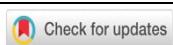# Determinants of High School Students' Economic Behavior

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Sections Info	ABSTRACT
Article history: Submitted: August 7, 2025 Final Revised: September 3, 2025 Accepted: September 4, 2025 Published: October 20, 2025 *Keywords:* Economic Behavior Teacher Competence	*Objective:* *Students'economic behavior reflects how they make decisions in the economic field. Observations show that some 10th-grade students at State Senior High School 1 Menganti, Gresik, Indonesia, stikk exhibit inappropriate economic behavior due to a lack of economic literacy, especially in understanding the concept of opportunity cost. This study aims to analyze the influence of teacher competence on student economic behavior.* ***Method:*** *the study used a quantitative approach and correlational research with 199 tenth-grade students at State Senior High School 1 Menganti as the sample. The data were collected via questionnaires and analyzed using SEM-PLS in SmartPLS.* ***Results:*** *the study indicates that teacher competence has a significant positive effect on economic behavior. The results of the study indicate the importance of teacher competence in shaping student economic behavior.* ***Novelty:*** *this research has the potential to be innovative, focusing on developing research that has not been widely discussed in existing literature, which has an impact on a person's economic behavior.*

INTRODUCTION

Globalization is a major factor in modern life, encompassing both opportunities and challenges resulting from increased economic ties around the world (Hordofa, 2024). One of the challenges of globalization is competition, which often impacts developing countries that experience educational inequality due to a lack of adequate facilities (Beridze et al., 2024). The interconnection between education and economic development in globalization is increasingly significant, where a country's economic well-being is highly dependent on the quality of its education. With the rapid pace of globalization and technological advancements, governments are increasingly recognizing the importance of high-quality education to keep pace with the times (Zhao, 2024). Economic education plays a crucial role in keeping pace with economic developments at both the national and international levels. This can be seen from the rapid changes, increasingly sophisticated technology, and economic principles that must be applied by every individual to actively contribute to society. Economic education also needs to be taught to gain broader knowledge and run family businesses through observational learning, which includes the processes of attention, retention, motor reproduction, and motivation (Hasan, 2018). Economic education encourages entrepreneurial interest, so the government must facilitate its delivery to the younger generation to attract them to the entrepreneurial sector (Suratno et al., 2021).

The role of economic education in equipping students with knowledge and skills is essential to face future economic challenges. Teacher competence is a crucial aspect in delivering economic material as part of quality teaching. Improvements in teaching quality will influence students' understanding of economic material. There are four types

of teacher competencies: personal, pedagogical, social, and professional. Aspects of competencies and emotional intelligence influence improvements in teacher performance, which plays a crucial role in the learning process (Wahyuddin, 2016).

A teacher must possess adequate qualities, such as expertise, experience, and skills, to be beneficial to students (Janine Marie V. Cipriano, 2024). As an educator, quality teaching must be provided, including motivation, inspiration, understanding of the material, effective teaching strategies, and innovative skills (Jannah & Hermanto, 2022). The level of teacher competence can be seen from their mastery of the material, skills, and professional attitude. Therefore, it is important to improve teacher competence through motivation, training, and guidance (Wahyuddin, 2016). The need for teacher training programs to improve pedagogical competence is also very important. Economics, derived from the Greek word "oikosnomos," means managing a household (Mankiw, 2018). Economics relates to individuals' efforts to meet household needs and achieve well-being. Human economic behavior can be seen in how a person makes economic decisions, which include recognizing problems, assessing limitations, seeking alternatives, taking action, and reflecting. Factors, situations, and processes influencing economic behavior are often analyzed by economists and sociologists, taking into account socio-economic characteristics, demographic factors, and the institutional environment in which decisions are made (Yarasheva et al., 2020).

Economic behavior is influenced by levels of physical, emotional, social, and professional maturity. This makes the economic behavior of students who are new to working and learning to manage finances a key focus. Without sufficient experience, their economic behavior may be influenced by their parents' attitudes. However, as they become financially independent, younger generations tend to be more open to innovation compared to their parents (Малкина & Рогачев, 2022). According to (Kusniawati & Kurniawan, 2016), there are two indicators of decision-making: rational consumption behavior and irrational consumption behavior. Rational consumer behavior occurs when individuals purchase goods based on need, while irrational behavior occurs when consumers purchase goods based on desire and are tempted by discounts (Aisha Nabila, Fallia Maylafaiza Azwarini, 2022). The use of digital media as a product marketing strategy influences individual decision-making, which can lead to impulsive purchases and irrational behavior (Stephen, 2016).

According to research by Siegfried (2019), the quality of teachers' competencies has a positive impact not only on their economic knowledge but also on the economic attitudes and behavior of individuals. Additionally, research (Hendra et al., 2024) shows that one indicator of teacher competency —pedagogical competency in economics —positively impacts student learning achievement as it increases. Student academic achievement is akin to behavioral changes encompassing three aspects: cognitive, affective, and motor skills. Therefore, when linking student academic achievement to student behavior, there

is a clear connection. The research findings (Narmaditya et al., 2024), which focus more on the field of economics, state that the ability to convey knowledge during learning will influence students' economic behavior. Furthermore, research conducted by (Moutiaga & and Papavassiliou-Alexiou, 2022)shows that some variables in the discussion indicate that teachers with high-quality competencies will influence changes in student behavior. However, the facts or phenomena I encountered in the field are contrary to most of the previous research results presented. Often, students' economic behavior cannot be controlled by individuals. Therefore, a deeper understanding of the quality of teachers' competencies is needed, with the hope that an individual's economic behavior can undergo positive changes.

Based on observations at State Senior High School 1 Menganti, it was found that some teachers still dominate the delivery of material with a direct learning model and rarely use interactive media. This makes students less active and have difficulty understanding basic economic concepts, even though this understanding is important for shaping wise economic behavior, especially in managing needs and making financial decisions. Therefore, this study, titled "Determinants of High School Students' Economic Behavior," aims to analyze the extent to which teacher competence influences students' economic behavior. The study focuses on students at State Senior High School 1 Menganti, given the limited empirical studies linking teacher competence to students' economic behavior in this context. The research results are expected to provide theoretical contributions through the strengthening of the application of social cognitive theory in economic education, as well as practical contributions in the form of recommendations for improving learning practices and educational policies that are more supportive of the formation of students' economic behavior.

RESEARCH METHOD

This study uses a quantitative approach through correlation methods to identify the extent of the relationship between the variables under study. The purpose of using this quantitative approach is to obtain information based on the results of testing from validated instruments (Dr.Sudaryono, 2019). In the sampling process, this study applied the Proportional Sampling Technique because the sample members were taken from the population based on the ratio of the number of subjects in each group to the total population.

To determine the sample size, the Slovin formula was used in this study, with a calculation result of 198 students. After determining the sample size, the next step was to distribute the sample proportionally among each group according to the population size of each group. This sample distribution was calculated using the formula of the ratio of the number of students in each class to the population size multiplied by the sample size.

Based on the calculation results, the total sample used in this study was 199 students from 11 classes, with an average of 18 students used as samples. Data collection in this study consisted of two techniques, namely field research and library research. Field research was conducted to obtain primary data by interacting directly with the respondents who were the sample. Field research was conducted through interviews, questionnaires, and observations.

The data collection technique in this study used field research through questionnaires created in the form of Google Forms. A questionnaire or survey, as a research tool, consists of several questions or statements designed to collect data or information from respondents based on their respective opinions. The questionnaire used is a closed questionnaire, with questions or statements that offer alternative answers that must be selected, with no option to provide other answers. The research instrument was developed from indicators relevant to the context of high school students. Before being used in SEM-PLS analysis, the instrument was tested for validity and reliability to ensure its suitability. The teacher competence variable was measured through four main aspects and produced a number of items that were all valid and reliable. The economic behavior variable covered two aspects, with most items declared valid and meeting reliability criteria. Overall, the research instrument was proven suitable for SEM-PLS analysis.

The data analysis technique in this study used Structural Equation Modeling (SEM) with a Partial Least Square (PLS) approach through SmartPLS, which is software for processing collected data or information. The use of PLS SEM requires following several processes (Becker et al., 2023). The selection of the SEM-PLS method was considered because this study is predictive, involves latent variables with diverse indicators, and has a relatively limited sample size, making it more appropriate than covariance-based SEM. The SEM-PLS analysis procedure follows the commonly used stages. First, model specification is conducted by constructing the measurement model (outer model) and the structural model (inner model). The outer model is used to analyze the relationship between indicators and latent variables, while the inner model explains the relationships among latent variables. Second, the outer model is evaluated through convergent validity, discriminant validity, Average Variance Extracted (AVE), and reliability tests. Indicators with factor loadings below the minimum criteria are considered for removal to ensure the instrument remains valid and reliable. Third, the inner model is evaluated to assess the relationships among latent variables using R-square, Q-square, F-square, path coefficients, and model fit indices. This step ensures that the research model adequately explains the hypothesized relationships. This procedure, SEM-PLS, provides a comprehensive and appropriate analysis to address the objectives of this study.

RESULTS AND DISCUSSION

Results

Outer Model

Convergent Validity

In this study, the outer loading values for the indicators in each variable are presented in the table 1.

Table 1. Convergent validity test results (Outer loading)

Variable	Indicator	Outer Loading	Description
Teacher Competence (X)	X.1	0.717	Fulfilled
	X.2	0.701	Fulfilled
	X.3	0.702	Fulfilled
	X.4	0.713	Fulfilled
	X.5	0.734	Fulfilled
	X.6	0.713	Fulfilled
	X.7	0.732	Fulfilled
	X.8	0.727	Fulfilled
	X.9	0.717	Fulfilled
	X.10	0.706	Fulfilled
	X.11	0.723	Fulfilled
	X.12	0.734	Fulfilled
	X.13	0.732	Fulfilled
	X.14	0.723	Fulfilled
	X.15	0.707	Fulfilled
Economic Behavior (Y)	Y.1	0.707	Fulfilled
	Y.2	0.724	Fulfilled
	Y.3	0.707	Fulfilled
	Y.4	0.743	Fulfilled
	Y.5	0.720	Fulfilled
	Y.6	0.732	Fulfilled
	Y.7	0.737	Fulfilled

Source: Results processed by researchers, 2025

Based on the table above, the overall outer loading values of each indicator show figures > 0.7, meaning that the statements are considered to meet the criteria for convergent validity or are declared valid.

Discriminant validity

In this study, the cross loading value of each indicator is shown as follows:

Table 2. Discriminant validity test results (cross loading)

	X	Y
X.1	0.717	0.311
X.2	0.701	0.233

	X	Y
X.3	0.702	0.221
X.4	0.713	0.340
X.5	0.734	0.344
X.6	0.713	0.221
X.7	0.732	0.297
X.8	0.727	0.288
X.9	0.717	0.362
X.10	0.706	0.209
X.11	0.723	0.339
X.12	0.734	0.250
X.13	0.732	0.310
X.14	0.723	0.417
X.15	0.707	0.272
Y.1	0.292	0.707
Y.2	0.327	0.724
Y.3	0.419	0.707
Y.4	0.355	0.743
Y.5	0.300	0.720
Y.6	0.246	0.732
Y.7	0.193	0.737

Source: Results processed by researchers

Table 2 Discriminant validity test shows that the cross-loading value of each indicator in the variable is greater than that of other variables, so it can be concluded that each indicator in this study meets the discriminant validity requirements, indicating that all indicators are capable of compiling each variable.

Average Variance Extracted (AVE)

Convergent validity testing can also be seen from the AVE value results shown in the following output:

Table 3. AVE Value

Average variance extracted (AVE)	Description
0.517	Fulfilled
0.525	Fulfilled

Source: Results processed by researchers

According to (J. Hair & Alamer, 2022), AVE values can be considered valid if they are greater than 0.5. The table above shows that the AVE values for each variable are greater than 0.5. Therefore, the indicators representing each variable are considered valid.

Reliability

A variable meets the reliability criteria if the Cronbach's alpha value is > 0.60 and the composite reliability is > 0.70 (J. F. Hair et al., 2014), as presented in the following output:

Table 4. Reliability Test Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Description
X	0.934	0.938	0.941	Fulfilled
Y	0.850	0.853	0.885	Fulfilled

Source: Results processed by researchers

As shown in Table 4, all variables in this study are reliable, with Cronbach's alphas> 0.60 and composite reliabilities> 0.70. These reliability test results indicate that all variables in this study are reliable enough to be used in further analysis.

Inner Model Analysis Results
Coefficient of Determination (R^2)
This study shows the R-square results as indicated in the table 5.

Tabel 5. R^2 Test Result

	R-square	R-square adjusted
Y	0.386	0.380

Based on Table 5, the r-square test results indicate a moderate level, with an R-square value of 0.386 for the endogenous variable, economic behavior (Y). This means that 38.6% of students' economic behavior can be explained by teacher competence (X) as an exogenous variable, with the remaining 61.4% influenced by other variables outside the scope of this study. Additionally, the adjusted R-square value for the endogenous variable (Y) is 0.380, meaning that the role of the exogenous variable (X) on variable Y is 38%, with the remaining 62% influenced by other variables outside the scope of this study.

Predictive Relevance (Q^2)
The results of Q^2 are intended to determine the model's ability to predict endogenous variables and measure the extent to which the model can predict unused data. The model is considered to have predictive relevance if the Q^2 value is > 0 (J. F. Hair et al., 2014). The results of the Q^2 test are presented in the following table 6.

Table 6. Q^2 Test Results

	Q^2predict
Y	0.163

Source: Results processed by researchers

Based on the Q^2 test results in this study, it indicates that the model has good predictive relevance, as shown by the Q^2 value of each endogenous variable being greater than 0.

F-Square (F^2)

In this study, the f-square test results are presented in the table 7.

Table 7. F-Square Test Results

Variabel	X	Y
X		0.078
Y		

Source: Results processed by researchers

The F-square test results above indicate that the value of the teacher competency variable (X) influences the economic behavior variable (Y) with a result of 0.078 in the low category, showing that teacher competency contributes weakly to economic behavior.

Path Coefficient

The test was conducted to determine the strength and direction of the relationship between variables.

Table 8. Path Coefficient Test Results

	Original sample (O)	T statistics (|O/STDEV|)	P values	Description
X -> Y	0.237	3.677	0.000	Fulfilled

Source: Results processed by researchers

The test results above show that the teacher competency variable (X) is considered positive for economic behavior (Y) because the path coefficient value is close to +1.

Model Fit

Model fit can be seen from the SRMR (Standardized Root Mean Square Residual) value, with the rule that SRMR <0.10 means the research model is acceptable (J. F. Hair et al., 2014), thus indicating that it is feasible to analyze further in testing the relationship between variables.

Table 9. Model Fit Test Results

	Saturated model	Estimated model
SRMR	0.068	0.068

Source: Results processed by researchers

Based on the output results in the table above, the SRMR value is 0.068, indicating that the research model is acceptable and feasible for further analysis of the relationship between variables, as 0.068 < 0.10.

Discussion

The results of the study indicate that teacher competence has a significant influence on the economic behavior of tenth-grade students at State Senior High School 1 Menganti. This finding indicates that competent teachers not only convey material but also shape and influence how students behave in an economic context.

This explanation can be further explored through social cognitive theory (Bandura), which emphasizes that individual learning processes occur through reciprocal interactions between personal factors, behavior, and the environment. In the context of economic education, teacher competence serves as a strong environmental factor, influencing how students observe, imitate, and subsequently implement the behaviors demonstrated by teachers. Teachers who can deliver material innovatively and serve as role models in terms of discipline, responsibility, and rational decision-making can be considered teachers with high-quality competencies, thereby positively impacting students' economic behavior, such as their ability to manage finances, plan, and act rationally in economic contexts. Therefore, enhancing teachers' competencies not only contributes to students' cognitive understanding but also plays a crucial role in shaping positive economic character in students.

Based on the results of this study, it means that teachers as individuals are able to control themselves through cognitive processes, because they have years of teaching experience, have pursued higher education, and are certified. Therefore, teachers can control themselves in shaping students' economic behavior. Additionally, this theory also applies to students as individuals, as when economic literacy improves, it influences their economic behavior to become better. Positive behaviors or actions demonstrated by teachers are likely observed by students and applied in their daily lives. Therefore, quality learning processes through teacher competencies impact student behavior. The role of educators in the field of economics is crucial, as they use their personal competencies to guide students to control and behave rationally in their consumption. Therefore, in this context, competent teachers are needed to shape students' economic attitudes or behavior for the better.

The results of this study are supported by research (Siegfried, 2019) showing that the quality of teacher competence significantly influences individual economic attitudes or behavior, meaning it does not only affect their economic knowledge. Through one of the competencies, namely the improved pedagogical competence of economics teachers, this has an impact on student learning achievement. In this context, student academic achievement is related to behavioral changes encompassing cognitive, affective, and motor aspects, as demonstrated by (Hendra et al., 2024). This finding is also supported by research conducted by (Narmaditya et al., 2024), which shows that teachers' ability to deliver learning materials indirectly influences students' behavior in the field of economics. The results of this study are also relevant to previous research by (Moutiaga & and Papavassiliou-Alexiou, 2022), which shows that significant changes in student behavior are supported by the quality of competencies possessed by each teacher.

Based on social cognitive theory, this study confirms that teacher competence serves as a determining factor in shaping students' economic behavior through the process of observation, imitation, and application of the behavior demonstrated by teachers in the learning context. This can lead to practical implications from these findings, including the need for teacher training programs that emphasize interactive and case-based learning methods, strengthening the economics curriculum through project-based approaches relevant to daily life, and educational policy support in the form of continuous certification and forums for sharing best practices. Thus, this research contributes to the development of theory, learning strategies, and educational policies that foster students' economic behavior more effectively and sustainably.

CONCLUSION

Fundamental Finding: Based on the analysis results, this study concludes that teacher competence has a significant and positive effect on the economic behavior of 10th grade students at State Senior High School 1 Menganti. This indicates that the better the teacher competence, the better the students' economic behavior, both in learning and in daily life. **Implication:** Based on the research findings, there are several practical implications that can be applied. For schools, it is important to improve teacher competency through training and the implementation of innovative learning strategies to support the development of students' economic behavior. For the government, the results of this study can serve as a reference in formulating policies to improve the quality of economics education, including the clear integration of economic literacy into the curriculum. For students, this study provides an understanding of the importance of economic literacy, encouraging them to be more active in learning, think critically about economic issues, and make wise economic decisions. Meanwhile, for future researchers, this research opens up opportunities to explore other variables that have the potential to influence students' economic behavior beyond teacher competency. **Limitation:** This study has several limitations. First, the study was conducted at only one school, so the results cannot be generalized widely. Second, the data used came from students' self-reports, which may introduce subjective bias. Third, limitations in the review of the previous research literature resulted in the theoretical foundation being less robust. Educational institutions are encouraged to pay more attention to the quality of teachers' competencies to promote more controlled economic behavior. **Future Research:** Future research is recommended to expand the population and location of the study to obtain more representative results. Additionally, future research could include additional relevant variables, as the R-square test results indicate that the model's predictive ability for students' economic behavior remains moderate.

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