
The Importance Of Wise-Consumption Internalization For Elementary School Children

Silky Roudhotus Sa'adah^{1)*}, Budi Eko Soetjipto²⁾, Ery Tri Djatmika Rudijanto³⁾
Malang State University, Indonesia

*Corresponding Author
Email : silky.roudhotus@gmail.com

Abstract

Wise – consumption can be defined as frugality by using goods sufficiently and not excessive. Wise behavior is the implication of frugal activity concerning available resources distribution. This research aims to describe how to internalize wise – consumption to elementary school children, and to familiarize the children about what good consumption activity is. This research is qualitative research with phenomenological studies approaches in Siraman, Kesamben, Blitar Regency. The subject of this research is 30 families that have elementary school children. Moreover, data analysis used a technique of descriptive qualitative. The research finding shows that internalization can be conducted by exemplary, verbal explanation, and habitual relevant action.

Keywords: *Internalization, Wise Consumption*

INTRODUCTION

Consumption is a form of acquisition and purchasing goods, both material and non-material (Cook, 2012). The General definition of consumption is fulfilling people's needs. The existence of needs is a must because there will be happiness and satisfaction when the needs are fulfilled. All activities used to fulfill the needs can be considered as consumption. Furthermore, consumption can be defined as tangible or intangible expenditure to fulfill human needs. Besides, consumption is a process of utilizing economic goods. Consumption is an activity to fulfill human needs and to obtain benefits on goods or services (Firat et al., 2013). Consumption activity is an activity to fulfill human needs to get satisfaction. Yet, essentially, consumption activities are not merely to satisfy maximum desires but also have to be adjusted with the needs (Putri et al., 2016). Consumption purpose in the economic theory is about how people seek the highest utility. In determining goods or services which will be consumed is based on the criteria of the satisfaction level (Muslim, 2011). Consumers tend to have behavior to satisfy their needs and desires (Cohen et al., 2014). In purchasing products, the consumers use intrinsic and extrinsic signs to evaluate those products. Intrinsic sign involves the physical composition of a product (i.e. taste, design, and other real features), while extrinsic sign relates to brand, reputation, and guarantee (Halium & Cho, 2015).

Children consider as a group of consumers who have an important role either as the effect of their family purchasing pattern or as the consumer on their own rights (Pourali et al., 2016). The consumption of the children throughout the modern century is based on the their parents' action, and the influence of industrial conceptualization (advertising) (McKenderick et al., 1984). A child begins to do or decide their own purchasing activity is at the age of 6-8 years (Mau et al., 2016). Actually, a child has already had the instinct to consume some products, but they may do not have money to purchase it, then they persuade their parents to buy those products for them (Bamfo et al., 2019). Generally, the consumption activities of the children tend to rely on adults to provide their goods or services. They do not have the money yet or sources that can be used to purchase goods or services. Therefore, the consumption of the children is always influenced by adults especially the mother. This is the economic

dependence factor of children. Moreover, if the adults around the children teach the wrong consumption pattern, it can make the children repeat that pattern until adulthood (Cook, 2012). The two theories try to explain how individuals learn. The first theory is the behaviorist theory. It tries to explain learning through behavior which can be measured and observed, while the second theory is a cognitive theory which tries to explain about learning through the mental process (Kalyon, 2020). According to (Broilo et al., 2015) family members tend to mutually influence purchasing decisions, whilst children play important role in the context of decision making to consume something. In persuading their parents, the children will ask, discuss, use their emotions, use their logic, and make a coalition within the family (Alm & Olsen, 2015). Children are a blank slate that can be written, so the character of the children can be shaped in accordance with who shaped it (Haberer, 1986).

Advertising and promotion influence children's consumption patterns. They will buy what they see (Cook, 2012). Children at 7 or 8 years old have understood that marketing communication is persuasive and unreal, so they are vulnerable to marketing communications that can influence the child to purchase something (Pourali et al., 2016). The Consumption behavior pattern of adults is obtained since an early age (Bowman, 2016), hence early childhood learning will determine future patterns. Family members, especially mothers, can influence the consumption pattern of the children. Children, who were born after 1993, are called as Z generation or it can also be called as *Google* generation. They have access to various kinds of information because they live in a modern environment (Broilo et al., 2015). Also Besides, children at the age of 18 months to 3 years old have familiar with brands due to the effect of technology (Sramova, 2017). Advertising strategy on *YouTube* makes the children more consumptive, they will ask what they see to their parents.

The children consumption is influenced by the brand, social environment, peer influence, and advertising (Bamfo et al., 2019). The social environment of the children, such as in the kindergarten, can also influence their consumption pattern (Bowman, 2016). Meanwhile, friends of the same age have a strong influence on the children's consumption pattern. They tend to imitate and ask for what their friends have (Sramova, 2017). The children's behavior in consumption is influenced by some factors, they are (Kusumaningrum, 2017); (a) Culture, a culture will develop within the family, and the family can also create a child's characteristic in consumption. (b) Child psychology, child psychology factor also gives influence to the consumption behavior of the early childhood, (c) educational environment; it is one of the social interactions which can be known by the children. The role of the school environment will also influence to the children's consumption pattern. The growth of the children cognitive also develops in the school environment, so the children's can obtain more information in that environment. Factors which influence children consumption pattern are; 1) family environment, family members are the closest people in the children's life. Family is the first education received by the children. Furthermore, the family is examples which are used by the children as a role model, and the children behavior can be reflected by parenting patterns within their family. 2) Friends of the same age. Children's socialization has happened among the same age friends because they have interaction with one another. In consumption, the standard of the children is not only their family, but they will also copy what their friends consume. 3) Mass media. Current mass media gives a big contribution to the consumption pattern of the children. Technology development makes children at the early age familiar with the technology. Nowadays, children have known about *YouTube*. They spend most of their time watching *YouTube*. Most of them will ask according to what they watch. 4) Educational institution. Educational institutions also influence to the consumption behavior pattern of the children. They spend part of their time to studying in the school, hence school also gives influences the children's consumption pattern (Widjaja, 2016).

The control of children's consumption behavior can be undertaken by (Aflatoun& Unicef, 2012) (Sramova, 2017) (Kempen, 2012); 1) introducing money since the early stage, how to get it, and how to use it wisely (Sramova, 2017). 2) Giving verbal explanation to the children, parents can give an explanation concerning economic problems which appear due to not wise in consumption (Wahyono, 2001). 3) Giving direct examples to the children about good behavior in consumption (Bowman, 2016) (Widjaja, 2016). 4) Teaching the children about financial management from an early age (Lusardi, 2019) (Rapih, 2016). 5) Teaching the children about rationality in consumption (Putri et al., 2016). 6) Teaching the children concerning how to decide the economy (Earl, 2018). 7) Involving the children in decision-making, then the children can participate in the economic management of their family (Masithoh et al., 2016). 8) Teaching the children to make a need plan (Widjaja, 2016). 9) Giving confidence to the children in financial management, discussing the use of money between children and parents, familiarizing the children to scrimp at an early age (Wahyono, 2001). 10) Teaching the children to save money (Kempen, 2012). 11) Selective in purchasing goods by making priority scale, teaching the children to prioritize the important goods first while their desires come next, wise in allocating money by comparing price, quality, and benefit (Suryani, 2017).

RESEARCH METHODS

This research is qualitative research with phenomenological studies approaches in Siraman, Kesamben, Blitar Regency. The subject of this research is 30 families that have elementary school children. Moreover, data analysis used a technique of descriptive qualitative. The qualitative research is appropriate method to create a theory (Lane, 2011). Qualitative method is not intended to examine the theory, yet it is used to obtain new original theory in this field (Atkinson, 2017). Phenomenology tries to comprehend or reveal how the informant exposes his experiences they have experienced directly with meaning and assumption (Hancock, 2009). Interview and observation were used as a technique of collecting data. Meanwhile, data analysis used case cross-comparison and coding techniques. Cross comparison is a dominant factor in compared further research. Moreover, coding is used to discover the theory of the relationship between the elements that have been found in the field. In achieving the desired goal, the collected data, both primary and secondary, are analyzed qualitatively using data triangulation, they are; data reduction, data presentation, data verification, or conclusion. On the reduction stage, the researcher only looks for theme and pattern also focus on the important matters related to the research. The next stage is data presentation, in this stage, the researcher will represent the data that were obtained from the reduction stage in an essay, and represent the relationship among categories related to the focus of the research. After that, evidence existed in the field is enclosed in the reduction and data presentation stage. Then, data validity and reliability are undertaken to check the validity of the findings. The qualitative approach was used to find out how to internalize wise-consumption for children. This research learned how family teaches children how to do wise-consumption. Besides, an interview was conducted as the most appropriate method to collect the information.

RESULTS AND DISCUSSION

Wise-consumption can be defined as frugality such as using items sufficiently. Wise behavior is the implication of saving available resources distribution (Ratchford et al., 2020). The lessening of frugality is caused by the people's condition, economically, becomes better

than before. However, what we need to know is that the economy of a family will not always get better every time; there will be ups and downs in the economy. Frugality will be meaningful when a family experiences a downturn in terms of the economy (Kotler, 2011). Psychology of personality defines that wise is a description of the action, cognition, emotion, and motivation which are deemed relevant to right and wrong according to relevant moral standard (Fleeson et al., 2014). Wise is a form of characteristic adaption which has performed frugality. This behavior is expected to become a habit that will continue over time (Surindra, 2022). A habit of behaving wisely will stimulate eudemonia which can make life better, both for their life and other people’s life (Peterson & Seligman, 2004).

Wise refers to characteristic adaptation related to external identity that is different from the character, yet moral motivation is not included (Schnitker et al., 2019). In the financial context, wise is a habit for using money sufficiently, while extravagance is an excess expenditure or spending money without thinking about the future (Aristoteles, 1934). In economics, savings have a narrower scope of materials. Savings are popularized in the economic by John Maynard Keynes who had created paradox about savings. Keynes described this a paradox as a situation where a person tries to save and conserve their resources during an economic recession (Keynes, 1936). Savings is defined as the use of money and other resources carefully and wisely. Frugality is a lifestyle; it can be shown through the ability of consumers to refrain from obtaining and using economic goods and services wisely to achieve long term goals. According to psychologists savings is about delaying satisfaction (Podkalicka & Potts, 2014).

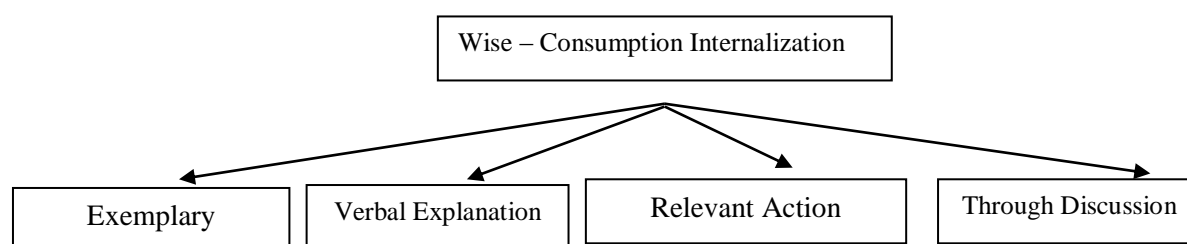


Table 1. The elaboration of wise – consumption within the family

| Wise – Consumption Internalization | Wise – Consumption Application |
|---|--|
| Exemplary | Through Learning Giving direct example Giving real example |
| Verbal Explanation | Verbal Communication Giving Advice |
| Relevant Action | Habituation pattern of relevant action |
| Through Discussion | Discussion |

Wise – consumption Internalization through Exemplary

Primary - age children is a child in the age of 6-13 years with unique characteristics (Trianingsih, 2016). Child development includes physical and mental development. Child

development stages consist of cognitive, language development, and social aspect. There are many factors that can influence the behavior and development of early childhood. Beside *neuropsychological* factor, there are parenting patterns within the family, condition of the family, the relationship of the parents, the relationship with friends, and there is also contextual factors including the relationship with neighbors and how the financial condition of the family (Van Leeuwen et al., 2004). Child education plays important role in supporting competence development (Haslip & Gullo, 2017). High-quality child education is effective to develop an attitude and create child behavior (Siraj-Blatchford et al., 2008). On the level of primary education, it uses attractive learning which can make the children active, creative, and happy (Aisyah et al., 2019). Primary age has an important role in the children's life; it can be set as a foundation for determining their further development (Dalziel et al., 2015).

Children are surrounded by many idols or role mo who influence their mindset, such as parents, siblings, friends, and characters that they watch (Borg et al., 2017) (Panjaitan et al., 2017). One of the education purposes is to make sure that the children will have skills and behaviors which can help them in the future (Veziroglu-Celik & Acar, 2018). The early childhood education program has the function to prepare children for the next level of education; hence it is oriented as social-economic achievement and long-term basic education (Ackert et al., 2019). Children can absorb all information easily and quickly through their five senses. Through their five senses, they can learn to observe to get faster results (Yilmaz & Ugur, 2019). Therefore, the role of parents is needed to help them in making the good and right decisions. In children education, the parents have the role of as a help to make children able to think concretely, in which concrete learning pattern is a way to make the children understand some matters quickly through examples (Astuti, 2016). There is a possibility that some children have dissatisfactory role models. They, who witness adults with bad social and communication skills, may experience some difficulties in developing them self (Smith & Cowie, 2015). Their learning happens explicitly through other people, direct observation, participation in certain activities, and various information (Anders et al., 2012). The children will copy whatever their parents do. Children learning process can be performed by asking them to finish simple tasks, such as asking them to take certain things or giving them an explanation about how to get money, besides, the parents can also teach the children about essential life skills, such as cleanliness and independence (Dighe & Seiden, 2020).

In internalizing wise – consumption, parents in Siraman village teach the children through exemplary which are in accordance with daily economic activities. They give example concerning how to live frugally. Parents act as a role model by giving examples, such as turning off unused lights. It shows that providing relevant role models in wise – consumption will build children habit to wisely consume or use resources or items as needed. Hence, the children will get used to think of the negative impact happened when they are extravagant. Exemplary has been proven as an effective way to motivate and teach young people to have good behavior and positive emotion (Vaccarezza & Niccoli, 2019). Also Besides, exemplary is the most absolute element which can change people's life behavior (Cahyaningrum et al., 2017). Exemplary is also an implication of education. The purpose of exemplary is to make children imitate the action that is exemplified (Croce & Silvia Vaccarezza, 2017). It aims to transfer education value and content to the children and guide them to desired goals (Toosi et al., 2019) (Toosi et al., 2019).

Wise – consumption internalization through the exemplary process. Exemplary which is introduced to the children are 1) giving learning, and 2) giving a direct example or concrete example (Widjaja, 2016). A concrete example is expected to be directly seen by the children so that the children can see how wise – consumption is performed directly by their closest people. Besides, children's learning outcomes are also influenced by their closest people. Therefore, if

the closest people perform good examples, the children will surely do the same (Ulfatmi & Rusli, 2020). Exemplary can also be shown by using and distributing resources wisely (Ratchford et al., 2020). Providing examples by using sufficient items and not excess. Children will testify whatever their parents do, then they will imitate whatever they have testified, exemplary can be carried out by the parents by teaching them about the essential life skills (Dighe & Seiden, 2020). The children may have bad role models and it will affect their psychology. They, who testify to adults with bad skills, may get some difficulties in developing their self. For example, when their role models do not show positive action, they have a limited chances to develop their skills, so they will show negative behavior (Smith & Cowie, 2015).

Wise – Consumption Internalization through Verbal Explanation

Nowadays, human life cannot be separated from the communication process, because it is important in the structure of human social life. Communication aspect can be considered as daily activity aspect, it is in accordance with the research of (Panjaitan et al., 2017) which explained that time percentage used in the communication process is about 70 - 90% of undertaken activities. Therefore, verbal communication holds an important role in the teaching and learning process. Based on the conducted research, wise–consumption gives a significant contribution to the children’s success in the future. Furthermore, the wiser the children are in consuming, the more they will be able to manage other economic goods, and then they will be more rational in economics. This will keep children away from extravagant life so that they will able to use economic resources wisely and succeed in managing the economic matters. The verbal explanation is one of the ways to internalize wise – consumption. Wise – consumption needs verbal explanation to make the children easy to understand what is being said. According to (Bernard & Gary A, 1964) communication is a process of delivering information, idea, emotion, and skills using signs, such as words, pictures, etc. The communication a process is a way to deliver messages to the communicant to get the same meanings and goals. (DeVito, 1986) showed that communication is process or action to transfer messages from the sender to the recipient through a certain channel. Communication portrays an event of actions that have certain intention (L et al., 2002). There are some stages in the communication process, they are; 1) the sender has an idea or concept, 2) changing idea becomes a message, 3) delivering the message (changing idea becomes message), 4) the recipient receives the message, 5) the recipient gives feedback.

Children need positive support and compliment from their families. It aims to build their confidence and increase their pride when they are in a different environment. They may experience anxiety and insecurity or not confident in the abilities they have if their parents only show little encouragement (Smith & Cowie, 2015). Verbal explanation plays a strong role and it is very influential on children's learning (Stanulis & Manning, 2002). A verbal explanation will help to explain the difficult parts that are difficult for children to understand. The ability in using verbal communication effectively is important to transfer knowledge to children (Panjaitan et al., 2017). Verbal behavior is defined as behaviors in which reinforcement is mediated by others (Ingvarsson, 2016). Children will be able to understand something through verbal explanation (Liebal et al., 2011). A verbal explanation will be recognized since they were born, they will get used to learning from verbal communication. It surely influences the children’s development of knowledge and behavior. Hence, a good verbal explanation will affect children’s behavior. A verbal explanation can also be said as advice in shaping wise – consumption behavior, it is needed to embed it in the children daily life (Kusuma & Rokhmani, 2019). Advice should be conveyed to children until they grow up. Bad communication between children and parents can be a factor that causes deviant behavior in children (Ulfatmi & Rusli, 2020). An appropriate correlation to explain good and bad habits to the children is giving a verbal explanations by associating goodness with happiness and badness with pain (Kerr,

2011). It will be internalized to the children if they continue doing something good to avoid pain.

Wise – Consumption Internalization through Habitual Relevant Action

Characters building of children, who have mindset, behavior, and attitude as wise economic agents, needs special attention. Later, it is expected that they will have become rational economic agents who can use economic resources wisely. Therefore, a habitual pattern is needed to show appropriate behavior to make the children wise in consumption until they grow up. The relevant habitual pattern of actions is conducted by accustoming children to discipline in using economic resources. For example, after using the bathroom they have to turn off the light, they should take food sufficiently, etc. Children try to get used to the behavior and they behave normally and spontaneously without thinking (Toosi et al., 2019). Habit is defined as a regular and coordinated relationships among all activities and repetition to the action at close range (Singh et al., 2015). Experts also stated that it can push someone to receive certain habit which can control their behavior. Habitual can also build superior character by doing good behavior and avoid bad behavior (Kerr, 2011). According to Aristotle, the term habitual is comprehended as good characteristic traits which are repeatedly conducted to produce appropriate actions (Kerr, 2011). Habit is an important thing for people as good ethics. Aristotle gave signs that habit is a lifetime process. He explained that good habit acquisition is similar to developing skills (Aristoteles, 1934). It can be said that goodness is shaped as a result of repeated kindness. However, it can also work for wickedness. Hence, doing good habits will imply to good behavior.

Habit is divided into two, active and passive. Active habit is people will not be influenced by an external agents, yet they do things repeatedly and continuously (Mutahhari, 2007). Wise – consumption habitual is similar to get used to living frugally, so it can suppress consumerism. People should be got used to living frugally to avoid extravagant life. Moreover, current technological development can make advertising easier. It can be said that people should be given knowledge concerning wise consumption since early childhood to avoid extravagant life in their future. There are ways to avoid extravagant life, they are; by getting ourselves used to frugal life which can be portrayed through relevant behavior. It will surely have a positive impact on the growth and development of children in economics. Then, by teaching the children live frugally and to not wasting money on something useless. Extravagant life will make children be a slave of lust for a moment. They will only think about satisfaction and enjoyment and put rationality aside, and then they may regret what they have done. Living frugally will teach children to live according to the economic capacity they have, so they can avoid debt. The essence of habituation is experience. The essence of habituation activity is repetition. Habituation will be effective when it is used to train the children to do the same thing repeatedly (Cahyaningrum et al., 2017). Habituation is considered as conditioned characters. Conditioned characters are characterized as 1) the process stimulated by the educator by giving or asking for an explanation of something good, 2) showing someone's emotions can give judgment whether the action is rational or not (Bowditch, 2008). The development of kindness must be preceded by the implantation of appropriate habits for children (Kerr, 2011). Habituation is often seen as one of the main approaches to moral education (Bowditch, 2008) (Kerr, 2011) (Kristjansson, 2006). Habituation is repeating similar behavior, so it can learn from repeated practice to achieve the goals, reflect what is wrong, and adjusting someone's behavior to achieve goals with greater success next time (Nancy, 1989).

It can be assumed that habituation is a well documented moral education method for children (Kerr, 2011). The children's brain only develops during a critical periods in early childhood and it is relatively unchanged, closed from the influence of habitual behavior. The formation of good habits will commit to a better life (Sanderse, 2020). Habituation should be

implemented since early childhood. It is expected to make the children getting used to consuming wisely. The habituation is similar to doing the same things continuously, and, unconsciously, they will do it like routine. A routine which has embedded in children behavior will be difficult to be changed. Moreover, this routine has been instilled from an early age. So that it will have a positive impact on future behavior. Preference patterns that have been done since childhood will be carried out for life until they are adults (Anderson et al., 2016).

Wise – Consumption Internalization through Discussion

Home education is gaining popularity all over the world, as expressed by (Allan, Sonia Jackson, 2010). Home education conducted by adults does not use a planned curriculum which is often used in the school, yet it can fulfill children's needs which are carried out in their daily life (Gray & Riley, 2013). Wise–consumption education can be undertaken by discussion activity. It can also strengthen the relationship between parents and children. Intense discussion can make sure the communication between parents and children goes well. The better the communication between parents and children is the better the relationship between the two of them. A good relationship will simplify the parents in educating their children. Meanwhile, children will be more obedient so that their parents will be easier to educate them. Discussing something which has relation with wise – consumption matter will give more insight for the children. They are taught to respond to things that arise as the effect of behavior that is not wise in consumption. Through discussion, parents can give the children chances to explore their knowledge. They can share certain cases that are related to bad economic activity. Therefore, based on the discussion, parents can lead the children to wise in consumption. The parents can also show problems that arise due to the lack of wise behavior in consumption. Discussion is a medium to train the children to be brave in expressing their opinion. Expressing opinion can be defined as self-expression to give idea related to certain problems. Hence, through this activity, the children are expected to be able to express their opinion concerning certain matters. By getting children used to expressing opinions, it can also be ensured that children are trained to think critically. It will lead the children to think carefully by considering the bad and the good impact on their decision. So, they will not act recklessly on economic matters. Critical thinking about the existence of these economic activities can familiarize children with being able to handle economic problems in everyday life.

CONCLUSION

Wise – consumption can be defined as frugality by using goods sufficiently. Wise behavior is the implication of frugal activity concerning available resources distribution. Wise is a form of characteristic adaption which has performed frugality. It is expected to be a habit that will be conducted continuously. A habit of behaving wisely will stimulate eudemonia which can make life better, both for their life and other people's life. Internalization of wise – consumption can be performed in 4 ways, they are; 1) wise – consumption internalization through exemplary. Exemplary can also be shown by using and distributing resources wisely. We can provide examples by using sufficient items and not excess. Children will testify whatever their parents do, then they will imitate whatever they have testified, exemplary can be carried out by the parents by teaching them about the essential life skills. 2) Wise – consumption internalization through a verbal explanation.

In wise – consumption learning, it needs a verbal explanation in to make the children easy to understand what is being said. The next is wise – consumption internalization through habitual relevant action. The point of the habituation is repetition. The habituation will be

effective when it is used to train the children to do similar things repeatedly. The last is wise – consumption internalization by discussing relevant cases. By getting children used to expressing opinions, it can also be ensured that children are trained to think critically. Therefore, the children can think carefully by considering the bad and the good impact on their decision. Therefore, they will not act recklessly on economic matters

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