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Consumption Activities and Consumption Literacy in Homeschooling Students: Analysis of Consumptive Behavior

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Abstract: This study is motivated by the growing phenomenon of consumptive behavior among students, particularly within the alternative educational setting of homeschooling. A lack of practical, baseline ability to differentiate between needs and wants, paired with high exposure to digital environments, serves as the primary catalyst for this research. This study formally aims to analyze the conceptual understanding of consumption, evaluate consumption literacy levels and explore their relationship with the consumptive behavior patterns of homeschooling students at PKBM Bina Mulia. Adopting a qualitative case study design, this research involved eight purposively selected informants: three students, three parents and two educators. Data were gathered through semi structured interviews and analyzed using the Miles and Huberman model, encompassing data reduction, data display and conclusion verification. The results indicate that while students possess a fundamental cognitive understanding of the difference between needs and wants, its real world application remains inconsistent, particularly among younger cohorts. Students consumption literacy is still constrained in its ability to filter information, there by inducing impulsive consumptive behavior and a tendency to follow online shopping trends. Crucially, consumption literacy is confirmed to function as an essential cognitive filter mediating knowledge into rational economic actions. Enhancing conceptual understanding and sharpening consumption literacy though active parental mediation are vital to fostering more rational, critical and responsible economic behavior among alternative education students.

Keywords: Consumption Activities, Consumption Literacy, Consumptive Behavior, Economic Education, Homeschooling Students.

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INTRODUCTION

Consumption activities are a fundamental pillar in driving the global economy, which in the contemporary era is undergoing a very complex structural transformation. The development of information technology and global digital market penetration require consumers to have a high level of literacy to navigate the transition to adaptive and sustainable consumption patterns (Yu, 2026). Increasingly modern digital financial transactions through the adoption of FinTech require increased digital financial literacy globally to protect individual financial well-being from various threats (Choung et al., 2023). This also encourages the formation of savings behavior (Bas¸ar et al., 2025).

In the national context and youth dynamics, today's youth find themselves in an increasingly aggressive economic environment. Ease of access to transactions and social commerce platforms often trigger financial vulnerability, where visual stimuli and online reviews drastically manipulate adolescents' purchasing intentions (Vazquez et al., 2023). This condition has a direct impact on adolescents' digital well-being, where negative digital outcomes due to low self-regulation can reduce their subjective well-being (Yasmine et al., 2025). This shift triggers an escalation of irrational behaviors such as impulse buying dominated by hedonistic motives (Putra et al., 2026). This leads to an increased risk of compulsive buying as a behavioral addiction (Black, 2022; Otero-López, 2022).

Recent research on literacy and consumer behavior largely highlights the importance of students' foundational knowledge, attitudes, self-efficacy, and empirical behavior, particularly at the secondary education level (Amagir et al., 2020). Various literatures explore the relationship between financial literacy and economic behavior in the field (Razen et al., 2021). Numeracy skills in adaptive decision-making (Mondal & Traczyk, 2023). Financial socialization is moderated by Generation Z characteristics (Tohar & Akron, 2025). In fact, literacy measurement methodologies are now shifting toward more dynamic textual analysis (Li, 2020).

Conceptually, the economic rationality of children and adolescents is based on the principle of marginal utility and the evaluation of functional needs (Jevons, 1871; Marshall, 1890). This is in line with the principle of classical utilitarianism (Benthman, 1823), which states that all decisions and actions must always be directed towards maximizing benefits, profits, and happiness. However, when faced with social pressure, adolescents often fall into conspicuous consumption for the sake of social status (Veblen, 1899). This phenomenon is similar to information literacy shaping specific purchasing decisions (J. Zhang et al., 2026). Food literacy also shapes adolescents' behavioral models structurally (Zeinstra et al., 2026; Sklar et al., 2026; Mcmanus & Pendergast, 2025).

Although research on the concept of consumption and adolescent consumption literacy is rapidly expanding, the majority of previous research has focused on students in formal schools. Students in formal schools are accustomed to managing a fixed daily allowance (Amagir et al., 2020). Very little research has explored the dynamics of literacy and consumption behavior in non-formal education settings. Both present challenges related to equitable access (Bezzon & Bizerra, 2024). The homeschooling context presents unique dynamics. The absence of a fixed daily allowance and an ad-hoc budgeting system creates a family literacy environment (C. Zhang et al., 2026; Diehl et al., 2026). that relies heavily on parenting self-efficacy (Guo et al., 2025). Home-based learning often presents different well-being pressures for children (Heers & Lipps, 2022). This well-being may be influenced by their mental health profile and digital literacy (Zhu et al., 2026;Wang et al., 2026).

The novelty of this research lies in its integrative testing, which positions consumption literacy as a cognitive filter that mediates the understanding of economic concepts toward actual consumer behavior, within the specific ecosystem of the Bina Mulia Community Learning Center (PKBM) homeschooling, which implements an ad-hoc fund allocation system amidst digital algorithm disruption. The urgency of this research is crucial given the inability to strengthen adolescents' self-regulation in alternative education pathways, which can lead to daily liquidity crises and hinder the formation of early savings behavior (Kamber et al., 2024).

Based on this background, this study aims to comprehensively investigate the economic dynamics of homeschooling students at PKBM Bina Mulia. Specifically, this study is designed to analyze the understanding of the concept of consumption activities and the assessment of commodity utility in homeschooling students, evaluate the level of student consumption literacy when dealing with market information and consumer rights awareness, identify the characteristics and manifestations of student consumptive behavior amidst social media disruption and analyze the integrative relationship between conceptual understanding and consumption literacy to student consumptive behavior. It is hoped that the findings of this study will provide theoretical and practical contributions to the development of an adaptive alternative economic socialization model.

METHOD

This qualitative study employs a case study design aimed at uncovering phenomena holistically, deeply and in their natural setting (Nurdin & Hartati, 2019). Conducted at PKBM Bina Mulia and the informants respective residences, the study involved 8 participants selected via purposive sampling based on specific criteria. The participants comprised: (1) 3 homeschooling students representing the elementary, junior high and senior high school levels who had been enrolled in the program for at least one academic year and had begun managing their allowance independently; (2) 3 parents who play a vital role as the primary agents of economic socialization and monitoring within the domestic sphere; and (3) 2 educators (economic and social studies tutors) competent in instructing foundational economic concepts at the PKBM institution.

Table 1. Demographic Profile of Research Informants

Informant's Initials	Role	Educational level/ Affiliation	Gender
QJ	Student	6th grade Elementary school	Female
A	Student	7th grade Junior high school	Female
ME	Student	10th grade Senior high school	Male
RT	Parent	Parent of informant QJ	Male
AM	Parent	Parent of informant A	Female
YY	Parent	Parent of informant ME	Female
MRM	Educator	Economics tutor PKBM Bina Mulia	Male
C	Educator	Social studies tutor at PKBM Bina Mulia	Female

Data collection was carried out through semi-structurated face to face interviews, with each session lasting approximately 45 to 60 minutes. The primary instrument was an interview guide comprising 61 to 64 open ended question structured around three major thematic areas: (1) conseptual understanding of consumption, focusing on the differentiation between needs and want and rational purchasing behavior; (2) consumption literacy, encompassing the appraisal of product value, awareness of consumer rights and critical stance toward advertisements and digital trends; and (3) consumptive behavior, highlighting impulsive buying tendencies, trend driven lifestyle, and the the efficacy of personal financial management. All interviews were digitally audio recorded, transcribed verbatim, and securely stored witin a password protected Google Drive repository to maintain data integrity and confidentiality.

Qualitative data analysis was operationalized using the Miles and Huberman interactive model, which encompasses three progressive stages: data reduction involving the open coding of raw transcripts into distinct conceptual themes; data display utilizing comparative matrices across the informant cohorts; and conclusion drawing and verification based on the logical interrelationships identified among the established themes. To ensure trustworthiness and credibility, member checking was systematically performed by presenting the verbatim transcripts and preliminary interpretive summaries back tu the adult informants for validation and accuracy confirmation. Regarding ethical considerations, the study mandated written informed consent from parents or legal guardians alongside verbal assent from the minor participants; furthermore, all personal identifiers were completely anonymized using initials to rigorously protect the subjects privacy and confidentiality.

RESULTS AND DISCUSSION

Research Results

Table 2. Summary of Themes and Sub-Themes of Analysis of Homeschooling Students Comsumption Behavior

Research Focus	Main Theme	Sub-Theme	Evidence Charecteristics/Frequency of Support	Source Group
Consumption Activities	Basic knowledge and economic management	Differentiating needs and wants	Theoretically, students understand the difference between needs books or internet data and wants toys or snacks, but in practice, they are often tempted by momentary desires.	Student, Parents and Tutors
		Purpose of consumption	Consumption is carried out for functional reasons studying as well as emotional ones to feel full or happy, and sometimes just to follow friends.	Student, Parents and Tutors
		Principles of rational consumption	Students are getting used to considering the price and utility of goods before buying to avoid regret.	Student, Parents and Tutors
		Wise expenditure management	Homeschooling students are not given regular daily pocket money. Money is given on an ad-hoc basis if there is an urgent need	Student, Parents and Tutors
		Application in daily life	Daily shopping behavior is often spontaneous, but students already possess a basic awareness that they need to reduce wasteful habits.	Student, Parents and Tutors
Consumption	Information	Understanding	All students always check	Student,

Literacy	filtering and decision evaluation	product, prices, and labels	prices (to ensure they have enough money) and routinely check expiration date labels	Parents and Tutors
		Understanding consumers rights and obligations	Student are already aware of their rights (returning or complaining about damaged goods) and fulfill their obligations (paying the exact amount and being honest).	Student, Parents and Tutors
		Assessing needs, benefits, and risk	Grades 10 students analytically asses long term utility whereas lower grades (elementary and junior high school) often mistakenly buy useless items.	Student, Parents and Tutors
		Rational and responsible decisions	Shopping decisions are heavily based on the remaining money. Students are beginning to practice delayed consumption if their money is insufficient.	Student, Parents and Tutors
		Critical attitude towards ads and social media	Students cognitive filters are very easily penetrated by TikTok. Visual ads immediately trigger spontaneous shopping desires.	Student, Parents and Tutors
Consumptive Behavior	Implusivity, social influence, and regulation challenges.	Implusive buying	Very often shop suddenly due to hunger or seeing cute designed items, which frequently leads to regret.	Student, Parents and Tutors
		Tendency to follow trends	Often buy viral product (like trendy drinks) just out of curiosity *FOMO*, even though they are not very important.	Student, Parents and Tutors
		Excessive consumption (without need)	Deviations occur in the form of buying excessive snacks (until they are not finished) simply to satisfy momentary cravings.	Student, Parents and Tutors
		Influence of social environment	Direct invitations from peers are considered far more triggering for excessive snacking	Student, Parents and Tutors

		compared to the influence of social media.	
	Inability to manage finances	The biggets challenge is restraining oneself from buying snacks. Tutors assess that grade 6^{th} and 7^{th} cash management is stil weak, while grade 10^{th} is better (routinely saving)	Student, Parents and Tutors

1. Variable: consumption activities

The understanding of consumption concepts among students demonstrates a level of rational maturity that is directly proportional to their grade level. Theoretically, elementary aged students (grade 6) are ready highly capable of dichotomizing functional needs and affective wants. This is evidenced by the statement of QJ:

"I think needs are the really important ones, like food, drinks, books. While wants are just what we desire, but we don't necessarily have to get them".

This strong theoretical understanding is corroborated by A:

"Needs are things we absolutely must have to live… Wants are more like things we just feel like having".

However, on daily practice, these boundaries are frequently blurred by environmental impulsive temptations. RT (the parent of the grade 6 student) validates this reality:

"If they see cute snacks, sometimes they still choose their wants first".

Conversely, consistent cognitive maturity is found at higher educational levels, where YY (the parent of the grade 10 student) notes their child's independence:

"For instance, if he wants to buy a book of study materials, he'll prioritize that first".

Regarding financial management, homeschooling students exhibit a unique characteristic where their cash management is *ad-hoc* (based on urgent needs) of provided periodically to train independence, rather than through a rigid daily allowance. QJ admits,

"Since I study from home, I rarely get pocket money. I usually only ask for it if I'm going out or really want a snack".

This allowance pattern evolves with age; AM (the parents of the grade 7 student) applies a weekly system

"We give a weekly allowance so he learns to manage it himself".

While YY entrusts a monthly allowance as the child is deemed capable of structuring their expenditures. When faced with cash constraints, students rational awareness begins to function, as expressed by QJ:

"If I'm short on cash, I'd definitely choose needs first… so I can study".

In terms of consumption objectives, their daily shopping behavior is driven by a combination of functional fulfillment and emotional satisfaction, as noted by QJ:

"The point of buying snacks is just to get full and feel happy".

This statement aligns with the tutors of social studies (C) observation:

"Usually it's for pleasure and basic needs, like snacks… it leans more toward wants".

2. Variable: Consumption literacy

Consumption literacy functions as a cognitive filter for students in assessing product utility, risks, as well as their rights and obligations prior to making economic decisions. Regarding product understanding, the majority of students have consistently mastered basic product inspections, such as checking prices and consumption viability before transacting. QJ explains this habit:

"I always check the price 'cause I'm afraid I won't have enough money… I usually just look at the expiration date".

However, among elementary and middle school students, the visual aspect of a product often overrides considerations of quality. RT (the parent of the grade 6 student) observes:

" He picks what he likes first, not what's best in quality".

This is reinforced by the tutors (MRM and C), who states the the level of inspection thoroughness is highly influenced by age and experience:

"Grade 6 and 7 isn't quite there yet, Grade is getting used to it… The obstacles are a lack of thoroughness and experience".

Concering transaction ethics, the understanding of consumer obligations is firmly ingrained in students, such as the statement by the grade 7 student (A) who mentions that their obligations is to

"Pay the exact price and be honest".

However, regarding the application of consumer rights, such as filing a complaint for damaged goods, there is a stark difference between grade levels. AM (the parent of the grade 7 student) mentions their child is not yet proactive:

"He doesn't really know… Usually he just stays quiet, not brave enough to complain".

In contrast, grade 10 students are considered mush more confident and independent, as confirmed by the parent of the grade 10 student (YY):

"He's confident enough to complain or ask for a replacement".

The most significant barrier to consumption literacy in the digital era is the students' high cognitive vulnerability to social media exposure, particularly visual platforms like TikTok, which easily penetrate their cognitive filters. QJ acknowledges its massive impact:

"Yeah, I've messed up 'cause of watching TikTok… It's huge, every time I watch, I definitely wanna buy".

To mitigate this cyber impact, the tutors (MRM and C) takes an active role by providing educational interventions at class

"Grade 6 and 7 lacks critical thingking, grade 10 is starting to be critical… I teach them self-control and critical thingking".

3. Variable: Consumptive behavior

Consumtive behavior serves as the real world manifestation of students economic ections, characterized by high impulsive buying, trend following behavior (FOMO), and weaknesses in self-regulation. Students are highly susceptible to spontaneous, unplanned purchases driven by hunger or visual attraction to product designs. QJ recounts an instance of impulsive action:

"I once messed up, when I went to Miniso there was this cute keychain and I just bought it… Usually 'cause it's catchy, like cute, so I just buy it right away".

This spontaneous shopping action often triggers financial dissonance in the form of regret because the purchased items end up being useless or consumed excessively. This is honestly admitted by QJ:

"I've regretted it, buying a ton of snacks and then not finishing them".

This phenomenon of overconsumption is also validated by parent (RT):

"Yes, buying luts of snacks but not finishing them".

In addition to internal factors like impulsivity, the drive to consume is exacerbated by the tendency to follow trends for social validation. (A) notes :

"I've followed trends, bought that Ramune drink that went viral… Yeah, just cause I was curious".

This conformity reasoning is emphasized by parent of the grade 7 student (AM) who observes their child buying trendy items

"that's just following the crowd".

Interestingly, in a social context, the direct peer pressure is not the dominant influence, but rather social media is a more dominant factor in triggering consumptive behavior. QJ shares their experience:

"I once bought stuff cause I saw an ad, so I just bought it".

This fact is strongly corroborated by the parent of the grade 6 (RT) *"Social media is way more influential cause it's something they just can't let go of"*, and the tutor (MRM) who concluded:

"It's huge… social media is way more dominant".

Ultimately, the inability to self-regulate in restraining the urge to shop constitutes the most central financial challenge faced by the students. QJ openly compained about this:

"The hard part is holding myself back so I don't keep buying snacks all the time".

This lack of self-control directly impacts their daily financial management, wherein the parent of the grade 6 student admitted that their child

"Often runs out of money cause it's still hard for him to hold back his wants".

From an educators perspective, there is a wide financial competency gap across grade levels, wherein middle school student still require strict supervision, while high school students have begun to demonstrate stability. The tutors (MRM and C) stated:

"Grade 6 and 7 is still pretty weak, grade 10 is decent… grade 10 saves more regularly compared to grade 6 and 7".

This positive development among senior students is acknowledged by the parent of the grade 10 student:

"Yeah, he's started to save up regularly, even though he skips it sometimes".

The tutors identifies that an independent financial character is difficult to cultivate instantly as it hindered by primary factors, as emphasized by the tutor (MRM and C) stated:

"The main hurdles are discipline and the influence of their envitonment and social media".

Discussion

Integrative Analysis of Students' Understanding, Literacy, and Consumption Behavior

Based on the results of data codification and triangulation on the homeschooling e-cosystem at PKBM Bina Mulia, sociological and cognitive dynamics were found which were interrelated between the level of conceptual understanding, functional literacy consumption and the level of cognitive literacy consumption. and the actual forms of students' consumer behavior. To map these micro- interactions , this study proposes a conceptual framework visualization that places basic cognitive aspects and contextual influences in an integrated workflow (Figure 1).

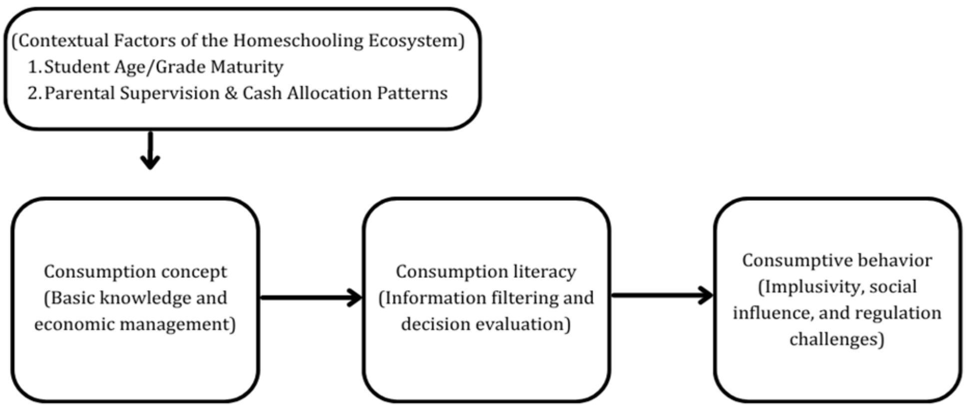

Figure 1. Conceptual Framework of the Relationship between Knowledge, Literacy, and Consumption Behavior

Understanding The Concept of Consumption and Rationality Across Age Levels

Cognitively, students have been able to distinguish between functional needs and affective desires. This basic knowledge shows that students can cognitively justify that commodities are in line with the foundations of neoclassical theory regarding the distribution of utilities and rationality of choice (Jevons, 1871;Marshall, 1890) which states that consumers act rationally to achieve the highest level of satisfaction and consumers will allocate their budgets to various commodities until the point of the utility ratio is equal. Although this foundation is equivalent to the utilitarian principle that prioritizes primary functions (Benthman, 1823) which states that the realization of daily economic decisions shows sharp deviations. 6th and 7th grade students (elementary and junior high school students) often experience rationality bias when exposed to visual stimuli. In contrast, 10th-grade students (high school students) showed consistent evaluation stability. This validates the experimental economics literature, which confirms that children's time preferences, patience, and self-regulatory control abilities develop with age and cognitive maturity (Sutter et al., 2019;Razen et al., 2021).

The dynamics of this conceptual understanding are strongly influenced by the socio-financial characteristics of families within the homeschooling ecosystem. Unlike formal schools that provide a fixed daily allowance, parents at PKBM Bina Mulia implement an ad-hoc fund allocation pattern tailored to urgent needs or a flexible monthly scheme. Parental involvement through family support is a determining factor that regulates children's independent learning (Guan et al., 2025). The transmission of emotions and parenting efficacy from parents directly shapes the household literacy environment, which impacts students' cognitive outcomes (C. Zhang et al., 2026;Guo et al., 2025). Family education programs have been shown to simultaneously improve nutritional security and home literacy (Diehl et al., 2026).

Consumption Literacy as A Cognitive Filter and Digital Vulnerability

Conceptual understanding requires consumer literacy to function as a cognitive filter in navigating market information (Li, 2020). Students at the Bina Muia Community Learning Center (PKBM) generally demonstrate basic product inspection skills. This literacy competency is analogous to numeracy skills, which enable individuals to make adaptive decisions under risk (Mondal & Traczyk, 2023). Information literacy facilitates structured purchase intentions (J. Zhang et al., 2026).

However, at PKBM Bina Mulia, cognitive filters showed a striking gap between levels. This cognitive filter function weakened in 6th and 7th grade students when faced with exposure to social media algorithms. Visual interventions from social commerce have been shown to penetrate rational defenses through reviews and aesthetic representations (Vazquez et al., 2023). This cognitive filter failure demonstrates a literacy competency gap due to low emotional maturity, which resonates with findings that health and digital literacy are often distributed unevenly depending on institutional support (Paakkari et al., 2025;Wang et al., 2026).

Manifestation of Consumer Behavior Digital Conformity and Rescue Intervention

The actual consumer behavior of PKBM Bina Mulia students is manifested in unplanned impulsive purchases, the emergence of the fear of missing out (FOMO) phenomenon, and excessive snack consumption that leads to product waste. This shift from pure utility fulfillment to the search for social identity is a form of conspicuous consumption . In this case, digital algorithm disruption stimulates hedonism, which is the dominant predictor of impulsive purchases in the modern era (Putra et al., 2026). Interestingly, in PKBM Bina Mulia, exposure to personalized social media algorithms has been shown to be far more dominant in triggering consumer behavior than direct invitations from peers in the real world. Algorithms act as the most aggressive socialization agents that often trigger digital vulnerability and lead adolescents to negative digital outcomes that can lead to compulsive shopping behavior (Yasmine et al., 2025;Otero-López, 2022). The inability to regulate oneself in restraining digital shopping impulses has a direct impact on the occurrence of daily liquidity crises (running out of cash) among 6th and 7th grade students.

The daily liquidity crisis experienced by elementary and junior high school students necessitates institutional intervention between tutors and parents. This contrasts with the corporate environment, where rigid institutional reforms can drive performance (Xie & Yang, 2023). Non-formal education ecosystems require proactive savings habits and modeling of prosocial behavior (Balliet et al., 2022). Instilling savings habits in childhood is a crucial ecological mechanism for ensuring future financial stability (Kamber et al., 2024;Bas¸ar et al., 2025).

Overall, the data synthesis results confirm that consumer literacy serves as a critical mediating variable. Understanding economic concepts will not reduce consumer behavior if students' cognitive filters are not strengthened. Consumer literacy competencies in homeschooling serve as a shield to mitigate irrational behavior, and its effectiveness requires a two-way synergy between financial discipline taught by tutors and ad-hoc allocation supervision by parents at home. This analysis demonstrates that financial socialization among Generation Z requires the involvement of three dimensions: knowledge, attitude, and awareness to suppress negative behavior. Conceptual understanding will not be successful without strengthening literacy as a cognitive shield amidst the onslaught of the cyber market

Research Limitations and Future Recommendations

This study openly acknowledges several formal methodological limitations. First, the sample size was very limited, involving only eight informants from one institution (PKBM Bina Mulia), so these findings cannot be directly generalized to other institutions. Second, the data collection design was cross-sectional and relied on self -reported data from interviews, without being supplemented by long-term field observation data on actual student transactions. Third, there is potential for information bias resulting from asymmetrical power dynamics between adult researchers and child informants.

Directions for future research are recommended to use longitudinal designs to track the evolution of children's consumer literacy over time. Future studies should expand sample sizes through multi-site approaches across various community-based learning centers (PKBM) across regions and facilitate quantitative comparative research between homeschooling and formal school students. Finally, it is recommended to design experimental intervention-based research on consumer education curricula to empirically test the effectiveness of strengthening adolescents' cognitive filters.

CONCLUSIONS

This study concludes that homeschooling students at PKBM Bina Mulia have a well-formulated theoretical understanding of economic concepts, but their implementation deviates at the junior level (grades 6 and 7). This deviation occurs due to the suboptimal function of consumer literacy as a cognitive market filter to withstand emotional urges. Students' consumer behavior is manifested in impulsive buying and the FOMO phenomenon, which is predominantly triggered by the manipulation of visual social media algorithms, the impact of which has been proven to exceed the influence of physical peer interactions.

Theoretically, this research provides a new contribution by expanding the theoretical framework of family financial socialization in the realm of non-formal education. This research proves that conceptual knowledge is not able to suppress consumer behavior independently without being accompanied by strengthening mature consumption literacy through ad-hoc cash supervision control by parents. The practical implications emphasize the urgency of collaboration between parents and non-formal schools to design a consumer education curriculum that focuses on self-regulation training, critical cyber awareness, and savings habits to protect teenagers from the disruption of the modern digital market.

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