



Does the “Idaman Jelita” Character of Universitas Negeri Surabaya Influence Students Economics Literacy?

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Abstract

The purpose of this research is to find out how the influence of students' perceptions about the affirmation of the “idaman jelita” character towards economic literacy, also to examine the general education theory. The population was students majoring in economics education in semester 3, consist of 254 students of 4 study program in the Departement of Economics Education. The sampling technique used was purposive random sampling, with a total of 176. Data analysis techniques using Structural Equation Modeling (SEM). The results of the study are there is a significant and positive effect on the affirmation of the “idaman jelita” character on economic literacy among students of the Department of Economic Education, Faculty of Economics, Universitas Negeri Surabaya. This indicates that the better the affirmation of the “idaman jelita” character, the better the economic literacy of students. Finally we suggests to the next researcher to confirm the results of this study with qualitative methods to dig deeper and detailed information related to the variables studied.

How to Cite

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INTRODUCTION

In facing the era of Industrial Evolution 4.0, people are faced with the rapid development of information technology. The development of information technology was experienced by all fields including the economic sector. Advances in information technology have a central role in making intelligent considerations to satisfy needs. In addition, economic literacy also plays a role in making one's economic decisions. This is because of, economic literacy is a useful tool to change behavior from not intelligent to intelligent (Sina, 2012).

By using economic literacy a person will be able to use his mindset in distributing income, both for saving, investing to meet the necessities of life. According to Jappelli (2010), economic literacy is useful for deciding about how a person invests well and how much someone lends on the financial market and how one understands the consequences of overall economic stability. Thus, good economic literacy makes a person able to manage economic resources well in order to achieve prosperity.

In order to achieve high economic literacy among the students, the Department of Economic Education, Faculty of Economics, Universitas Negeri Surabaya is working to improve the quality of learning by affirming the "Idaman Jelita" character, which is an acronym for faithful, intelligent, independent, honest, caring, and persistent. KKNI curriculum at Universitas Negeri Surabaya (Unesa) is integrated with the character that refers to the values of General Education, namely "Idaman Jelita" character.

The "Idaman Jelita" character was adopted by Universitas Negeri Surabaya from the values of General Education (GE). GE was first introduced in the Middle Ages in Europe with the primary goal of liberation (liberation from ignorance, poverty, etc.) under the name Liberal Arts Education. Initially, the concept of Liberal arts education was defined as a subject or curriculum. This definition was put forward by Martianus Capella in the 5th century. According to Capella, liberal arts co-

vers seven fields which are grouped into two, trivium and quadrivium. The trivium group includes abilities in the verbal field, including grammar, logic and rhetoric, while the quadrivium group includes abilities in the numerical field which are arithmetic, geometry, music and astronomy (Nugent, 2015).

The American Higher Education Association and the American Association of American Colleges and Universities (AAC & U) describe that general education is interpreted as an approach to learning in higher education that empowers individuals and prepares them to face something complex, diverse, and change (AAC&U, 2019). The following indicators of the ideal character variables include: faith, intelligent, independent, honest, caring, and tough (Unesa, 2016).

Some studies related to economic literacy include, Maharani (2018) in his research saying different things, he said that high economic literacy from students makes high consumption behavior as well. However, some researchers produced different conclusions, they explained that students who have high economic literacy will make them increasingly want to become entrepreneurs (Sahroh, 2018; Zulatsari & Soesatyo, 2018).

AAC&U (2019) explain as follows: "This approach emphasizes broad knowledge of the wider world (e.g., science, culture, and society) as well as in-depth achievement in a specific field of interest. It helps students develop a sense of social responsibility; strong intellectual and practical skills that span all major fields of study, such as communication, analytical, and problem-solving skills; and the demonstrated ability to apply knowledge and skills in real-world settings. With a liberal education, "students can prepare for both responsible citizenship and a global economy by achieving the essential learning outcomes."

Based on the above definition, the learning approach in question is a learning approach that emphasizes knowledge about the wider world. This approach will help students in developing a sense of social responsibility, intellectual abilities and strong skills in various

major fields of study such as communication, analytical and problem solving skills and the ability to apply these knowledge and skills in the real world. The output of the concept of general education is that students can prepare themselves to become responsible citizens who are ready to face the global economy.

General education is intended for education that shapes whole human beings, people who have intellectual, social, moral, emotional, physical, and spiritual abilities through a learning process that utilizes students' life experiences. In this case, students will learn about history and the possibilities that will occur in the future through exploration of self-experience and understanding the importance of being someone who cares and is responsible (Smith & Colby, 2007).

Based on some of the definitions above, general education is an approach aimed at increasing the abilities and skills of learners at the level of higher education to shape whole human beings in terms of communication, critical thinking, analytical thinking, and being able to develop universal cultural values. The ability and skills of students to communicate, think critically, think analytically, and be able to develop universal cultural values today are very necessary. An alumni tracking study conducted by Adelphi University found that alumni attributes most desired by employers place more emphasis on intellectual ability than professional ability (Scott, 2014).

The desired intellectual abilities are the ability to speak and write clearly and persuasively, listen carefully to be able to analyze questions and problems and propose alternative approaches to solutions and problem solving, able to work in teams well, able to adapt, behave neatly in behavior and appearance. Thus the skills and abilities needed in the world today are not only professional knowledge, but also the ability to understand cultural dynamics and the way people interact. Therefore general education plays an important role in shaping graduates into fully human beings, namely graduates who have the ability to communicate, think critically, think analyti-

cally, and be able to develop universal cultural values.

In modern times, general education can be interpreted in various ways. This can refer to academic subjects such as literature, philosophy, mathematics, and the social and physical sciences. General education as an academic subject means general education is a package of learning outcomes in tertiary institutions, regardless of the main field of study of students (AAC&U, 2019). In other words the concept of general education allows students to study other fields of study outside their main field of study.

Yu, Shek, and Zhu (2019) states that there are three factors or conditions that must be in place to support the implementation of general education, namely: 1) Ethos and institutional traditions that provide greater appreciation for the development of intellectual abilities (intellectual arts) than the development of professional or vocational skills. 2) Curricular and environmental structures that synergize with each other to create coherence and integrity of students' intellectual experiences. 3) Institutional ethos and traditions that give greater appreciation to students and student interaction between faculties or study programs both inside and outside the classroom.

The first condition, ethos and institutional traditions that give greater appreciation to the development of intellectual abilities than the development of professional or vocational skills. In this context, general education not only emphasizes the development of professional or vocational skills, but also emphasizes intellectual abilities. The intellectual abilities that will be achieved include an attitude of intellectual openness and the ability to adopt a critical perspective on one's beliefs, behavior, values and positions to improve themselves. The attitude of intellectual openness reflects the ability to conduct inquiry, discovery, new ideas and perspectives. This ability is supported by a strong desire to solve problems, develop and find temporary answers and evaluate answers based on experience.

The second condition, curricular and

environmental structures that synergize with each other to create coherence and integrity of students' intellectual experiences. In this context, when the curriculum and environment or campus community are well integrated, it will enable students to share and discuss their intellectual work both inside and outside the classroom. The experience will be able to foster a sense of togetherness, develop and improve the intellectual attitude that they have in accordance with the noble values that exist in society (for example, honesty, respect for opinions, etc.).

The third condition, the ethos and tradition of the institution that gives greater appreciation to students and student interaction between faculties or study programs both inside and outside the classroom. In this context, the interaction of students is not only between students with the same main field, but interactions occur in various fields. The main goal is to develop professional skills that are more comprehensive or in other words, efforts to assess and solve problems faced are multidimensional. This interaction will work if the institution or institution has that culture. Based on the explanation, it can be concluded that the first condition reflects the objectives to be achieved in general education. While the second and third conditions reflect efforts to achieve the first condition. Thus the implementation of general education in an educational institution based on the principle of intentional and systematic integrated in the curriculum and culture of the institution.

The affirmation of the "idaman jelita" character as organizational values in Unesa is reflected in the competency elements formulated in the study program curriculum which must contain (1) attitude, (2) general skills, (3) knowledge, (4) specific skills, which adjusted to the basis of personality and work behavior attitude in Perpres No. 12, 2012 concerning KKNi which is elaborated in SN-DIKTI, which is as follows: (1) Be faithful to God Almighty and able to show religious attitudes. (2) Uphold the value of humanity in carrying out duties based on religion, morals and ethics. (3) Contribute to improving the quality

of life of society, nation, state and progress of civilization based on Pancasila. (4) Acting as proud citizens and aspirations of the motherland, having nationalism and responsibility to the state and nation. (5) Respect the diversity of cultures, views, religions, and beliefs and opinions or original findings of others. (6) Cooperate and have social sensitivity and care for the community and the environment. (7) Obey the law and discipline in community and state life. (8) Internalize academic values, norms and ethics. (9) Showing responsibility for work in the field of expertise independently. (10) Internalize the spirit of independence, struggle and entrepreneurship. (11) Realizing the character of "faith, intelligent, independent, honest, caring, and tough" in everyday behavior. (12) Having sincerity, commitment, and sincerity to develop the attitudes, values, and abilities of students, specifically for graduates of educational programs (Indonesia, 2012).

The formulation of the attitude is in line with the characters that are developed in Unesa students, in accordance with the motto of growing with character, namely: Faith, Smart, Independent, Honest, Caring and Tough, with the acronym: "Idaman Jelita" (Unesa, 2016). The term economy comes from the Greek, *oikonomia*. *Oikos* which means household, *Nomos* which means rule, so that the overall meaning of the rules that apply to meet the needs of life in the household (Mulyadi & Wicaksono, 2016).

Samuelson and Nordhaus (2009) defines economics as a study related to how humans or society make choices, with or without the use of money, using limited resources but can be used in various ways to produce various types of goods and services and distribute them for consumption needs now and in the future among community members. From this definition, it can be concluded that an economic problem is caused by limited resources so that to meet the needs of life in the household the community must make the right choices and in accordance with understanding economic literacy.

Literacy means the ability to read and

write or be literate. Literacy has a very broad meaning so that literacy can be interpreted as technological, political, economic literacy, critical thinking and sensitive to the surrounding environment. Sina (2012) argues that economic literacy is a useful tool to change behavior from not smart to smart. Like how to use income to save, invest, protect and make ends meet. One indicator is being a smart person in managing economic resources to achieve prosperity.

So it can be concluded that to be able to more easily how to manage and manage finances, economic material is needed that begins with literacy. And also supported by what was stated by (Jappelli, 2010) states that economic literacy is important to make decisions about how to invest appropriately and how much to borrow on the financial market and how to understand the consequences of overall economic stability. Based on some of the opinions above that economic literacy can be interpreted as a tool to identify economic problems that make how to behave smartly in choosing decisions to improve welfare.

The indicators in Economic Literacy used in this study are: Choice, Decision-making, Specialization, Markets, Supply and demand, Allocation mechanisms, Economic incentives, Voluntary exchange, Competition, Economic institutions, Money and inflation, Interest rates, Labor markets and income, Entrepreneurship, Human capital investment, Economic role of government, Government failure, Employment, Unemployment and inflation, and Fiscal and monetary policy (Walstad, Rebeck, & Butters, 2013). Based on the background above, the purpose of this study is to find out how the influence of students' perceptions about the affirmation of the "idaman jelita" character on students economic literacy.

METHODS

This research is an explanatory research because the purpose of this study is to get an explanation of the relationship between

variables (Sugiyono, 2017). Quantitative approaches with survey method were used in this study, and data was collected using questionnaire. This research was conducted at the Faculty of Economics, department economics education in which there were four study programs namely economic education, accounting education, business administration education and office administration education. The population of this research is the 3rd semester students majoring in economics department consist of 254 students from 4 study program. The sampling technique uses purposive random sampling. Sample calculation using Slovin formula, $n = N / \sqrt{N(d)^2 + 1} = 254 / \sqrt{254(0,05)^2 + 1} = 155,35$ which is 155 students (Riduwan, 2005).

In collecting data in this study, it must have a way or technique to obtain data or information that is good and structured and accurate from what will be examined, so that the truth of the information obtained data can be justified. The data collection techniques used are: interview and questioner. Data collection using a questionnaire with a Likert scale of 5 (five) alternative answers. The five scales consist of Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), Strongly Disagree (SD).

Table 1. Likert Scale

Positive Statement (+)		Negative Statement (-)	
Alternative Answers	Score	Alternative Answers	Score
Strongly Agree	5	Strongly Agree	1
Agree	4	Agree	2
Neutral	3	Neutral	3
Disagree	2	Disagree	4
Strongly Disagree	1	Strongly Disagree	5

Source: Sugiyono (2017)

The research is divided into 2 variables, namely the "Idaman Jelita" Character as an Exogenous variable. While the endogenous variable is Economic Literacy.

The “Idaman Jelita” is an affirmation of the character that is owned by Unesa and is inserted in the curriculum in every learning. The character is a reflection of the values of general education. These values are modified and become Faith, Smart, Independent, Honest, Caring, and Persistent.

Economic literacy was adopted from an economic literacy testing manual prepared by Walstad et al. (2013). However, in this study not all indicators are used but rather take appropriate indicators or taken by students of Unesa in introductory courses in micro and macro economic theory.

Table 2. Indicator of Economic Literacy

Variable	Indicator
Economics Literacy (Y) (Walstad et al., 2013)	Choice
	Decision-making
	Allocation mechanisms
	Economic incentives
	Voluntary exchange
	Specialization
	Markets
	Supply and demand
	Competition
	Economic institutions
	Money and inflation
	Interest rates
	Labor markets and income
	Entrepreneurship
	Human capital investment
	Economic role of government
	Government failure
Employment	
Unemployment and inflation	
Fiscal and monetary policy	

Source: Walstad et al. (2013)

Table 3. Indicator of the “*Idaman Jelita*” Character

The Value of General Education	Indicator
Faith	1. Pray before and or after doing work
	2. Carry out religious obligations
	3. Showing politeness in interacting
	4. Respect other people
	5. Wear polite clothes
Intelligent	1. Always curious
	2. Skeptic
	3. Not afraid of mistakes and admit mistakes
	4. Able to learn from failure
	5. Able to think critically, creatively
	6. Able to make decisions
	7. Able to solve problems
Independent	1. Have high initiative
	2. Able to complete the tasks carried
	3. Not easy to give up (tough)
	4. Dare to express an opinion
	5. Openly accept differences of opinion
	6. Feel satisfied with the activities carried out
	7. Showing discipline in action
Honest	1. Convey information according to facts
	2. Not cheating
	3. Always tell the truth
	4. Defending the right one
Care	1. Showing concern for others
	2. Likes to help others
	3. Respect differences
	4. Want to sacrifice
	5. Shows the feeling of sharing pleasure

Persistent/ Toughness	<ol style="list-style-type: none"> 1. Showing high perseverance 2. Having high self confidence 3. Not giving up easily 4. Not easy to complain 5. Showing confidence 6. Has a strong stance 7. Always do your best 8. Able to work under pressure
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Source: Nurlaela (2016)

Furthermore, the data analysis technique in this study uses structural equation modeling (SEM). According to Solimun and Nurjannah (2017) structural equation modeling analysis with WarpPLS software is as follows: (1) Designing structural models (Inner Models), (2) Designing measurement models (Outer Models), (3) Constructing path charts, (4) Converting diagrams pathway into the system of equations, (5) Estimating parameters or estimates, (6) Goodness of Fit.

RESULT AND DISCUSSION

Goodness of Fit

Goodness of fit test is used to measure the relationship between latent variables of the model being built. The results of the goodness of fit test can be seen in the Table 4.

Table 4. Goodness of Fit

Model fit and quality indices	Criteria	Output	Explanation
Average path coefficient (APC)	P<0,05	0,247 (P<0,001)	Fit
Average R-squared (ARS)	P<0,05	0.061 (P= 0,103)	Not Fit

Average adjusted R-squared (AARS)	P<0,05	0,056 (P= 0,114)	Not Fit
Average full collinearity VIF (AFVIF)	acceptable if ≤ 5 , ideally ≤ 3.3	1,015	Ideal
Tenenhous GoF (GoF)	small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36	0,219	Small
Sympson's paradox ratio (SPR)	acceptable if ≥ 0.7 , ideally = 1	1,000	Ideal
R-squared contribution ratio (RSCR)	acceptable if ≥ 0.9 , ideally = 1	1,000	Ideal
Statistical suppression ratio (SSR)	acceptable if ≥ 0.7	1,000	Acceptable
Nonlinear bivariate causality direction ratio (NLBC-DR)	acceptable if ≥ 0.7	1,000	Acceptable

Source: Processed Primary Data (2019)

Goodness of fit test results show that the relationship model between variables built in this study some have been fit and some have not met the fit model. According to Solimun and Nurjannah (2017) the model requirements must meet the fit criteria or not depending on

the research objectives. If the research objective is to find the best model, then all fit criteria must be met. While the purpose of this study is only limited to looking for influence and not looking for the best model so that if there are one or two fit criteria that are met then the research can be continued.

Profile of Variable

The results for each indicator used in each variable in this study indicate the loading factor as follows.

Table 5. Profile of Variables

Indicator	Loading Factor	Average Score	Suggestion
Faith (X1.1)	0,735	1,9	Improved Soon
Intelligent (X1.2)	0,789	3	Improved
Independent (X1.3)	0,797	2	Improved Soon
Honest (X1.4)	0,754	2,3	Improved Soon
Caring (X1.5)	0,674	3	Improved
Persistent (X1.6)	0,761	3	Improved

Source: Processed Primary Data (2019)

When the loading factor is greater, it indicates that the indicator is becoming stronger reflecting or becoming an important indicator of the variable. Of the several variables, the important indicator is independent (X1.3) with a loading factor of 0.797 with unfavorable conditions so it must be improved immediately. The second important indicator is Smart (X1.2) with loading factor of 0.789 with good enough conditions so that it must be improved after the independence of students is increased.

The Result of Hypothesis Testing

The influence of “idaman jelita” charac-

ter (X) on Economic Literacy (Y) has a path coefficient of 0.247 and $p < 0.001$, its means the effect is highly significant, so the hypothesis is accepted. The path coefficient marked positive (0.247) indicates the better the “idaman jelita” character, the better the students economic literacy.

Table 6. Relationship Between Variables

Relationship between variables (Independent Variable → Dependent Varabel)	Patch Coefficient	<i>p-value</i>
Idaman Jelita (X) literacy(Y)	0,247	<0,001

Source: Processed Primary Data (2019)

Overview of the Department of Economic Education

The Department of Economic Education (JPE) is one of the departments in the Faculty of Economics, Unesa. JPE has 4 study programs, namely economic education study program, accounting education study program, office administration education study program and business administration education program. The number of JPE students registered in the even semester of 2019 was 1463 students consisting of the class of 2013 to 2019. While the number of lecturers owned by the department of economic education in the even semester of 2019 was 48 people. For the accreditation of study programs from BAN-PT, all study programs in the department of economic education have been accredited with A rank.

The “Idaman Jelita” Character

This variable is measured by 6 indicators, faith, intelligent, independent, honest, caring and tough. The results showed that the highest of the “idaman jelita” character possessed by students was faith, with an average score of 3.991. Meanwhile the lowest the “idaman jelita” character was intelligent with an average score of 3.321. The score for each indicator shown in Table 7.

Table 7. The Average Score for The “Idaman Jelita” Indicator

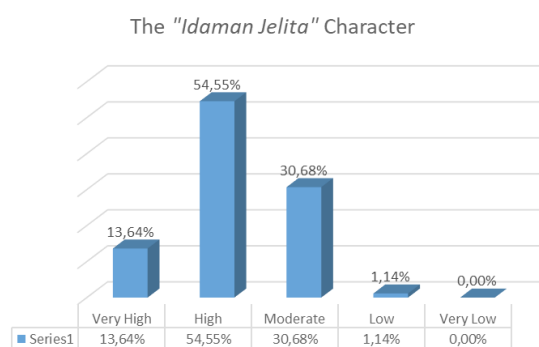
No	Indicator	Average Score
1	Faithful	3,991
2	Intelligent	3,321
3	Independent	3,506
4	Honest	3,669
5	Caring	3,597
6	Persistent	3,619

Source: Processed Primary Data (2019)

Table 8. The Frequency Distribution of “Idaman Jelita” Characters

Category	Range	Frequency	Percentage (%)
Very High	26 - 30	24	13,64%
High	21 - 25	96	54,55%
Moderate	16 - 20	54	30,68%
Low	11 - 15	2	1,14%
Very Low	6 - 10	0	0,00%

Source: Processed Primary Data (2019)

**Figure 1.** The “Idaman Jelita” Character of the Students

Descriptive analysis showed majority of students (68.18%) had the “idaman jelita” character with a high and very high category, while the rest (30.68%) were included in the moderate category, and only 1, 14% are in the low category.

Economics Literacy

This variable is measured by 20 indicators. The results show that the highest score obtained for decision making indicator with a score of 97.159, and the lowest score is the Allocation mechanisms indicator with a score of 29.545. The score for each indicator is as follows.

Table 9. The Average Score of Economic Literacy Indicators

No	Indicator	Average Score
1	Choice	43,181
2	Decision-making	97,159
3	Allocation mechanisms	29,545
4	Economic incentives	49,431
5	Voluntary exchange	94,886
6	Specialization	92,045
7	Markets	56,25
8	Supply and demand	38,068
9	Competition	60,227
10	Economic institutions	51,136
11	Money and inflation	81,25
12	Interest rates	64,204
13	Labor markets and income	81,818
14	Entrepreneurship	59,659
15	Human capital investment	92,613
16	Economic role of government	75
17	Government failure	88,636
18	Employment	37,5
19	Unemployment and inflation	81,818
20	Fiscal and monetary policy	47,159

Source: Processed Primary Data (2019)

Descriptive analysis results show that the majority of students (75.57%) have econo-

mic literacy in the high and very high categories, while the remaining 20.45% in the medium category and only 3.98% are included in the low category.

Table 10. The Frequency Distribution of Economics Literacy

No	Category	Range	Frequency	Percentage (%)
1	Very High	17 - 20	18	10,23%
2	High	12 - 16	115	65,34%
3	Moderate	8 - 11	36	20,45%
4	Low	4 - 7	7	3,98%
5	Very Low	0 - 3	0	0,00%

Source: Processed Primary Data (2019)

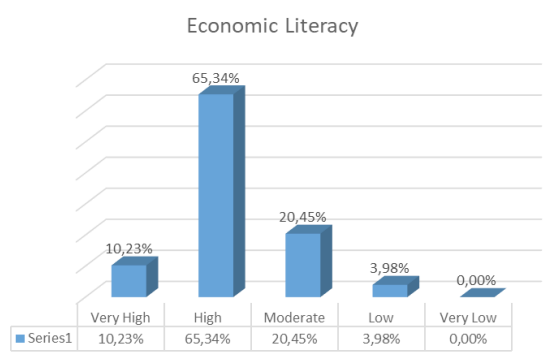


Figure 2. The Students Economics Literacy

The Influence of Students' Perceptions about the Affirmation of the "Idaman Jelita" Character on Economic Literacy

The results showed that students' perceptions about the affirmation of the "idaman jelita" character had a significant positive effect with a coefficient of 0.256 (p value < 0.001) on economic literacy. This indicates that the better the affirmation of the "idaman jelita" character, the better the economic literacy of students. This result indicate that when students have a good "idaman jelita" character, it has a positive impact on their economic literacy level. This is strengthens the concept of general education values adopted by Unesa to be the "idaman jelita" character, where in the concept of general education when it was

first introduced in meddle ages in Europe, it has the main goal of liberation from ignorance and poverty (Nugent, 2015).

The application of the "idaman jelita" character that inspired by the values of general education in lectures in the department of economic education forms the character of students who are intelligent, independent and resilient, in accordance with the learning approach in the concept of general education, learning that shapes students to have intellectual abilities, strong skills, possess analytical and problem solving skills, also the ability to apply these knowledge and skills in the real world (AAC&U, 2019). This certainly will be appropriate and have a positive impact on the ability of economic literacy of students, because according to the concept of economic literacy, that someone with a high level of economic literacy, he will behave smartly, able to make the right decisions when faced with economic problems faced (Jappelli, 2010).

So the findings in this study is strengt-then the theory of general education. The learning approach that carried out by affirming the values of general education, then adopted by unesa in the "idaman jelita" character, will shape students to have the skills and knowledge and being ready to face the real world. These ability are the parts of economic literacy.

CONCLUSION

The conclusion of this research is the affirmation of the "idaman jelita" character has a significant and positive effect on economic literacy in students of the Department of Economic Education, Faculty of Economics, Universitas Negeri Surabaya. The findings of this study are the better the affirmation of the "idaman jelita" character during the learning process, the better the economic literacy of students. So the all academic community in the Unesa environment, especially to the lecturers, to implements the "idaman jelita" character in learning, both in the classroom and outside the classroom. In addition, we also advises future researchers to confirm the results

of this study with qualitative methods so that they can dig deeper and detailed information related to the variables studied.

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