



## The Impact of Economics Education on The Frugal Lifestyle Attitude of 12th-Grade Students

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**Abstract:** Students' frugal attitude is influenced in part by their understanding of economics education delivered by teachers. Economics education is a dynamic learning process closely linked to students' everyday lives, encompassing concepts like needs, priority scales, and economic principles. This research aims to investigate the impact of economics education on students' frugal lifestyles. It employs a qualitative descriptive approach, specifically a case study research design. The findings reveal that 1) The economics education process at MAN 1 Terbanggi Besar consists of several stages: (a) The pre-instructional stage, an initial phase where the teacher takes attendance, inquires about previous discussions, conducts post-tests and pre-tests, and briefly reviews prior material. (b) The instructional stage, involving the presentation of prepared lesson materials, which includes explaining learning objectives, delivering subject matter, providing concrete examples, using tools and media, and summarizing discussion outcomes. (c) The evaluation stage, aimed at assessing the success level of the second stage, the instructional phase. 2) The Impact of Economics Education on the Frugal Lifestyle Attitude of 12th-Grade Students at MAN 1 Terbanggi Besar encompasses: (a) Prioritizing needs over wants, (b) Being wise in spending, (c) Leading a simple life, (d) Practicing disciplined saving.

**Keywords:** Education; Economics; Frugality.

### Dampak Pembelajaran Ekonomi terhadap Sikap Hidup Hemat pada Siswa Kelas XII

**Abstrak:** Sikap hemat pada diri siswa salah satunya dipengaruhi oleh pemahaman siswa terhadap pembelajaran ekonomi yang diajarkan oleh guru kepada siswa. Pembelajaran ekonomi salah satu pembelajaran yang dinamis dan dekat dengan kehidupan sehari-hari siswa seperti konsep kebutuhan, skala prioritas, prinsip ekonomi. Penelitian ini bertujuan untuk mengetahui dampak pembelajaran ekonomi terhadap sikap hidup hemat pada siswa. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan jenis penelitian studi kasus. Hasil penelitian ini menunjukkan bahwa 1) Proses pembelajaran ekonomi di MAN 1 Terbanggi Besar terdapat beberapa tahapan yaitu (a) tahap pra intruksional merupakan tahap awal dalam proses belajar mengajar yang terdiri dari Guru menanyakan kehadiran siswa, bertanya kepada siswa mengenai pembahasan sebelumnya, mengadakan post test dan pre-test, mengulang kembali materi yang lalu secara singkat. (b) Tahap Instruksional merupakan tahap penyajian bahan pelajaran yang sudah disiapkan oleh guru yang terdiri dari menjelaskan tujuan pembelajaran, menyampaikan bahan materi, menyajikan contoh-contoh konkret, menggunakan alat dan media, menyimpulkan hasil pembahasan. (c) Tahap Evaluasi merupakan tahap yang bertujuan untuk mengetahui tingkat keberhasilan dari tahap kedua yaitu tahap instruksional. 2) Dampak Pembelajaran Ekonomi terhadap Sikap Hidup Hemat Siswa Kelas XII di MAN 1 Terbanggi Besar meliputi: (a) memprioritaskan kebutuhan daripada keinginan, (b) Bijak dalam berbelanja, (c) Hidup sederhana, (d) Disiplin menabung.

**Kata kunci:** Pembelajaran; Ekonomi; Hemat.

#### 1. Introduction

Education is recognized as the key to shaping a responsible and competent generation in facing the future (Amru, 2023). The concept of education is regulated by the Republic of Indonesia Law No. 20 of 2003, stating that education is a conscious and planned effort to

create a learning atmosphere and learning process so that students actively develop their potential to have spiritual and religious strength, self-control, personality, intelligence, noble character, as well as the skills needed for themselves, society, nation, and state (Indy, 2019). In this context, economics education plays

an important role as it teaches students about consumer behavior, economic principles, and wise attitudes in managing finances.

The attitude of frugal living is a key factor in managing finances wisely (Napitupulu, 2023). This attitude involves careful consideration and action in meeting needs, as well as the ability to manage expenses for the future. This attitude can affect individual happiness, as explained in the Al-Quran verse Al-Furqan verse 67. However, initial observations at Madrasah Aliyah Negeri 1 Terbanggi Besar show that some students still tend to spend money on wants rather than needs, to be extravagant, to behave consumptively, and don't make a list of expenses (Anggito, 2018).

In the context of learning, the notion of impact refers to both positive and negative influences arising from an object or event on individual character, beliefs, and actions. Positive impacts involve changes towards good things, producing calm, optimism and understanding in the implementation of activities (Yuangga, 2020). On the other hand, negative impact refers to bad feelings and influences that are not in accordance with the rules, leading to bad behavior. Economic learning as part of education has an important role in shaping individual attitudes and behavior towards the economy. Economic learning involves learning to know, do, build identity, and live together, as well as understand economic concepts, priorities, scarcity, and choices (Delita, 2016).

Human beings are unaware that economics is inherent in them, even since they are in the form of a fetus. The inherent nature of economics in humans can be seen when they engage in daily routines, especially when they perform activities to fulfill their needs. Similarly, consumption is ingrained in human beings, felt through their constant desires. Economics being inherent in humans is a natural law of human life because every living person has needs, whether for survival or otherwise. It is evident that when humans fulfill these needs, they are engaging in economics. Hence, it is essential for humans to adopt a frugal lifestyle in their daily lives.

The attitude of frugal living is the focus of economics learning which involves the understanding, characteristics, and factors that shape attitudes. Attitude is a relatively permanent response related to individual beliefs, feelings, and behavior towards certain objects (Yulianto, 2020). Frugal living means having a tendency to shop wisely, prioritizing needs over wants, managing finances efficiently, and thinking long and hard about the future. Factors such as personal experience, the influence of other

people, culture, educational and religious institutions, and emotions, can influence the formation of attitudes (Riyanto, 2020). Through studying economics, students can understand the importance of living frugally, make wise shopping decisions, and face future financial challenges more prepared.

Being frugal is an action or behavior that fulfills needs with caution and consideration for future requirements. Frugality should be instilled in children both at school and within the family. When children understand the significant benefits of a frugal lifestyle, they naturally apply frugality principles to their daily routines. Therefore, frugality is crucial for individuals, especially students, as achieving happiness requires more than just high intellect. Being frugal and smart in managing finances to meet daily needs is essential. In this regard, frugality provides a sense of satisfaction, such as when one doesn't have money, yet others do because they practice frugality by saving.

In this context, economics learning in schools has an important role in shaping students' life-saving attitudes. The 2013 curriculum implemented by this school emphasizes the active involvement of students in learning. Even though there have been efforts to teach economics, there are still symptoms of a consumptive attitude among students. Therefore, this research is relevant to explore further. In line with the research conducted by Helniza (2020), where the results showed a significant influence of economics education on consumer behavior towards thrifty attitudes. The similarity in this study lies in both being motivated by students' spending behavior, prioritizing purchasing based on desires rather than needs. However, the difference can be seen in the research focus; the author primarily focuses on the impact of economics education on students' thrifty attitudes, whereas Helniza's research explores the influence of teaching consumer behavior on students' thrifty attitudes. Additionally, the methods used were also different, with the author employing a qualitative approach.

Students' thrifty attitudes can be influenced by their understanding of economic lessons taught by teachers. Similarly, at the State Islamic Senior High School 1 Terbanggi Besar, economics is a subject that covers consumer behavior, economic principles, and the precautionary motive studied by the students. The school is located in the city of Bangil, close to shopping centers, hangout spots, and various culinary options scattered almost everywhere. This proximity often leads some students to not head

straight home after school but instead go shopping, hang out, and engage in consumerist behavior. This behavior can also be influenced by peer groups. State Islamic Senior High School 1 Terbanggi Besar operates under the Ministry of Religious Affairs and follows the 2013 curriculum, which requires students to actively participate in their learning, especially in economics. Additionally, the school boasts adequate facilities and infrastructure to support the learning process.

The research problem statement is What is the impact of economics education on thrifty attitudes among twelfth-grade students at Madrasah Aliyah Negeri 1 Terbanggi Besar? This study aims to investigate the impact of economics learning on thrifty living attitudes in class XII students at Madrasah Aliyah Negeri 1 Terbanggi Besar. By involving class XII students at Madrasah Aliyah Negeri 1 Terbanggi Besar, this study will examine the impact of economics learning on students' frugal life attitudes. Through a qualitative descriptive approach, this study aims to gain a deeper understanding of how economics learning influences students' attitudes towards financial management. It is expected that this research will provide benefits for students to apply and understand the importance of thriftiness in their daily lives. It can serve as valuable information for teachers to enhance thrifty attitudes in economics subjects. For schools, it is hoped that this research can be used as input to improve the quality of economics education.

## 2. Research Methods

This research employs a qualitative approach (Hardani, 2020). In this research, the researcher conducted a study at Madrasah Aliyah Negeri 1 Terbanggi Besar from January to March. Several reasons were considered in selecting this research location. First of all, students at MAN 1 Terbanggi Besar study a well-taught economics subject. Additionally, the location being in an urban area intrigued the researcher to conduct the study at MAN 1 Terbanggi Besar. The data in this research consists of two types: primary and secondary. The research sample consists of the school principal, who grants permission to the researcher to obtain data at State Islamic Senior High School 1 Terbanggi Besar. The Curriculum Vice Principal serves as the intermediary between the researcher and the school principal, teachers, and students who act as informants in the study. The economics teachers participate as informants to provide insights into the economics teaching process at State Islamic Senior High School, 1 Terbanggi Besar. Students serve as information

sources in this study to understand the impact of economics education on thrifty attitudes among the students at State Islamic Senior High School, 1 Terbanggi Besar. Meanwhile, the secondary data sources used by the researcher include documents, photographs, and objects obtained to support the study related to the impact of economics education on thrifty attitudes at State Islamic Senior High School, 1 Terbanggi Besar.

Data collection techniques in qualitative research encompass three methods: observation, interviews, and documentation. Based on the gathered data, subsequent data analysis was conducted. According to Miles and Huberman, the analysis techniques can be divided into four stages: data collection, data reduction, data display, and conclusion drawing. The qualitative research procedure generally consists of several stages, including pre-fieldwork stage, fieldwork stage, data analysis stage, and report writing stage. The validation of this data was conducted using the qualitative research method of triangulation to test its validity. Triangulation can be obtained from various sources, different methods, and time frames. Hence, the techniques used to validate the data involved source triangulation, method triangulation, and temporal triangulation. Source triangulation involves testing the validity of data by conducting interviews with subjects and performing observations and forums to gather valid data. Therefore, the researcher conducted interviews with 12th-grade students in the Social Sciences and Natural Sciences classes and also interviewed the economics teacher. Method triangulation was performed by cross-checking the same sources but using different techniques, aiming to test the credibility of the data. After conducting the research, the researcher compared data from one informant with data from other informants, as well as compared observation and interview results to make the data more effective. Data triangulation, in studying the influence of data credibility, is particularly crucial concerning time. The researcher collected data not just at one specific time but at various appropriate times.

## 3. Results and Discussion

Madrasah Aliyah Negeri 1 Terbanggi Besar is an Islamic-based higher education institution run by the Ministry of Religion, with a primary focus on understanding the Islamic religion. Madrasah Aliyah Negeri 1 Terbanggi Besar has an image as an Islamic-based institution that carries the vision of becoming a competitive Islamic education institution that is able to compete with public schools. Located in Central Lampung

Regency, Lampung Province, Madrasah Aliyah Negeri 1Terbanggi Besar was established as a noble effort to advance religion and the nation, as well as to equip the Islamic generation with a strong understanding of religion and integrated economic knowledge.

Starting from the idea of the Al-Hikam Foundation in 1987, the State Preparatory Madrasah Aliyah (MAPN) was established in the District of Terbanggi Besar. However, in the following years, there was a shift and dissatisfaction from certain parties who did not agree with the existence of MAPN. After several changes and challenges, in the 1993/1994 school year, MAPN finally became Madrasah Aliyah Negeri 1 Terbanggi Besar in Central Lampung, with official confirmation from the Ministry of Religion. Over time, the institution's name underwent a change to MAN 1 Terbanggi Besar in accordance with the Minister of Religious Affairs of the Republic of Indonesia Decree No. 673 of 2000, which regulates the renaming of state Islamic senior high schools, junior high schools, and elementary schools in East Java (Kementerian Agama RI, 2016).

The vision of MAN 1 Terbanggi Besar is the realization of an Islamic education institution that is of high quality, competitive, has good morals, and is environmentally friendly. The mission of this institution includes efforts to realize the Madrasah Aliyah Negeri 1Terbanggi Besar as a quality future madrasa, by carrying out conducive teaching and learning activities, creating Islamic personalities in madrasa residents, increasing human resources, and promoting academic and non-academic achievements. In addition, Madrasah Aliyah Negeri 1Terbanggi Besar is committed to maintaining a healthy and adiwiyata-oriented environment.

The organizational structure of MAN 1 Terbanggi Besar plays an important role in carrying out the maximum learning and collaboration process. The curriculum used is the latest revision of the 2013 curriculum, which adapts to the educational needs of that level. With a total of 62 teachers and staff consisting of civil servants and non-PNS, and a total of 645 students, Madrasah Aliyah Negeri 1 Terbanggi Besar seeks to create a conducive and quality learning environment for students in an effort to pursue academic achievement and Islamic character.

This research was conducted to understand the economics learning process at Madrasah Aliyah Negeri 1 Terbanggi Besar. Observations were carried out with the permission of the

principal and vice curricula. In the process of learning economics in class XIIA and XIIB, economics teachers use interactive and motivational methods to overcome challenges such as student boredom.

In economics lessons in class XII, the pre-instructional stage involves absences and questions regarding previous discussions. Then there is an instructional stage, in which the material is delivered in relation to everyday life, and an evaluation stage to measure student understanding. Teachers try to motivate students by providing stimulation and rewards.

Economics learning in class XII has its own challenges because the learning time is limited. The teacher packs the material with important points so that it can be delivered in a limited time. In interviews, economics teachers XIIA and XIIB mentioned their efforts to increase student motivation through advice, assessment and rewards.

Obstacles that arise include student boredom during the afternoon hours in class XIIA, which is overcome by the game learning method. In class XII, time constraints and a lack of handbooks became obstacles, so the teacher made modules and presentations as teaching materials.

The results of interviews with students show that they understand and apply economic concepts in their daily lives. XIIA students take economics well, while XIIB students admit that they are limited in time but are still able to implement priority scales in their finances.

The economics learning process at Madrasah Aliyah Negeri 1Terbanggi Besar involves active interaction between teachers and students. Motivation, associating material with real life, and giving concrete examples are important factors in learning. Constraints such as limited time and student boredom are overcome through innovative learning techniques. Students show a good understanding of the material and are able to apply it in everyday life.

This research examines the impact of economics learning on the frugal living attitudes of class XII students at Madrasah Aliyah Negeri 1 Terbanggi Besar. Economics teachers try to improve students' thrifty attitudes in various ways. In this study, interviews were conducted with economics teachers and students to evaluate the effect of economics learning on students' frugal living attitudes.

First, the economics teacher relates economics learning to students' daily lives, assigns students the task of compiling a revenue and expenditure budget. Teachers also encourage

students to save through classmates or in the school's mini-bank. Savings is important for individuals, especially students, to meet their daily needs.

Second, learning economics helps change students' mindsets about spending. Students learn to prioritize buying things that are really needed rather than just following what they want. By understanding the concept of priority scale, students can manage their finances more wisely.

Third, the discipline of saving is an important impact of economic learning. Students are taught to set aside some of their pocket money and save money, so they have an emergency fund and can buy urgent needs without asking their parents for money.

Fourth, students learn to make shopping lists before shopping, sorting items from the most important to the less important. This helps them avoid impulse purchases and control spending.

Fifth, economics learning encourages students to live a simple life. Students try to bring provisions from home rather than buying food outside, so that pocket money can be set aside for savings.

Sixth, students are also taught to be wise in shopping. They choose places to shop that suit their budget and take advantage of discounts or special offers to save money.

In this research, it appears that economics learning has a positive impact on students' frugal living attitudes. Students are more likely to understand the importance of managing finances, saving, and spending wisely after learning economic concepts. This also prepares them to face future financial challenges.

#### 4. Conclusions and Suggestions

Based on the research results, economics teachers in classes XIIA and XIIB implemented a Learning Implementation Plan (RPP) that was in accordance with the revised 2013 curriculum. The learning process involves stages such as pre-instructional, instructional and evaluation stages. In the pre-instructional stage, the teacher starts with initial activities which involve checking student attendance, repeating previous material, as well as pre-tests and post-tests. The instructional stage is the core of learning, where the teacher explains the learning objectives, delivers material, provides concrete examples, uses tools and media, and concludes the results of the discussion. The evaluation stage aims to measure the success of the instructional stage through questions and assignments to students. The results of the research show that economics

learning at Madrasah Aliyah Negeri 1 Terbanggi Besar has an impact on the frugal living attitudes of class XII students, both in class XIIA and XIIB. Students begin to adopt a frugal lifestyle by prioritizing needs over wants, shopping wisely, living simply, and being more disciplined in saving. This attitude is reflected in their habit of bringing provisions from home, shopping in more economical places, and setting aside money as savings.

In the context of future evaluation and improvement, there are several suggestions that can be taken as guidelines, namely, it is suggested that economics teachers direct and encourage students to be more motivated in increasing their thrifty attitude. Teachers can also ensure that students understand economics learning concepts well. Students are expected to be able to familiarize themselves with the attitude of frugal living through the habit of saving and be more selective in buying goods, prioritizing needs over wants. It is recommended that schools open mini banks or similar facilities to encourage students to save more actively. This can help students develop a thrifty attitude further.

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