

NETNOGRAPHIC STUDY ON THE MENTAL ACCOUNTING OF K-POP FANS

By Kirey Aulia

Abstract

This study aims to identify the forms of mental accounting practiced by NCTzen in allocating their finances for hobby-related needs and daily necessities. The research employs a qualitative method with an interpretive paradigm and a netnographic approach through participatory observation on the X platform. Data were analyzed through the stages of coding, noting, abstracting and comparing, checking and refinement, generalizing, and theorizing. The findings show that NCTzen construct mental accounts that separate essential expenses from fandom-related funds, such as savings for concerts, albums, and merchandise. Fandom spending is framed as emotional gains that are perceived to outweigh financial losses. Decision-making is influenced by transaction utility, sunk cost, payment depreciation, and payment decoupling, which make large expenditures feel psychologically lighter. Additionally, fans apply budgeting through consumption categories and self-control to manage impulsive spending. The study also identifies the role of choice bracketing and dynamic mental accounting, in which fans evaluate expenses separately and dynamically according to emotional context and financial priorities.

Keywords: *mental accounting, NCTzen, netnography*

STUDI NETNOGRAFI UNTUK *MENTAL ACCOUNTING*

PENGGEMAR K-POP

Oleh Kirey Aulia

Abstrak

Penelitian ini bertujuan untuk mengetahui bagaimana bentuk *mental accounting* yang dilakukan NCTzen dalam mengalokasikan keuangan untuk kebutuhan hobi dan kebutuhan sehari-hari. Penelitian menggunakan metode kualitatif dengan paradigma interpretatif dan pendekatan netnografi melalui observasi partisipatif pada platform X. Analisis data dilakukan melalui tahapan *coding, noting, abstracting and comparing, checking and refinement, generalizing, dan theorizing*. Hasil penelitian menunjukkan bahwa NCTzen membentuk akun mental yang memisahkan dana kebutuhan pokok dan dana fandom, seperti tabungan konser, album, dan *merchandise*. Pengeluaran fandom dibingkai sebagai *gains* emosional yang dianggap lebih tinggi daripada *losses* finansial. Pengambilan keputusan dipengaruhi oleh *transaction utility, sunk cost, payment depreciation, dan payment decoupling* yang membuat pengeluaran besar terasa lebih ringan. Selain itu, penggemar menerapkan *budgeting* melalui kategori pengeluaran dan *self-control* untuk mengatur konsumsi impulsif. Penelitian juga menemukan peran *choice bracketing* serta *dynamic mental accounting*, di mana penggemar mengevaluasi pengeluaran secara terpisah dan dinamis sesuai konteks emosional dan prioritas finansial.

Kata kunci: *mental accounting*, NCTzen, netnografi