



The Affirmation of “idaman jelita” Character to Form Students Economics Literacy

Albrian Fiky Prakoso✉, Ni'matush Sholikhah, Mohamad Arief Rafsanjani

DOI: 10.15294/dp.v16i2.30772

Department of Economics Education, Faculty of Economics, Universitas Negeri Surabaya, Indonesia

History Article

Submitted 2021-06-17
Revised 2021-07-14
Accepted 2021-12-24

Keywords

Academic Cheating, Self-Efficacy, Economics Literacy, The “idaman jelita” character

Abstract

This study aims to analyze the effect of affirmation of the Universitas Negeri Surabaya (UNESA) values, called by “idaman jelita” character both directly and indirectly on self-efficacy, academic cheating and student economic literacy. This is explanatory research with Structural Equation Modeling (SEM) Warppls approach. The population and sample in this study are 254 students of UNESA, Department of Economic Education, Faculty of Economics. The sampling technique used was a saturated sample. Data collection techniques using interviews and questionnaires. The results show that academic cheating committed by students has no effect on their economic literacy, and vice versa, when students do not commit fraud in academic activities, it does not have a significant effect on economic literacy. This study was conducted on college students who have different characteristics with lower education levels. For the future research conduct re-examining using high school students as participants to confirm the findings to be generalized.

How to Cite

Prakoso, A. F., & Rafsanjani, M. A. (2021). The Affirmation of “idaman jelita” Character to Form Students Economics Literacy. *Dinamika Pendidikan*, 16(2), 156-164.

✉ Correspondence Author:

Jl. Ketintang No.2, Ketintang, Kec. Gayungan, Surabaya 60231

E-mail: albrianprakoso@unesa.ac.id

p-ISSN 1907-3720

e-ISSN 2502-5074

INTRODUCTION

The instructional in Indonesia has been developing for years, especially in the field of curriculum. The last three curriculums used was competency-based curriculum, education level unit curriculum and now a curriculum for the Indonesian national qualification's framework (called by KKNi). KKNi curriculum at Universitas Negeri Surabaya (Unesa) is integrated with organizational character that refers to the values of General Education. The values are adjusted and inserted into the Unesa curriculum are Faith, Smart, Independent, Honest, Caring, and Tough, then called by "Idaman Jelita". By affirming this these characters are expected to improve the quality of students both soft skills and hard skills.

Efforts to improve the quality of the curriculum also carried out by the Faculty of Economics, particularly in the Department of Economic Education. The "Idaman Jelita" character are very necessary for students majoring in economic education who are directed to become an economics teacher.

Before becoming an economics teacher, students majoring in economics at Unesa had taken Micro Economics and Macro Economics courses. With the taking of these courses and accompanied by the "idaman jelita" value in learning activities the expected results are graduates majoring in economic education having high economic literacy, good mentality and adequate soft skills.

Previous research shows that Unesa students who have high economic literacy will make these students increasingly want to become entrepreneurs (Sahroh, 2018; Zulatsari and Soesaty, 2018). While Maharani (2018) points out different things, she said that the higher the economic literacy of students, the higher the consumption behavior.

In order to achieve high economic literacy, the department of economic education is working to improve the quality of learning by affirming the "idaman jelita" character. Not many studies have tested the conception of a model related to "idaman jelita" character. However, Surjanti, Musdholifah and Budiono (2018) once developed an economic textbook based on the "idaman jelita" character. With this research we will look for indicators which have the highest contribution to the economic literacy of students.

The "idaman jelita" character is also expected to reduce students' academic cheating habits. They are prospective teachers, so efforts to reduce academic cheating have been carried out

by inserting the "idaman jelita" character into the curriculum. Research on academic cheating has been done before, but the object of research is vocational students and is associated with motivation and neutralization (Hakim et al., 2018). Academic cheating occurs also because of the low level of self-efficacy of a student. General self-efficacy has been examined by Aschemann-Witzel, Bech-Larsen and Grønhoj (2014).

Previous research looks directly at the influence of "idaman jelita" characters on economic literacy (Surjanti, Musdholifah and Budiono, 2018; Sahroh, 2018; Zulatsari and Soesaty, 2018; Maharani, 2018), academic fraud on economic literacy (Hakim et al., 2018), self-efficacy against academic cheating (Aschemann-Witzel, Bech-Larsen and Grønhoj, 2014). While in this research try to see the influence of the "idaman jelita" character on the economic literacy of students by using academic cheating and self-efficacy as a mediator variable.

In addition, the integration of the "idaman jelita" character as the values of the UNESA organization in the curriculum has never been investigated for its impact on the academic fraud, therefore research is needed to confirm about the successful of the affirmation of "idaman jelita" character that has been carried out by Unesa.

Perception is part of the psychological aspect which is a response or response to everything that exists in the environment. Perception is defined as an individual process to translate stimuli or stimuli received by the five senses (Sugihartono, 2007: 8). Perception is also interpreted as a sensing process or sensory process due to the stimulus received (Walgito, 2004). So it can be concluded that perception is the process of each individual in providing responses, meanings, interpretations and interpretations of everything received by the senses in the form of attitudes, opinions or opinions that are very subjective between one individual with another.

The "idaman jelita" character was adopted by Surabaya State University (Unesa) from the values of General Education (GE). GE was first known in the Middle Ages in Europe with the main goal of 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 encompasses seven fields which are grouped into two namely trivium and quadrivium. The trivium group includes abilities in the verbal field, including grammar, logic and rhetoric, while the qua-

drivium group includes abilities in the numerical field which are arithmetic, geometry, music and astronomy (Nugent, 2015).

The American Association of American Colleges and Universities (AAC & U) describes that general education is interpreted as an approach to learning in higher education that empowers individuals and prepares them to deal with something complex, diverse, and change (AAC & U, 2019). 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 of the importance of being someone who is caring and responsible (Colby, 2007). The indicators used are: Faith, Smart, Independent, Honest, Caring and Tough.

Bandura (1986) defines self-efficacy as someone's judgment of his ability to plan and carry out actions that lead to the achievement of certain goals. Bandura (1997) uses the term self-efficacy to refer to beliefs about one's ability to organize and carry out actions to achieve results. According to Bandura (1997), self-efficacy beliefs are a key factor in the source of human action, "what people think, believe, and feel influences how they act".

Self-efficacy also helps determine the extent of effort people will exert in an activity, how long they will be persistent when faced with obstacles, and how resilient they will face situations that are not suitable (Schunk, 1981). Indicators of self-efficacy in general include the following: Stay on plan and achieve, Can find several solutions to a problem, Think of a good solution in a difficulty, Can handle all obstacles (Aschemann-Witzel, Bech-Larsen and Grønhøj, 2014).

There are two terms that refer to academic dishonesty, namely academic dishonesty and academic cheating. Both still refer to the same definition, as cited by Smith, Derrick and Manakyan (2012), Cambridge University defines cheating as behaving in a dishonest way to get what you want. Furthermore, according to Storch and Storch (in Austin et al., 2006), academic dishonesty is defined as "... the behavior of giving or receiving assistance that is not permitted in academic assignments, or getting value from plagiarism assignments ...". The same opinion by Athanasou and Olasehinde (in Brown-Wright et al., 2013), which defines academic cheating as the awareness of students involved or participa-

ting in fraud (lying, falsifying, making mistakes, corruption, plagiarism, copying, or providing illegal assistance to others), with characteristics aimed at showing good performance or making good performance on academic assignments. Indicators of academic cheating i.e. take tests for other people, Letters exchanged (answers) during the test, Give wrong reasons to pass the exam, Change answers to the exam and send them to be assessed, See other students' exams during the exam, Allow other students to see your paper during the exam, give an answer to someone during the exam, get a copy of the test before taking it in class (Smith, Derrick and Manakyan, 2012).

Literacy is 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) said 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.

Jappelli (2010) states that economic literacy is important for making decisions about how to invest appropriately and how much to borrow on financial markets 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. Economic Literacy Indicators used in this study include: 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 and Butters, 2013).

The purpose of this study is: 1) To Analyze the Influence of Students' Perceptions about the Affirmation of the "idaman jelita" Character on Self-Efficacy. 2) To Analyze the Influence of Students' Perceptions about the Affirmation of the "idaman jelita" on Academic Cheating. 3) To Analyze the Influence of Student Perceptions about the Affirmation of the "idaman jelita" Character on Economic Literacy. 4) To Analyze the Effect of Self-Efficacy on Academic Cheating. 5) To Analyze the Effect of Self-Efficacy on

Economic Literacy. 6) To Analyze the Effects of Academic Cheating on Economic Literacy. 7) To Analyze the Influence of Students' Perceptions About the Affirmation of the "idaman jelita" Character on Economic Literacy through Academic Cheating. 8) To Analyze the Effect of Self-Efficacy on Economic Literacy through academic cheating. 9) To Analyze the Influence of Student Perceptions About the Affirmation of the "idaman jelita" Character on Economic Literacy through Self-Efficacy and Academic Cheating.

METHODS

This research is explanatory research, to explain the relationship between variables. The population of this study was 254 students majoring in economic education with a total of 254. The sampling technique used was a saturated sample. Data collection techniques using interviews and questionnaires. The instrument uses a questionnaire with a Likert scale, there are 5 (five) alternative answers, Strongly Agree (SS), Agree (S), Neutral (N), Disagree (TS), Strongly Disagree (STS). The research instrument used was tested for validity and reliability.

Data analysis uses structural equation modeling (SEM) with 1) Designing structural models (Inner Model), 2) Designing measurement models (Outer Model), 3) Constructing the path diagram, 4) Converting the path diagram into a system of equations, 5) Estimating parameters or estimation, 6) Goodness of Fit.

RESULTS AND DISCUSSION

The "Idaman Jelita" Character

Descriptive analysis of the variables of the "idaman jelita" character of students majoring in economic education was obtained from a questionnaire containing 6 indicators. Descriptive analysis results show that the "idaman jelita" character owned by the majority of students (68.18%) has a "idaman jelita" character with a high and very high category, while the rest (30.68%) falls into the medium category, and only 1.14% are in the low category.

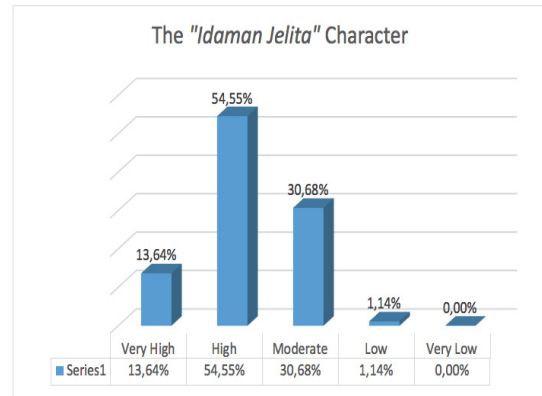


Figure 1. The "Idaman Jelita" Character

Self-Effication

Descriptive analysis of the variables of the self-effication of students majoring in economic education was obtained from a questionnaire containing 4 indicators. Descriptive analysis results show that the self efficacy owned by the majority of students (70,45%) have high and very high self-efficacy, while the rest (25.57%) fall into the medium category, and only 3.98% fall into the low category.

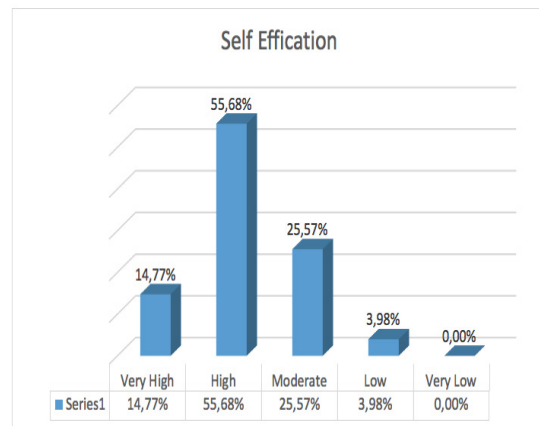


Figure 2 Self Effication

Academic Cheating

Descriptive analysis of the variables of the self-effication of students majoring in economic education was obtained from a questionnaire containing 4 indicators. Descriptive analysis results show that the self efficacy owned by the majority of students (96,02%) commit academic fraud in the low and very low categories, while only 3.98% of students commit academic cheating in the medium category.

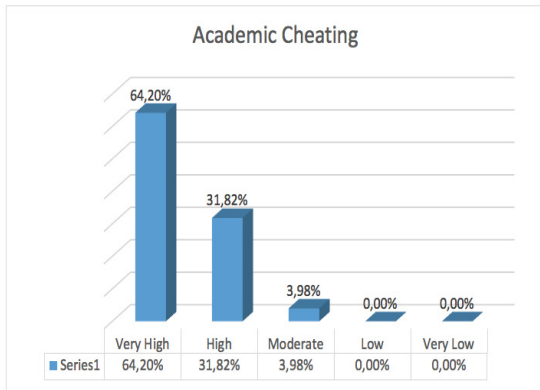


Figure 3 Academic Cheating

Economic Literacy

Descriptive analysis of the variables of the self-efficacy of students majoring in economic education was obtained from a questionnaire containing 4 indicators. Descriptive analysis results show that the self efficacy owned by the majority of students (75,57%) has economic 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.

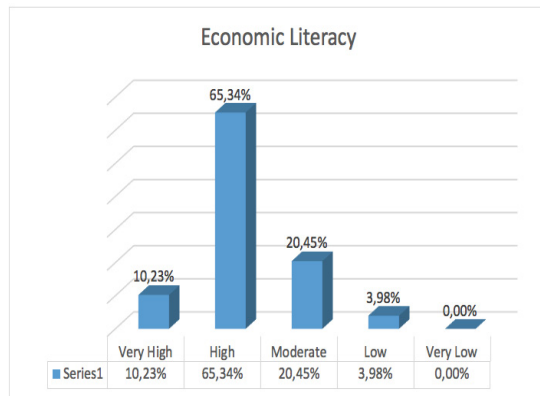


Figure 4 Economic Literacy.

The Influence of Student Perceptions about Affirmation of “Idaman Jelita” Character (X1) on Self Efficacy (Y1)

The results of hypothesis testing showed that students’ perceptions about the affirmation of the “idaman jelita” character (X1) had a significant positive effect with a coefficient of 0.518 (pvalue <0.001) on self-efficacy (Y1). This indicates that the better the affirmation of the “idaman jelita” character, the better the self-efficacy of students.

This finding is consistent with Colby (2007) that the concept of general education (which was adopted by Unesa became the “idaman jelita” character) is aimed at forming a whole person,

namely humans who have intellectual, social, moral, emotional, physical, and spirituality abilities through the learning process that utilizes the life experience of students.

By applying the “idaman jelita” character in the learning process in the class, it will form students who are intelligent, independent, honest, tough, caring and based on strong faith. This character will form the personality of students who have beliefs (beliefs) in planning and implementing actions to achieve certain goals. This is consistent with Bandura’s (1986) theory of self-efficacy which states that beliefs are the source of human action, “what people think, believe, and feel influences how they act (Bandura, 1997)”.

Furthermore, the “idaman jelita” character that is firmly embedded in students will form a personality that has a belief (self-efficacy) and in the end these beliefs (beliefs) will influence people’s choices in making and carrying out the actions they pursue. Individuals tend to concentrate on tasks that they feel are capable and believe they can complete and avoid tasks that they cannot do. Self efficacy also helps determine the extent of effort that people will exert in an activity, how long they will be persistent when facing obstacles, and how resilient they will face situations that are not suitable (Schunk, 1981).

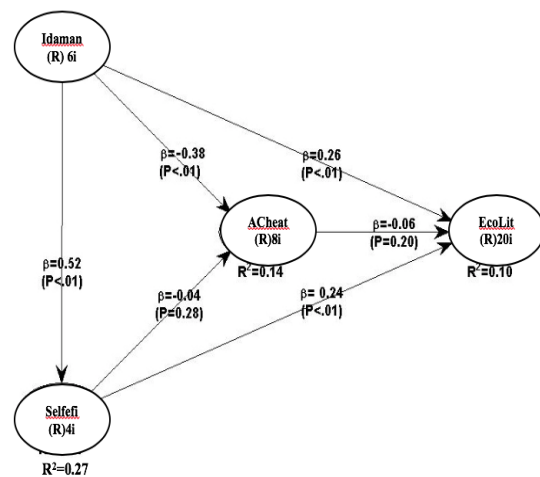


Figure 5. The relationship between variables

The Influence of Student Perceptions about Affirmation of “Idaman Jelita” Character (X1) on Academic Cheating (Y2)

The test results showed that students’ perceptions about the affirmation of the “idaman jelita” character (X1) had a negative significant effect with a coefficient of -0.379 (pvalue <0.001) on academic cheating (Y2). This indicates that the better the affirmation of the “idaman jelita”

character, the lower the academic cheating committed by students.

This finding shows that the application of the “idaman jelita” values adopted from the concept of general education in the department of economic education succeeded in forming students who have honest character and have a strong spiritual foundation so as to reduce the level of academic cheating especially cheating committed in the lecture process. Because if students do not have a strong character in honesty and spirituality, they will be easy to commit academic cheating when faced with complex conditions.

This is in accordance with the concept of general education which is interpreted as an approach to learning in higher education that empowers individuals and prepares them to deal with something complex, diverse, and change (AAC & U, 2019).

The Influence of Student Perceptions about Affirmation of “Idaman Jelita” Character (X1) on Economic Literacy (Y3)

The test results showed that students’ perceptions about the affirmation of the “idaman jelita” character (X1) had a positive significant effect with a coefficient of 0.256 (pvalue <0.001) on economic literacy (Y3). This indicates that the better the affirmation of the “idaman jelita” character, the higher the economic literacy of students.

These results indicate that when students have a “idaman jelita” character, it has a positive impact on their economic literacy level. This also 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 the Middle Ages in Europe, it has the main goal of liberation from ignorance and poverty (Nugent, 2015).

The application of the “idaman jelita” character inspired by the values of general education in the department of economic education forms the character of students to be intelligent, independent and resilient, consistent with the concept of general education, namely learning that shapes students to have intellectual abilities and strong skills and has analytical and problem solving skills problems and the ability to apply these knowledge and skills in the real world (AAC & U, 2014). This will have a positive impact on the economic literacy ability of students, They will be able to behave intelligently, be able to make the right decisions when faced with economic problems (Japelli, 2010; Sina, 2012).

The findings of this study reinforce the theory in the concept of general education that is forming students who have intellectual abilities, analytical skills and problem-solving abilities, and these are all key abilities needed in the process of solving complex problems in economic cases (economic literacy).

The Influence of Self-Efficacy (Y1) on Academic Cheating (Y2)

The test results show in this study self-efficacy (Y1) had no significant effect (pvalue = 0.278) on academic cheating (Y2). This indicates that the research failed to find significant evidence of self-efficacy affecting academic cheating. This result is contrary to existing theories, that when a person has good self-efficacy, he will automatically have beliefs about his own abilities, so that he will minimize cheating..

The results of this study which differ from theories do not automatically reject existing theories. Differences in the results of this study with existing theories need to be reconfirmed in more depth to find the cause. However, theoretically, this can be explained by the argument that students consciously do not plan structurally negative actions to commit academic cheating.

The Influence of Self-Efficacy (Y1) on Economic Literacy (Y3)

The test results show that self-efficacy (Y1) has a positive significant effect with a coefficient of 0.239 (pvalue <0.001) on economic literacy (Y3). This indicates that the better the self-efficacy, the higher the economic literacy of students. The results of this study indicate that the majority of students’ self-efficacy are in the high category, and the economic literacy is also in the majority in the high category.

This also strengthens the theory, that when students have beliefs will influence their choices in making and carrying out the actions they pursue so that he will tend to concentrate on the tasks they feel capable and believe they can accomplish, and make them persistent when faced with obstacles, and how resilient they will face situations that are not suitable (Bandura, 1997; Schunk, 1981) and will have a positive impact on the economic literacy of students. Because when students have beliefs it will affect how they act (Bandura, 1997) and when faced with economic problems they will be confident and able to solve and find solutions based on the knowledge they already have (economic literacy).

The Influence of Academic Cheating (Y2) on Economic Literacy (Y3)

The test results show that in this study academic cheating (Y2) had no significant effect (pvalue = 0.197) on economic literacy (Y3). This indicates that this study failed to find significant evidence that academic cheating has an effect on economic literacy.

These results illustrate that academic cheating committed by students has no effect on their economic literacy, and vice versa. When students do not commit fraud in academic activities, it does not have a significant effect on their economic literacy.

This result contrasts with previous research, where academic fraud negatively affects a person's level of knowledge (Smith, Derrick and Manakyan; 2012). Previous research explains that someone who has a low level of knowledge and achievement tends to commit academic cheats compared to those who have high knowledge.

The results of this study are different from previous studies do not automatically reject the existing theories. This difference needs to be re-confirmed in more depth to find the cause. However, this result can also be explained that cheating in learning is only limited to actions to achieve their goals (students) in completing the test exams given. So it does not affect the understanding of one's economic literacy.

The Influence of Student Perceptions About Affirmation of "Idaman Jelita" Character (X1) on Economic Literacy (Y3) through Academic Cheating (Y2)

The test results show that there is a significant influence of Student Perceptions About Affirmation of the "idaman jelita" Character (X1) on economic literacy (Y3) through academic cheating (Y2), so academic cheating is a variable that mediates the effect of Student Perceptions About Affirmation of the "idaman jelita" Character (X1) on literacy economics (Y3).

These results indicate that the inculcation of the "idaman jelita" character in learning in the classroom is able to reduce their academic cheating, so that a positive impact on good economic literacy.

The Influence of Self-Efficacy (Y1) on Economic Literacy (Y3) through Academic Cheating (Y2)

The results of 2 segment mediation testing show that academic cheating (Y2) is not a variable that mediates the effect of self-efficacy (Y1) on

economic literacy (Y3), where the results of data analysis show a p value of 0.479 which means the 8th hypothesis of this study was rejected.

This is because one's self-efficacy of negative things is not planned in advance, so it does not affect student academic cheating. Self-efficacy tends to self-determination and enthusiasm to reach positive goals. In addition, this study shows that academic cheats committed by students do not have any effect on their economic literacy, and vice versa, when students do not commit fraud in academic activities, it does not have a significant effect on their economic literacy. This is the cause of academic cheating does not mediate the effect of self-efficacy on student economic literacy.

The Influence of Student Perceptions About Affirmation of "Idaman Jelita" Character (X1) on Economic Literacy (Y3) through Self-Efficacy (Y1) and Academic Cheating (Y2)

The 3 segment mediation test results show that the self-efficacy variable (Y1) and academic cheating (Y2) are not variables that mediate the effect of students' perceptions of affirmation of the "idaman jelita" character (X1) on economic literacy (Y3), where the results of data analysis show a p value of 0.487 which means the 9th hypothesis of this study was rejected.

The 3 segment mediation test results which stated no significant could be explained through the results of the previous data analysis which showed that self-efficacy had no significant effect on academic cheating, and also academic cheating had no significant effect on economic literacy.

This is because one's self-efficacy of negative things is not planned in advance, so it does not affect student academic cheating. Self-efficacy tends to self-determination and enthusiasm to reach positive goals. In addition, the results of this study also show that academic cheating committed by students has no effect on their economic literacy, and vice versa, when students do not commit fraud in academic activities, it does not have a significant effect on economic literacy.

CONCLUSION

Academic cheating committed by students has no effect on their economic literacy, and vice versa, when students do not commit fraud in academic activities, it does not have a significant effect on economic literacy. Unesa must further enhance the idaman jelita character and self-efficacy of their students so that they have high economic literacy. In addition, an understanding

of academic cheating will not increase the economic literacy of students must be intensified in socializing.

Meanwhile, this study was conducted on college students who have different characteristics with lower education levels, such as high school or elementary school. So, we suggest future research conduct re-examining using high school students as participants to confirm the findings to be generalized.

REFERENCES

- AAC&U (2019) What is a 21st Century Liberal Education. Available at: <https://www.aacu.org/leap/what-is-a-liberaleducation.web>.
- Arikunto, S. (2010) *Prosedur Penelitian : Suatu Pendekatan Praktik (Edisi Revisi)*. Jakarta: Rineka Cipta.
- Aschemann-Witzel, J., Bech-Larsen, T. and Grønhoj, A. (2014) 'Are parents eating their greens? Fruit and vegetable consumption during a school intervention', *British Food Journal*, 116(4), pp. 585–597. doi: 10.1108/BFJ-05-2012-0134.
- Austin, Z. et al. (2006) 'Influence of Attitudes Toward Curriculum on Dishonest Academic Behavior', *American Journal of Pharmaceutical Education*, 70(3), pp. 1–8.
- Bandura, A. (1986) *Social Foundations of Thought and Action: A Social Cognitive Theory*. Englewood Cliffs, NJ: Prentice Hall.
- Bandura, A. (1997) *Self-efficacy: The Exercise of Control*. (New York: W.H. Freeman.
- Blaich, C. et al. (2002) *Executive Summary: Defining Liberal Arts Education*.
- Brown-Wright, L., Tyler, K. M., Stevens-Watkins, D., Thomas, D., Mulder, S., Hughes, T., ... & Smith, L. T. (2013). Investigating the link between home-school dissonance and academic cheating among high school students. *Urban Education*, 48(2), 314-334.
- Colby, A. (2007) 'Future research', in *Report of 2007 Symposium on the Liberal Arts and Business*. Washington, DC: Council of Independent Colleges, pp. 40–42.
- Donse, L. and Groep, I. H. van de (2013) 'Academic Dishonesty Among College Students: Predictors and Interventions', *Social Cosmos*, 4, pp. 40–47.
- Hakim, L. et al. (2018) 'The Impact of Alienation Through Neutralization on Students' Academic Dishonesty', *Journal of Teaching in International Business*, 29(2), pp. 161–179. doi: 10.1080/08975930.2018.1480990.
- Jappelli, T. (2010) 'Economic Literacy: An International Comparison', *The Economic Journal*, 120(548), pp. F429–F451. doi: 10.1111/j.1468-0297.2010.02397.x.
- Klein, H. A. et al. (2007) 'Cheating During the College Years: How do Business School Students Compare?', *Journal of Business Ethics*, 72(2), pp. 197–206. doi: 10.1007/s10551-006-9165-7.
- Lambert, E. G., Hogan, N. and Barton, S. M. (2003) 'College academic dishonesty revisited: What have they done, how often have they done it, who does it, and why did they do it?', *Electronic Journal of Sociology*, 7, pp. 1–27.
- Maharani, R. (2018) 'Pengaruh Modernitas dan Literasi Ekonomi Terhadap Perilaku Konsumsi Siswa Kelas XI IIS Di SMA Negeri 1 Talun', *Jurnal Pendidikan Ekonomi*, 6(3), pp. 222–229.
- Mulyadi, E. and Wicaksono, E. (2016) *Ekonomi*. Surabaya: Yudhistira.
- Nugent, S. G. (2015) *The Liberal Arts in Action: Past, Present, and Future*. Washington: Council of Independent Colleges.
- Sagoro, E. M. (2013) 'Pensinerjian Mahasiswa, Dosen, Dan Lembaga Dalam Pencegahan Kecurangan Akademik Mahasiswa Akuntansi', *Jurnal Pendidikan Akuntansi Indonesia*, 11(2), pp. 54–67. doi: 10.21831/jpai.v11i2.1691.
- Sahroh, A. F. (2018) 'Pengaruh Literasi Ekonomi Dan Tingkat Penggunaan Media Sosial Terhadap Minat Berwirausaha Mahasiswa Fakultas Ekonomi Di Universitas Negeri Surabaya', *Jurnal Pendidikan Ekonomi (JUPE)*, 6(3), pp. 2018–215.
- Samuelson, P. A. (2010) *Makro Ekonomi*. Jakarta: Erlangga.
- Schunk, D. H. (1981) 'Modeling and Attributional Effects on Children's Achievement: A Self-efficacy Analysis', *Journal of Educational Psychology*, 73(1), pp. 93–105.
- Scott, R. A. (2014) *The Meaning of Liberal Education: Essays and Opinion Pieces*, Adelphi University. Available at: https://president.adelphi.edu/au_news/the-meaning-of-liberal-education/.
- Sina, P. G. (2012) 'Analisis Literasi Ekonomi', *Jurnal Economia*, 8(2), pp. 135–143.
- Smith, K. J., Derrick, P. L. and Manakyan, H. (2012) 'A Reevaluation and Extension of the Motivation and Cheating Model', *Global Perspectives on Accounting Education*, 9, pp. 1–29.
- Solimun, Fernandes, A. A. R. and Nurjannah (2017) *Metode Statistika Multivariat Pemodelan Persamaan Struktural (SEM) Pendekatan WarpPLS*. Malang: Universitas Brawijaya Press.
- Solimun, Rinaldo, A. A. and Handoyo, S. (2017) *Perancangan dan Pengujian Kuesioner serta Transformasi Skor Menjadi Skala Berbasis MSI, SRS, dan Rasch Model*. Malang: Universitas Brawijaya. Tidak dipublikasikan.
- Sugiyono (2017) *Metode Penelitian Pendidikan (Pendidikan Kuantitatif, Kualitatif dan R&D)*. Bandung: Alfabeta.
- Sugihartono. 2007. *Psikologi Pendidikan*. Yogyakarta: UNY Press
- Surjanti, J., Musdholifah and Budiono (2018) *Edisi Belajar Teori Ekonomi (Pendekatan Mikro) Berbasis Karakter*. Yogyakarta: Deepublish.
- Toha, Miftah. 2014. *Perilaku Organisasi : Konsep Dasar dan Aplikasinya*, cetakan ke-23. Jakarta : Rajawali Pers
- Bimo, W. (2004). *Pengantar psikologi umum*. Jakarta: Andi.
- Walstad, W. B., Rebeck, K. and Butters, R. B. (2013) *Test*

- of Economic Literacy*. New York: Council for Economic Education.
- Zulatsari, M. L. R. and Soesatyo, Y. (2018) 'Pengaruh Literasi Ekonomi Dan Pendidikan Kewirausahaan Terhadap Minat Berwirausaha Pada Mahasiswa Jurusan Pendidikan Ekonomi Fakultas Ekonomi Universitas Negeri Surabaya Angkatan 2015', *Jurnal Pendidikan Ekonomi*, 6(3), pp. 157-160