

## **A Culture of Savings Solutions for Consumptive Behavior and Care for the Future**

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### **ABSTRAK**

Menabung adalah tindakan sederhana yang sulit dilakukan, oleh karenanya perlu ada pembiasaan sejak dini, dan dukungan banyak pihak. Hal yang harus disadari dalam menabung adalah manfaat jangka panjang, misalnya berguna bagi biaya pendidikan, kesehatan, modal usaha, kehidupan hari tua, dan sebagainya. Hal yang paling penting dari budaya menabung adalah membentuk sikap peduli terhadap kehidupan yang berlebihan, terutama dalam hal konsumsi. Kegiatan ini bertujuan untuk menambah pengetahuan masyarakat akan manfaat menabung bagi kehidupan masa depan. Dinamisnya kehidupan sering kali melahirkan banyak masalah dan membutuhkan uang sebagai solusinya, dengan menabung hal tersebut dapat teratasi. Kegiatan pengabdian kepada masyarakat ini dilakukan dengan metode edukasi dan permainan. Hasil dari kegiatan ini adalah memotivasi para peserta untuk dapat menyetor uang yang diberikan orang tua dan tidak berlebihan dalam membelanjakannya. Sehingga terbangun dua sikap sekaligus, yakni rajin menabung dan tidak konsumtif. .

**Kata Kunci : Budaya Menabung, Hemat, Tidak Konsumtif**

### **ABSTRACT**

Saving is a simple act that is difficult to do, therefore there needs to be habituation from an early age, and the support of many parties. The thing that must be realized in saving is the long-term benefits, for example it is useful for the cost of education, health, business capital, old age life, and so on. The most important thing from the culture of saving is to form a caring attitude towards excessive life, especially in terms of consumption. This activity aims to increase public knowledge about the benefits of saving for future life. The dynamics of life often give birth to many problems and need money as a solution, by saving these things can be overcome. This community service activity is carried out with educational methods and games. The result of this activity is to motivate the participants to be able to put aside the money given by their parents and not to overspend it. So that two attitudes are built at once, namely diligent saving and not consumptive.

**Keywords : Cultural Saving, Saving, Not Consumer**

### **INTRODUCTION**

The habit of saving is a habit that every parent needs to teach their children, activities for some Indonesian people are not realized will form one of the characters

and habits of a child when he grows up (Siregar, et al., 2020). For some people who do not know much about and implement saving activities or saving habits, the tendency to be indifferent to financial conditions has a big effect in the future. Urgent needs in large quantities cause it to be overwhelming for individuals if they do not have savings, where these savings are indeed formed or generated from the behavior of previous saving habits (Dupe, 2020).

It should be noted that the saving rate in Indonesia according to World Bank data in 2017 is still low at around 30.87% of GDP (Gross Domestic Income) which is much lower than Singapore and China, which has reached 49%, according to World Bank data. In 2019 the Coordinating Minister for Economic Affairs in the Student Savings program invited children, especially students, to contribute to saving activities. The low saving index in Indonesia creates dependence on foreign funds and forms a pattern of people's consumptive behavior (Rahmad, 2019).

Saving is an activity to set aside pocket money that is not used to be saved for a certain period of time aimed at meeting expectations or can be used at certain urgent times in the future (Jumaiyah, 2019).

Teaching saving activities has its own level of difficulty faced by both parents and teachers at school to children where they are growing and developing (Nugraha, 2019), because their pattern after receiving pocket money they will easily spend on buying food and toys. . Teaching saving activities must be continuous every day from the age of children to teenagers so that a non-consumptive pattern is formed, spending something based on desires or *trends* rather than meeting basic needs (Darmawan, et al., 2019).

Teaching children to manage money can be done in several stages according to their age, starting at the age of 5 years with an introduction to currency, its nominal, use, and when to spend it. This method, based on Brian Gym Instructor's International, is effective for children so they can manage pocket money in two ways, namely for snacks and saving. In addition, the role of a piggy bank and items desired by children is a separate motivation for children to be orderly in saving (Sari, 2018).

Consumptive behavior is the behavior of individuals who are influenced by sociological factors in their lives which are shown to consume excessively or wastefully and unplanned towards services and goods that are less or even not needed (Ismail, et

al., 2021). According to data, public consumption is still the pillar of national economic growth. Based on the release of the Central Bureau of Statistics, household consumption expenditure (RT) in 2018 reached 8,269.8 trillion or 55.7% of Gross Domestic Product (GDP) according to current prices of Rp. 14,837.4 trillion.

Olvista (Hidayat, et, al., 2018) said that the habit of frugal living in a person is the goal of saving and not consumptive, in the sense of actually adjusting spending to meet needs, so that if one day there is a big need it can be met properly. The purpose of community service activities in saving education and training programs from an early age in order to prevent children's consumptive behavior is (1) to introduce, educate and train children to save activities or saving habits from an early age (2) it is hoped that with the habit of saving children will shape their character. and the nature of being accustomed to spending funds/money according to need so as to reduce consumptive behavior in adolescence and adulthood (Lindiawatie & Shahreza, 2021).

## **METHOD**

This service is carried out at the Excellent Pondok Aren Bimbel. Devotion in the form of learning, coaching, and training for children aged 6 to 12 years. Explaining a reality that exists in the field when conducting research activities is usually called a descriptive method. With these methods and approaches, researchers carry out investigations and problem solving by describing facts and reality at the time the research takes place, both from the state of the object, subject, and the surrounding circumstances at the time of the research. In order to convey the goals and benefits of service, the stages are carried out by attracting the attention of children as follows: 1) Telling a fairy tale; 2) simple game as a simulation; 3) interaction quiz.

## **DISCUSSION**

The process of delivering material is carried out in a room in three sequences, namely: 1) teaching knowledge, understanding, and training in saving habits and living frugally through fairy tales; provide simple games that educate children so that children do not get bored and understand the material; 3) Interactive quiz.

1. Teaching Knowledge, Understanding and Training on Savings and Savings Habits Through Fairy Tales

At this stage, we explain knowledge, understanding about saving and living frugally in order to avoid consumptive behavior in the future. It starts with an understanding of saving, its goals, benefits, and simple ways for children who only get pocket money from their parents. Submission by providing illustrative images so that there is interaction between the material carrier and the children, this method trains children to be responsive to the material. In addition, the use of props in the form of a piggy bank by inviting the participation of children to write down their hopes and savings targets. This is expected to increase children's motivation to save and not be wasteful (consumptive).

## 2. Providing Simple Educational

Games Games are a way for researchers to make children more active and less bored than previous activities. Games can increase passion, activity, increase fun and motivate children to be interested in saving and saving their pocket money. The age of 6 to 12 years is a period of playing and learning so as to stimulate good habits of saving and sorting out needs in a fun form.

## 3. Questions and Answers

Questions and answers about the material is a step to see how the material can be understood so as to motivate learning to be frugal and save after the activity is carried out. Starting from the presenters who ask questions and the children as the audience answer them. The presenters also prepared several gifts for the children in the form of piggy banks and snacks for participants who could answer these questions. In the results of this activity, it was found that as many as 50% of the children who attended already knew about saving but had not done this due to several factors, including not being used to it, not having the means to save the money they left behind and encouragement from parents to teach children in saving. With this training, children not only know but also know, understand, and start getting used to saving. Voluntarily within a period of approximately a week after the service activity was held, 80% of children began to get used to saving with their piggy bank voluntarily and happily.

To increase awareness and sustainability of saving apart from the children themselves, parental support is also needed, for children who do not have enough

pocket money or snacks to set aside are expected to gain knowledge and understanding of the material, which can be implemented later.

## CONCLUSION

Education and training programs for children need to be held on an ongoing basis in various regions so that hopes can be created to increase the saving index and reduce the consumption rate in Indonesia. Saving activities and non-consumptive behavior actually some already know but do not understand the causes and effects so that they cannot be controlled properly. With the holding of this education and training program, it is hoped that all participants will be able to get used to being frugal from an early age and saving by being careful in using pocket money.

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