# ENHANCING READINESS TROUGH ECONOMIC LITERACY: A STUDY OF PROSPECTIVE ECONOMICS TEACHERS

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**Abstract**

*Education is an important aspect of human life that relies heavily on the role of teachers as the main factor in the success of the educational process. Professional teachers are formed through careful preparation from an early age, one of which is through an education study program in college. Economics education students are specifically prepared to become economics teachers in the future. Their readiness is influenced by the mastery of knowledge in their field of study and teaching experience through direct practice. This study aims to determine the effect of economic literacy on the readiness of students to become teachers. The analysis method used is linear regression. Quantitative approach using SPSS with 86 respondents. The results showed that economic literacy has a significant effect on readiness to become a teacher.*

*Keywords: Economic Literacy, Readiness to be a Teacher*

## 1. INTRODUCTION

Education plays an important role in human life because it encourages individual development in various aspects, such as mindset, attitude, personality, and language skills, and influences their contribution to society. Overall, education is a planned process to develop potential and prepare individuals to play an active role in daily life (Pratomo & Herlambang, 2021). This statement is in line with Darman (2017), who states that education shapes individuals to be intelligent, scientific thinkers, and capable of developing spiritual aspects. Ki Hajar Dewantara also emphasizes that the main objectives of education are to shape character, increase intelligence, and support children's health. The Sustainable Development Goals (SDGs) program in Indonesia is one of the efforts to improve the welfare of society through improving the quality of education (United Nations Development, 2024). The implementation strategy for the fourth SDG is to ensure equitable, inclusive education that supports lifelong learning for all groups. This goal is aimed at achieving excellent, high-quality, and quality-oriented education (Dewi Anggraini, 2024). Quality education is expected to drive national progress. In addition to being an agent of change for future

generations, education also plays a role as a production agent that brings about tangible changes in society (Rohmah et al., 2023).

In order to achieve national goals, qualified educators are needed. To create quality education, professional teachers who prioritize quality are needed so that they can produce outstanding graduates. Amidst increasingly fierce competition, professional teachers are the key to building competitive and quality educational institutions (Dalyono & Agustina, n.d.). The involvement between educators and students is crucial in the learning process, as both are the primary factors determining learning success (Askhabul Kirom, 2017). The role of teachers is not only to design learning, but also to teach with full responsibility and care. Meanwhile, the main responsibility of teachers is to deliver the material, while students are tasked with obeying the rules and following the learning process properly (Hazmi, 2019).

Teachers play an important role in education, so it is necessary to have experienced teachers who possess four basic competencies (Fitriyah et al., 2022). Based on data from the Teacher Competency Test (UKG) from 2012 to 2015, approximately 81% of teachers demonstrated inadequate results. The average UKG score per province in 2019 was only 56.93, far below the national standard of 80.00. These findings indicate that low teacher competence, both in terms of quality and quantity, contributes significantly to the low quality of education. Anggraini (2020) also revealed that many teachers are aware of their weaknesses in terms of linearity, literacy, learning innovation, situational skills, and personality. These findings indicate that training to become an educator requires careful planning and preparation. This is supported by Thorndike's (Surur, 2021) statement on the Law of Readiness, which states that optimal results can only be achieved if a person is in a state of readiness. Conversely, without readiness, results tend to be suboptimal. Additionally, the desire to become a teacher often stems from self-confidence, which is reinforced by various supporting factors (Aayn & Listiadi, 2022).

Economic literacy is the understanding it is important to make the right decisions in various economic activities. According to Dewanti & Haryono (2021), economic literacy includes the ability to express economic concepts in an intelligent way to improve well-being. Stigler (1970) states that economic education begins in school, where teachers it is very important in supporting students to understand the basic concepts  economic. Therefore, prospective teachers must master economic knowledge and concepts to achieve sufficient economic literacy. This mastery helps them understand the surrounding economic conditions and allows teaching materials to be expanded according to students' progress. More in-depth material will develop students' skills and abilities in making complex economic decisions. Thus, teachers need to have adequate economic knowledge to help students apply basic economic principles and understand various economic issues, both internal and external (Asriati, 2020). If the school curriculum emphasizes economic literacy, future teachers must also be prepared and aware of this.

The importance of student readiness to become professional teachers can help reduce eaching errors and improving the quality of education (Yuniasari, 2017). This readiness is influenced by internal factors such as interest, motivation, knowledge, and skills, as well as external factors such as the environment and supporting experiences. According to Maipita & Mutiara (2018), teacher readiness encompasses academic mastery, pedagogical skills, communication, classroom management, as well as mental and social readiness. Additionally, teacher readiness also involves managerial abilities, professionalism, and the capacity to address socio-economic changes (Pramudita, 2017). In the era of globalization and digitalization, teachers must understand economic issues that affect education. Therefore, economic literacy including personal financial management, future planning, and understanding global economic issues is very important for prospective teachers to have. This literacy helps them think critically, make wise decisions, and instill economic values in students.

Teacher education students are prepared from the outset to become professional and responsible teachers (Sukmawati, 2019). Teacher education institutions (LPTK), such as Surabaya State University (UNESA), play an important role in shaping professional teachers through education programs, research, and training in accordance with national education regulations. One of the study programs at UNESA that supports this objective is the Economics Education Study Program. This program aims to produce graduates who are competent as economics teachers at the high school level. Since economics education in schools emphasizes economic literacy, prospective teachers are required to have a strong understanding of economic concepts and issues (Harsyono et al., 2017). To this end, the Economics Education curriculum includes various courses such as microeconomics and macroeconomics, business law, entrepreneurship, taxation, accounting, and a number of branches within economics, monetary economics, public economics, and development economics. All of these are designed to strengthen prospective teachers' economic literacy.

Research by Nurhayati and Budiwati (2020) found that 60% of teachers have high economic literacy, although some still have low literacy. On the other hand, Rokhim and Prakoso (2022a) concluded that economic literacy does not significantly influence readiness to become a teacher. The discrepancy in these results indicates a knowledge gap, necessitating further research on the role of economic literacy in preparing students as prospective teachers.

## 2. RESEARCH METHOD
### Population and Sample

A population is all objects that are the subject of a study. If all elements in the study area are included as objects, then the study is called a population study, also known as a census study. This technique is called a census or total sampling, which involves taking

samples from all members of the population without exception (Sugiyono, 2018). In this study, the population consisted of 86 active undergraduate students in the Economics Education study program at the Faculty of Economics and Business, State University of Surabaya, cohort 2021–2022, who had completed all economics courses.

**Instruments and Procedures**

Data were collected using questionnaires and tests, with prior testing done to assess their validity and reliability. The indicators for each variable are presented in the following table:

**Table 2.1 Variable Indicators**

| Variabel | Indicators |
| --- | --- |
| 1. Economic Literacy | Scarcity, choice, productive resources |
| | Decision making, marginal analysis |
| | Economic systems and allocation mechanisms |
| | Economic incentives—prices, wages, profits, etc. |
| | Voluntary exchange and trade |
| | Specialization and comparative advantage |
| | Markets and prices |
| | Supply and demand |
| | Competition |
| | Economic institutions |
| | Money and inflation |
| | Interest rates |
| | Labor market and income |
| | Entrepreneurship |
| | Physical and human capital investment |
| | The role of government in the economy |
| | Government failure, special interest groups |
| | Output, income, employment opportunities, and price levels |
| | Unemployment and inflation |
| | Fiscal and monetary policy |
| 2. Preparation for Becoming a Teacher | Professional Knowledge |
| | Professional Practice |
| | Professional Engagement |
| | Self-Management |

**Data Analysis**

This study used simple linear regression analysis with the help of SPSS software version 29. The measurement scale used was a Likert scale with a score range of 1–5. For the test instrument, correct answers were given a score of 5 and incorrect answers were given a score of 0, then the correct answers were added up to obtain the maximum score. Before being distributed its validity and reliability have been verified through previous

tests. Meanwhile, the test instrument did not need to be retested because it was a standard test from the NCEE. After being declared valid and reliable, the questionnaire was filled out by the respondents.

## 3. RESULTS AND DISCUSSION
### RESULT
#### 3.1 Data Description

This study was conducted on students enrolled in the Bachelor of Economics Education program, with a sample size equal to the total population of 86 students. The following is a description of the data for each variable:

**1. Economic Literacy**

**Table 3.1 Frequency Distribution of Economic Literacy Answers**

| No | Score | F | Relative Frequency (%) | Category |
|----|-------|---|------------------------|----------|
| 1. | $X < 46$ | 21 | 25% | Low |
| 2. | $46 \leq X < 93$ | 39 | 45% | Medium |
| 3. | $X > 93$ | 26 | 30% | High |
| | **Total** | **86** | **100** | |

*Source: Data processed in SPSS, 2025*

Based on the available data, the frequency of economic literacy variables shows that 21 students (25%) are in the low category, 39 students (45%) in the medium category, and 26 students (30%) in the high category. Thus, it can be concluded that the majority of Unesa Economics Education students have medium economic literacy, namely 39 students (45%).

**2. Preparation for Becoming a Teacher**

**Table 3.2 Frequency Distribution of Preparation for Becoming a Teacher**

| No | Score | F | Relative Frequency (%) | Category |
|----|-------|---|------------------------|----------|
| 1. | $X < 170$ | 11 | 13% | Low |
| 2. | $170 \leq X < 210$ | 60 | 70% | Medium |
| 3. | $X > 210$ | 15 | 15% | High |
| | **Total** | **86** | **100** | |

*Source: Data processed in SPSS, 2025*

Based on the available data, the frequency of the variable of readiness to become a teacher shows that 11 students (13%) are in the low category, 60 students (70%) in the medium category, and 15 students (15%) in the high category. Thus, we can concluded that the majority of Unesa Economics

Education students (70%) tend to be in the medium category in terms of readiness to become a teacher.

### 3.2 Classical Assumption Test

#### 1. Normality Test

Below are the results of the normality test using the Kolmogorov-Smirnov test method.

**Table 3.3 Normality Test Results**

| | Unstandardized Residual |
|---|---|
| Asymp. Sig. (2-tailed) | .12ᶜ |

*Source: Source: Results of SPSS data processing in 2025*

Based on the table above, it shows that the Asymp. Sig. (2-tailed) value is $0.12 > 0.05$, so it can be concluded that the residuals are normally distributed.

#### 2. Multicollinearity Test

To test for multicollinearity in the research regression model, the tolerance value and variance inflation factor (VIF) calculated using SPSS software are presented as follows:

**Table 3.4 Multicollinearity Test Results**

| Variable | Collinearity Statistics | | Description |
|---|---|---|---|
| | Tolerance | VIF | |
| **X1** | **.174** | **5.732** | **Non Multicollinearity** |

*Source: Source: Results of SPSS data processing in 2025*

Based on the output results displayed, it can be seen that the tolerance value of each variable is greater than 0,10 and the variance inflation factor (VIF) value is less than 10. Therefore, it can be concluded that there is no correlation or multicollinearity between the independent variables in the regression equation. Thus, these variables can be used in the study without any problems.

#### 3. Heteroscedasticity

The following are the results of the heteroscedasticity test using the Glejser method.

**Table 3.5 Heteroscedasticity Test Results**

| Variable | Sig. | Description |
|---|---|---|
| X1 | .090 | No heteroscedasticity occurred. |

*Source: Source: Results of SPSS data processing in 2025*

Based on the decision-making basis, it can be seen in the table above the significance value for both independent variables is greater than 0.05, which indicates that there is no heteroscedasticity.

### 3.3 Multiple Linear Regression Analysis

The results of the multiple linear regression test using the SPSS program are as follows.

**Table 3.6 Results of Multiple Linear Regression**

| Model | Unstandardized Coefficients | |
|---|---|---|
| | B | Std. Eror |
| (Constan) | 56.266 | 4.340 |
| X1 | .177 | .035 |

*Source: Source: Results of SPSS data processing in 2025*

Based on the results of the SPSS program above, the following is the multiple regression equation obtained.

$$Y = 56,266 + 0,177X1$$

The results of the multiple linear regression equation above can be explained as follows:

1) Based on the regression coefficient results for the economic literacy variable (X1) of 0.177 and its positive value, this indicates a direct influence among the economic literacy variable (X1) and the teacher readiness variable (Y).

### 3.4 Hypothesis Testing

The information below is presented a table of data processing results using SPSS software to determine the influence between variables both partially and simultaneously:

1. **Partial Test (T)**

**Table 3.7 T-Test Results (Partial)**

| Model | T | Sig. | Description |
|---|---|---|---|
| X1 | 5.112 | <,000 | Significant |

*Source: Results of SPSS data processing in 2025*

1) Based on the t-test results, there is a significant influence between the economic literacy variable and the teacher readiness variable, with a significance value of 0.000 < 0.05 and t-count 5.122 > t-table 1.663. Therefore, it can be concluded that Ha1 is accepted, which means there is a positive and significant influence between the economic literacy variable and the teacher readiness variable.

2)

**2. Simultaneous Test (F)**

**Table 3.8 F-Test Results (Simultaneous)**

| Model | F | Sig. | Description |
|---|---|---|---|
| Regression | 1618,132 | $<,000^b$ | Significant |

*Source: Results of SPSS data processing in 2025*

Based on the results above, it can be seen that the significance value is 0.000 <0.05 and Fcount 1618.1323> Ftable 1.663. Thus, it can be concluded that there is a significant positive influence simultaneously between economic literacy (X1) on readiness to become a teacher (Y).

**3. Coefficient of determination (R2)**

The following table presents the results of data processing using SPSS version 29 software to determine the extent of the influence of the independent variable on the dependent variable:

**Tabel 3.9 Results of the Determination Coefficient Test**

| Model | R  Square | Adjusted R Square | Std. Eror of the Estimate |
|---|---|---|---|
| 1 | .975 | .974 | 3.147 |

*Source: Results of SPSS data processing in 2025*

Based on the SPSS output above, the results of the multiple linear regression test show that the coefficient of determination obtained from the Adjusted R Square is 0.974 or 97.4%. This indicates that the influence of the independent variables on the dependent variable is 97.4%.

**DISCUSSION**

**1. The Influence of Economic Literacy on Readiness to Become a Teacher**

The research results show that economic literacy has a positive and significant impact on readiness to become a teacher. Students of the S1 Economics Education Study Program at Universitas Negeri Surabaya have a moderate level of economic literacy. However, the higher the students' economic literacy, the greater their readiness to teach. Economic literacy plays an important role in mastering the material, critical thinking skills, and rational decision-making, where prospective teachers with strong economic literacy, one can can understand and decipher economic concepts accurately and relate them to real phenomena (Fahmi Ashari S Sihaloho, 2020).

Economic literacy is a reflection of an individual's understanding, skills, and ability to recognize, analyze, and make appropriate decisions related to economic issues in daily life. Its relationship with teacher readiness can be explained through the behaviorist theory, which states that economic literacy is formed through the process of learning and reinforcement, which then influences the professional

behavior of teachers. This theory emphasizes that teaching readiness is the result of external stimuli, habituation, and a continuous reinforcement process.

This research is in line with the findings of Febianti et al. (2020) and Hutasuhut & Wulandari (2018), which show that economic literacy has a significant and positive impact on readiness to become a teacher. However, it differs from the research of Rohmatul Laili (2021), which did not find any influence between the two. These differing results indicate that, in general, the higher the economic literacy of Economics Education students, the higher their readiness to become teachers. Conversely, low economic literacy tends to be accompanied by low teaching readiness.

Economic literacy and readiness to become a teacher are two aspects that support each other in shaping the competence of prospective teachers. Economic literacy helps students understand economic dynamics and make sound financial decisions, while readiness to become a teacher encompasses professional knowledge, engagement, practice, and self-management. Students with good economic literacy tend to be more mentally and professionally prepared to face the challenges of teaching. Integrating economic literacy into teacher education not only enhances personal quality but also shapes intelligent, independent, and responsible teachers. Empirically, economic literacy has been proven to have a positive impact on teaching readiness through the enhancement of conceptual understanding and the ability to relate material to real learning contexts.

## 4. CONCLUSION

This purpose of this study was to analyze the effect of economic literacy on readiness to become teachers for undergraduate students of Economics Education Study Program, Faculty of Economics and Business, State University of Surabaya. Based on the results of data analysis and discussion, the following conclusions were obtained:

a. Economic literacy significantly influences readiness to become a teacher. These findings indicate that students with a high economic literacy rate tend to be more prepared to take on the role of professional educators. Economic literacy not only includes an understanding of economic concepts but also skills in managing personal finances, making rational decisions, and understanding economic issues relevant to daily life and the school environment.

b. Students with good economic literacy demonstrate a more mature ability to plan, manage, and evaluate learning activities effectively and contextually. They are also more responsive to social and economic changes, possess discipline, and demonstrate higher levels of responsibility and adaptability important competencies that a professional teacher must have.

c. Thus, improving economic literacy among economics education students is a strategic step to shape future teachers who not only master the teaching material but are also able to think critically, make wise decisions, and serve as role models in economic life for their students.

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