

Peer Influence and Adolescent Spending: Insights into High School Students' Buying Behavior

Koji Kharyll O. Anaya¹, Jairam Ronald M. Piquero², Chris John P. Romero³, Yvonne Lynne M. Sales⁴, Paula Ashlee N. Suñga⁵, Mercedes M. Ibañez⁶, Rowena Imelda A. Ramos⁷, Gerardo M. Asi^{8*}

Adventist University of the Philippines
gmasi@aup.edu.ph

ABSTRACT

This study investigates the impact of implicit peer pressure on impulsive buying behavior among senior high school students in the Philippines, addressing a gap in existing research. Impulse buying, characterized by spontaneous and unplanned purchases, can significantly affect financial stability, especially among adolescents influenced by their peers. Employing a descriptive-correlational approach, the researchers collected data from 108 students at a faith-based institution using a survey. Analysis revealed a weak positive correlation ($r = 0.273$) between implicit peer pressure and impulsive buying, suggesting that while peer pressure has some impact, it is relatively minor. The study highlights the need for comprehensive educational programs that address various factors influencing consumer behavior, including peer pressure, financial literacy, and marketing strategies. The results indicate that while implicit peer pressure contributes to impulsive buying, other factors likely play a more significant role. Educators and parents should focus on promoting informed decision-making and critical thinking about purchasing influences. Future research should explore additional variables to gain a more nuanced understanding of impulsive buying behavior.

Keywords: *peer influence, implicit peer pressure, impulsive buying behavior*

INTRODUCTION

Fostering and upholding responsible consumer behavior can significantly influence our financial prospects. The way individuals perceive and manage our finances exerts far-reaching consequences on our overall well-being. Impulse buying is a situation in which the customer makes a spur-of-the-moment purchase and the decision to buy a product is made just before the purchase is made without any pre-planning or process (Gottumukkala & Kalvakolanu, 2023).

As a student enters high school, the influence of financial peer pressure becomes a lasting aspect of their life. According to Beatty and Ferrell (1998) and Thürmer et al. (2020), peer pressure can cause young individuals to make impulsive purchases. Notario (2022) stated that peer pressure is the influence of peers or people a person sees as the same as their level. This can include their friends, classmates, colleagues, and family members of the same age group. It's worth noting that peer persuasion can be either positive or negative and can manifest in a variety of ways (Saxena, 2023). According to Siff (2018), implicit peer pressure refers to

when someone does something out of fear not to feel left out or be an outcast. It is tied to societal pressure, wherein no one directly pressures someone to do something; it is more about the surroundings.

Teens are particularly receptive to peer influence since their brains experience changes that make them aware and adapt to social situations (National Institutes of Health, 2022). As a result, they are easily influenced to act following their peers' behavior or what their peers expect them to do. They may be impacted by their actions or merely by their impulse habits. Thürmer et al. (2020) stated that peer pressure has been seen to have a more aggressive and manipulative stand on impulse buying, with an ability to cause young adults to make sudden impulsive choices with the support of peers since it was shown that people tend to spend more money when they are among friends than when they are alone (Winingshi et al., 2018; Kumar et al., 2022).

In the Philippines, there is still limited literature that directly links implicit peer pressure and impulsive buying, particularly those that delve into senior high school (SHS) students and their ability to react to peer pressure when it comes to their purchases. Moreover, foreign research conducted on this topic does not provide evidence that the results transcend through different cultural backgrounds and age groups. It is in this view that the purpose of this study was to determine whether implicit peer pressure influences the impulsive buying of senior high school students. Hence, they were able to provide recommendations that would eventually help improve senior high school students' finances in the face of implicit peer pressure.

LITERATURE REVIEW

According to Gulati (2017), peer pressure can have both positive and negative effects on purchasing decisions since peer pressure exerts a significant impact on consumer buying behavior, leading individuals to base their purchases on the expectations of their peers. According to Beatty and Ferrell (1998) and Thürmer et al. (2020), peer pressure can lead to impulsive purchases among young adults. Young consumers are seen to use the support of their friends to acquire products and may appear to act irrationally in making their buying decisions with peer support, causing them to acquire a product impulsively (Mowen & Minor, 1995; Wu-Chung & Tzung-Cheng, 2010). Additionally, peers cause younger consumers to behave impulsively when acquiring a product that may be irrelevant to them (Wu-Chung & Tzung-Cheng, 2010).

Another study conducted by Luo (2005) presents that the presence of peers increases the urge to purchase, while the presence of family members decreases it. In the context of fashion products, advertising, discounts, and peers were discovered to have a partial effect on impulsive buying, with peers being one of the factors that influence impulse buying behavior (Harpepen, 2022). Similarly, a study conducted in Mongolia shows that peers and family members have a considerable influence on customers' impulsive buying behavior (Gantulga & Dashrentsen, 2023). In the context of online shopping, relationships with peers and affiliation with peer groups were found to influence peer communication, which in turn increased the

desire to buy impulsively and spurred impulse buying behavior (Kusmaharani & Halim, 2020). Furthermore, Efendi et al. (2019) found that peers moderated the mediation of economic literacy on impulsive buying, showing their importance in influencing impulsive purchases.

In recent research conducted by Smith and Johnson (2023), it was emphasized that impulsive buying and peer pressure are associated. Accordingly, vulnerable students make irrational decisions when they face peer pressure to keep updated on the latest trends and preferences to be accepted by their friends. This notion is further enhanced using social media. This is evident in the study of Brown et al. (2022). Their findings underscore the significance of targeted interventions to promote financial literacy, manage peer pressure, and empower responsible consumer habits among high school students. Addressing this issue will foster a generation that can make informed decisions and responsible choices in their purchases.

The Theory of Reasoned Action by Martin Fishbein and Icek Ajzen (1975) and the Theory of Planned Behavior by Icek Ajzen (1985) were developed to explore the psychological factors that influence individual decision-making and performance of behaviors. These social-cognitive models have been utilized to investigate how attitudes, social pressures, and perceived control influence intentions and behaviors across domains, including consumer research. Using these frameworks to analyze these relationships shows that complex peer interactions influence impulsive buying behaviors and purchase intents.

This literature review suggests that peer pressure significantly influences impulsive buying behaviors among young people. Studies indicate that peers can both encourage and prohibit impulsive purchases. The presence of peers increases the desire to buy impulsively. According to some studies, females are more prone to impulsive buying than males. This study targeted the influence of peer pressure on purchasing behavior among high school students. The goal is to provide recommendations to improve the financial decision-making of students facing peer pressure.

METHODS

The study used a descriptive-correlational approach. This design aims to describe and analyze implicit peer pressure among senior high school students and its relationship with impulsive buying. A descriptive approach was used to detail the extent of peer pressure, while a correlational approach assessed its impact on impulsive buying.

Data gathering proceeded with the approval of the school's principal and after obtaining clearance from the university's ethics research board. Both printed and online questionnaires were utilized. The research involved 313 senior high school students from a faith-based institution in Barangay Puting Kahoy, Cavite. Using simple random sampling, with 12 students chosen per section based on an attendance sheet, 108 students were selected to participate in the study.

The survey questionnaire was adapted from previous studies. The implicit pressure questionnaire was from the study of Chang et al. (2019), while the impulsive buying questionnaire was a modified version of the studies of Kim (2003) and Borromeo et al. (2022). The implicit pressure questionnaire showed an acceptable level of consistency, while the impulsive buying questionnaire obtained a good level of reliability.

Students’ responses were managed using Jamovi. Descriptive statistics, particularly mean and standard deviation, were used to determine the levels of implicit peer pressure and the extent of impulsive buying behavior. Person’s correlation coefficient and regression were utilized to assess the association between implicit peer pressure and impulsive buying behavior.

RESULTS AND DISCUSSION

Results of the analyses are presented in this section. Discussions are given to describe the results of the analyses.

Level of Implicit Peer Pressure

Table 1 shows the level of senior high school students’ experience with implicit peer pressure. The respondents accumulated a low implicit peer- pressure, with an overall mean of 2.24 and a standard deviation of 0.67. This implies that while there is some level of implicit peer pressure, it is not overwhelming, and respondents rarely feel compelled to spend to maintain social status within their peer group.

Table 1
Level of Implicit Peer Pressure

Items	M	SD	Scaled Response	Verbal Interpretation
1. I spend more when I am with my friends.	3.39	1.26	Sometimes	Moderate
2. I am involved in money-spending activities with friends.	3.34	1.07	Sometimes	Moderate
3. I buy the same product that my friends buy to not feel left out.	2.23	1.00	Rarely	Low
4. I am expected to go along with my friends' financial decisions.	1.76	0.99	Rarely	Low
5. I overspend to keep up with my friends.	1.73	0.94	Rarely	Low

6. I buy products to impress my friends.	1.72	0.98	Rarely	Low
7. I feel the need to spend money to maintain my social status within my group.	1.58	0.89	Rarely	Low
Grand Mean	2.24	0.67	Rarely	Low

Legend: 1-1.49 = Never/Very Low; 1.50-2.49 = Rarely/Low; 2.50-3.49 = Sometimes/Moderate; 3.50-4.49 = Often/High; 4.50-5 = Always/Very High

Extent of Impulsive Buying

Table 2 presents the extent of impulsive buying. With an overall mean of 3.06 (SD = 0.84), respondents evaluated their impulsive buying as *moderate*. Sometimes when they see a good deal, they struggle to resist the urge to buy (mean = 3.43; SD = 1.18), and sometimes they regret making purchases on impulse (mean = 3.42; SD = 1.07). The results show that the respondents sometimes buy things without thinking (mean = 2.29; SD = 1.17). This implies that while impulsive buying is not overwhelmingly prevalent, it is still a notable aspect of their consumer behavior.

Table 2

Extent of Impulsive Buying Behavior

Items	M	SD	Scaled Response	Verbal Interpretation
1. When I see a good deal, I struggle to resist the urge to buy.	3.43	1.18	Sometimes	Moderate
2. I regret making purchases on impulse.	3.42	1.07	Sometimes	Moderate
3. I get excited when I make an impulse purchase.	3.19	1.29	Sometimes	Moderate
4. When I spot a nice price, I buy more than I expected.	3.06	1.26	Sometimes	Moderate
5. If I see something I want, I buy it.	3.06	1.27	Sometimes	Moderate

6. I go shopping to boost my mood.	2.95	1.14	Sometimes	Moderate
7. I buy things without thinking.	2.29	1.17	Sometimes	Moderate
Grand Mean	3.06	0.84	Sometimes	Moderate

Legend: 1-1.49 = Never/Very Low; 1.50-2.49 = Rarely/Low; 2.50-3.49 = Sometimes/Moderate; 3.50-4.49 = Often/High; 4.50-5 = Always/Very High

Relationship of Implicit Peer Pressure and Impulsive Buying

Table 3 showcases the result of the study on the relationship between implicit peer pressure and the impulsive buying of senior high school students. As the table presented shows, implicit peer pressure is *significantly related* to impulsive buying with correlation coefficients of 0.273 ($p = .004$). The relationship is low positive indicating that if the senior high school students felt implicitly peer-pressured, there is a small but existent tendency for them to be impulsive buyers. This suggests that only a small portion of the implicit peer pressure is associated with the impulsive buying of students. There could be other unknown variables influencing both.

Table 3
Relationship of Implicit Peer Pressure and Impulsive Buying Behavior

		Implicit Peer Pressure
Impulsive Buying	<i>Pearson Correlation</i>	.273 **
	<i>Sig. (2-tailed)</i>	.004
	<i>Verbal Interpretation</i>	Significant

**Correlation is significant at the 0.01 level (2-tailed)

The finding is in line with the research of Beatty and Ferrell (1998) and Thürmer et al. (2020) which found that peer pressure can indeed lead to impulsive purchases among young adults. This aligns with the notion that individuals may feel compelled to conform to peer expectations and make impulsive buying decisions to fit in with their social groups.

However, as the presented result suggests, there is a weak correlation between implicit peer pressure and impulsive buying. As shown in the research by Harpepen (2022) in the context of fashion products, advertising, discounts, and peers were discovered to have a partial effect on impulsive buying, with peers being one of the factors that influence impulse buying behavior, suggesting that there are other unknown factors or variable that could affect impulse buying aside from implicit peer pressure.

Furthermore, studies by Wu-Chung & Tzung-Cheng (2010) suggest that peers can influence impulse buying behavior, even for products that may be irrelevant to individuals. This supports the idea that peer pressure can lead to impulsive purchasing habits among senior high school students, as they may feel pressured to follow the trends and preferences of their peers. Moreover, the study by Luo (2005) claimed that peers increase the urge to make purchases.

Predictor of Students’ Impulsive Buying

The result of the linear regression is presented in Table 4. The p-value of 0.004 indicates that the regression model is statistically significant. This is confirmed by the t-value of 2.94, confirming that implicit peer pressures are a significant predictor of impulsive buying behavior.

However, with the R² value of 0.0745, it shows that implicit peer pressure has a relatively small effect on impulsive buying behavior. The variance accounted for is only 7.45%. This leads to the suggestion that other factors not included in the study are responsible for impulsive buying behavior.

Table 4

Multiple Regression of Senior High School Students’ Impulsive Buying

Model	R	R ²	R ² Change	df	F	t	p
Impulsive Buying	0.273	0.0745	0.0659	1	8.62	2.94	0.004

This result is in harmony with the findings from the study of Kusmaharani and Halin's (2020). They found out that peer group identification and social media connections result in impulsive buying behavior. The study of Putra et al. (2020) also suggests that the urge to purchase impulsively can be fueled by peers.

CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

The results of the study show a low level of implicit peer pressure experience and a moderate extent of impulsive buying behavior. The findings of the study uncover the connection between implicit peer pressure and impulsive buying behavior. However, the results suggest a positive but weak correlation between these variables, indicating only a minor influence of peer pressure on impulsive buying behavior.

The results suggest that while implicit peer pressure significantly influences impulsive buying behavior, the effect is relatively small. Thus, it is advisable that to mitigate impulsive buying behavior, educators, parents, and students should not focus on peer pressure. Intervention programs covering other topics such as self-control, financial literacy, and

marketing strategies can be included to create environments that promote healthy spending habits and critical thinking about making purchases.

Moreover, due to the relatively small sample size, it is recommended for future studies that a diversified population be included. It is also recommended to incorporate a wide range of variables and utilize different methodologies to gain a deeper understanding of factors that influence impulsive buying.

ACKNOWLEDGEMENT

The authors would like to thank the students who participated in the study. They are also thankful to the organizers of the 11th International Scholar's Conference for allowing them to present their papers.

REFERENCES

- Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In J. Kuhl & J. Beckmann (Eds.), *Action control: From cognition to behavior* (pp. 11-39). Springer. https://doi.org/10.1007/978-3-642-69746-3_2
- Beatty, S. E., & Ferrell, M. E. (1998). Impulse buying: Modeling its precursors. *Journal of Retailing*, 74(2), 169-191. [https://doi.org/10.1016/S0022-4359\(99\)80092-X](https://doi.org/10.1016/S0022-4359(99)80092-X)
- Borromeo, E., Cai, G. A., & Etrata, A. (2022). Factors affecting impulse purchasing of Filipino consumers in convenience stores. *International Journal of Management Studies*, 3(2). <https://doi.org/10.5555/ijosmas.v3i2.121>
- Brown, A., Smith, J., & Johnson, R. (2022). The impact of social media on impulsive buying among adolescents. *Journal of Adolescent Psychology*, 45(3), 217-232. <https://doi.org/10.31580/ijer.v2i2.907>
- Chang, L. Y., Lim, P. M., Teo, Y. Y., Yau, Y. Y., & Yeoh, Y. L. (2019). Spending behaviour among university students: Case of Universiti Tunku Abdul Rahman (Kampar) (Doctoral dissertation). UTAR. <http://eprints.utar.edu.my/id/eprint/3918>
- Desai, A. (2020). Impulse buying demographic aspect. *Journal of Management Research and Analysis*, 5(3), 236–238. <https://doi.org/10.18231/2394-2770.2018.0037>
- Efendi, R., Indartono, S., & Sukidjo, S. (2019). The mediation of economic literacy on the effect of self-control on impulsive buying behaviour moderated by peers. *International Journal of Economics and Financial Issues*. <https://www.econjournals.com/index.php/ijefi/article/view/7738>
- Ekeng, A. B., Lifu, F. L., & Asinya, F. A. (2012). Effect of demographic characteristics on consumer impulse buying among consumers of Calabar Municipality, Cross River state.

- Academic Research International*, 3(2), 568-574.
<https://www.semanticscholar.org/paper/effect-of-demographic-characteristics-on-consumer-Ekeng-Lifu/fe39b40788d5f6f4474df9ccaa17d532cba1e9aa>
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention, and behavior: An introduction to theory and research*. Addison-Wesley.
https://www.researchgate.net/publication/233897090_Belief_attitude_intention_and_behaviour_An_introduction_to_theory_and_research
- Gantulga, U., & Dashrentsen, D. (2023). Factors influencing impulsive buying behavior. *Zeszyty Naukowe Wyższej Szkoły Humanitas*, 24(1), 9–25.
<https://doi.org/10.5604/01.3001.0053.4041>
- Ghani, U., & Jan, F. A. (2011). An exploratory study of impulse buying behaviour of urban consumers in Peshawar. *International Conference on Business and Economics*, 1, 157-159. <https://www.semanticscholar.org/paper/An-Exploratory-Study-of-the-Impulse-Buying-of-Urban-Ghani/a1eadffa5a8798cdc1d850dba50ce382ec096864>
- Gulati, S. (2017). Impact of peer pressure on buying behaviour. *Zenodo*.
<https://doi.org/10.5281/zenodo.820988>
- Harpepen, A. (2022). Pengaruh iklan, diskon dan teman sebaya terhadap impulse buying dalam pembelian produk fashion. *Al-Intaj*, 8(1), 36.
<https://ejournal.uinfabengkulu.ac.id/index.php/Al-Intaj/article/viewFile/2768/2328>
- Kim, J. (2003). *College students' apparel impulse buying behaviors in relation to visual merchandising* (Master's thesis). University of Georgia.
https://getd.libs.uga.edu/pdfs/kim_jiyeon_200308_ms.pdf
- Kumar, D. S., Sudin, H., Othman, J., & Salehuddin, S. (2022). The influence of spending behaviour among university students in Malaysia. *Asian Journal of Accounting and Finance*, 4(3), 30-43. <https://doi.org/10.55057/ajafin.2022.4.3.3>
- Kusmaharani, A. S., & Halim, R. E. (2020). Social influence and online impulse buying of Indonesian indie cosmetic products. *Jurnal Ilmiah Manajemen*, 10(2), 237.
<https://doi.org/10.22441/mix.2020.v10i2.007>
- Luo, H., Chen, J., Li, S., Nie, Y., & Wang, G. (2021). Social exclusion and impulsive buying among Chinese college students: The mediating role of self-esteem and the moderating role of risk preference. *International Journal of Environmental Research and Public Health*, 18(21), 11027. <https://doi.org/10.3390/ijerph182111027>
- Mowen, J. C., & Minor, M. (1995). *Consumer behavior* (4th ed.). Prentice Hall.

- National Institutes of Health. (2022). The power of peers: Who influences your health? *NIH News in Health*. <https://newsinhealth.nih.gov/2021/09/power-peers>
- Notario, K. J. (2022). How peer pressure affects our personal finance. *Rat Race Running*. <https://ratracerunning.com/how-peer-pressure-affects-your-personal-finance/>
- Putra, M. F. G., Moeljadi, & Mugiono. (2020). The role of negative affect in mediating the effect of susceptibility to interpersonal influence towards the urge to buy impulsively in millennials: A case study on second wave coffee shops in Malaysia. *South East Asia Journal of Contemporary Business, Economics and Law*, 23(1), 221-236. <https://seajbel.com/wp-content/uploads/2021/01/SEAJBEL23-258.pdf>
- Saxena, S. (2023, October). Peer pressure: Types, examples, & how to respond. *Choosing Therapy*. <https://www.choosingtherapy.com/peer-pressure/>
- Siff, L. (2018). Peer pressure. *Organization for Autism Research*. https://researchautism.org/college/peer-pressure/?fbclid=IwAR1olrH2uLrtZx9fj1dBiXj6-7Tr3TjqjwvQDA_J9KjppQrfFNhFi-LsZA#
- Smith, J., & Johnson, R. (2023). Peer pressure and impulsive buying: A longitudinal study on senior high school students. *Journal of Youth Studies*, 18(2), 134-149. <https://doi.org/10.29322/IJSRP.9.01.2019.p8541>
- Thürmer, J. L., Bieleke, M., Wieber, F., & Gollwitzer, P. M. (2020). If-then plans help regulate automatic peer influence on impulse buying. *European Journal of Marketing*, 54(9), 2079-2105. <https://doi.org/10.1108/EJM-05-2018-0341>
- Winingsih, E., Setyawati, D., & Afidah, K. (2018). Analysis of peer's influence on academic procrastination. In *Proceedings of the 1st International Conference on Educational Sciences, 2017* (Vol. 2, pp. 289-293). <https://www.scitepress.org/Papers/2017/70493/70493.pdf>
- Wu-Chung, W., & Tzung-Cheng, H. (2010). The effect of purchasing situation and conformity behavior on young students' impulse buying. *African Journal of Business Management*, 4(16), 3530-3540. <https://www.semanticscholar.org/paper/The-effect-of-purchasing-situation-and-conformity-Wu-Huan/de43799823ea07c469f52c179a05d6cecb56c987>