

# REFLECTION ON THE MINIMALIST LIFESTYLE AND ITS INFLUENCE ON MENTAL HEALTH AND FINANCIAL STABILITY: A STUDY AUTO ETHNOGRAPHY POST-PANDEMIC STUDENTS

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## Article Info

### Article history:

Received 06 04, 2024

Revisi 06 29, 2024

Received 06 29, 2024

### Keywords:

Autoethnography

Digital Consumption

Minimalist Lifestyle

Mental Health

Students

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## Abstract

This research is a study auto ethnography. This article reflects the author's personal experience as a post-pandemic student facing the increasing consumer pressures brought on by the development of social media. In a digital era that promotes instant, aesthetic, and viral lifestyles, students find themselves caught in a vortex of social standards shaped by algorithms and digital imagery. Through a reflective narrative, the author illustrates how choosing a minimalist lifestyle is not only a financial decision but also a strategy for maintaining mental health. This research confirms that impulsive consumption often stems from emotional impulses and digital social pressures, rather than real needs. Therefore, contextual consumption literacy is needed that can equip the younger generation with awareness, resistance to visual influences, and the ability to organize life priorities. The results of this study are expected to contribute to the development of financial literacy and mental health based on real experiences.

## 1. INTRODUCTION

### Background Problem

In recent years, the socio-economic landscape has undergone massive changes, particularly since the COVID-19 pandemic hit the world. Not only has the pandemic caused a global health crisis, but it has also had long-term impacts on the economic conditions of society, including younger generations such as students. Many families have experienced reduced income, financial uncertainty, and psychological stress, which ultimately contribute to influence lifestyle and financial decision-making of students as part of a household.

In the midst of a post-pandemic situation that has not yet fully recovered, students are faced with an uncertain economic reality, while also being surrounded by a hyper-commercial digital world. Social media platforms like TikTok, Instagram, and Shopee Live have become digital showcases that massively showcase aesthetic, luxurious, and consumerist lifestyles. Through various forms of content such as haul videos, unboxings, daily routines, and even glow-up journeys, students are exposed daily to narratives of consumption that are not always realistic, but successfully shape perceptions of the ideal standard of living.

According to reports *We Are Social* and *Meltwater* According to a 2024 survey by Katadata, the average Indonesian spends 3 hours and 18 minutes per day on social media. Students aged 18–24, the age range for college students, are the most active social media users. Meanwhile, a 2022 survey by the Katadata Insight Center found that 72% of Indonesian students admitted to making impulse purchases after seeing promotional content on social media, particularly from influencers or Instagram celebrities.

Digital peer pressure manifests itself in subtle yet intense forms. College students feel compelled to follow the latest skincare trends, wear the latest fashions, or simply own certain gadgets and accessories to maintain their social presence. As a result, many purchasing decisions are made not based on need, but rather on emotional impulses, existential desires, or social pressure from the digital community. This phenomenon impacts not only students' financial stability but also their mental health, particularly when anxiety arises about not being able to live up to the lifestyle standards constructed by social media.

Conversely, amidst this consumerist lifestyle, a more conscious and reflective alternative has emerged: minimalism. This lifestyle encourages individuals to rationally choose their needs, refrain from excessive desires, and prioritize simplicity and functionality. In the author's personal experience, minimalism is not only an economic choice, but also a form of resistance to digital social pressures that are often irrelevant to the realities of student life, often dependent on parents for financial support.

The author, as a student, chose not to use pay later services or consumer debt, postpone purchases until financially able, and avoid impulse purchases driven by social media trends. This experience not only resulted in a more stable financial situation but also psychological peace and confidence in making autonomous consumption decisions. Avoiding fast fashion, impulsive skincare purchases, or excessive hanging out became conscious strategies for maintaining financial and mental balance.

However, the choice to live a minimalist lifestyle is not without its challenges. The author remains immersed in a digital environment saturated with consumerist messages and certain lifestyle expectations. Therefore, reflecting on this experience is crucial in understanding the social, economic, and psychological dynamics that students face in their daily lives. This reflection also contributes to the literature on financial literacy and conscious consumption, which has been largely discussed quantitatively and normatively but rarely explored narratively and contextually through personal experiences.

In this context, the approach auto ethnography It is relevant to in-depth describe the dynamics of student consumption and financial strategies in facing the digital and post-pandemic realities. Through reflective narratives, this research aims to highlight subjective experiences laden with meaning and emotion as a valid form of knowledge in understanding social phenomena.

### Problem Formulation

Based on the background that has been described, the problems in this research are formulated as follows:

- a. What is the author's experience as a student in living a minimalist lifestyle amidst consumer pressure from social media?
- b. How does adopting a minimalist lifestyle affect financial stability and mental health in everyday life?
- c. What challenges and reflections have emerged during the process of living a conscious consumption lifestyle in the post-pandemic digital era?

### **Research Purposes**

The purpose of this research is to:

- a. Describes the author's personal experience as a student in implementing a minimalist lifestyle.
- b. Analyzing the relationship between minimalist lifestyle choices and financial stability and mental health.
- c. Delivering critical reflections on digital social pressures and strategies for dealing with impulsive consumption among students.

## **2. LITERATURE REVIEW**

### **Digital Social Pressure and Impulsive Buying**

The phenomenon of impulsive buying among today's young generation is influenced not only by promotions and discounts, but also by intense exposure to aesthetic lifestyle content on social media. A study by Adhari & Utami (2024) found that problematic social media use, particularly TikTok, significantly contributes to impulsive buying behavior among young adults in Padang.

Similarly, Wang et al. (2022) in their research in China showed that both active and passive use of social media can trigger impulse purchases, particularly through emotional pathways such as enjoyment and depression.

### **Stress Due to Social Media and Emotional Consumption**

Exposure to idealized lifestyles on social media often triggers stress and psychological distress, especially among younger age groups. According to Purwaningdyah & Pratminingsih (2023), stress triggered by social media is closely linked to increased impulsive buying among Gen Z, particularly when self-control is low. Consumption then becomes a form of emotional escape, rather than a rational need.

### **Hedonic Motivation and Consumptive Behavior on TikTok**

The drive for instant gratification, or hedonic motivation, has been shown to be a key driver of consumer behavior on platforms like TikTok. Patrisia (2024) noted a strong correlation between hedonic motivation and impulsive buying among college students. This phenomenon shows that consumption is no longer just an economic transaction, but also part of the search for pleasure and self-identity.

### **Financial Literacy as a Control Mechanism**

Amidst the massive consumer drive, financial literacy plays an important role as a buffer. Triwidisari et al. (2017) showed that students with good levels of financial literacy have lower impulsive tendencies, although the influence of a hedonic lifestyle remains a challenge.

### **Underlying Social and Psychological Theories**

- a. Festinger's (1954) Social Comparison Theory explains that individuals tend to compare themselves to others in an effort to evaluate themselves. In the context of social media, this comparison often leads to dissatisfaction and consumer impulses.
- b. Emotional Consumption as proposed by Hirschman & Holbrook (1982), views consumption as a way of expressing emotions or as a coping strategy against psychological stress.

## **3. RESEARCH METHODS**

### **Research Approaches and Types**

This research uses a qualitative approach with autoethnography. This approach was chosen because the researcher is directly involved as both subject and object of the research, and reflects on personal experiences of living a minimalist lifestyle amidst the pressures of digital consumption as a post-pandemic student. Autoethnography allows for the integration of personal narratives with critical reflection on broader social phenomena, particularly those related to consumption, digital social pressures, and student financial well-being.

Autoethnography is also used to understand how individual experiences are not only unique but also represent collective experiences that are socially and culturally relevant. In this context, the author not only recounts the experience of minimalist consumption but also relates it to prevailing social values, psychological challenges, and the digital economic system that shapes the reality of today's students.

### **Subject and Researcher Position**

The subject in this research is the researcher himself. The researcher's position in autoethnography referred to as "participant-as-researcher", where the researcher uses his personal experiences as the main research material, without separate A clear distinction is made between the researcher and the object of research. The researcher is an active student who, from the pandemic to the post-pandemic period, has adopted minimalist lifestyle principles and consciously avoided excessive consumption, consumer debt, and digital social pressures.

The researcher's awareness of his position as part of the digital student community makes the narratives he constructs have broad social relevance, especially in the context of consumption, financial stability, and mental health.

### **Data Collection Techniques**

Data in this study were collected through two main techniques:

- a. Reflective journaling, where researchers write down personal experiences in depth, including considerations in making consumption decisions, feelings that arise when exposed to digital trends, and strategies for maintaining financial stability and mental health.
- b. Digital documentation, namely observing personal social media (Instagram, TikTok), personal financial transaction history, screenshots of relevant promotional content, and other digital interactions that influence consumption patterns.

These diaries and experiences are systematically compiled as material for thematic analysis in the autoethnography process.

### **Data Analysis Techniques**

The data was analyzed using a thematic narrative analysis approach, which is the process of extracting meaning from life experiences by identifying key themes that emerge consistently. The steps are as follows:

- a. Reread the narrative thoroughly to understand the flow of the experience.
- b. Identifying key themes, such as:
  - Rejection of impulsive consumption
  - Minimalist personal finance strategies
  - Digital social pressure
  - The relationship between consumption and psychological conditions
- c. Linking these themes to theory and literature, to build critical reflection and connections with the wider social context.
- d. Composing the final narrative in the form of a complete reflective story, primarily aimed at depicting the dynamics of consumption and its impact on post-pandemic student life.

### **Data Credibility and Validity**

Although research auto ethnography subjective in nature, validity is maintained through:

- a. Consistent critical reflection on every consumption experience and decision.

- b. Matching personal experiences with theories and secondary data such as scientific journals and social reports.
- c. Narrative transparency, where the researcher honestly describes the positions, feelings, and dilemmas faced during the life process being studied.

### **Research Ethics**

This research did not involve external participants, therefore, informed consent was not required. However, the researchers adhered to narrative ethics, avoiding explicit mention of other parties when experiences related to family, friends, or social circles. All reflections were written responsibly and with awareness of the potential impact of publication.

## **4. RESULTS AND DISCUSSION**

### **Representation of Digital Lifestyle and Consumer Pressure**

In the post-pandemic era, student life is inseparable from the digital world, which is filled with visual lifestyle content. Social media platforms like TikTok, Instagram, and YouTube have become not only spaces for social interaction but have also transformed into galleries for mass consumption, showcasing algorithmically created "ideal" living standards. For students, this visual exposure creates a unique pressure. It's not uncommon for the author to see influencers wearing trendy clothes, using the latest skincare products, ordering viral coffee, and flaunting their lifestyles when browsing social media. Over time, all of this creates a hidden social standard that being "classy" or "presentable" is part of existence.

As an individual in the process of developing his or her identity, the author admits to being tempted by highly persuasive marketing campaigns. Limited-time discounts, live shopping, glowing testimonials from Instagram celebrities, and algorithms that adapt to preferences make the temptation to consume increasingly irresistible. However, personal experience and awareness led the author to ask himself more questions: "Do I really need this? Or do I just want it because everyone else has it?"

This reflective question forms the basis for resisting the flow of impulsive lifestyles. The author recognizes that when someone lacks control or strong awareness of consumption, social media can become a very dangerous source of psychological pressure. Someone can feel less worthy simply because they don't wear designer clothes, don't have a 10-step skincare routine, or don't hang out in aesthetically pleasing places. If not careful, these standards can lead to self-dissatisfaction, low self-esteem, and even mild depression due to feeling left behind by their "virtual friends."

### **Consumption as an Emotional Diversion and Escape**

Based on personal reflection, the author observes that consumerist impulses among students are often not driven purely by necessity, but rather as a form of emotional outlet. Fatigue after exams, stress from mounting assignments, or loneliness from being away from family are often diverted by scrolling through marketplaces, watching product reviews, or even impulsive checkouts. This suggests that consumption is no longer rational, but rather serves as an emotional coping mechanism.

The author himself realized that the temptation was once very strong, but he resisted it by instilling the value of "buying things only when necessary, not when tempted." Not because he didn't want to look attractive or didn't like cute things, but because he realized that the long-term consequences of impulsive consumption could lead to heavier mental stress—guilt, regret, and even shame when he didn't have money because he spent it on non-priority things.

### **Mental Resilience through Reflection and a Minimalist Lifestyle**

The minimalist lifestyle I live isn't just about buying fewer things or rejecting fast fashion. It's a form of self-defense against increasingly complex social and economic pressures. In a world that pushes us to always buy more, a minimalist lifestyle is a conscious choice to "not follow the crowd."

The author doesn't buy clothes every month, doesn't follow every viral skincare trend, and often waits for holidays or birthdays to buy new items. This habit isn't due to stinginess or inability, but rather because the author views consumption as a meaningful activity, not simply following the trend. This lifestyle, in fact, brings psychological peace: no anxiety when others buy new things, no envy when seeing other people's posts, and most importantly, no pressure to be someone we don't need.

In addition, avoid installments or paylater. It's not just a financial decision, but also a psychological one. The mental burden of having debt, especially for non-essential items, can reduce sleep quality, worsen mood, and leave individuals feeling trapped by past decisions. While other students readily purchase items for prestige, the author prefers to postpone, prioritize, and accept the situation with awareness.

### **Reflections on the Consumption Literacy of the Young Generation**

The findings from this autoethnographic experience demonstrate that consumer literacy among the younger generation, particularly college students, cannot be approached solely through technical understandings such as budgeting, saving, or comparing prices. While basic financial knowledge remains important, the reality on the ground shows that college students' consumption decisions are often influenced by emotional, social, and psychological factors, which are not entirely rational and cannot always be addressed with financial information alone.

In today's digital age, students live amidst a near-constant stream of information and promotions. Through platforms like Instagram, TikTok, and YouTube, they are exposed to thousands of pieces of visual content daily—content that promotes not only products, but also lifestyles, social status, and constructs of "happiness" linked to consumption. Social media algorithms operate in a personalized way, presenting what aligns with users' interests and interactions, making the temptation to consume feel intimate, relevant, and enticing.

Technical consumer literacy is not strong enough to withstand this phenomenon. What today's digital generation needs is reflective and contextual literacy. This means students need to be given the space and training to develop critical awareness, enabling them to recognize:

- Emotional traps in promotions—for example, shopping because you're stressed or feeling lonely.
- Visual manipulation in advertising or endorsements—which seems to show a "perfect life" just because you have a certain product.
- The hidden social pressure that comes from online communities—where someone feels compelled to buy just because a friend or influencer does.

In this regard, consumer literacy needs to be understood as part of character education and the strengthening of self-identity. Students need to be taught to ask not only "how much does it cost?" but also:

- Is this a real need or just social pressure?
- Is this decision consistent with my life values and principles?
- What are the psychological and financial consequences of this consumption decision?
- Am I buying to fulfill my own needs or to impress others?
- Do I control things, or do things start to control me?

These reflective questions are essential as a self-control mechanism. In the author's experience, cultivating a habit of reflection before purchasing is one of the most effective ways to avoid impulsive consumption. When the urge to buy arises, the author pauses, evaluates the emotions being felt, and assesses whether the decision truly aligns with current needs, life values, and financial capacity.

Furthermore, the author believes that consumer literacy should be taught not only through conventional financial education, but also through a more psychological and sociological approach. This is because consumption is no longer a purely individual activity, but has become part of social interaction and a symbol of identity. Students need to learn that in many cases, "not buying" is a form of strength, and "not following trends" is a form of courage.

This experience also underscores the importance of social support and a learning environment that fosters consumer awareness. When students encourage each other to live simply, respect frugal choices, and don't belittle peers who don't follow trends, a more psychologically healthy consumer culture is fostered. Conversely,

when an extravagant lifestyle is perceived as a proud social standard, the pressure to "fit in" intensifies, and students are vulnerable to self-esteem issues, social anxiety, and even financial difficulties.

Therefore, this reflection invites all parties—campuses, student communities, and educational policymakers—to rethink how consumption literacy is taught. It's time to shift from a normative approach to a more humanistic and contextual one, so that the younger generation is not only adept at calculating but also wise in making decisions.

### **Reflections and the Relationship between Consumption, Identity, and Mental Health**

Consumption in today's digital age has transcended its basic function as an economic activity. It is no longer simply about fulfilling needs but has become a form of self-expression and a marker of social identity. In the context of college students, consumption has even become a means of achieving social validation; what people wear, buy, and display on social media is often used as an indicator of their value and existence. This is inextricably linked to the powerful influence of digital algorithms, visual marketing campaigns, and subtle social pressures emanating from the content of influencers, Instagram celebrities, and peers.

Writers, as part of the digital generation, are also inseparable from this trend. In their daily lives, they often encounter content themed "glow-up transformation," "shop with me," and even "morning routine." "Aesthetic" which conveys the message that to be the best version of ourselves, we need to have certain items like brand A skincare, brand B coffee, trendy shoes, the outfit of the day, and so on. Gradually, this constant exposure instills the idea that self-esteem and social acceptance depend on how "up-to-date" our consumption is.

This is where a rather complex internal conflict arises: between the desire to present oneself according to social media standards and the realization that financial and psychological realities don't always keep pace. When individuals, in this case students, constantly feel left behind by digital consumption standards, anxiety, insecurity, and even emotional exhaustion arise from having to pretend to be "enough" or "perfect." This phenomenon is then referred to as digital lifestyle fatigue, where consumption is no longer a source of happiness, but a hidden psychological burden.

However, the author's personal experience shows that self-awareness and reflection can be a key bulwark against these consumerist pressures. By choosing a minimalist lifestyle, the author has learned that possessions are not the sole source of happiness or self-validation. There is a peace that comes when one is able to say "enough" to oneself, without the need for material proof. Simplicity becomes a liberating, not a limiting, value.

A minimalist lifestyle isn't just about the quantity of possessions, but also about the quality of decisions. The author realized that the decision not to buy, not to follow trends, or not to compare oneself to others actually results in greater emotional stability. There's no more guilt for impulsive purchases. No more pressure to appear perfect on social media. Instead, there's gratitude, self-control, and self-appreciation.

Furthermore, this experience demonstrates that consumption can be a means of spiritual and psychological practice, cultivating patience, awareness, and self-control. In the student context, this is an important asset relevant not only for campus life but also for life after college. An uncontrolled consumer lifestyle at a young age can lead to financial problems, consumer debt, and even an identity crisis in early adulthood. Therefore, building identity through values, not possessions, is a preventative measure against future psychological distress.

Ultimately, consumption is an unavoidable part of modern life. However, how we manage, respond to, and give meaning to it will determine how we live our lives fully. In the author's experience, limiting consumption is not a sign of deprivation, but rather a sign of strength. And in a world that constantly pushes us to buy more in order to be "more," the decision to live simply is the quietest yet most meaningful form of resistance to maintaining sanity and self-indulgence.

## **5. CONCLUSION**

This research reflects the author's experience as a post-pandemic student who chose to live a minimalist lifestyle amidst intense consumer pressures, particularly from social media. The findings in this reflection suggest

that digital lifestyles have created hidden social standards that encourage individuals, particularly students, to follow consumption trends for social recognition and self-image.

In this context, consumption is no longer simply a means of fulfilling needs, but rather a form of emotional escape, a response to digital social pressures, and even a means of identity formation. This has the potential to cause serious psychological impacts, such as anxiety, guilt, financial stress, and even loss of self-confidence if unable to keep up with the widely advertised lifestyle.

Through the approach auto ethnography The author emphasizes that resistance to a consumerist lifestyle is not a form of limitation, but rather a form of awareness, self-control, and a reinterpretation of consumption. A minimalist lifestyle is a way to maintain mental health, strengthen emotional stability, and train oneself to make decisions that are not only economically rational but also aligned with personal values and capacities.

## 6. SUGGESTION

This research recommends the need for more contextual consumption literacy among university students. This literacy should not stop at teaching financial techniques, but should also integrate psychological, social, and cultural aspects in dealing with digital consumer pressures. Educational institutions and related parties are expected to develop curricula that encourage students to reflect on their consumption decisions, differentiate between needs and wants, and understand that happiness does not have to be built on material things or foundation excessive consumption.

For students, it's important to begin to develop an awareness that living simply doesn't mean deprivation, but rather a path to peace. Mindful consumption not only creates financial stability but also lays the foundation for sustainable mental health.

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