Research Article

Internalization of Noble Values in Consumer Behavior (A Study on the Phenomenon of Online Shopping among Millennials)

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Abstract. Internalization of moral values is a control mechanism for balancing consumer behavior. This study aims to analyze how moral values can be internalized in the consumer behavior of the millennial generation, particularly in the online shopping phenomenon. The development of sophisticated technology, the availability of online ordering for all needs, and the ease of transactions have given rise to new consumption patterns that often lead to excessive consumer behavior. Moral values, which include honesty, simplicity, responsibility, and local wisdom, can serve as a moral control mechanism in addressing consumer culture. This study used a qualitative approach with literature review and observation of millennial online shopping behavior. The results show that internalization of moral values can foster wise consumption behavior, prioritizing needs over wants, and maintaining a balance between material satisfaction and spiritual values. The implications of this research are the importance of culturally based values education and digital literacy in efforts to shape a healthy consumer generation of millennials.

Keywords: Moral Values; Consumer Behavior; Online Shopping; Millennial Generation; Digital Literacy.

1. Background

Social changes occurring in the era of globalization and the development of digital technology and business development cannot be separated from the important role of information technology. According to (Nisafani et al., 2017), advances in information technology have resulted in many innovations with the emergence of a competitive business environment that did not previously exist, for example, internet-based online businesses. Online shopping or e-commerce is a purchasing process that involves transactions between sellers and customers through digital applications on the internet anywhere and anytime (Turban et al., 2008). The advancement of information technology has had a significant impact on people's lifestyles, especially in terms of consumption. The presence of the internet and the emergence of various online shopping platforms have changed the way individuals meet their needs. Transactions that were previously carried out directly can now be accessed simply by touching a device screen. This phenomenon is particularly prominent among the millennial generation, known as a group of people who are adaptive to technological developments, dynamic, and are the main users of e-commerce services. However, behind this convenience, there are consequences in the form of increased consumptive behavior, namely the tendency to buy goods or services excessively.

From Data Reportal; Meltwater; Statista (processed by PDSI, Ministry of Trade) of the number of millennial generation internet users as many as 70% use the internet to search for product information and shop online. Popular e-commerce products sought by millennials Fashion (clothing & footwear) is the most dominant category with 70.13% Beauty & personal care products are in second place (49.73%), followed by food & beverages (40.8%) and furniture & household appliances (37.34%), Consumer electronics such as cell phones and laptops are purchased by (31.51%). Based on PDSI data sources are not based on rational needs, but rather are more influenced by emotional factors, lifestyle, and social influences. This condition is interesting to study because it has the potential to cause personal economic problems, degradation of moral values, to the formation of a consumer culture that distances society from the principle of simplicity. The choice of the title "Internalization of Noble Values in Consumer Behavior: Study of Online Shopping in the Millennial Generation" is based on concerns about the current phenomenon. This title attempts to connect two things that are often considered separate: the modernization of consumption through online shopping and the role of virtuous values. Based on Research (Johnson & Lee, 2022) "Journal of Cross-Cultural Psychology", virtuousness is a key element in creating a harmonious and civilized society. Virtuous behavior and moral integrity are essential in fostering a harmonious society, especially in the face of rapid cultural and technological changes". Therefore, it is important for us to strengthen these values in everyday life. Virtuous values that include honesty, simplicity, responsibility, local wisdom, and social concern, are believed to be able to act as a moral filter in facing an increasingly widespread consumer culture. Internalizing these values in the millennial generation is relevant because this generation is not only the largest consumer group in the digital realm, but also agents of change who will determine the direction of Indonesia's consumption culture in the future. Thus, this study aims to provide an understanding of how the nation's noble values can be actualized in everyday life, especially in digital-based consumption patterns.

The interrelationship between the aspects in this study can be explained through the relationship between technological developments, consumer behavior, and moral values. Digital technology, specifically online shopping, has shaped new consumption patterns that tend to be instant, practical, and oriented toward material satisfaction. Meanwhile, the consumer behavior of the millennial generation is often influenced by trends, social media, and the need to build a self-image in the digital space. On the other hand, moral values, as a national cultural heritage, play a crucial role in balancing this consumer lifestyle, preventing them from falling into excessive behavior that can be detrimental to themselves and their environment. Therefore, this study positions moral values as a crucial variable that can guide the millennial generation toward wise, rational consumption behavior that aligns with the nation's cultural identity.

The main issue addressed in this study is how the internalization of noble values can serve as a moral guideline to curb excessive consumer behavior among millennials in the context of online shopping. This issue is crucial because without a value filter, the younger generation is at risk of developing a hedonistic, materialistic lifestyle, and moving away from the principles of simple living. This study was conducted using a qualitative approach, as its primary objective was to understand the meaning, values, and context underlying millennial consumer behavior. The methods used were literature review and phenomenological observation.

The literature review was conducted by compiling various sources, such as national and international scientific journals, textbooks, previous research results, and academic articles relevant to the topics of decency, consumer behavior, and online shopping. Furthermore, this study utilized secondary data in the form of e-commerce trend reports. By combining these two data sources, this study is expected to provide a comprehensive overview of the importance of internalizing decency values in shaping healthy, wise, and sustainable consumption behavior among the millennial generation.

2. Theoretical study

2.1. Values of Virtue

The value of Virtue is defined as the ability (given by God to His creation) both spiritually, emotionally, and intellectually, to solve problems in life for the welfare of humanity. The value of Virtue is a terminology that cannot be separated, because basically God gives spiritual, emotional, and intellectual abilities to His creation in a complete and inseparable way. A person who has the character of Virtue is a person who can utilize these God-given abilities to solve life's problems, both for themselves, other humans, and other God's creations.

Virtue values are a set of moral and ethical principles that serve as guidelines for attitudes and behavior, both in personal life and in interactions with others. Linguistically, the term *"budi"* refers to reason, thoughts, and mental attitudes that are evident in a person's actions, while *" mulia "* means noble, high, and of good value (Djaetun, 2021). Thus, virtuous values can be understood as personality qualities that reflect not only intellectual intelligence but also moral maturity. According to (Maring, 2023), virtuous values are ideological values born from the cultural and spiritual heritage of society, including patience, gratitude, love, humility, helpfulness, mutual cooperation, honesty, responsibility, tolerance, and politeness. These values are not only individual but also collective because they serve as the foundation for building social harmony. Furthermore, virtuous values are an integration of the values of honesty, responsibility, simplicity, social concern, and self-control that are manifested in concrete actions. Internalization of these values is necessary so that humans are not only intellectually intelligent but also have noble character.

Thus, the value of nobility can be understood as a noble moral principle that functions to direct human attitudes, thoughts, and actions towards goodness, both in personal, social, and professional life.

2.2. Indicators of Noble Values

Honesty is an attitude of being open, not hiding anything, and daring to tell the truth in various situations. This value is the basis for building a trustworthy character and is the foundation for creating healthy social relationships (Maring, 2023).

Responsibility is an individual's readiness to accept the consequences of their decisions and actions. This value requires awareness and courage to face consequences, both positive and negative.

Simplicity is a lifestyle that is moderate and avoids wastefulness. This attitude emphasizes living within one's means and needs, rather than simply following desires or trends (Pramono, 2020).

Self-Control is a person's ability to control excessive emotions, urges, and desires. This value is important so that individuals do not get carried away easily, remain rational, and are able to control impulsive behavior (Djaetun, 2021).

Social Concern is manifested through attitudes of solidarity, helpfulness, and respect for others. These values play an important role in building harmonious social interactions and increasing a sense of togetherness in society (Maring, 2023).

Humility is an attitude of not being arrogant and the ability to appreciate the strengths of others. A humble person is able to maintain good social relationships and avoid arrogance (Hidayat, 2021).

2.3. Consumer Behavior

The definition of consumer behavior is buying without strong consideration and prioritizing desires over needs. The desire to buy products excessively is the beginning of consumer behavior. Consumer behavior among the millennial generation is relatively high. If consumer behavior continues without careful consideration, it will result in wasteful behavior, meaning individuals cannot distinguish between what is truly needed and what is merely a desire.

Consumptive behavior is a behavior or lifestyle that likes to spend money without considering it carefully (Waluyo, Fitri. According to 2013). According to (Basu Swastha Dharmmesta and Hani Handoko, 2011) stated that in explaining consumptive behavior, consumers can no longer distinguish between their needs and their desires. According to Maulana (Hidayah. 2015) revealed that consumptive behavior is an action where the desire arises to buy an item that is less necessary to fulfill personal satisfaction. In marketing, this is known as compulsive buying disorders (shopping addiction), where people who are trapped in it cannot distinguish between needs and desires. Based on the opinions of several experts above, researchers conclude that consumptive behavior is an action of decision in buying and using goods or services excessively without thinking carefully with the aim of fulfilling personal desires alone and no longer for the purpose of fulfilling basic needs that are used to fulfill a lifestyle to appear luxurious.

2.4. Online Shopping

Online Shopping is the purchase of products or services via the internet. Online shopping has become increasingly popular over the years, mainly because people find it convenient and easy to shop from the comfort of their home or office. One of the most attractive factors about online shopping is that it can avoid queues when making purchases (Nugroho, 2006: 24).

Online shopping or E-Commerce is a transaction process carried out through media or intermediaries in the form of online buying and selling sites or social networks that provide goods or services that are bought and sold. Now online shopping has become a habit for some people, because of the convenience provided, many people think that online shopping is a means to find necessary items such as daily necessities, hobbies, and so on. Online shopping can also be interpreted as the desire of consumers to spend their money to get something they want in an online store. This process can be done by ordering the desired goods through vendors or producers and resellers using the internet. Then make payments by transferring via bank, e-bank, or COD (*Cash on Delivery*).

2.5. Millennial Generation

The millennial generation is also called echo boomers, the uniqueness of this generation compared to previous generations is in the use of technology, it cannot be denied that this has greatly influenced the mindset and behavior of millennials. Millennials are a young generation characterized as adaptive users of technology in their daily lives, values, life experiences, motivations, and their purchasing behavior in general (Moreno et al., 2017). The number of Indonesian Millennials is now continuing to grow, reaching 103 million people (Bappenas, 2018). They seek the latest products or services through online shopping.

Millennials is the term for generation Y. This grouping is actually calculated from the year of birth. In general, millennials are the young generation born between 1980 and 2000, who were born when the modern world and advanced technology had advanced.

3. Research Methods

3.1. Research Type

This research employed a qualitative approach, employing literature review and observation. The qualitative approach was chosen because it provides a deeper understanding of the internalization of noble values reflected in the consumer behavior of millennials in the context of online shopping.

3.2. Research Object

The object of the research is online shopping behavior in the millennial generation which is studied through the perspective of noble values, such as simplicity, responsibility, self-control, and a wise attitude in managing needs and desires.

3.3. Data collection technique

Data is collected through:
1. Observation: Direct observation of the research object.
2. Literature Study: Related literature from books, journals, and scientific articles.

4. Results And Discussion

4.1. Internalization of Noble Values towards Consumer Culture in the Millennial Generation

The millennial generation is a group very familiar with digital technology and various *e-commerce services*. While these technological developments facilitate transaction activities, they also foster a high consumerist tendency. Phenomena such as the rise of online discounts, algorithm-based advertising, and the influence of social media influencers encourage millennials to purchase goods based not on real needs but rather on emotional impulses and temporary trends. This situation aligns with studies that suggest that digital capitalism strategies through advertising and promotions have successfully created false needs, thereby reinforcing consumerist behavior among the younger generation (Putri & Mahdalena, 2023).

In facing these challenges, internalizing noble values is crucial so that the millennial generation has a moral filter to control their consumption patterns. For example, honesty encourages a person to be honest about real needs that must be met. Responsibility guides individuals in managing finances wisely, while simplicity teaches them to live simply without excess. Furthermore, self-control plays a crucial role in curbing impulsive urges caused by exposure to massive promotions on social media. Internalizing these values is expected to foster a more controlled consumer attitude, so that consumption behavior is not driven solely by desire but also based on rational and ethical considerations.

Research findings also support the importance of noble values in curbing consumer behavior. A study on financial literacy in Bandung showed that higher levels of literacy significantly reduced consumer behavior among millennials (Rachmawati, 2022). This confirms that a proper understanding of financial management is a concrete manifestation of the internalization of the values of responsibility and self-control. Another study conducted in Jakarta also found that cultural intelligence and individual personality traits influence the consumer behavior of millennial migrants. Interestingly, several personality types, such as openness, friendliness, and extroversion, were negatively correlated with consumer behavior, suggesting that personal factors can strengthen self-control in a consumer culture (Adinda & Suhendar, 2021).

The process of internalizing virtuous values itself proceeds through three important stages: knowing, feeling, and acting. The first stage is knowing, which is the cognitive awareness that the values of honesty, responsibility, simplicity, and self-control are important to apply in everyday life. Next is feeling, which is the emotional awareness that excessive consumer behavior can be detrimental to oneself. Finally, acting, which is the concrete application of virtuous values, for example, by creating a shopping budget, resisting the temptation of promotions, and prioritizing needs over wants.

If these values are successfully internalized, the millennial generation will experience broad positive impacts, both individually and socially. From a personal economic perspective, internalizing virtue helps create healthier consumption patterns, thereby protecting the younger generation from the trap of consumer debt. Morally, internalizing these values fosters a generation characterized by honesty, responsibility, modesty, and self-control. Socially, internalizing virtue can foster a less hedonistic and more sustainability-oriented consumption culture.

4.2. The Role of Internalization of Noble Values in Online Shopping among the Millennial Generation

Internalizing noble values plays a crucial role as a moral and ethical filter in addressing the consumerist culture of millennials in the digital age. The rapidly growing online shopping phenomenon encourages consumer behavior due to external factors, such as promotions, discounts, and the influence of social media. Without instilling noble values, consumption behavior tends to shift toward hedonism and uncontrollability. The value of simplicity plays a role in guiding millennials to be more selective in their shopping, distinguishing between needs and wants, and avoiding wasteful behavior.

Furthermore, the value of self-control helps millennials resist emotional impulses when faced with aggressive digital marketing strategies. A study by (Putri & Hamid, 2022) showed that students who have a simple sense of value and are able to control themselves are more likely to avoid impulsive shopping behavior even when exposed to online advertising. The value of responsibility also plays a role in guiding millennials to be more careful in managing their personal finances, so they don't get trapped in consumer debt due to paylater features or digital installments. Research (Rachmawati, 2022) confirms that financial literacy combined with a responsible attitude contributes significantly to reducing consumer behavior.

Equally important, the value of honesty shapes millennials' critical thinking in assessing product information, avoiding online fraud, and being honest about personal needs before making a transaction. This is reinforced by (Hidayat, 2023), who emphasized that generations with high moral awareness are better able to shop rationally even amidst the flow of digital consumption.

Thus, internalizing noble values acts as a regulator of consumer behavior, a stimulant of financial literacy, and a counterbalance to the digital lifestyle of the millennial generation. This role makes noble values not merely traditional norms but practical guidelines relevant in facing the challenges of modern consumer culture.

4.3. The Role of Character Education in Instilling Virtuous Values through an Anti-Consumptive Lifestyle

Character education plays a crucial role in shaping the behavior of the millennial generation, enabling them to act more wisely in the face of the increasingly rapid flow of consumption, especially in the fast-paced and tempting digital era. Character education not only focuses on instilling moral values, but also serves as a means to develop self-awareness, self-control, and a high level of social responsibility (Journal of Southeast Sulawesi University, 2023).

Research (Pohan et al., 2025) shows that millennials often fall into consumerist behavior due to the influence of social media, easy access, discounts or promotions, psychological needs, and low financial literacy. Character education can help individuals distinguish between needs and wants, and manage consumer impulses that arise from online shopping trends or materialistic culture. By instilling values such as simplicity, honesty, and social responsibility, character education can guide millennials to become wiser and more responsible consumers.

In addition, (Sadiman, 2002) emphasized that character education must integrate real experiences and examples of positive behavior. For example, at school and at home, students can be accustomed to saving, prioritizing needs, and implementing wise consumption. This habituation process helps internalize noble values consistently in everyday life, so that an anti-consumptive lifestyle becomes a real part of behavior, not just theory. Character education functions as a strategic means to instill noble values in modern society. The anti-consumptive lifestyle that is formed not only limits excessive behavior, but also reflects integrity, simplicity, and social responsibility—the essence of noble values themselves.

4.4. Challenges and strategies for internalizing noble values in millennial consumer culture

The phenomenon of online shopping among millennials presents various challenges in the process of internalizing noble values. One major challenge is impulsive consumer behavior triggered by promotions, discounts, and the influence of social media, causing the younger generation to often purchase goods without considering their true needs. A culture of materialism and social pressure from the surrounding environment also reinforce the urge to conform to certain lifestyle standards, while low financial literacy and lack of self-control make it difficult for millennials to distinguish between needs and wants (Pohan et al., 2025; Armelia & Irianto, 2021). This situation requires a planned strategy to instill noble values, such as simplicity, honesty, integrity, and social responsibility, so that consumer behavior can be minimized.

Key strategies that can be implemented include character education based on real-life experiences and examples of positive behavior. According to (Sadiman, 2002), cultivating good behavior through education at school and at home, such as saving, prioritizing needs, and practicing wise consumption, is an effective way to consistently instill noble values. Furthermore, strengthening financial and digital literacy is crucial so that millennials can assess the social, psychological, and financial consequences of each consumer decision, and make more rational and responsible decisions (Armelia & Irianto, 2021). The role of the social environment, including family, peers, and community, is equally important. This environment can act as a supportive agent by providing examples of a simple lifestyle, valuing frugal behavior, and emphasizing moral values in every consumer decision.

By implementing these strategies, the internalization of noble values among the millennial generation can be effective. The result is individuals who are able to manage consumer behavior wisely, live an anti-consumer lifestyle, and demonstrate integrity, simplicity, and social responsibility in their daily lives.

4.5. The Role of the Social Environment and Media in Supporting the Internalization of Noble Values

The social environment has a significant influence on shaping an individual's character and behavior, especially among millennials in the digital age. Family, peers, teachers, and the community play crucial roles in instilling noble values such as simplicity, honesty, integrity, and responsibility. Nugroho (2021) emphasized that adolescents tend to imitate the behavior of those around them; therefore, an environment that fosters positive behavior will help individuals internalize these noble values. For example, families that teach children to save, differentiate between needs and wants, and be responsible with their spending will foster wise consumption habits in their children.

Peers also play a crucial role, as millennials often conform to their social groups. Those surrounded by simple and frugal lifestyles tend to emulate these behaviors, while social pressures that emphasize excessive consumption can increase consumer behavior. Therefore, building a community that emphasizes noble values is an effective strategy to mitigate the negative impacts of consumer culture.

Media, particularly digital and social media, has a dual influence. On the negative side, media can encourage impulsive consumption through advertising, promotions, and content that emphasizes social status. However, on the positive side, media can also be used as an educational tool to instill noble values. Research by Utamanyu and Darmastuti (2022) shows that educational content on social media that teaches financial awareness, self-control, and a simple lifestyle can help millennials develop wiser consumer behavior.

Thus, a positive social environment and appropriate media use mutually support the internalization of noble values. Families, friends, communities, and digital media need to work together to shape a generation capable of making wise consumption decisions and reflecting integrity, simplicity, and social responsibility in their daily lives.

5. Conclusion and Suggestions
5.1. Conclusion
Based on the results of the research and data analysis that has been carried out, the following conclusions were obtained:

This research shows that the phenomenon of online shopping among millennials is a social reality inseparable from the development of digital technology. Data from the Ministry of Trade shows that more than 70% of millennials use the internet to search for products and make online shopping transactions. The most frequently purchased product categories are fashion (70.13%), beauty (49.73%), food and beverages (40.8%), household furniture (37.34%), and electronics (31.51%). This fact confirms that online shopping has become a habit and a new lifestyle for millennials. However, the resulting consumption patterns tend to be influenced by emotional factors, lifestyle, and digital trends, giving rise to a culture of excessive consumerism. This consumer culture among millennials has certain characteristics, including: a tendency to purchase goods due to promotions or

trends, impulsive shopping due to the influence of algorithmic advertising and influencers, and the use of digital financial facilities such as *paylater*, which encourage unplanned consumer behavior. This condition risks wastefulness, inability to manage finances, and the potential for getting trapped in consumer debt. This phenomenon shows the gap between real needs and emotional desires, which ultimately distances the younger generation from the principle of simplicity.

In this context, internalizing noble values presents a moral and ethical solution to balance digital consumer culture. These values include honesty, responsibility, simplicity, self-control, social awareness, and humility. Honesty encourages individuals to be honest about their real needs before making a purchase. Responsibility teaches wise financial management and awareness of the consequences of consumer decisions. Simplicity guides individuals to live within their means and avoid wasteful behavior. Meanwhile, self-control helps millennials resist the emotional impulses of digital promotions and advertising. If these values are properly internalized, millennials can develop healthy, rational, and sustainable consumption patterns.

The process of internalizing noble values in this study is described through three stages: knowing, feeling, and acting. The knowing stage relates to cognitive awareness of the importance of noble values in life. The feeling stage is the emotional awareness that excessive consumer behavior can harm oneself and others. The acting stage is the concrete implementation, for example, creating a shopping budget, resisting the temptation of promotions, prioritizing basic needs over desires, and avoiding the use of digital financial facilities that risk incurring debt. These three stages demonstrate that internalizing values is not merely a theoretical concept, but a process that can be realized in everyday actions.

In addition to individual factors, this study emphasizes the importance of the social environment in supporting the internalization of virtuous values. Family, peers, and the community serve as moral agents that foster thrifty, modest, and responsible behavior. Teenagers and millennials tend to imitate the behavior of those around them; therefore, if their environment provides examples of modest living, they will be encouraged to avoid consumerist behavior. Conversely, an environment that emphasizes a materialistic lifestyle will reinforce a consumerist culture.

Character education is also a crucial strategy in fostering healthy consumer behavior. Through habituation, role modeling, and the integration of moral values into both formal and non-formal education, the millennial generation can be guided to develop critical awareness in distinguishing between needs and wants. Character education integrated with financial literacy has been shown to reduce impulsive spending behavior in students. Thus, education serves not only to transfer knowledge but also as a means of developing virtuous character.

Digital media, often accused of triggering consumer behavior, can also be a positive tool for internalizing values. Smart shopping campaigns, financial literacy educational content, and promotions of a simple lifestyle on social media can build new awareness among millennials. Previous research has shown that students with a low level of financial literacy and awareness of simple values are better able to avoid consumer behavior even when exposed to online advertising. This proves that digital media can serve a dual function: both as a trigger and a regulator of consumer culture, depending on how it is used.

5.2. Suggestion

The millennial generation is expected to internalize noble values, such as honesty, simplicity, responsibility, and self-control in online shopping activities. Simple practices such as creating a shopping budget, distinguishing needs from wants, and avoiding impulsive behavior can be real steps to suppress consumer culture. Future research can expand the object of study to generations other than millennials, such as Generation Z, to see the comparison of digital consumption patterns. In addition, a quantitative approach with a questionnaire can also be used to statistically measure the influence of noble values on consumer behavior.

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