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**Submission date:** 07-Jun-2022 08:05AM (UTC-0400)  
by Iri Atmojo Cahyo

**Submission ID:** 1852243645

**File name:** lity-Values-Of-Economic-Education-In-Senior-High-School\_1\_2.pdf (263.59K)

**Word count:** 4422

**Character count:** 24130

# Economic Rationality Values Of Economic Education In Senior High School

Cahyo Tri Atmojo , Ery Tri Djatmika, Sunaryanto, Hari Wahyono

**Abstract:** In this era, technology has increasingly developed and online media has been more helpful in meeting needs. Those make students more easily to access what they need and want. These arise some phenomenon, students often make decisions in the purchase of products or consumption because they just follow the trend without thinking carefully about the advantages and compare with other products to get greater profits. This study aims to analyze the understanding of the students' economic rationality value of economic education in senior high school through teaching administrations including curriculum and teaching materials, lesson plans and learning evaluation tools. The research instruments used in this study were the observation sheet and interview sheet. This study found that students do not understand about economic rationality because the curriculum and teaching materials do not explain explicitly about economic rationality. Students do not understand the value of economic rationality because the Lesson plan does not explicitly contain character values about economic rationality. In the evaluation tool as the measure of student success in the learning process, it does not provide an assessment that can build an understanding of economic rationality.

**Index Terms:** Economic Rationality, Economic Education

## 1 INTRODUCTION

Education is one of the systems used by every country to improve the capabilities and quality of human resources. Ilahi (2012) argues education has a role in fostering the potential and skills of students to become a generation that is able to face the challenges of social change in the society. Education is an important thing in every country including Indonesia. Now, education is a solution in improving the quality of society and one way to shape student character. Children with a good character will grow from a good character environment. Dewey (2003) revealed that education can be interpreted as a process of forming skills both intellectually and emotionally among humans. In the above explanation, it can be explained that there are several processes in the formation of fundamental or important skills for students to be able to develop intellectually and emotionally and these can be used as provisions their social life. Rousseau (2003) also revealed the same thing that education provides provisions that are not available at the age of children, but education will be needed in adulthood. Based on this opinion it can be explained that there is a role for education in each age category. Education for children will be different from education for adults. Rationality in the context of students is one form of character showing the consistency of students to be able to think well related to decision making that prioritizes profit or truth as needed rather than on the basis of desires or emotions for a moment. In the context of economic education, something related to economics can be taught to children. At the age of the child, actually students have also conducted economic activities, for example, buying toys or food from their pocket money given by their parents. Students, at the age of child, often make choices only as they wish.

Based on this phenomenon, sometimes parents find out their children buying toys or food carelessly, then parents will forbid and explain that toys or food are not good. parents assume that the toys or foods are less useful for their children. Those parent's explanation to their children is an informal education but there is a process of parents to invite their children to have experiences about good and bad, so they can start to form good and bad mindsets. At the high school level, students are in their teens. Singgih (1983) revealed that in adolescence age, students tend to be irrational, they are in the period of conflict focusing on freedom, and their behavior emerges a sensational behavior. The phenomenon that occurs in irrational students in economic behavior, students who are still selfish in fulfilling economic needs, and the phenomenon that occurs in the conflict to the norms of meeting needs, these are very important to be resolved immediately. Reyna & Farley (2006) suggest that during adolescence, there are some of the most life-threatening risks such as being drunk while driving, binge drinking, smoking, and having unprotected sex. These illustrate the magnitude of human casualties caused by adolescent risk taking. What is happening now, Students tend not to think maturely and place themselves for the fulfillment of needs in accordance with their status as a student because they are easy to access technology, relationships and public facilities. Baron & Byrne (2008) suggested that what is meant by mature thinking is that the person considers well what goals will be achieved, and the decision is based on the intention to achieve these goals at the smallest sacrifice. The phenomenon of wasting money, street fighting among students, drugs abuse, sex parties and many others that deviate and do not fit the rational mindset, make education character important to build through all learning administrations and learning processes. At the high school level (senior high school) students begin to be emphasized about economics. Learning material on economics starts coherently to be delivered to students until they graduate. With an understanding of economics, students should be able to form characters related to money management as well as possible, and utilize resources with careful calculation. With the economic material, students are expected to be better in making decision for

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the fulfillment of needs in accordance with their status as a student. Rationality closely relates to the psychological of a human being. Psychology relates to a person's behavior. Dakir (1993) argues that psychology discusses human behavior in relation to its environment. The mindset in each individual will be determined by emotional and thought maturity. Emotional and thought maturity will be seen in the decision making of each individual's choice. Manz (2007) revealed that adolescent emotions are triggered by the interpretation of an event, a strong physiological reaction, emotional expression based on genetic mechanisms. These are information from one teenager to another, and it helps them. Rationality in a person will arise if emotional stability has occurred. Emotional stability or emotional maturity will form a realistic mindset and then the realistic mindset makes individuals more mature in deciding a solution to the problem faced. Economic education is a well-plan educational system in an effort to shape knowledge within learners as economic actors to carry out economic activities in meeting their needs properly and correctly. The economic activities carried out are production, consumption and distribution. Suprapti (2010) expresses that human beings are as one economic actor demanded to be a rational consumer, having responsible buying behavior, understanding business ethics, and being wiser in dealing with various marketing tricks. The phenomenon that occurs in students cannot be separated from economic education in high school (senior high school). There are a number of students' economic activities which are deviant and not in accordance with the values or norms applied as students. The existence of economic principles are not applied properly by students, they behave or make decisions based on their emotion. Decision making is always done when humans are faced with choices. Humans as economic agents will also look for alternative choices that are considered better. It should be realized that, the phenomenon that occurs, students are someone who has knowledge based on learning outcomes, so that economic activity also has a consideration for choices. But it is also common for students to make choices based solely on pleasure not on their need. Mankiw (2013) argues that economic principles consist of 10, namely: (1) Tradeoff is a theory in decision making. Every decision taken will eliminate other alternative choices or there is a sacrifice in the event of decision making. If we try to get something, we have to sacrifice something else that we don't get. For example, if a person prefers having holiday during working days, then that person will lose a lot of time to complete his work, (2) The cost of sacrifice to get something, (3) Rational thinking is a mindset formed by someone to look for something more profitable on the basis of need. Someone who thinks rationally or commonly called reasonable, before making a decision for a choice, that person will make future predictions related to the benefits of his choice based on information obtained, (4) Responsive people to incentives, It has been realized that everyone will act if they think that their actions will provide an advantage. For example, someone will work hard if they get information that their extra working hours will be given compensation, (5) Profitable Trading of All Parties, In the trade principle, if you pay peanuts, you get monkeys

(there is money there is goods). This shows that everything done must be equally profitable. Each decision will think more about the benefits obtained as well as other parties. If you are in a transaction, no one will be able to bear the loss. (6) The market in general is the best place to coordinate economic activities. Using a market economy, centralized decisions will be replaced by decisions from households and companies. Companies produce what is needed by households and households are interacting in the market. In the market, price will affect purchasing decisions, (7) Government in Increasing factors of production, Conditions where the state of the country is experiencing unstable economic conditions. Many companies are out of business or bankrupt. These make the government intervene in saving market conditions by saving companies. It aims the companies return to their production and meet the needs of society, (8) The country's standard of living depends on the ability to produce goods and services. Society in a country will have a high standard of living when a country has workers who are able to produce good products or services in a short time. Based on the productivity growth, it will also have an impact on income per capita from the community. (9) Prices will increase if the government prints large amounts of money. Circulating Money in high volumes is caused by the production of money on a large scale. This will have an impact on a smaller value that becomes smaller and becomes less valuable and causes inflation. At that time the price of an item rises due to a declining currency value, (10) The public faces a short-term trade-off between inflation and unemployment, Tradeoff related to unemployment and inflation is temporary, but these conditions can last for years. In a country, the occurrence of inflation will be able to reduce unemployment. However, these conditions are not like in Indonesia. The phenomenon that occurs is that there are students who smoke, do wasteful activities, drugs addicted, free sex, play truant. Economic education in essence also aims to form the knowledge of students as economic agents to carry out economic activities effectively and efficiently. Wahyono (2001) revealed that economic education, starting from elementary to high school level, has significantly shaped knowledge and skills, and a few things is led to the formation of appropriate student attitudes as economic agents. The word 'rational' has unwittingly been used by people with the intention of making sense. Humans as homo economicus are humans as economic actors who will act in a rational and considerate manner in decision making. Maharani (2016) revealed that Homo Economicus refers to a rational human figure who is free in determining the choices that exist to achieve certain goals. Humans, as consumers, will try to make a decision to get goods and services maximally. Sugiyanto said consumers will determine what goods and services will be selected (purchased) and how much they are. Rationality will shape someone to carefully consider the function and usefulness of the goods consumed. Humans will make a priority scale and look for goods with greater benefits. Humans will eliminate some alternative needs and choose the very important needs to be purchased. Thus, thinking and behaving rationally should be a form of necessity in society to make

choices. Determination of choices that do not focus on needs can be a cause for someone to lose. Putranto (2006) expressed his opinion about rationality is an ability to have a good mindset and make good and right decisions. Simon (1997) explains the theory of bounded rationality is a theory of making decision and choice which assumes that the decision maker wants to achieve the goal, and uses his mind as best as possible to achieve that goal with the theories considering the process of making decision in the actual capacity of the human mind. Next, Simon explained that the theory of bounded rationality is more oriented in the actual decision making process and the substance of the final decision itself. This kind of thing will appear on the basis of empirical knowledge about the capabilities and limitations of the human mind based on psychological research of each individual. Based on this opinion, it can be seen that economic rationality reflects one's tendency to act in accordance with economic principles. Ratner and Kahn (2002) revealed that teenage consumers buy things not because of needs but the opinions of others which are very important to them and the desire to appear attractive like their friends. Simon (1972) argues that rationality shows a style of behavior that is consistent with the achievement of a given goal, within limits determined by existing conditions and constraints. Bhattacharya (2005) states that all humans, when faced with a decision problem, act rationally in all circumstances to maximize the use-value of goods that can be obtained from the results of the decision. An act of rationality will emerge if there is an intention to get things in maximizing their goals. Davidson (2004) gives an overview of the rationality that a person's desire to pass an exam and his belief that by memorizing Al-Qur'an he will increase his chances of passing an exam. So with the explanation of this kind of reason, it is an innate aspect of intention, intentional action, and many other attitudes and emotions. So that such actions can explain that by rationalizing things, it allows us to see events or attitudes as natural from an individual's point of view. Based on Davidson's explanation, activities or phenomena using emotion sometimes cannot be separated from the value of rationality. Hjelle & Zeigler in Wahyono (2001) revealed that the concepts of rationality and irrationality in psychology are related to the capability of the power of the mind to influence behavior in everyday life.

## 2 METHODOLOGY

The approach used in this study is a qualitative approach. Qualitative research is used to reveal the Economic Education in SMA / MA (Senior high schools) in Jombang in the perspective of economic rationality on the value of teaching administrations including curriculum and teaching materials, lesson plan, learning evaluation tool. This study uses a multi-site design because the three institutions of SMA Negeri 3 Jombang, MA Negeri 1 Jombang, and MA Al-Anwar Paculgowang have similarities from various aspects, namely: curriculum and teaching materials used, the vision and mission of the three schools related to the values in shaping students' character, simple values and easy to implement such as being discipline, honest, and good manners and other values adapted to the conditions of the school, lesson

plan integrated with the 2013 curriculum, and the learning process referring to an integrated lesson plan with character values in the 2013 curriculum. Researchers as key instruments act as data collectors at SMAN 3 Jombang, MAN 1 Jombang, MA Al-Anwar Paculgowang. Researchers carry out planning, implementing, collecting data, analyzing data, interpreting data, and ultimately becoming a reporter on research results. Qualitative research as a human instrument, functions in determining the focus of research, selecting informants as sources of data, collecting data, assessing data quality, analyzing data, interpreting data and making conclusions based on research findings. The stages conducted by the researcher when conducting the research included: (1) Before conducting the research in the location, the researchers asked for permission and consulted with department of education that oversees both public and private high schools, and also went to the Principal to get permission in conducting the research and to obtain an overview of the conditions of the school, (2) administer and obtain a research permission from the study program, and (3) visit all three schools to meet with the Principal and obtain permission to conduct research at SMA Negeri 3 Jombang, MA Negeri 1 Jombang, and MA Al-Anwar Paculgowang Jombang. Data analysis is also called data processing and data interpretation. Data analysis is a series of studies, groupings, systematization, interpretation and verification of data so that a phenomenon has social, academic and scientific value (Suprayogo and Tobroni, 2003). after the data is collected and before the data analysis maximizing process is carried out, the researcher first conducts the editing process by re-checking the data that has been obtained from the results of the study to anticipate the occurrence of errors. Researchers conducted the coding process, the researchers clarified the answers provided by the informant by providing codes for each data. The three researchers conducted a tabulation process, all answers that had been obtained after editing and coding stages then formed in a table with the aim that the data would be easy to understand. After the researchers carried out the editing, coding, and tabulation process, the researchers carried out the data analysis process. Data analysis was performed by 1) data reduction, 2) data display, and 3) verification.

## 3 RESULTS AND DISCUSSIONS

### A. RESULTS

#### Curriculum and Teaching Materials

In the curriculum aspect at the high school level, schools have used the 2013 curriculum which is nationally applicable. The school curriculum that is applied especially economic subjects has adjusted to the national curriculum in the structure of the material. The formulation in selecting the teaching materials is carried out by the MGMP (teacher group) in the district and followed up by the MGMP (teacher group) in the school. In the selection of teaching materials, the teacher does not use the term rationality. The structure of the material in high school for economic subjects consists of 9 main subjects covering the basic concepts of economics, economic problems in

the economic system, economic actors in economic activities, market balance and market structure, financial service institutions, central banks, payment systems and payment instruments, business entities in the Indonesian economy, cooperatives, and management. Whereas in relation to aspects of the study of economic rationality, the curriculum used is not explicitly stated in the subject matter or sub-subject matter. The structure of the material for class X listed is still the same and refers to the economic content for the specialization groups in the social sciences in accordance with the Ministerial Regulation 2016 number 21. This will certainly affect the selection of teaching materials. In the selection of teaching materials, the teacher adjusts to the structure of the existing material in the 2013 curriculum. In teaching materials, the components have been met the curriculum such as titles, learning materials, competency standards, basic competencies, indicators, learning instructions and others. In the aspect of rationality, in economic teaching materials there are a number of materials which have indeed explained the concept of economic rationality explicitly. In economic teaching materials for the aspects of rationality, it is explicitly stated in the lesson, for example in class X about the basic concepts of economics, in the content of the material in the sub-topic 'to determine the right choice', the textbook only explains that:

"Unlimited desires and limited resources make people have to choose wisely which desires or needs they have to fulfill among the various existing desires or needs"

"Consumers make decisions by considering alternatives. If the costs of the two products are the same, the consumer will choose the product with the greatest benefit. Conversely, if two products have the same benefits, consumers will choose the product with the lowest price"

In the explanation above it can be seen that the sentence indeed invites students or people who read to make choices rationally.

#### Lesson plan

In the aspect of Lesson plan of economic subject in senior high school, it can be seen that the teacher makes a lesson plan that refers to the syllabus and related to the 2013 curriculum. Referring to the 2013 curriculum, the lesson plan is still in general. The teachers make lesson plan to adjust the results of the District MGMP. The District MGMP refers to the 2013 curriculum. Following basic competencies, the contents of the lesson plan are about describing and identifying. Associated with the element of economic rationality, it has been stated in the lesson plan that both in basic competencies and the teaching activities there are activities that foster economic rationality, namely the implementation of discussion plans.

#### Learning Evaluation Tool

Evaluation tools are designed based on the teacher's creativity. The teacher gives discussions and daily tests and semester exams. The questions given have been adjusted to basic competencies. On the content or questions, the aspects seen tend to be on economic

rationality. Questions or discussion themes tend to be more general in accordance with existing problems in life.

#### 5 DISCUSSIONS

Based on the results of research conducted by researchers found that the curriculum and teaching materials are not listed specific values of rationality, altruism and economic morality. The core competencies (CC) that exist in the curriculum are general but they have the value of rationality, altruism and morality found in CC 2, namely honesty, discipline, polite, caring (mutual cooperation, team work, tolerance, peace), responsible, responsive, and pro-active in interacting effectively in accordance with the development of children in the environment, family, school, community and the surrounding natural environment, nation, country, local region, and international region. And in Basic Competence (BD) for Class X starting from BD 3.1, 3.4, 3.5, 3.6, 3.7, 3.8, 3.9 are only the cognitive domain. In BD 3.2, 3.3, and BD 4.1 to BD 4.9 the values of rationality began to be given to students by giving assignments to present the results of the analysis, identify and analyze learning material. In the Basic Competencies in class XI, the values of rationality are already apparent in every basic competency. while the value of altruism and morality in the basic competencies for class X and class XI is not visible. In teaching materials. not all the materials contain the phenomenon in daily life, this results make many students do not understand the phenomena occurred, they do not behave and act rationally. Based on these results, it is important for students to be able to understand about economic rationality. Lesson Plan is the activity of a teacher to make a design of activities carried out in class, so that the class will be fun and learning objectives are achieved. The importance of instilling the mindset of economic rationality in the lesson plan will make it directed. Learning evaluation tools are steps used by teachers to find out whether students can understand the material delivered or not. Evaluation will be conducted to make assessments related to teaching materials, lesson plan, and teaching activities. In the research findings, test instruments containing elements of economic rationality tend to exist.

#### 4 CONCLUSION

In the economic teaching administrations including curriculum and teaching materials, lesson plan, and learning evaluation tools do not specifically indicate the existence of economic rationality values. The core competencies that exist in the curriculum are general but they have the value of rationality. Basic Competencies for Class X starting from BD 3.1, 3.4, 3.5, 3.6, 3.7, 3.8, 3.9 are only in the cognitive domain, but in BD 3.2, 3.3, and KD 4.1 to KD 4.9 the values of rationality are given to students. In the Basic Competencies that exist in class XI, the values of rationality are already apparent in every basic competency. Teaching materials used by BKS starting from BD 3.1 to 4.9 discuss the lesson that contains the values of rationality. Lesson Plan made by teachers has instilled the values of economic rationality. In the aspect of evaluation learning tools, Assessment is more related to economic rationality

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