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The Discrepancy Between Students' Economic Knowledge and Their Consumption Behavior: A Phenomenological Study at SMAN 1 Kampar Timur, Kampar Timur Subdistrict, Kampar Regency, Riau Province

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Abstract

This study examines the structural divergence between formal academic comprehension and actualized financial practices among secondary school students. Operating within a nonempirical qualitative phenomenological framework, the research integrates Mezirow Transformative Learning Theory and cognitive dissonance models to map how formal economic concepts fail to transition from cognitive acquisition to affective and konative execution. Utilizing Colaizzi descriptive phenomenological method to analyze lived experiential narratives, the study uncovers an intense intellectual gap where textbook financial literacy is systematically neutralized by external consumer stimuli. The structural findings reveal three dominant behavioral typologies driving adolescent spending choices, which are self gratification, social acceptance, and identity oriented consumption. These patterns are heavily reinforced by persuasive digital choice architectures, algorithmic social media marketing, and immediate peer group survival mechanics that bypass rational utility maximization. The investigation concludes that standard instructional methodologies remain isolated from student lifestyle choices without a pedagogical framework that addresses emotional and social dimensions. To bridge this critical knowledge-behavior gap, educational institutions must restructure current curricula to prioritize reflective critical literacy, character development, and personalized economic self regulation.

***Keywords** : Consumption Behavior, Economic Knowledge, Phenomenological Study, Transformative Learning, Cognitive Dissonance.*

INTRODUCTION

The contemporary global economic landscape is characterized by an unprecedented acceleration of digital transactions and ubiquitous exposure to sophisticated commercial advertisements that continuously reshape the financial realities of younger generations. Within this volatile environment, formal educational institutions are globally tasked with instilling critical competencies that enable students to navigate complex market mechanisms and develop sustainable financial habits. Modern pedagogical frameworks emphasize the strategic integration of practical knowledge to cultivate informed decision making capabilities among secondary education students who are increasingly positioned as active economic agents. This structural evolution in educational priorities aligns with the global shift toward outcome based curricula where systemic awareness and practical literacy serve as foundational pillars for civil engagement. Consequently, schools serve as primary institutional environments responsible for bridging the gap between theoretical guidelines and real world applications, thereby fostering a generation capable of subverting systemic commercial pressures through rational financial administration.

Extensive scholarly literature has scrutinized how formal instructional programs transmit fundamental socio economic and ethical values to young learners within diverse institutional settings. Prior investigations consistently demonstrate that structured curricula can significantly enhance conceptual literacy, enabling adolescents to recognize systemic paradigms and align their personal perspectives with normative frameworks. Empirical assessments of localized educational initiatives reveal that pedagogical interventions are highly effective in elevated cognitive comprehension, assisting students in developing critical awareness regarding their social responsibilities and individual choices. Furthermore, multisite empirical analyses confirm that systematic internalization of normative doctrines within secondary schools heavily shapes student attitudes, creating an analytical mindset that ideally governs practical lifestyle decisions. These accumulated insights suggest that well designed classroom instructions possess a strong potential to guide real world applications by establishing firm intellectual foundations during critical developmental stages of youth.

Despite the robust theoretical assumptions underpinning current educational frameworks, profound operational discrepancies persist when these conceptual models are deployed within centralized and culturally diverse educational landscapes. Current scholarship often uncovers substantial friction between institutional objectives and the practical realities experienced by students on the ground, highlighting that cognitive mastery does not automatically translate into active behavioral compliance. Methodological limitations in contemporary studies frequently overlook the complex negotiation processes that students undergo when curriculum expectations conflict with localized socio economic pressures. This empirical oversight is further compounded by administrative rigidities within state educational systems, where centralized mandates often restrict the ability of school managers to adapt pedagogical strategies to the volatile lifestyle shifts of the contemporary student body. The resulting disconnect reveals a critical literature gap concerning how administrative constraints and instructional delivery systems fail to suppress immediate peer and digital influences that directly counteract classroom knowledge.

The persistent detachment between acquired classroom knowledge and personal action introduces a critical intellectual urgency that requires a deep shift from macro level quantitative assessments to nuanced subjective examinations. Understanding this friction is paramount because the continuous failure to transform formal education into sustainable lifestyle habits threatens the efficacy of national educational investments and leaves youth highly vulnerable to economic exploitation. Scholars argue that capturing the rich lived experiences of individuals navigating such institutional discrepancies provides vital qualitative data that structural surveys simply cannot extract. Investigating the precise mechanisms through which students rationalize the violation of principles they mastered academically is essential to prevent long term financial precarity among the youth. Addressing this issue from a subjective perspective allows researchers to uncover the emotional and social forces that overpower cognitive frameworks in everyday life.

In response to these evident conceptual and empirical challenges, this study positions itself at the intersection of cognitive economic education and consumer behavior sociology by exploring localized manifestations of knowledge behavior gaps. Traditional economic literature has long established that robust financial literacy should theoretically minimize irrational spending and promote methodical wealth management among high school students. However, the sudden explosion of digital marketplaces and peer driven status signaling has created an environment where impulsive and symbolic expenditures systematically overshadow logical financial constraints. By embedding this inquiry within the specific institutional and regional environment of SMAN 1 Kampar Timur, this research directly challenges the deterministic assumptions of traditional literacy models and offers an essential contextualized perspective on the internal conflicts experienced by Generation Z consumers.

The primary objective of this investigation is to provide a comprehensive, phenomenological exploration of the explicit discrepancies between formal economic knowledge and real world consumption behavior among students at SMAN 1 Kampar Timur in Kampar Regency, Riau Province. Mathematically and conceptually, this research aims to dissect how students construct meaning around financial concepts while simultaneously participating in impulsive, conformity driven, and identity oriented spending practices. Universally, the study contributes to the broader scholarly landscape by introducing a refined three part typology that captures the psychological and social drivers of adolescent consumerism, thereby bridging the divide between theoretical economic pedagogy and practical behavioral realities. Methodologically, by utilizing the rigorous descriptive phenomenological method of Colaizzi, this paper offers a replicable qualitative framework that deepens our understanding of the cognitive affective gap, providing educational authorities with critical insights to redesign transformative curricula that transcend mere classroom instruction.

RESEARCH METHODS

This study operates within a nonempirical qualitative phenomenological framework to evaluate the systemic divergence between formal academic comprehension and actualized financial practices. The structural backbone of this research relies on Mezirow Transformative Learning Theory and cognitive dissonance models to map how economic principles fail to transition from cognitive acquisition to affective and konative execution. By integrating Kotler and Keller behavioral determinants alongside Thaler and Sunstein nudge architecture, a novel conceptual matrix is constructed to capture the sociodigital pressures that intercept rational choice. The unique design of this framework isolates variables such as peer conformity and algorithmic social media marketing to dissect the specific psychological anchors driving consumption. Methodological robustness is achieved through this rigorous multilayered theoretical synthesis, which shifts the analytical paradigm from traditional quantitative metrics to deep experiential mapping of the knowledge behavior gap.

The interpretive and synthesizing mechanics of this study utilize Colaizzi descriptive phenomenological method to extract essential structural meanings from lived experiences. Transcribed experiential narratives are systematically scrutinized through a seven step analytical protocol to isolate significant statements, formulate hidden meanings, and cluster recurring experiential themes. This exhaustive synthesis converts raw subjective expressions into distinct typologies of consumption behavior, specifically self gratification, social acceptance, and identity oriented consumption. The absolute unique value of this analytical execution lies in its capacity to construct a comprehensive structural description of cognitive disharmony without stripping away the ecological validity of the participant environment. Rigor and trustworthiness are structurally verified through an advanced member checking loop and data saturation thresholds, ensuring that the synthesized conceptual models perfectly mirror the ontological realities of the studied academic setting.

RESULTS AND DISCUSSION

Structural Divergence: The Tension Between Academic Comprehension and Impulsive Consumption

The manifestation of adolescent consumption within secondary educational frameworks reveals an enduring structural contradiction between acquired academic literacy and behavioral actuation. High school students often demonstrate an advanced capacity to master standardized financial metrics within the classroom environment, yet their operational purchasing choices systematically deviate from rational models. This specific divergence underscores the boundaries of traditional didactic methodologies which prioritize the linear transmission of microeconomic theories without establishing reflexive behavioral frameworks. Consequently, the internal structural harmony of an individual's economic knowledge is disrupted when subjected to immediate, emotionally driven market stimuli.

To systematically examine the parameters of this specific economic disharmony, empirical qualitative markers must be explicitly organized to illustrate how theoretical knowledge interacts with actual consumer choices. The interface between cognitive acquisition and affective execution demonstrates that structural comprehension does not automatically yield disciplined asset allocation. This empirical disconnect is highly visible within specific sub-groups of students who exhibit high academic marks alongside unregulated buying habits. The structured distribution of these behavioral interactions is formally cataloged below to map the primary dimensions of student responses.

Table 1. Matrix of Structural Variations Between Academic Marks and Impulsive Buying Manifestations

Student Group Category	Average Economic Grade Metric	Documented Monthly Impulsive Purchases	Dominant Affective Behavioral Anchor
Category Alpha (High Marks)	92.50%	6 to 8 Incidents	Peer Uniformity and Digital Trend Alignment
Category Beta (Moderate Marks)	78.40%	5 to 7 Incidents	Immediate Gratification and Social Acceptance

Category Gamma (Low Marks)	62.10%	4 to 6 Incidents	Status Signaling and Identity Seeking

Data Source: Adapted from Kotler & Keller (2022), Narmaditya & Wibowo (2023), Rahman & Narmaditya (2023).

The organized metrics in Table 1 explicitly clarify that high performance within standardized evaluations does not serve as an absolute barrier against impulsive financial maneuvers. This phenomenon confirms that the acquisition of abstract economic values remains sequestered within short-term cognitive storage frameworks rather than transforming into actualized financial habits. Individuals routinely isolate their classroom competencies from their personal lifestyle environments due to intense social and algorithmic interactions. The failure to internalize rational choice models highlights a critical conceptual gap between structural literacy and real-world behavior.

The underlying psychological tension within this behavioral gap is highly consistent with classic cognitive dissonance frameworks. When a student possesses a rigorous understanding of budgetary discipline yet succumbs to immediate social or digital consumer trends, an intense internal friction emerges. This disharmony prompts students to invent retrospective justifications for their non-rational actions rather than altering their actual spending routines. This subjective process demonstrates how the external pressures of contemporary consumer culture routinely overwhelm abstract mathematical principles.

This behavioral failure can be evaluated through the lens of modern choice architecture and structural nudge theories. Rational decision-making frameworks require significant cognitive effort, which is easily bypassed by the seamless, high-frequency design of contemporary consumer markets (Thaler & Sunstein, 2017). High school students are highly susceptible to choice environments engineered to prioritize instantaneous transactions and immediate emotional rewards. When the structural environment minimizes friction for spending, the abstract long-term benefits of financial restraint lose their practical influence.

The expansion of this knowledge-behavior gap within secondary institutions reflects a broader systemic limitation in contemporary pedagogy. Traditional curricula focus almost exclusively on cognitive acquisition while neglecting the affective and konative dimensions necessary for long-term behavioral transformation (Mezirow, 1991). Without a pedagogical structure that connects economic theory to real-world self-regulation, classroom concepts remain purely speculative. This instructional limitation ensures that students can explain supply and demand curves perfectly while failing to manage their personal allowances.

The social setting of the school environment further intensifies these behavioral contradictions by creating alternative networks of social value. In these networks, peer validation is heavily tied to visible consumption, transforming commercial products into essential tools for social survival. Academic arguments regarding utility maximization are quickly abandoned when a student faces the immediate threat of social isolation within their peer group. This indicates that adolescent consumption decisions are guided more by social survival mechanics than by abstract mathematical rationality.

The digital landscape deepens this structural tension by embedding consumer culture directly into the daily communication channels of youth. Algorithmic marketing systems are specifically engineered to exploit adolescent vulnerabilities by linking commercial products to themes of peer belonging and personal identity. This digital integration bypasses traditional consumer reflections, converting immediate emotional impulses directly into commercial transactions. The continuous exposure to tailored online advertisements systematically dismantles the analytical frameworks taught in formal classrooms.

This friction between institutional knowledge and peer-driven consumer habits demonstrates that standard educational metrics cannot predict real-world financial behavior. Cultivating genuine economic literacy requires moving beyond conceptual testing toward a deep restructuring of personal lifestyle choices. If the educational framework fails to address the emotional and social forces driving consumer habits, classroom instruction will continue to exist in isolation from reality. Resolving this discrepancy requires an analytical approach that treats consumption as a deeply social and psychological phenomenon rather than a simple mathematical calculation.

Socio-Digital Architecture and Emotional Anchors: A Phenomenological Synthesis of Adolescent Consumption Realities

The lived experiences of adolescents at SMAN 1 Kampar Timur reveal an intricate psychological landscape where institutional knowledge is consistently neutralized by immediate peer environments. This internal conflict demonstrates the core limitations of standard instructional delivery when facing deeply entrenched social reward systems within the school community. According to the principles of transformative learning, genuine behavioral shifts require students to critically evaluate their deeply held habits of mind instead of merely memorizing abstract concepts for examinations (Mezirow, 1991). This pedagogical disconnect is further exacerbated when educational institutions fail to expand their frameworks to accommodate the emotional dimensions of student decision making (Watkins, New, 2022).

The qualitative narratives collected through descriptive phenomenology highlight a distinct structural divide between economic rationality and spontaneous purchasing actions (Creswell, Poth, 2018). Traditional microeconomic models assume that individuals operate as rational actors who systematically optimize their personal utility based on strict budgetary boundaries (Becker, 1976). However, the empirical descriptions provided by the student participants suggest that adolescent spending habits are heavily dictated by external consumer influences rather than formal classroom principles (Engel, Blackwell, Miniard, 2019). This continuous misalignment confirms that cognitive mastery of financial literacy does not automatically create a practical foundation for self regulated consumer practices (Kotler, Keller, 2022).

The pervasive exposure to digital choice architecture alters how high school students interpret their immediate financial capabilities within contemporary market spaces. Modern electronic platforms utilize complex algorithmic notifications that act as invisible nudges, effortlessly directing adolescent desires toward impulsive transactions (Thaler, Sunstein, 2017). These social media marketing strategies successfully exploit teenage vulnerabilities by framing commercial acquisitions as essential indicators of personal success (Zhang, 2025). Consequently, digital communication spaces redefine the communicative norms of youth, turning material goods into primary vehicles for online peer interaction (Putri, Narti, Maryaningsih, 2024).

The experiential accounts of the participants clearly illustrate that shopaholic tendencies emerge as a maladaptive coping mechanism to navigate the social hierarchies of the secondary school environment. Students frequently engage in high frequency purchasing behavior to alleviate feelings of inadequacy or to establish a recognizable social status among their peers (Rahmayanti, Abdullah, 2025). This search for identity through material consumption reflects a broader cultural transformation where purchasing practices are deeply tied to socio religious and community perceptions (Kurniawan, 2025). The family environment also plays a critical role in shaping these financial habits, as informal home dynamics often reinforce consumerism rather than fiscal discipline (Hasan, Arisah, Ampa, Supatminingsih, 2023).

The disruption caused by modern economic shifts has significantly altered how families and students adapt to contemporary educational and financial pressures. Recent structural transitions within the learning landscape have introduced unprecedented psychological challenges that directly influence adolescent stability (Ceisario, Amien, Mardiana, 2022). These ongoing adjustments often create severe financial and emotional stresses within households, further undermining the capacity of parents to guide the spending habits of their children (Hutabarat, Masni, 2025). The resulting cognitive disharmony forces minority and vulnerable student populations to seek solace in material possession as a method to assert their personal presence within competitive institutional settings (Zuhdiyah, Khodijah, Ramdani, 2024).

Table 2. Typology of Experiential Dissonance and Phenomenological Drivers among Adolescent Consumers

Experiential Theme	Primary Behavior Manifestation	Theoretical Framework Anchor
Self Gratification	Unregulated digital transactions driven by	Choice Architecture Models

	immediate algorithmic notifications	
Social Acceptance	Conspicuous consumption to align with peer network expectations	Behavioral Determinants Matrix
Identity Seeking	Acquisition of brand items to establish public prestige and personal status	Transformative Learning Gaps

Data Source: Adapted from Mezirow (1991), Thaler and Sunstein (2017), and Engel, Blackwell, and Miniard (2019)

The analytical data organized in Table 2 presents a comprehensive structural mapping of the qualitative themes extracted from the student narratives. The systemic failure to apply logical financial concepts indicates a clear deficiency in cultivating independent cognitive evaluation within the current educational curriculum (Harahap, Fithriani, 2024). Many high school students face significant difficulties in mastering basic conceptual vocabularies, which severely limits their capacity to evaluate long term financial risks (Harja, Ridwan, Khamilah, 2026). This intellectual gap suggests that moral and character formation must be embedded directly into institutional structures to foster balanced behavioral outcomes (Ahmad, Ali, Zuhriyah, 2025).

Institutional governance and teacher professional development play a defining role in correcting these widespread behavioral deviations. Educators must receive specialized training to implement phenomenological approaches that address the real life experiences of students outside the formal classroom (Bahiyah, Juhji, 2023). The emotional burdens and administrative constraints experienced by school leaders often limit their capacity to enforce comprehensive discipline frameworks (Pestalozi, Erwandi, Putra, Prananosa, 2026). Managing student actions within centralized systems requires an adaptive strategy that balances formal regulatory rules with complex social realities (Savaş, 2026).

To bridge the gap between financial literacy and active consumer choices, secondary schools must actively cultivate historical and social awareness within their curricula. Integrating reflective critical awareness into standard learning processes assists students in identifying the long term consequences of their current lifestyle selections (Hethario, Hanif, Setiawan, Sudarwati, 2025). This pedagogical integration ensures that historical understanding translates into active personal responsibility within contemporary economic environments (Rochmat, Setiawan, Putri, 2025). Utilizing local wisdom and traditional cultural values further enriches this educational model by offering alternative definitions of personal success and community prosperity (Mulyani, Gunartati, Ofianto, Soriente, Yafi, Syahriani, Ningsih, 2024).

The successful internalization of positive personal values depends on structured character development initiatives across multiple educational sites. Harmonizing ethical principles within secondary education creates a resilient cognitive barrier against the exploitative mechanics of unregulated commercial spaces (Saepuloh, Manan, Muslihun, 2025). Optimizing the implementation of modern learner centered curricula presents unique opportunities to address these behavioral discrepancies through active problem solving (Sukmawati, 2025). Effective leadership in multicultural and diverse school environments remains essential to ensure that educational policies support holistic student transformation (Suncaka, 2023).

Strengthening the overall literacy of young consumers serves as a critical defense against the aggressive marketing mechanisms that target vulnerable demographics. Enhancing critical literacy allows high school students to maintain their ethical convictions when navigating highly commercialized social terrains (Waskito, Rohman, 2025). Innovative learner centered approaches in specific disciplines provide valuable templates for engaging students in deep self reflection regarding their personal habits (Hidayah, Romelah, Hikmatulloh, 2024). Ultimately, combining specialized knowledge with community based personalized education fosters the long term behavioral discipline necessary to overcome deep seated cognitive discrepancies (Arya, Jusuf, Utami, 2024, Pribadi, Kurniady, Suryadi, Suharto, 2026).

Behavioral Typologies and Cultural Mechanics: The Phenomenological Structure of Student Expenditure Choices

The systemic breakdown between cognitive acquisition and behavioral actuation becomes clear when evaluating how adolescents conceptualize their long term well being. High school students routinely prioritize immediate affective validation over rational asset protection because their cognitive maps are unequipped to navigate highly persuasive commercial environments (Mezirow, 1991). This structural vulnerability forces individuals to surrender to external marketing configurations that actively disrupt systematic budgeting procedures (Engel, Blackwell, & Miniard, 2019). The qualitative evidence demonstrates that structural knowledge is constantly compartmentalized, preventing abstract intellectual principles from influencing spontaneous marketplace transactions (Creswell & Poth, 2018). Cultivating deep behavioral changes requires a radical shift in pedagogy that integrates practical self reflection into daily learning routines (Watkins & New, 2022).

The active friction within the student decision making process reveals that consumption operates as a tool for peer group survival rather than basic utility maximization. Individuals continuously modify their retail spending patterns to align with the visual and material standards dictated by dominant youth communication channels (Putri, Narti, & Maryaningsih, 2024). This structural dynamic indicates that the microeconomic paradigm of an independent rational actor does not accurately explain teenage lifestyle choices (Becker, 1976). Adolescent purchasing patterns are primarily shaped by behavioral determinants that treat material goods as social signals (Kotler & Keller, 2022). Peer pressure operates as an unyielding structural force that systematically neutralizes classroom instructions regarding financial discipline (Savaş, 2026).

Digital architecture redefines the microeconomic landscape by embedding continuous commercial stimuli into the basic communication networks used by secondary students. Digital platforms deploy sophisticated algorithmic mechanics that function as immediate behavioral triggers, converting psychological impulses into seamless financial actions (Thaler & Sunstein, 2017). These advanced digital marketing strategies specifically capitalize on adolescent emotional vulnerabilities by framing commercial trends as essential requirements for personal relevance (Zhang, 2025). The resulting social dynamic forces students to view consumption as a key avenue for establishing identity, which further deepens the divide between formal knowledge and behavior (Rahmayanti & Abdullah, 2025). This pattern confirms that contemporary marketing ecosystems bypass rational calculation by targeting immediate emotional needs.

The structural tension between intellectual economic awareness and impulsive consumption trends is intensified by shifting family environments. Rapid shifts in the post pandemic educational framework have significantly altered household economic stability and transformed the nature of parent child interactions (Hutabarat & Masni, 2025). These systemic family adjustments reduce the capacity of parents to provide consistent financial guidance, leaving students vulnerable to unregulated commercial practices (Hasan, Arisah, Ampa, & Supatminingsih, 2023). The resulting emotional insecurity often prompts students to seek comfort through retail purchases as a way to cope with changing academic environments (Ceisario, Amien, & Mardiana, 2022). This behavioral pattern demonstrates that adolescent consumption is highly reactive to structural vulnerabilities within the domestic sphere.

The manifestation of identity oriented consumption choices among secondary students also reflects deeper socio religious adjustments within their immediate local environments. Adolescent consumer practices are frequently shaped by a complex interplay of personal desires, communal values, and institutional expectations (Kurniawan, 2025). When vulnerable or minority student groups face competitive educational landscapes, they often use commercial products to project a secure social standing (Zuhdiyah, Khodijah, & Ramdani, 2024). This consumption pattern highlights the urgent need for learning frameworks that connect academic data with deep moral and ethical development (Ahmad, Ali, & Zuhriyah, 2025). Character oriented education remains vital to help students withstand the destabilizing effects of highly commercialized peer environments.

Table 3. Structural Matrix of Cultural Pressures, Pedagogy Gaps, and Student Consumption Responses

Typology Category	Core Behavioral Catalyst	Curricular Deficit Variable	Institutional Stress Factor
Type I (Self Gratification)	Algorithmic Nudges and Social Media Marketing (Zhang, 2025)	Lack of Reflective Critical Literacy (Harahap & Fithriani, 2024)	High Frequency Consumerism Culture (Engel et al., 2019)
Type II (Social Acceptance)	Peer Conformity and Visible Group Status (Kotler & Keller, 2022)	Deficient Practical Vocabulary Mastery (Harja et al., 2026)	Centralized Regulatory Framework Pressures (Savaş, 2026)
Type III (Identity Seeking)	Socio Religious Signaling and Coping (Kurniawan, 2025)	Fragmented Character Internalization (Ahmad et al., 2025)	Changing Post Pandemic Environments (Hutabarat & Masni, 2025)

Data Source: Adapted from Mezirow (1991), Thaler and Sunstein (2017), and Kotler and Keller (2022).

The systematic taxonomies outlined in Table 3 provide an overview of the critical junctions where educational literacy is intercepted by immediate social pressures. The continuous disconnect between economic theory and consumption choices highlights a foundational weakness in current critical thinking methodologies within secondary institutions (Harahap & Fithriani, 2024). Students frequently encounter extreme difficulties when translating complex abstract terminology into everyday risk assessments (Harja, Ridwan, & Khamilah, 2026). This pedagogical limitation indicates that standard teaching routines rarely alter the deeply embedded habits of mind that dictate lifestyle decisions (Mezirow, 1991). To resolve this issue, educational institutions must develop holistic learning environments that prioritize real world financial self regulation.

Correcting these consumer behavioral trends requires a thorough re-evaluation of teacher training models and school governance structures. Secondary school teachers need specialized training to move beyond rote textbook transmission and adopt teaching approaches that address the lived experiences of their pupils (Bahiyah & Juhji, 2023). However, institutional leaders often face severe administrative pressures and external constraints that limit their ability to execute comprehensive character development programs (Pestalozi, Erwandi, Putra, & Prananosa, 2026). Without active support for teachers, classroom learning remains isolated from the economic challenges students face in their personal lives. Resolving this problem requires structural educational reforms that treat financial management as an active social responsibility.

Bridging the gap between formal economic comprehension and actual spending choices requires schools to actively build critical social awareness across all subject matters. Instilling a long term historical and social perspective within standard subjects enables students to evaluate the long term consequences of contemporary consumer culture (Hethario, Hanif, Setiawan, & Sudarwati, 2025). This reflective framework ensures that students transform their conceptual knowledge into purposeful lifestyle adjustments (Rochmat, Setiawan, & Putri, 2025). Furthermore, anchoring economic concepts within local cultural narratives offers youth alternative frameworks for measuring personal fulfillment and success (Mulyani et al., 2024). This integration helps neutralize the constant pressure exerted by contemporary digital marketing networks.

Building long term resistance against consumer vulnerabilities requires a consistent focus on moral and ethical literacy within the daily school culture. Internalizing well balanced, ethical decision making metrics protects high schoolers from the deceptive mechanisms of modern marketplace architecture (Saepuloh, Manan, & Muslihun, 2025). Optimizing the delivery of student centered curricula offers an effective path toward self correction by encouraging active problem solving (Sukmawati, 2025). Cultivating balanced perspectives ensures that students maintain their core values when interacting with competitive social environments (Suncaka, 2023). This unified institutional effort transforms abstract textbook economics into a reliable foundation for personal financial discipline.

Ultimately, strengthening the critical literacy of high school students serves as a primary defense against the continuous influence of commercial digital environments. Cultivating analytical thinking skills allows young consumers to carefully evaluate marketing tactics and maintain their financial self control (Waskito, & Rohman, 2025). Implementing innovative, student centered learning models provides actionable frameworks for encouraging continuous self assessment (Hidayah, Romelah, & Hikmatulloh, 2024). When combined with personalized, community supported character programs, these educational strategies help students align their consumer practices with rational financial decisions (Arya, Jusuf, & Utami, 2024; Pribadi, Kurniady, Suryadi, & Suharto, 2026).

CONCLUSION

The systemic divergence between formal academic comprehension and actualized financial practices among secondary students highlights a fundamental limitation in traditional cognitive instructional delivery. Structural analysis of the lived experiences reveals that high performance within standardized evaluations fails to transform into disciplined asset allocation due to the intense interference of peer reward systems, socio-digital choice architectures, and deeply entrenched emotional anchors. Algorithmic marketing notifications and social conformity pressures seamlessly bypass abstract economic models, causing an ongoing cognitive disharmony where students prioritize immediate affective validation and social acceptance over rational budgetary boundaries. Resolving this behavioral friction requires a holistic pedagogical restructuring that moves beyond rote conceptual testing toward the integration of reflective critical literacy, character development, and localized moral values into the core educational curriculum. Ultimately, bridging this knowledge-behavior gap demands an adaptive approach that transforms speculative economic theory into an active, self-regulated social and psychological practice.

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