



How to Control Children's Consumption Behavior?

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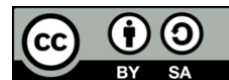
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ABSTRACT

This study aims to find out how parents internalize the control of consumption behavior of elementary school age children (7 -12 years). This research uses qualitative research. Participants in this study were 200 elementary school students aged 7-12 years. Data was collected through interview. Results of mapping forms of parental actions in controlling children's consumer behavior results of mapping forms of parental actions in controlling children's consumer behavior. by 1) As many as 88% of parents set an example through familiarizing themselves with relevant actions and through example, 2) As many as 89 % Introducing money from an early age, 3) As many as 91% Ppoviding verbal explanations to children, 4) As many as 93% giving direct examples to children, 5) As many as 85% teaching manage finances to children from an early age, 6) As many as 82% teach children about rationality in consumption, 7) As many as 91,5% children are taught how to make economic decisions, 8) As many as 87% give children confidence in financial management, 9) As many as 76.5% discuss the use of money between children and parents, 10) As many as 90% familiarize children to live economically from an early age, 11) As many as 95 % teach children to save. The average result of mapping the forms of parental actions in controlling children's consumption behavior is 88%.

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1. INTRODUCTION

Children's education must be designed by taking into account all aspects that can optimize children's development (Ariyani, 2018) . Every child has different potentials in each form of development (Smith & Cowie, 2015) . So to optimize the development of the child, it must be facilitated with the right container, namely the right education (Li & Qiu, 2018) . Basic children's education is one form of organizing educational units that focuses not only on children's growth but physical development (fine and gross motor coordination), intelligence

(thinking power, creativity, emotional intelligence, spiritual intelligence), socio-emotional (attitudes and behavior and religion) language and communication, according to the uniqueness and stages of development that children go through (Indrawati, 2009) . From the education obtained, children will enrich the knowledge they have, including economic problems. Economic problems are problems that are very *familiar* in everyday life, especially those involving economic activities (Olsson et al., 2016) .

The smallest economic activity occurs in the family. Routines in daily human activities must always be inseparable from economic problems as well. From the various aspects that include children's education in the family environment, the economic aspect has a great influence on the maturation process for children to live independently (Wahyono, 2001) . One of the main challenges faced by childhood educators is that parents must be proactive in their education due to factors of globalization, cultural diversity, financial competition, technological growth and changing working conditions which all affect children (Hujala, 2008) . In the family the child will get warmth and sensitivity, as well as support for independence (Edwards & Sheridan, 2008) .

Consumption is a basic activity in the economy that has been carried out by children since they were born. The purpose of consumption in economic theory is about how a person seeks the highest satisfaction (*utility*). In determining the goods or services to be consumed, it is based on the criteria for the level of satisfaction (Muslim, 2011) . The same is true for consumption in children. The concept of consumption is the closest concept that children do in everyday life. Children cannot be separated from consumption activities. But they don't understand what consumption means. Uncontrolled consumption activities will plunge children into consumptive individuals. Consumptive behavior occurs because of a desire to fulfill excessive needs, or it can also be called consumerism (Putri et al., 2016; Harli et al., 2015) .

Consumption is a form of acquisition and purchase of material and non-material goods (Cook, 2012) . The general definition of consumption is to fulfill needs. A need must exist, because when the need is met, it will provide pleasure and vice versa. All activities to meet needs can be said to be consumption. Consumption can be defined as tangible or intangible expenditure to meet all human needs. Consumption is the process of utilizing economic goods. Consumption as an activity to meet the needs and obtain the benefits of a good or service (Firat et al., 2013) .

Consumption activities are activities to meet needs so that they will get satisfaction, in essence carrying out consumption activities must be in accordance with needs, not to satisfy maximum desires (Putri et al., 2016) . The purpose of consumption in economic theory is about how a person seeks the highest satisfaction (*utility*) . In determining the goods or services to be consumed, it is based on the criteria for the level of satisfaction (Muslim, 2011) . Consumer behavior always wants to satisfy their needs and desires (Cohen et al., 2014) . In purchasing products, consumers use intrinsic and extrinsic cues to evaluate products. Intrinsic cues involve the physical composition of a product (e.g., taste, design, and other tangible features), while extrinsic cues are related to brand name, reputation and warranty (Halium & Cho, 2015) .

Children emerge as an important consumer group both as an influence on family buying patterns and as consumers in their own right (Purali et al., 2016) . Consumption of children throughout the *modern age* depends on the actions of parents, the influence of industrial conceptualizations (marketing in the form of advertising) (McKenderick et al., 1984) . Children start the activity of deciding to buy something on their own at the age of 6-8 years (Mau et al., 2016) . Children already have the instinct to consume but children may not have the money to make purchasing decisions, so they influence their parents to buy products for them (Bamfo et al., 2019) . At the age of children in general, consumption activities tend to depend on adults for the procurement of goods and services they use. They don't even have much money or

resources to buy goods or services. Therefore, the consumption of children is always influenced by adults, especially mothers. This is a factor of economic dependence that occurs in children. so that if the closest adult to the child teaches the wrong consumption pattern to the child, it is certain that the child will continue to repeat it into adulthood (Cook, 2012) .

According to research (Broilo et al., 2015), family members tend to influence each other's purchasing decisions, while children play an important role in the context of making decisions to consume. In influencing parents, children will ask, negotiate, use emotions, use reasoning and build collations in the family (Alm & Olsen, 2015) . The child is a slate that can be written on it, so that the child's character can be shaped according to what it is written.

The factors of what children consume is influenced by several factors including (Kusumaningrum, 2017) : (a) Culture, culture will develop in the family, the family will also shape the characteristics of children in consuming (Purali et al., 2016) . . , (b) Child psychology, psychological factors of children as well as children affect attitudes in consuming in early childhood (Broilo et al., 2015) , (c) educational environment, educational environment is one form of social interaction that children can get to know (Cook, 2012) . The role of the school environment will also affect the pattern of children's consumption, in the school environment also children's cognitive growth develops, so that children can absorb more information in the environment (Bowman, 2016) .

The factors that influence the consumption patterns of elementary school children are 1) the family environment, the family is the closest person in the child's life. family is the first education that children receive (Sramova, 2017) . The family is an example that is used as a role model by children. Children's behavior is reflected in the pattern of parenting in the family. 2) Peers, after family. Children's socialization occurs in a peer environment. Children interact with their friends. In consuming the benchmark, children are not only family, but they will imitate what their friends consume (Bamfo et al., 2019) . 3) Mass media , today's media makes a major contribution to the consumption patterns of children. technological developments , making children familiar with technology from an early age. Nowadays children are familiar to *YouTube*. Most of the child's time is spent watching *YouTube*. Most of them will ask according to what they watch. 4) Educational institutions, Educational institutions also influence the pattern of economic behavior of children. children spend some of their time studying at school, so schools also have an influence on children's consumption patterns (Widjaja, 2016) .

Consumptive behavior is a psychoeconomic phenomenon that has plagued people's lives, not only in urban areas but has penetrated into rural areas. In fact, this phenomenon has become a trend of adolescent life in urban areas. The attitude of consumerism has more negative impacts such as making people wasteful. Consumerism behavior like this can cause problems in the next life. So that the culture of consumerism must be hampered its development (Wening, 2015). Economic education is one of the pillars that can stem the negative influence of technological developments that have hit Indonesian society (Widjaja, 2016) . The existence of economic education that can stem the behavior of consumerism from an early age caused by rapid technological advances today. For this reason, children must be taught as early as possible how to behave economically wisely.

Economic education is the right solution to stem consumerism in children by introducing them to consumption behavior early on (Bowman, 2016). The introduction of wise consumption behavior from an early age can have a positive impact on consumer attitudes in the future. Children can be wiser in consuming available resources. So that in the future they can certainly be wise in managing finances so as to avoid poverty. Children who already have a wise soul in consuming are certainly not reckless in their actions (Sramova, 2017) .

2. METHOD

This used descriptive qualitative research. Qualitative studies explore the hows and whys. The purpose of qualitative research includes understanding meaning from the participant's perspective. This research was conducted in Siraman Village, Kesamben District, Blitar Regency, East Java, Indonesia, in January 2022. The reason for choosing this village was to consider the location of the village which can be assumed to be advanced in terms of economy, the strategic location of the village through public transportation and one of the villages was the center in Kesamben district. This study use snowball techniques consisting of 200 elementary school students aged 7-12 years. Data were collected through interview Interviews were conducted by directly visiting participants who are aged 7-12 years. Observations are made by observing the daily behavior of the parents of children in behaving in everyday life. Documentation includes field notes, and descriptions of daily life in the family. To see the validity of the data, data triangulation was used by comparing interview, observation, and documentation data.

3. RESULTS AND DISCUSSION

3.1 Results

From the results of interviews, observations and documentation that have been carried out. The results showed that positive behavior carried out by parents as controllers of children's consumption behavior were: 1) Habitating relevant actions, 2) Introducing money from early age, 3) Providing verbal explanations to children, 4) Giving direct examples to children, 5) Teaching children to manage finances from an early age, 6) Teaching children about rationality in consumption, 7) Children were taught how to make economic decisions, 8) Giving children confidence in financial management, 9) Discussing the use of money between children and parents , 10) Familiarizing children to live economically from an early age, 11) Teaching children to save. It was found that parents used these strategies to control children's consumption behavior.

Table 1. Results of Mapping the Forms of Parents' Actions in Controlling Children's Consumption Behavior

No	Action Form	Number of Children	Percentage
1	Habituation of relevant actions and through example	176	88
2	Introducing money early	178	89
3	Giving verbal explanations to children	183	91
4	Giving direct examples to children	187	93
5	Teaching financial management to children from an early age	170	85
6	Teaching children about rationality in consumption	164	82
7	Children are taught how to make decisions in the economy	183	91.5
8	Giving children confidence in financial management	174	87
9	Discussing the use of money between children and parents	153	76.5
10	Familiarize children to live frugally from an early age	180	90
11	Teaching children to save	190	95

Source: Researcher

3.2 Discussion

From the table above, data is obtained are 15 forms of parental action strategies in controlling consumption behavior in children. From the data above, it is known that the average percentage of each indicator is above 75%. Below is described how the relationship between the research results obtained with previous research.

3.2.1. Through the habituation of relevant actions

The relevant action is that parents become *the role mode* of children in carrying out all positive actions related to consumption control, the refraction of action can be seen from the following excerpts from interviews with parents.

"...to control children's excessive consumption, I usually always set an example of good behavior, such as when shopping, only buying what is needed, besides that I don't waste money to buy something that is not useful".

From the interview excerpt above, parents try to be good *role models* for their children, they become good figures, and children can imitate the behavior of their parents. Children are motivated to do good things, because their parents are also good *role models*. If parents do not become good *role models*, *children* will definitely follow in their parents' path, because in fundamental nature, children will imitate the behavior of the closest people they see in their daily activities.

Habits are understood as good characteristics through repeated practice so as to produce appropriate actions (Kerr, 2011) . The essence of habituation activities is repetition (Cahyaningrum et al., 2017) . Habits are very effective to train and educate children to do the same thing over and over again (Bowditch, 2008) , so that it will be embedded in the child's subconscious to do the same thing without any orders (Kerr, 2011) . Habits that have been ingrained since childhood will be very possible to continue until they are good adults (Sanderse, 2020) , so that they will become a routine (Smith & Cowie, 2015) . Routines that are rooted in children's behavior will be difficult to change, especially since these routines have been instilled from an early age (Anderson et al., 2016; Aflatoun & Unicef, 2012) .

3.2.2. Introduce money from an early age how to get it and how to use money wisely.

Children from PAUD have been accustomed to holding money; they have been introduced to currency denominations from an early age. Most PAUD and kindergarten schools have canteens so that they can skillfully buy food independently. Even though children's financial understanding is very limited, they can understand various financial concepts at a very young age, around 4 years old or younger, they already understand simple financial concepts (Sherrard et al., 2011) . At elementary school age, children are able to understand basic concepts such as scarcity, production, consumption, savings (Asarta et al., 2014) .

In addition, parents also explain to children how the process of getting money, they are told how difficult it is to find money. This can be seen from the following interview excerpt.

"...Since I was a child, I have introduced money denominations to children, from coins to Rp. 100,000.00 denominations, even though my child was still young, my child could not read, but he knew the denominations from the pictures and colors. Since childhood they know that if they want to get something, they have to buy it, so they already know the function of money. Besides that, I also explained that to get money they have to work, and work is tiring, so they have to buy something according to the money they have."

Parents are proven to be one of the main socialization agents for children (Sramova, 2017) . Parents explain basic economic terms, such as what money is, what money is for, and how to get it. Children learn to understand the value of money, they will learn the symbol of the value of money. They understand that they cannot have something according to their will because of the limited money they have. This is shown from the child's statement: " .. *when I grow up, I will make money and buy all the toys I like*".

3.2.3. Give verbal explanations to children

Financial socialization is a process by which children acquire and develop values, knowledge, and behaviors that contribute to their survival and financial well-being in the future (Sherrard et al., 2011) . The socialization is one form of emphasis on the level of consumerism in children. The form of socialization is one of the actions through verbal explanations, below are excerpts from interviews conducted by parents.

"..when giving money to children, I always tell them to buy useful things, if it is used to buy food, then the food must be spent, and at night before going to bed I usually ask how the child's pocket money has been used for anything"..

Verbal explanation that is, children and parents actively interact through verbal or can be said to *chat* or talk (Yee et al., 2017) . Parents use verbal communication to try to advise children to control consumption behavior.

Communication is something that is very important in life, a harmonious family, shows a good communication process (Panjaitan et al., 2017) namely that the percentage of time used in the communication process is around 70-90% of all activities carried out. Therefore, verbal communication plays a very important role in the learning and teaching process. Communication really contributes significantly to success in educating children. According to (Bernard & Gary A, 1964) communication is a process of delivering information, ideas, emotions, skills by using symbols such as words, pictures and so on (Ingvarsson, 2016) .

There are several stages in the communication process, namely: 1) the sender has an idea or concept, 2) converts the idea into a message, 3) transfers the message (turns the idea into a message), 4) the recipient receives the message, 5) the recipient provides feedback in the form of feedback (Liebal). et al., 2011) . Verbal explanation plays a strong role and is very influential on children's learning (Stanulis & Manning, 2002) . Verbal explanations will help learning through explanations in parts that are difficult for children to understand (Kusuma & Rokhmani, 2019) . the ability to use verbal communication effectively is very important in the process of transferring knowledge to children (Panjaitan et al., 2017) . Poor communication between parents and children can be one of the factors causing deviant behavior in children (Ulfatmi & Rusli, 2020) .

3.2.4. Give direct examples to children (in the form of examples and good behavior in consuming.

From the results of research on how parents control children's consumption behavior, namely by providing direct examples and exemplifying exemplary behavior to children. The following are excerpts from interviews that have been conducted as follows.

"... usually I always give an example of how to reduce the desire to buy something, usually I give an example when children want to buy food outside, I invite my child to make similar food, because doing this can minimize expenses. Because if you buy it, you will definitely spend more money than making your own."

From the interviews, it is known that parents prefer to make things themselves rather than buying snacks outside, because in the morning the children are given pocket money, so to minimize expenses, parents invite children to make similar foods themselves, this is directly exemplified in front of children, so that children can imitate the behavior of their parents. Giving real examples to children is expected to be directly seen by the children themselves, because children's learning outcomes are also influenced by those closest to them (Bowman, 2016) . So that if the closest person provides a good example, it is certain that the child will perform behavior not far from what they see (Ulfatmi & Rusli, 2020) . Parents being *role* models for children are very influential in developing financial behavior in children, and this can last into adulthood (Zulfaris et al., 2020) . According to the results of the interview, giving examples is done by using enough goods, not in excess (Widjaja, 2016) .

Children will see what their parents are doing, after that they will imitate what they see, exemplary can be done by parents by teaching important life skills (Dighe & Seiden, 2020) . In addition, according to the results of the interview, it was found that learning carried out by example by parents greatly helped the child's learning process (Vaccarezza & Niccoli, 2019) . The purpose of setting an example is that they will imitate as exemplified (Croce & Silvia Vaccarezza, 2017) . Teaching by example is very likely to have a positive impact on children's behavior (Borg et al., 2017 ; Panjaitan et al., 2017) , because they can see firsthand and can practice directly (Anders et al., 2012) (Sa'adah et al. . , 2022) .

3.2.5. Teach financial management to children from an early age.

Financial management is a child's skill in managing finances given by parents (Amagir et al., 2018a) . Children's finances include pocket money given by parents (Lusardi, 2019) . Parents give pocket money to children which is given every day which children can use to buy children's needs such as daily snacks or toys (Raphi, 2016) . The following is an excerpt from interviews with parents as follows.

"....When the child receives pocket money, I usually teach financial management. The management that I teach is by giving direct examples, for example, my child gives Rp. 5000,000.00. I give money in Rp. 1,000.00 denominations, then I teach to divide the money according to their needs, for example Rp. 1,000.00 for a savings account, the child is immediately ordered to put money in a piggy bank, the rest, for example, for snacks, Rp. 2,000.00 Now other students can be saved again or bought something."

From the results of the interview above, it was found that cognitive skills or strategies are needed to acquire and apply financial knowledge in order for children to be able to manage finances effectively so as to reduce the level of consumerism (Danes & Brewton, 2013) . Children who are taught management from an early age will have good knowledge, concepts, understanding, and skills regarding finance (Asarta et al., 2014) . Evidence on the impact of teaching financial management to children can be seen from the attitude, confidence and behavior of children being able to be independent in managing finances without the help of

their parents (Bruhn & Zia, 2013) . Children who are taught in financial management have an optimistic attitude, and are confident in making financial decisions (Batty et al., 2015) .

3.2.6. Teaching children about rationality in consumption

The next form of controlling consumerism carried out by parents is teaching children about rationality in consumption. The following is an excerpt from the parent interview.

" When children have a lot of savings, when they are going to decide something, usually I as a parent teach them to think about the items to be purchased carefully, so before buying something they will consider whether they have enough money or not and so on."

From the results of the interview above, it is known that decision making is a reference in rationality in the economy, not in the implementation of decision making (Sent, 2018) . The difference between the two needs to be emphasized, because a carefully considered decision may change at any time due to an unexpected event and will be able to change the decision to be non-rational or irrational (Sani, 2017) . Someone acts rationally, that is, the person in the act is carefully thought out, and is based on accurate and objective information. (Hidayat, 2016) . The purpose of mature thinking is that the person considers well what goals he wants to achieve with the smallest sacrifices (Baron, 2008) . According to (Stanovich & West, 2014) rationality means taking appropriate actions to achieve the expected life goals in the best way, as a belief held by individuals, where these beliefs are supported by evidence (Coyle, 2019) . The principles of rational decision-making can help improve their quality of life (Krueger et al., 2011) .

An action can be said to be rational if it meets 4 criteria (Putri et al., 2016) . (1) the method of choosing among many options must be based on thorough consideration of all alternatives from other available actions, (2) the alternative in selecting the action taken must be based on consideration of the consequences, the alternative action is chosen which gives the best or highest results for the community. its users, (3) when the result or consequence is still a possibility or cannot be ascertained whether it is true or not, then using the probability theory method, (4) the entire rational decision-making process reflects a thorough consideration of the elements of uncertainty and uncertainty regarding the outcome of an action. , in relation to the goals to be achieved through these actions (Hidayat, 2016) .

Meanwhile, according to (Anggraeni, 2017) an economic actor is said to be rational if:

- (1) When they make decisions, they must be made based on considerations of tradition, values and have clear and straightforward reasons and arguments
- (2) Every decision made by an individual must refer to the qualification to determine the final decision in monetary units. This will lead to calculations and tend to maximize the objectives of the activity, where a good thing will be preferred over a bad thing.
- (3) In the production model of capitalism, rationality of decisions can be achieved with the principle of efficiency and the goals of the economy, there is no room for personal sentiments or traditional values that can be qualified in monetary units.
- (4) The behavior of a rational individual in reaching decisions based on his own interests will lead to the creation of social goods.
- (5) A person's choice can be thought to be rational if the overall choice made can be explained by the terms of the consistent relationship that the person prefers.

3.2.7. Involving children in making decisions so that children are involved in participating in family economic management

Triggered by the increasing consumption among children and adolescents, it has changed the perspective of children's economic life (Yue & Zhu, 2019) . Childhood is no longer considered a period of life that is protected from the financial and economic world (Earl, 2018) . Parental involvement on the other hand is narrowed, because experts argue that making decisions in making financial decisions made by children greatly affects economic behavior in the future (Masithoh et al., 2016) . The following are the results of interviews on how parents suppress their children's consumption levels.

“...I teach children about how to make decisions between 2 choices, because of the limited money they have, children usually can't get something they want at the same time, so I usually teach children to choose one of the two options, for example when the child only has money Rp. 10,000.00 when I go to Indomaret, the child wants to buy chocolate and ice cream, because the money the child has is only enough to buy 1 item, so I teach you to choose only 1 item”.

In addition to the excerpts from the interview above, below also describes how parents suppress the level of consumerism in their children.

“... at the beginning of the month, usually after receiving the salary , I invite my children to discuss the use of money for 1 month, I teach them to record all household needs, namely kitchen needs and other needs, then after that, I tell my child to share money according to needs, so from that activity, I invited my child to be directly involved in managing finances, so that children from a young age knew how to manage money well”.

From the results of the two interview excerpts above, it is known that children who are given the freedom to make financial decisions will be trained to be able to determine how to make decisions in times of crisis economic conditions. Financial decision making by children, will help prepare young people to make sound financial decisions. Involving children in making family financial decisions will improve children's ability to manage finances which has the impact of reducing the level of consumerism in children. Children will have knowledge, attitudes, behavior and skills in making decisions.

The results showed that involving children in financial decision making will make children have positive behavior in terms of managing finances and consuming in the future. Children who are involved in making financial decisions will be more mature in financial management than children who are not involved early on in financial decision issues.

3.2.8. Giving children confidence in financial management

The next form of controlling the level of child consumerism is by giving children confidence in financial management. The following are excerpts from parent interviews as follows.

"I once tried to give pocket money for 1 week, I taught them how to use enough money so they can use it at least to cover pocket money for the next week, when the money runs out before 7 days, then I will not give extra money".

Research shows that children whose parents provide opportunities to learn about financial management from an early age understand finances better than children whose parents do not teach them (Lebaron et al., 2017) . Children will develop an understanding of finances and the economy, when they are given confidence in the management of their personal finances (Sherrard et al., 2011) , so that children who are given the experience to manage their own finances tend to be able to reduce the level of consumerism (Kaiser & Menkhoff). , 2019) . This happened because of the experience they had gone through, when they were first entrusted with financial management; they would tend to spend their money when they received the pocket money in advance, but because of the agreement if the money ran out before the stated time. agree, parents will not give additional money, this makes children more careful when getting pocket money the following week (Supinah et al., 2016) (Sramova, 2017) .

The amount of money given will also affect children's learning, when parents give excess money, the child's financial management is automatically less than optimal, because they can budget more finances for other things, so the allocation of the nominal amount must be considered carefully, because this This includes how children survive when experiencing a financial crisis (Yee et al., 2017) . Children who are given the trust to manage their personal finances will have more knowledge about economic concepts at an early age and *survive more* than children who are not trusted to manage their own finances (Campenhout, 2015) . Children who are taught to study and make financial plans show a significant increase in knowledge, attitudes, and confidence to manage finances (Babiarz & Robb, 2015) .

3.2.9. Discuss the use of money between children and parents

The next form of controlling the level of consumerism in children is by discussing the use of pocket money given by parents and children. The following are excerpts from parent interviews as follows.

" During breakfast, I usually talk to my children about how to use the money well, I talk about what money I have given, so I invite you to have a light discussion about using the pocket money that I have given".

With discussion activities, children are also trained to express their opinions. Expressing opinions can be interpreted as expressing oneself to be able to provide ideas related to certain problems (Lebaron & Kelley, 2021) so that from this activity children will be trained to be able to express their ideas about certain problems (Agnew & Cameron-Agnew, 2015) . By getting children used to expressing opinions, it can also be ensured that children are trained to think critically, so that in doing something first, the good and bad are weighed when they take an action (Fisher & Hsu, 2012) . So that they will not act recklessly regarding economic problems (Batty et al., 2020) . Critical thinking from these economic activities can familiarize children with being able to handle economic problems in everyday life (Amagir et al., 2018a) .

Through discussions, parents can also provoke children to explore the knowledge they have (Bemel et al., 2016) . They can share certain cases related to bad economic activities (Amagir et al., 2018b) . So from these discussions parents can direct their children to behave wisely in consumption (Hite et al., 2011) . Parents can show the problems caused by a lack of wise attitude in consuming (Totenhagen et al., 2015) .

3.2.10. Familiarize children to live frugally from an early age

Saving is using money as necessary (Wahyono, 2001) . Saving is a basic knowledge that is carried out by the majority of parents to reduce the level of consumerism of children, the following is a snippet of interviews conducted with parents.

"I always teach my children to always be thrifty, so use whatever items are necessary, for example when you wake up the lights must be turned off when you are not using them, otherwise if you only use something as necessary, so that the durable goods are not wasted"

From the results of the interview above, it was found that parents teach frugality to their children through several things. In terms of the use of economic goods, for example using lights as needed, so if they are not used they must be turned off. If children can live frugally, then they will not spend extra money to pay for electricity, so that right can also be used as a control over excessive consumption behavior in children. Teaching children to live frugally as early as possible is more effective in shaping long-term behavior than teaching these skills at a later date (Batty et al., 2020) . If skills are taught from childhood, they will last into adulthood. Provision of thrifty supplies from an early age will have an impact on children's decision making about finances in the future (Berry et al., 2015) .

3.2.11. Teaching children to save

Controlling consumption behavior in children by parents is to teach children to save. Saving is setting aside some of the money they have for saving, and not buying it or not spending it. The form of control can be seen from the following interview.

".... Now my child is in grade III SD. Every time I go to school I give an allowance of Rp. 5000.00 . _ I teach my children to set aside some of the money they have for savings and buy a piggy bank for the child, for example, they can use Rp.4000.00 to buy toys or food, later the remaining Rp.1.000, put in a piggy bank and when it is done collected, you are free to buy anything you want."

From the interviews above, it is known that parents always teach their children to save. They explain the benefits of saving, and they try to facilitate children to save by buying a piggy bank. In households, low savings rates not only present potential problems in terms of long-term financial insecurity, but can also cause short-term concerns over the household's ability to meet unforeseen needs (Babiarz & Robb, 2013) . The function of savings is as a buffer against unexpected needs (Fisher & Hsu, 2012) . For this reason, children must be taught to have savings from a young age, saving behavior is closely related to habits (Ann et al., 2013) .

Children who are not used to saving since childhood can be sure that they do not have *sinking found* as adults (Kim et al., 2017) . Saving behavior is very effective in reducing the level of consumerism in children. they can control the desire to buy something even the possibility of the item being useless (Campenhout, 2015). Saving behavior is also a form of skill, so to become a skill, it must be done repeatedly (Mimura et al., 2015) . Children must get used to saving so that they can manage finances well (Kempen, 2012) . People who have savings are sure that they have confidence in their financial abilities (Lebaron et al., 2017) .

4. CONCLUSION

The problem of consumerism is the impact of modernization, globalization and technological developments. Consumptive behavior is a psychoeconomic phenomenon that has plagued people's lives, not only in urban areas but has penetrated into rural areas. In fact, this phenomenon has become a trend in the lives of teenagers today. The attitude of consumerism has more negative impacts such as making people wasteful. Consumerism behavior like this can cause problems in the next life. So that the culture of consumerism must be hampered its development. The results showed that controlling consumption behavior to reduce the level of consumerism in children was carried out by 1) Familiarizing with relevant actions, 2) Introducing money from an early age, 3) Providing verbal explanations to children, 4) Giving direct examples to children, 5) Teaching manage finances to children from an early age, 6) Teach children about rationality in consumption, 7) Children are taught how to make economic decisions, 8) Give children confidence in financial management, 9) Discuss the use of money between children and parents , 10) Familiarize children to live frugally from an early age, 11) Teach children to save.

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