

## Shop Smart, Stay Safe: Marketplace Safety Education for Students at SMP Negeri 8 Jakarta

Vita Briliana<sup>1\*</sup>, Wasisto Ruswidiono<sup>2</sup>, Deasy Ariyanti Rahayuningsih<sup>3</sup>

<sup>1,2,3</sup> Trisakti School of Management, Indonesia.

\*Corresponding Author:

Email: [vita@stietrisakti.ac.id](mailto:vita@stietrisakti.ac.id)

---

### **Abstract.**

*The dominance of the younger generation correlates with high exposure of adolescents to the digital ecosystem (social media and e-commerce), which is saturated with promotions, influencers, and hidden advertisements. This increases the risk of impulsive purchases, fraud, and exposure to online lending/pay later services without adequate understanding. The community service program "Wise Online Shopping" is designed to improve digital literacy and basic financial literacy among junior high school students in Jakarta through an interactive educational approach that aligns with the characteristics of Gen Z/Alpha. The intervention is based on the Stimulus–Organism–Response (S-O-R) framework, with the stimulus being exposure to critical material expected to change students' cognition, emotions, and attitudes, leading to a response of more reflective shopping decisions. The activity was conducted at SMP Negeri 8 Jakarta Pusat on Thursday, December, 11th, 2025 for students in grades VII–VIII (ages 12–14) using a one-group pre-post design with quantitative data (pretest–posttest questionnaires) and qualitative data (observation, written reflection, and group discussion). The material covers online transaction security, identifying advertisements/influencers, scam risks, the dangers of illegal online lending, and child protection aspects in electronic systems. The relevance of the legal aspect is reinforced by Law No. 1 of 2024, which emphasizes the obligation of Electronic System Operators to provide age limit information, child user verification, and abuse reporting mechanisms. The results showed an increase in post-intervention knowledge and a moderate decrease in impulsive buying tendencies, accompanied by increased caution toward influencers and rejection of online lending as a solution for consumption. This program is effective as an initial step for generation Z or Alpha but it requires repeated reinforcement through collaboration between schools, parents, and digital ecosystem policies.*

**Keywords:** digital literacy; financial literacy; online shopping; impulse buying; Gen Z; Gen Alpha; S-O-R and online loans.

---

## **I. INTRODUCTION**

The total population of people living in Jakarta in the first half of 2025 is 11,010,514. This includes 25.32% Millennials (those born between 1981 and 1996) and about 25.18% Generation Z (people born between 1997 and 2012). Generation Alpha, which includes people born between 2013 and 2024, makes up around 18.17%. In general, the data on Jakarta's population by generation in the first half of 2025 shows that the productive age group and young generations make up the majority of the population. This domination of young generations brings both chances and problems, especially when it comes to how they act and spend money online.[1]

Online shopping activities are an effort to fill leisure time, a way to relieve stress, or even a strategy to spend money.[2] Online shopping makes shopping more practical where consumers are pampered, because with just a finger, consumers can immediately order, transfer, and have the goods delivered to their homes. Therefore, online shopping has emerged as one of today's most popular cultures. The public's tendency toward online shopping activities cannot be separated from the increasing role and existence of information technology in giving birth to new media.[3]

The development of technology and the internet encourages Gen Z and Gen Alpha to be very active on social media, so their daily activities are heavily connected to gadgets, social networking platforms, and e-commerce. Various studies in Indonesia indicate that intensive social media use can be associated with addictive tendencies and the emergence of less rational consumption behaviors, including impulsive buying on online shopping platforms. In Jakarta, the high penetration of e-commerce and the proliferation of digital promotions through influencers, live streaming, and hidden advertising are exposing middle school students, who are part of Gen Alpha and Gen Z, to online shopping stimuli without adequate filtering. On the other hand, national regulations such as the updated Electronic Information and Transactions Law, consumer protection regulations, child protection regulations, and OJK regulations regarding online lending services (fintech lending) are not always understood by teenagers and parents.[4]

This condition demonstrates the importance of digital literacy and financial literacy education programs focused on the theme of "wise online shopping" for junior high school students in Jakarta. This community service program is designed to enhance students' understanding of the risks of online shopping, the dangers of online lending, potential scams, and the legal and child protection aspects of electronic transactions. The use of an interactive educational approach suitable for Gen Alpha and Gen Z characters is expected to reduce impulsive buying tendencies and promote more reflective consumer behavior.[5]

In general, this program aims to improve the digital and basic financial literacy of junior high school students in Jakarta so they can be wiser in online shopping and understand the economic, psychological, and legal risks associated with such activities. The specific objectives are as follows: (1) students will be able to explain the risks of impulsive buying and the influence of social media, (2) students will recognize the signs of hidden advertising and influencer marketing strategies, (3) students will understand the dangers of online loans and the consequences of digital debt, and (4) students will be aware of the basic principles of consumer protection and child protection in electronic transactions. This objective is tailored to the characteristics of Gen Alpha and Gen Z, who are responsive to visual, interactive, and real-case narrative-based content.

## **II. METHODS**

This community service program uses a simple quantitative-qualitative approach with a one-group pre-post (pretest-posttest) design, combined with a participatory approach through group discussions and case simulations. The theoretical basis for the intervention refers to the Stimulus–Organism–Response (S O R) framework, where the stimulus, which is critical educational exposure to online shopping and social media, is expected to influence the organism (students' cognition, emotions, and attitudes), resulting in a response of wiser shopping behavior and a decrease in impulsive tendencies.

The location of the activity is SMP Negeri 8 in Central Jakarta, whose students are in the Gen Alpha and Gen Z age range and who, according to a brief initial survey, have a high level of social media and e-commerce usage. School selection was done purposively, considering the support of the school and the relevance of the socioeconomic context. The program participants are 7th–8th grade students aged 12 to 14, categorized as Gen Alpha and Gen Z, who are already accustomed to using smartphones and have experience shopping or seeing their parents shop online.

The delivery method uses a combination of visual presentations, short videos, online shopping simulations, interactive quiz games, and case discussions, which is suitable for the learning styles of Gen Alpha and Gen Z, who tend to be visual and collaborative. Quantitative data collection was conducted through pre- and post-activity questionnaires, which measured (1) knowledge about safe online shopping, (2) understanding of online loan risks and scams, (3) attitudes toward impulsive buying, and (4) awareness of regulations and child protection. The instrument was developed by referring to the social media addiction scale and research on impulsive buying in Indonesia and then adapted to the language and level of junior high school students. Qualitative data were obtained from observations, short written reflections from students, and small group discussions about their online shopping experiences.

## **III. RESULT AND DISCUSSION**

In summary, the program's implementation showed an increase in students' knowledge about the risks of online shopping and online loans, which was reflected in the rise in average scores on the knowledge questionnaire after the intervention. This pattern is consistent with previous findings from digital literacy research, where structured education can improve adolescents' ability to recognize risks and adopt safer digital behaviors. Additionally, there was a decrease in the proportion of students who stated they frequently made impulsive purchases "without thinking" when seeing promotions on e-commerce platforms, although this change was still moderate.

From an attitudinal perspective, many students reported that they became more cautious about influencer endorsements and unlabeled advertisements and more critical of online loan offers appearing on social media. Students' written reflections

demonstrate heightened awareness regarding the significance of consulting their parents prior to making online purchases, particularly for high-value items or when contemplating the use of deferred payment options or online loans. This aligns with legal literature that emphasizes the role of parental education and supervision in preventing online transactions that are harmful to children.



**Fig. 1.** Speakers from Trisakti School of Management and female students from SMPN 8 Jakarta also participated in the event



**Fig. 2.** In addition, male students from SMPN 8 Jakarta and speakers from Trisakti School of Management attended the event.

Qualitatively, group discussions revealed that before the program, some students viewed online loans as a "shortcut" to fulfill consumer desires, such as buying gadgets or fashion, without understanding the consequences of interest and penalties. After receiving explanations about OJK regulations, unethical debt collection practices by illegal online lenders, and case studies of online lending victims, students stated they

were more afraid and reluctant to use online lending for consumption. This narrative indicates a shift in perception from "normalizing online lending" toward a more cautious attitude, which is an early indication of success.

The following image depicts a group discussion between students and the speaker to gather preliminary information about their current online shopping activities. The discussion covered, among other things, the types of products frequently purchased online, the online shopping apps they frequently use, the maximum amount spent on online shopping, and parental support or involvement in online shopping. The group discussion between students and the training speaker took place before the presentation began.



**Fig. 3.** Discussion between some speakers and some groups of students before presentation to get the preliminary information about shopping online

The findings of this program reinforce the literature that Gen Z and Gen Alpha adolescents in urban areas like Jakarta are in a highly saturated digital ecosystem of marketing stimuli, making them vulnerable to social media addiction and impulsive buying. The dominance of Gen Z and Gen Alpha in Jakarta's population structure implies that their consumption patterns will significantly determine the city's economic dynamics, making educational interventions regarding wise consumption an important social investment.



**Fig. 4.** The overall atmosphere was that students enjoyed the smart shopping online presentation.

At the same time, online reviews and advertising tools have become just as important. Promotional discounts often make people buy things on a whim and make it harder for them to think about how much a product is worth [6]. The S O R approach in this program helps students understand the link between stimulus (advertisements, influencers, promotions), internal conditions (emotions, need for recognition, FOMO), and response (impulsive buying behavior). Research on impulsive buying in Indonesian e-commerce shows that digital promotion stimuli and influencer credibility trigger positive emotions, which then drive impulsive purchase intention. By targeting cognitive and affective aspects through critical education and simulations, this program aims to interrupt the stimulus-response pathway and add a stage of reflection.

Integrating legal perspectives into educational materials has proven to have a productive "shock" effect, as students are only now realizing that there are serious legal consequences and risks associated with the misuse of personal data, electronic contracts, and online loans. This aligns with legal studies suggesting increased digital legal literacy for children to reduce vulnerability to unauthorized or harmful transactions. The challenge ahead is how to synergize education in schools with platform monitoring and regulatory enforcement, for example, stricter age verification and more transparent advertising labeling by electronic system providers.

On the other hand, the limitations of this program include the absence of a control group and the relatively short duration of the intervention, making it impossible to determine the long-term effects on real-world behavior. Literature on digital behavior change suggests the need for repeated interventions, parental reinforcement, and school policy support (e.g., device usage policies and the integration of digital literacy into the curriculum) for attitude changes to transform into new habits. Therefore, the next service program can develop advanced modules, parent training, and collaboration with e-commerce platforms for a joint "child-friendly online shopping" campaign.

#### **IV. CONCLUSION**

The community service program themed "Wise Online Shopping for Junior High School Students in Jakarta" showed that digital and financial literacy education designed to suit the characteristics of Gen Alpha and Gen Z can increase knowledge, change attitudes, and reduce the tendency for impulsive buying. The application of the S-O-R approach, the integration of psychological, digital marketing, and legal perspectives, and interactive methods proved relevant for the context of urban middle school students. Moving forward, synergy between schools, parents, the government, and digital industry players will be key to creating a safer and more equitable online

shopping ecosystem for children and adolescents.

## V. ACKNOWLEDGMENTS

The presentation on the “Wise Marketplace Smart Shopping: Don’t Get Fooled” training is a community service activity of Trisakti School of Management Jakarta and SMPN 8 Central Jakarta, which was held in the SMPN 8 Central Jakarta Hall on December 11, 2025. Our deepest gratitude to the Principal of SMPN 8 Jakarta. Mr. Umar Panuju and the teachers and staff for organizing this presentation activity.

## REFERENCES

- [1] R. Maheswara, “Jumlah Penduduk Jakarta Semester I 2025, Milenial Dan Gen Z Mendominasi.” Dataloka, Indonesia, 2025.
- [2] H. Sazali and F. Rozi, “Belanja Online Dan Jebakan Budaya Hidup Digital Pada Masyarakat Milenial,” *J. Simbolika Res. Learn. Commun. Study*, vol. 6, no. 2, pp. 85–95, 2020, doi: 10.31289/simbollika.v6i2.3556.
- [3] R. A. Utamanyu and R. Darmastuti, “Budaya Belanja Online Generasi Z Dan Generasi Milenial Di Jawa Tengah (Studi Kasus Produk Kecantikan Di Online Shop Beauty By ASAME),” *Scriptura*, vol. 12, no. 1, pp. 58–71, 2022, doi: 10.9744/scriptura.12.1.58-71.
- [4] V. Briliana and K. W. Prasastyo, “Unraveling The Impulse to Buy Among Indonesian Female Generation Z Through E-Commerce During Live Streams,” *J. Muara Ilmu Ekon. dan Bisnis*, vol. 9, no. 2, pp. 377–388, 2025, doi: 10.24912/jmieb.v9i2.35434.
- [5] Ruswidiono and V. Briliana, *Empowering Society 5.0: Digitalization, Sustainability, And Global Collaboration*. Indonesia: Yayasan Fatih Al Khairiyyah, 2026.
- [6] V. Briliana, "Evolving Digital Consumption Behavior of Generation Z Muslim Consumers in the Halal Cosmetics Market," *Journal of Digital Marketing and Halal Industry*, vol. 7, no. 2, pp. 337-360, 2025, doi:https://doi.org/10.21580/jdmhi.2025.7.2.25537.