correlational approach and two independent variables and one dependent variable. For future research, it is recommended that other factors that could affect the financial behavior of students be explored, such as the effect of peer groups, technology, or parental assistance. Both qualitative and quantitative research approaches could also provide further insights into the attitudes and behaviors of students regarding personal finance and consumption.

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