



## **Effect of professional competence, economic literacy on the effectiveness of economic learning: study of high school teachers in Minahasa district**

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### **Abstract**

The problem of this research are: (1) is there an influence of teacher professional competence on the effectiveness of economic learning? (2) is there an effect of economic literacy on the effectiveness of economic learning? (3) is there an effect of teacher professional competence, economic literacy on learning effectiveness? The purpose of this study is (1) To determine the effect of teacher professionalism competence on the effectiveness of economic learning (2) To determine the effect of economic literacy on the effectiveness of economic learning (3) To determine the effect of teacher professional competence, economic literacy on the effectiveness of economic learning. The method used is a survey. The population is all high school economics teachers in all Minahasa districts, amounting to 50 people, and the number of samples is 50 people. Research data were analyzed by correlation analysis, multiple regression. The results showed that professional competence and economic literacy had an influence on the effectiveness of economic learning and had a strong contribution to the effectiveness of economic learning. Therefore, the more professional competency increases, the effectiveness of economic learning increases.

**Keywords:** Professional competence, economic literacy, effectiveness of economic learning

### **1. Introduction**

The teacher is an agent of learning, so a teacher is required to be able to organize the learning process as well as possible within the framework of educational development. According to Law No. 14 of 2005 article 4 concerning teachers and lecturers regarding SNP explained that teacher competencies in question include: pedagogical competencies, personal competencies, professional competencies, and social competencies

As a profession the task of a teacher cannot be separated from the tasks of development in this case namely the development of human resources. According to Sedarmayanti (2010) what gives a measure of professionalism is competence, effectiveness, and efficiency as well as being responsible <sup>[1]</sup>. Therefore, the teacher as a pillar of national development plays a huge role in preparing human resources to welcome the nation's development in filling independence to become a developed nation in the future. In the high school teacher competency test held nationally in 2015 North Sulawesi Province has not passed the passing grade nationally, it is still at 51.65 while nationally it is set at 56.69 of the entire City Regencies in North Sulawesi with the highest score of 57.37 achieved by the City Tomohon who obtained a score passed the Passing Grade (Kawanua inside 2019) <sup>[2]</sup>. According to research conducted by Central Connecticut State University (2016) out of a total of 61 countries, Indonesia is ranked 60th with a low literacy rate (Kompasiana 2018) while Finland ranks first in high literacy <sup>[3,4]</sup>. Indonesian people stand out more with a culture of speaking and listening than being literated. More time is spent watching television, chatting, social media than reading and writing.

Based on the data obtained in the preliminary study, it is known that it indicates suboptimal results on the economic

literacy of the economics teacher in high school. Based on the data above, the author is interested in conducting research on the effect of teacher professional competence, economic literacy on the effectiveness of economic learning, especially in economic teachers in high schools throughout Minahasa Regency.

### **2. Research Methods**

Formulation of the problem

The formulation of the problem in this study are:

1. How big is the effect of teacher professional competence on the effectiveness of economic learning?
2. How big is the effect of economic literacy on the effectiveness of economic learning?
3. How big is the effect of teacher professional competence, economic literacy on the effectiveness of economic learning?

### **Research purposes**

**The objectives to be achieved in this study are:**

1. To explain the effect of teacher professional competence on the effectiveness of economic learning
2. To explain the effect of economic literacy on the effectiveness of economic learning
3. To explain the effect of Professional Teacher competencies, Economic Literacy on the Effectiveness of Economic Learning.

### **Professional Competence**

According to Robbins in Rulam Ahmadi (2018) competence is the ability of an individual to do various tasks in a job. Furthermore it is said that an individual's ability is formed by two factors, namely intellectual ability and physical ability. Intellectual ability is the ability needed to perform

mental activities while physical ability is the ability needed to perform tasks that require stamina, dexterity, strength, and skills [5]. Understanding competence according to Usman (2006) is the ability and authority of teachers in carrying out their profession [6]. Martinis Yamin and Maisah (2010), argued that teacher professional competence is the ability, skills, skills and knowledge possessed by a teacher obtained through the process of teacher education, training, and development and the like, so that it can be said to be competent as a teacher [7]. Surya (2003) states that professional competence is a variety of abilities needed to realize itself as a professional teacher [8].

### Economic Literacy

Kern (2000) describes literacy as the ability to read and write. According to Mathews (1999) "economic literacy is a person's potential in applying economic concepts and the ability to think economically to improve and obtain welfare in life". Farah Yasmin et al (2014) states that "economic literacy is the understanding and knowledge of basic economic theories, concepts and their applications". Jappelli (2009) writes: "Economic literacy is increasingly important for household decisions about how to invest wealth and how much to borrow in financial markets [9].

### Effectiveness of Economic Learning

According to Moore D. Kenneth in Moh Syarif (2015: 1) the effectiveness of a measure that states how far the target (quantity, quality and time) has been achieved, or the greater the percentage of targets achieved, the higher the effectiveness. The definition of effectiveness can be concluded that effectiveness is a measure that states how far the target (quantity, quality and time) has been achieved [10]. Meanwhile according to According to E. Mulyasa (2011), effectiveness is the suitability between people who carry out the task with the intended target. From this definition it can be seen that effectiveness has an influence and can bring results that are all carried out in accordance with the specified goals or objectives [11].

According to Supardi (2013) effective learning is a combination that is composed covering human, material, facilities, equipment and procedures directed to change student behavior in a positive and better direction according to the potential and differences that students have to achieve predetermined learning goals [12]. Miarso (2004) says that the effectiveness of learning is one of the quality standards of education and is often measured by the achievement of objectives, or can also be interpreted as accuracy in managing a situation "doing the right things" [13]. According to Supardi (2013) effective learning is a combination that is composed covering human, material, facilities, equipment and procedures directed to change student behavior in a positive and better direction according to the potential and differences that students have to achieve predetermined learning goals [14].

### Research emphasizes

This research emphasizes the hypothesis paradigm of the influence between professional competence of teachers, economic literacy on the effectiveness of economic learning. The effectiveness of economic learning is strongly influenced by teacher professional competence and economic literacy. If the teacher's professional competence increases, the effectiveness of economic learning will

increase. Likewise if the teacher's economic literacy increases, the effectiveness of economic learning will also increase. The interrelationship of the research variables are:

$X_1$  = Professional competence (free variable)

$X_2$  = Economic literacy (independent variable)

$Y$  = Effectiveness of economic learning (bound variable)

### Methods

In this study the method used is a quantitative method by means of surveys, meaning that this study took a sample from one population using a questionnaire instrument as a primary data collection tool. With this method, the data will be tested quantitatively whether the variables of professional competence, economic literacy have an influence on the effectiveness of economic learning.

### Population and Sample

The population in this study were all economics teachers totaling 50 people. All existing teachers are determined to be sampled by saturated sampling (census).

### Documentation

To get the profiles of schools and teachers, documentation is used as research data.

### Questionnaire

In this study, data obtained using the questionnaire about. Professional competence, economic literacy, and the effectiveness of economic learning. And this study uses a Likert scale with respondents from high school economics teachers in Minahasa Regency.

### Test Research Instruments

1. Test the validity of the contents, i.e. item testing of total items
2. Test the validity of the questions by calculating the correlation between research variables, the formula used is the Pearson Product Moment correlation formula where the statement is declared valid if the value of  $r_{\text{count}} > r_{\text{table}}$ , with a significance level  $\alpha = 0.5\%$  with  $dk = n - 2$ .

And to test the reliability of the instrument using SPSS Application Program version 25 with the Alpha Cronbach method.

### Prerequisite Test

#### Data Normality Test

Testing for normality using the help of the SPSS Application Program version 25 with the Kolmogorov-Smirnov Test technique, with the provisions of normal distribution if  $\text{Sig} > \alpha = 0.05$  and vice versa.

Based on the results of the normality test, it can be explained that:

1. Professional competence variable ( $X_1$ ) = 0,200 > 0,05, so  $H_0$  is accepted, it means that the data is normally distributed.
2. Economic literacy variable ( $X_2$ ) = 0.200 > 0.05 thus  $H_0$  is accepted meaning the data is normally distributed.
3. The variable effectiveness of economic learning ( $Y$ ) = 0.200 > 0.05 thus  $H_0$  is accepted meaning the data is normally distributed.

### Regression Linearity Test

Linearity test results with the help of the SPSS Application

Program version 25, the results are obtained:

1. Based on the significance value (Sig): obtained the value of the Deviation from Linearity Sig is 0.974 greater than 0.05. (Sig. <  $\alpha$ ), then  $H_0$  is accepted, meaning the regression variable Y over  $X_1$  is linear. Then it can be concluded that there is a significant linear relationship between the variables of professional competence ( $X_1$ ) and learning achievement variables (Y)
2. Based on the significance value (Sig): from the above output, the value of the Deviation from Linearity Sig is 0.994 greater than 0.05. (Sig. <  $\alpha$ ), then  $H_0$  is accepted, meaning the regression of the variable Y over  $X_2$  is linear. It can be concluded that there is a significant linear relationship between economic literacy variables ( $X_2$ ) and economic learning effectiveness variables (Y).

## Hypothesis Testing Results

### Hypothesis One

$H_0$ : There is no influence of competence professional effectiveness economic learning

$H_1$ : There is a competence influence professional effectiveness economic learning

Based on hypothesis one, obtained a  $t_{count}$  of 12.10 >  $t_{table}$  2.02 and a significance value = 0.000 <  $\alpha$  = 0.05, meaning hypothesis  $H_0$  is rejected or accepted  $H_1$ . The test results show there is an influence of professional competence on the effectiveness of economic learning (studies on high school teachers in Minahasa Regency).

Hypothesis Two:

$H_0$ : There is no effect of economic literacy on effectiveness economic learning

$H_1$ : There is an influence of economic literacy on the effectiveness of economic learning

Based on testing the second hypothesis, obtained a  $t_{count}$  of 7.49 >  $t_{table}$  2.02 and a significance value = 0.000 <  $\alpha$  = 0.05 means that  $H_0$  hypothesis is rejected or accepted by  $H_1$ . The test results show that there is an influence of economic literacy on the effectiveness of economic learning (studies on high school teachers in Minahasa Regency).

Hypothesis Three:

$H_0$ : There is no influence of professional competence, economic literacy, together on the effectiveness of economic learning

$H_1$ : There is professional competence, economic literacy, and motivation to achieve together in the effectiveness of economic learning

Based on testing the hypothesis three, obtained  $F_{count}$  96.334 >  $F_{table}$  3.96 and the significance value = 0.000 < 0.05 which means the hypothesis  $H_0$  is rejected or accepted  $H_1$ . The test results show that there is an influence of professional competence, economic literacy, together on the effectiveness of economic learning (studies on high school teachers in Minahasa Regency).

## 3. Result and Discussion

### 3.1 Professional Competence on the Effectiveness of Economic Learning

Based on the research results, it turns out that professional competence influences the effectiveness of economic learning. The results of the study can be explained through

linear regression analysis  $\hat{Y} = a + bX_1 = 14.003 + 0.638 X_1$  that the constant value is 14.003 meaning that without professional competence, the effectiveness of economic learning (studies on high school teachers in Minahasa Regency) is positive at 14.003. While the regression coefficient value of the professional competence variable is positive, which means that every time there is an increase in professional competence by 1 unit, the effectiveness of economic learning will increase by 6.38%, which means that the increasing professional competency ( $X_1$ ) will also increase the effectiveness of economic learning (Y).

Based on the results of data analysis, the research hypothesis which states that there is an influence of professional competence on the effectiveness of economic learning is acceptable. Arikunto in Ahmadi (2018) stated that professional competence requires teachers to have broad and deep knowledge about the field of study to be taught, mastering methodology, theoretical concepts, and choosing the right method and being able to use it in the teaching and learning process. In this regard, to improve the effectiveness of economic learning, business improvement and improvement of teacher quality or teacher professional competence is very important to do.

### 3.2. The Effect of Economic Literacy on the Effectiveness of Economic Learning

Based on the results of the study, it turns out economic literacy affects the effectiveness of economic learning. The results of the study can be explained through linear regression analysis  $\hat{Y} = a + bX_2 = 15.527 + 0.506 X_2$  that the constant value is 15,527 meaning that without economic literacy, the effectiveness of economic learning (studies on high school teachers in Minahasa Regency) is positive at 15.527. While the regression coefficient value of the economic literacy variable is positive, which means that every time there is an increase of 1 unit in economic literacy, the effectiveness of economic learning will increase by 5.06%, which means that the increasing economic literacy ( $X_2$ ) will also increase the effectiveness of economic learning (Y).

Based on the results of data analysis, the research hypothesis which states that there is an influence of economic literacy on the effectiveness of economic learning is acceptable. According to Pandey & Bhattacharya, economic literacy is the ability to use economic concepts to make decisions about income, savings, spending, and allocating money. This is made clear by the opinion of the Organization for Economic Literacy (OEL) which confirms that economic literacy not only includes understanding basic economic concepts and economic facts, but also about critical thinking skills that support correct economic thinking. In other words, economic literacy involves knowledge and application of fundamental economic theories in making decisions about limited resources. Robert F. Duvall, President and CEO of the National Council for Economic Education (NCEE) stated "economic literacy is an important skill, as important as reading literacy", having basic knowledge of economics (economic literacy), students can manage their finances intelligently. (Anita et al, 2017) Related to this it shows that economic literacy is very important to be a provision of life for students so that the economic literacy ability of economic teachers is very important for improving the effectiveness of economic learning, a culture of reading and writing for self-

development needs to be developed. This research shows that economic literacy is one of the factors in efforts to increase the effectiveness of economic learning. With the ability of teachers who master the subjects taught in the teaching and learning process would increase the effectiveness of economic learning.

### 3.3. Professional Competence, Economic Literacy, jointly on the Effectiveness of Economic Learning

Based on the results of research, professional competence, economic literacy, and jointly affect the effectiveness of economic learning. The results of the study can be explained through multiple regression analysis  $\hat{Y} = a + bX_1 + bX_2 = 15.527 + 0.638 X_1 + 0.506 X_2$ , which means that a constant value of 1,925 means that without professional competence, economic literacy, the effectiveness of economic learning (studies of high school teachers all Minahasa Districts) has a positive value of 1.925. While the regression coefficient value of professional competence variables, economic literacy is positive, it means that every time there is an increase in professional competence and economic literacy, the effectiveness of economic learning (studies on high school economic teachers in Minahasa Regency) will increase. The results of this study indicate that the teacher's professional competence plays a role in increasing the effectiveness of economic learning, increasing the economic literacy of an economic teacher is very important in order to increase the effectiveness of economic learning in the teaching process. Based on studies in high school economics teachers in Minahasa Regency, the teacher's professional competence, economic literacy, in this study has a positive impact on increasing the effectiveness of economic learning in high schools in Minahasa Regency.

## 4. Conclusion

Based on the results and discussion, the conclusions of this study are as follows:

1. Professional competence influences the effectiveness of economic learning (studies on high school economics teachers throughout Minahasa Regency). The results showed that the professional competence of teachers has an effect of 6.38% on the effectiveness of economic learning and has a strong contribution to the effectiveness of learning. Therefore, the more professional teacher competency increases the effectiveness of economic learning increases.
2. Economic literacy influences the effectiveness of economic learning (studies on high school economics teachers throughout Minahasa Regency). The results showed that economic literacy has an effect of 5.06% on the effectiveness of economic learning. Therefore, the more the teacher's economic literacy increases, the more effective the learning of economics will be.
3. Together, teacher professional competence and economic literacy affect the effectiveness of economic learning (studies of high school economics teachers throughout Minahasa Regency). Therefore, the more professional teacher competency increases, the economic literacy also increases the effectiveness of economic learning.

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