

ABSTRAK

Nadila Nur Azizah, 2026. *Fenomena Self-rewarding dalam Perilaku Konsumsi Siswa SMA Negeri 2 Mejayan*. Skripsi. Program Studi Pendidikan Ekonomi, FKIP, Universitas PGRI Madiun. Pembimbing (I) Dr. Novita Erliana Sari, S.Pd., M.Pd (II) Drs. Wikanso, M.Pd.

Fenomena *self-rewarding* semakin banyak dijumpai di kalangan remaja dan sering diwujudkan melalui berbagai aktivitas konsumsi sebagai bentuk penghargaan terhadap diri sendiri setelah mencapai suatu pencapaian atau melewati situasi yang melelahkan. Namun, praktik *self-rewarding* yang tidak disertai kontrol diri berpotensi mendorong munculnya perilaku konsumtif. Penelitian ini bertujuan untuk: (1) mengidentifikasi bentuk-bentuk *self-rewarding* yang dilakukan siswa SMA Negeri 2 Mejayan, (2) menganalisis motif siswa dalam melakukan *self-rewarding*, (3) mengidentifikasi faktor-faktor yang memengaruhi munculnya perilaku *self-rewarding*, (4) menganalisis dampak *self-rewarding* terhadap perilaku konsumsi siswa, dan (5) mengidentifikasi upaya siswa dalam mengontrol perilaku konsumsi agar praktik *self-rewarding* tidak menimbulkan dampak negatif terhadap pengelolaan keuangan pribadi. Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian fenomenologi. Sumber data diperoleh dari enam siswa SMA Negeri 2 Mejayan yang pernah melakukan *self-rewarding*, satu guru Ekonomi, dan satu guru Bimbingan dan Konseling (BK). Teknik pengumpulan data dilakukan melalui observasi, wawancara mendalam, dan dokumentasi. Keabsahan data diuji menggunakan triangulasi sumber dan triangulasi teknik. Analisis data menggunakan model Miles, Huberman, dan Saldana yang meliputi kondensasi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa *self-rewarding* siswa umumnya dilakukan dalam bentuk pembelian barang, makanan, maupun aktivitas hiburan. Motif utama yang melatarbelakangi perilaku tersebut adalah keinginan untuk mengapresiasi diri, memperoleh kebahagiaan, mengurangi kelelahan, dan meningkatkan motivasi. Faktor yang memengaruhi *self-rewarding* meliputi media sosial, teman sebaya, kondisi emosional, serta kondisi keuangan. Praktik *self-rewarding* dapat meningkatkan motivasi dan kepuasan diri, namun juga berpotensi mendorong perilaku konsumtif. Untuk mengendalikan dampak negatifnya, siswa menerapkan berbagai strategi seperti membuat skala prioritas, menabung, menetapkan batas pengeluaran, dan menunda pembelian.

Kata Kunci: *self-rewarding*, perilaku konsumsi, remaja, perilaku konsumtif, literasi keuangan.

ABSTRACT

Nadila Nur Azizah. 2026. *The Self-Rewarding Phenomenon in the Consumption Behavior of Students at SMA Negeri 2 Mejayan*. Undergraduate Thesis. Economics Education Study Program, Faculty of Teacher Training and Education, Universitas PGRI Madiun. Advisor (I): Dr. Novita Erliana Sari, S.Pd., M.Pd.; Advisor (II): Drs. Wikanso, M.Pd.

The phenomenon of self-rewarding has become increasingly prevalent among adolescents and is commonly expressed through various consumption activities as a form of self-appreciation after achieving personal accomplishments or overcoming physically and emotionally demanding situations. However, when practiced without adequate self-control, self-rewarding may encourage the development of consumptive behavior. This study aimed to: (1) identify the forms of self-rewarding practiced by students at SMA Negeri 2 Mejayan; (2) analyze the motives underlying students' self-rewarding behavior; (3) identify the factors influencing the emergence of self-rewarding behavior; (4) examine the impact of self-rewarding on students' consumption behavior; and (5) identify the strategies employed by students to regulate their consumption behavior so that self-rewarding does not negatively affect their personal financial management. This study employed a qualitative approach using a phenomenological research design. The data were collected from six students of SMA Negeri 2 Mejayan who had experienced self-rewarding practices, one Economics teacher, and one School Counselor. Data collection techniques included observation, in-depth interviews, and documentation. The credibility of the data was established through source triangulation and methodological triangulation. Data were analyzed using the interactive model developed by Miles, Huberman, and Saldaña, which consists of data condensation, data display, and conclusion drawing. The findings indicate that students generally practiced self-rewarding by purchasing goods, buying food and beverages, and engaging in leisure activities. The primary motives underlying these practices were self-appreciation, the pursuit of happiness, relief from fatigue, and the enhancement of learning motivation. The factors influencing self-rewarding included social media exposure, peer influence, emotional conditions, and financial circumstances. Although self-rewarding contributed positively to students' motivation and personal satisfaction, it also had the potential to foster consumptive behavior. To minimize these negative effects, students adopted several financial control strategies, including setting spending priorities, saving money regularly, establishing expenditure limits, and postponing unnecessary purchases.

Keywords: self-rewarding, consumption behavior, adolescents, consumptive behavior, financial literacy.