

Review on Influencing Factors of Overconsumption Behavior

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Abstract. With the prosperity of the market economy and the penetration of consumer culture, overconsumption has evolved from an individual behavior into a social phenomenon worthy of attention. It not only affects personal financial health but also poses potential pressure on the allocation of social resources and the ecological environment. Based on a multidisciplinary perspective, this paper systematically identifies the core influencing factors of overconsumption behavior, conducts an analysis from four dimensions—sociocultural, individual psychological, economic environment, and technological media—and reveals the interaction and connection among these factors. Through the research, it is found that, on the whole, the spread of consumerist ideology, the alienation of individual psychological needs, the stimulating effect of economic policies, and the precise guidance of digital technology together constitute the driving causes of overconsumption. This paper aims to provide a theoretical framework for understanding the formation logic of overconsumption and offer references for guiding rational consumption and building a healthy consumption ecology.

Keywords: overconsumption, consumerism, social exclusion, consumption context, influencing mechanism.

1. Introduction

1.1. Research Background

As the terminal link of social reproduction, consumption should originally serve as a means to meet the survival and development needs of individuals. However, in modern society, consumption has gradually deviated from its essence of "satisfying one's own needs" and evolved into an overconsumption behavior centered on the pursuit of desire. This alienated phenomenon of "consuming for the sake of consumption" is manifested not only in the popularization of luxury consumption and the exclusivity of symbolic consumption but also in overdrawn purchases and blind hoarding in daily consumption. With the popularization of online shopping and the convenience of consumer credit, the group of overconsumers in China has shown a younger trend, with college students and other groups becoming the main bearers of overconsumption. Overconsumption not only leads to personal financial difficulties but also triggers systemic problems such as resource waste and ecological imbalance. Along with the popularization of online shopping and the convenience of consumer credit, the proportion of overconsumption among young people, especially college students, has increased significantly. According to a survey, the credit penetration rate among young people in China is as high as 86.6%, of which about 44.5% have substantial debts. Post-90s generation accounts for 49.3% of consumer loans, and 53.3% of college students use installment payment, with 14.7% having an average monthly overconsumption of more than 1,000 yuan.

1.2. Research Significance

1.2.1. Theoretical significance

At present, the academic community has not yet reached a complete consensus on the definition of overconsumption behavior, and research on its influencing factors is mostly scattered in single-discipline fields. By integrating the perspectives of sociology, psychology, economics, and related disciplines, this paper constructs a systematic analytical framework for influencing factors, which can make up for the fragmented defects of existing research and enrich the theoretical system of consumption behavior.

1.2.2. practical significance

Clarifying the formation mechanism of overconsumption can provide a basis for targeted intervention strategies. Whether it is guiding individuals to establish a rational consumption concept, the government formulating consumption guidance policies, or enterprises fulfilling their social responsibilities, all need to be based on a clear understanding of influencing factors. This research has practical value for building a society with healthy consumption.

1.3. Literature Review

The research on overconsumption in the Western academic community began in the period when consumerism emerged in the 20th century. Marx's theory of commodity fetishism laid the foundation for studies of alienated consumption, pointing out that capital accumulation under the capitalist mode of production will inevitably promote the expansion of consumer desire. Keynesian macroeconomic policies are regarded as an important driver of the expansion of consumerism, and the policy orientation of stimulating domestic demand to alleviate overcapacity has indirectly contributed to overconsumption. Domestic research mostly focuses on specific groups. For example, empirical studies based on college student groups have found that overconsumption consists of three dimensions: overdraw, planning, and hedonism, and is affected by the interaction of multiple individual and environmental factors.

2. Core Influencing Factors of Overconsumption Behavior

2.1. Sociocultural Factors: The Penetration and Construction of Consumerism

As the cultural root of overconsumption, the ideology of consumerism gives rise to alienated consumption behavior by blurring the means and purposes of consumption. Its core feature is to regard consumption as the only path to self-realization, prompting individuals to seek value recognition through material possession [1]. The spread of this ideology benefits from three cultural mechanisms:

2.1.1. The implantation of western cultural genes

The cultural tradition of "conquering nature" and individualistic values in Western society have provided a breeding ground for consumerism, which conflicts with China's traditional concept of moderate consumption. The ideological emancipation that broke the religious asceticism since the Renaissance not only awakened the desire for wealth but also weakened the cultural constraints on overconsumption.

2.1.2. The alienated reconstruction of local culture

The combination of commercial culture and the traditional "face culture" has created unique consumption pressure, making conspicuous consumption and competitive consumption become implicit rules in social interaction. Due to the integration of commercial culture and traditional face culture, young people tend to demonstrate their social status or meet psychological needs through high consumption. Individuals, by consuming beyond their actual needs, prioritize the symbolic value of goods over their use value, thus lowering the priority of considering the practical significance of purchased goods.

2.1.3. The Institutionalized Dissemination of Consumer Culture

Mass media and intelligent algorithm recommendations on video platforms have jointly constructed a virtual "ideal life picture". They rationalize the extravagant consumption lifestyle and spread it on a large scale through modern Internet and platforms, including articles and short videos. This shifts consumers' focus from "practicality and durability" to "luxury and fashion", forming a cultural atmosphere of passive consumption.

2.2. Individual Psychological Factors: The Alienation of Needs and the Failure of Self-Regulation

The individual psychological mechanism is the direct driving force behind overconsumption behavior, which is manifested in the dual role of demand distortion and psychological defense, and is regulated by self-control ability:

2.2.1. The alienation of need hierarchy

Under the stimulation of consumerism, individuals' needs shift from basic survival needs to infinitely expanding desires, and these desires, which are divorced from reality, become the core motivation for consumption. Among college students, social needs such as gaining respect and maintaining interpersonal relationships are often met through hedonic consumption and symbolic consumption.

2.2.2. Psychological compensation for social exclusion

Social exclusion indirectly gives rise to overconsumption by enhancing a sense of loneliness, forming a psychological chain of "exclusion—loneliness—consumption". A survey of 502 college students shows that there is a significant positive correlation between social exclusion and overconsumption, and the mediating effect of loneliness accounts for 23.9%. Individuals make up for the lack of social interaction through consumption behavior and obtain instantaneous psychological comfort [2,3].

2.2.3. The failure of self-control as a buffer

Self-control is a key regulatory variable of overconsumption. Individuals with low self-control are more likely to engage in overconsumption behavior when facing external stimuli such as social exclusion. Data shows that the predictive effect of social exclusion on overconsumption is significantly stronger for individuals with low self-control than for those with high self-control. The lack of self-regulation will amplify the effect of external stimuli, making it more difficult for individuals to resist the impulse to consume.

2.3. Economic Environment Factors: Institutional Stimulation and Resource Mismatch

The economic system and resource allocation pattern provide structural conditions for overconsumption, which mainly play a role through the dual paths of policy guidance and distribution structure:

2.3.1. The guiding effect of stimulative economic policies

Macroeconomic policies dominated by Keynesianism focus on "expanding domestic demand". By encouraging consumption to alleviate overcapacity, they have objectively promoted the spread of consumerism. The policy logic of "producing for consumption" motivates commercial capital to continuously create consumer demand, forming a cycle of "production—stimulation—consumption" [4].

2.3.2. The Matthew effect in income distribution

The widening income gap leads to the polarization of consumption behavior, reflecting the potential psychological imitation and mutual comparison between different social classes. The luxury consumption of high-income groups has a demonstration effect, and middle- and low-income groups engage in overdrawn consumption driven by the psychology of comparison [4]. This distribution structure leads to the coexistence of overconsumption and insufficient consumption, exacerbating the imbalance of resource allocation.

2.3.3. The convenience support of consumer credit

The development of the financial market has lowered the threshold of consumer credit, making overdrawn consumption possible. Groups without stable incomes, such as college students, can easily obtain credit support, which objectively provides financial conditions for overconsumption and intensifies overdrawn consumption behavior. Overdrawn consumption will not only increase the

economic pressure on college students but also may trigger anxiety and debt problems, forming a vicious cycle.

2.4. Technological and Contextual Factors: The Precise Construction of Consumption Scenarios

The development of digital technology and the optimization of consumption scenarios have significantly reduced the decision-making resistance to overconsumption, mainly reflected in three aspects:

2.4.1. The improvement of shopping convenience

The popularization of e-commerce has broken the temporal and spatial limitations of consumption, and at the same time, it strengthens individuals' consumption impulse through immediate feedback. Studies have shown that shopping convenience, as a core dimension of the consumption context, together with promotion methods and product characteristics, affects consumption decisions and directly stimulates non-essential consumption.

2.4.2. The precise stimulation of algorithm recommendations

Digital platforms analyze users' preferences through big data to achieve "personalized" consumption recommendations, accurately activating potential consumer desires. This personalized guidance blurs the boundaries between "needs" and "wants", making passive consumption the norm.

2.4.3. The demonstration effect of group context

Peer groups and family environment, as core elements of social environment characteristics, have a significant impact on consumption behavior. The word-of-mouth effect of others' recommendations and the intergenerational transmission of family consumption habits will all strengthen the tendency of overconsumption and interact with the consumption context. Moreover, the demonstration and word-of-mouth effects existing in groups will further strengthen individuals' overconsumption tendency through the extensive influence and efficient dissemination of social media.

3. Interaction Mechanism of Influencing Factors

The occurrence of overconsumption behavior is not the result of a single factor but the product of the interaction and coupling of four factors: sociocultural, individual psychological, economic environment, and technological context. Its mechanism of action has three characteristics:

3.1. Hierarchical Transmission

As a macro-background, socioculture affects individuals' values and consumption orientations through cultural capital. Economic and technological factors, as meso-conditions, provide a foundation for the realization of consumption behavior. Individual psychological factors, as micro-motivations, ultimately trigger consumption decisions. This transmission path from macro to micro transforms the concept of consumerism into specific consumption behaviors [5].

3.2. Two-way Regulation

There is a mutual regulatory effect between various factors. For example, self-control ability regulates the relationship between social exclusion and overconsumption, and the consumption context regulates the relationship between individual motivation and consumption behavior. This regulatory effect leads to different results of the same external stimulus on different individuals [6,7].

3.3. Dynamic Evolution

With the development of artificial intelligence and digital platforms, consumption patterns have gradually upgraded, and the influencing factors of consumption behavior are also continuously evolving with the development of new products. For instance, the emergence of new consumption

scenarios such as live-streaming e-commerce has continuously increased the influence weight of the technological context; the digitalization of consumer credit has intensified the synergy between the economic environment and technological factors [8].

4. Conclusions

4.1. Research Conclusions

The systematic analysis in this paper shows that overconsumption behavior is the result of the comprehensive effect of multi-dimensional factors: the ideology of consumerism provides cultural legitimacy, the alienation of individual psychological needs offers internal driving force for the behavior, stimulative economic policies and income distribution structure create realistic conditions, and digital technology and consumption context lower the threshold for the implementation of the behavior. Through the interaction mechanism of hierarchical transmission, two-way regulation, and dynamic evolution, these four factors jointly construct the generation path of overconsumption. Among them, consumer culture is the root factor, self-control ability is the key individual variable, and digital technology is an important driver for the spread of overconsumption in the contemporary era.

4.2. Research Prospects

Future research can be deepened in three directions: Firstly, researchers can conduct comparative studies targeting different groups (such as adolescents and the elderly) to reveal the group differences in influencing factors. Secondly, adopt a longitudinal tracking design to explore the dynamic formation process of overconsumption behavior. Thirdly, combined with the development of digital technology, analyze the new forms and mechanisms of overconsumption in new scenarios such as the meta-universe. At the practical level, based on the conclusions of this research, an intervention system can be constructed from four dimensions—cultural guidance (cultivating a rational consumption concept), individual empowerment (enhancing self-control ability), institutional regulation (improving the supervision of consumer credit), and education (establishing a correct concept of self-worth and providing information on economic management)—so as to provide support for curbing overconsumption and building a conservation-oriented society.

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