

Analysis of Consumption Behavior and Economic Literacy Between Teachers of Social Science with Weachers of non-Social Science

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Abstract: Irrational consumption behavior and low economic literacy among high school teachers in Bandung are an issue that lies behind this study. Therefore, the study aims to determine there are differences in the level economic literacy and consumer behavior between social science teachers with the non-social science teachers. The sample was senior high school teachers in Bandung, 408 people from learning the subject. Data the obtained through questionnaires with a Likert scale economic literacy level test. The data were analyzed using different test and cross tabs. The findings of the study: the level economic literacy of social science teachers is lower than the teachers from non-social science teachers, and consumption behavior social science teachers are more rational than non-social science teachers. It can be concluded that the more experienced teachers had in learning, the better the level economic literacy and it resulted in the more rational consumption behavior among high school teachers. Therefore it is important to improve understanding of the behavior of rational consumption that can be done either through formal education, informal and on formal education.

1 INTRODUCTION

Consumer behavior is an important concept in Economics study, because Economic Sciences itself aims to create prosperity for society (Mankiw, et. al. (2012), and economic literacy is an important concept in achieving the goals of a prosperous society, because the level of literacy will affect decision-making ability (Perry 2008; Braunstein & Welch 2002).

Consumer behavior is an indicator of economic literacy level, irrational consumer behavior reflects a low level of literacy. But there are still many research results that show low levels of economic literacy and low public finance, both for adults and youth and children (Jappeli, 2010; Salemi, 2005; Lusardi & Mitchell, 2007, Gleason & Van Scyoc, 1995)

Teachers are adults, who carry out educational functions. Associated with the consumption behavior, especially among teachers, the preliminary study showed that the consumption behaviors of senior high school teachers in Bandung tend to be irrational, in terms of need preferences and retail preferences (Budiwati, 2014). Most tend to a behavior that is unplanned or tend to irrational and prone to behaviors

that prefer shopping center who provides comfort and satisfaction.

The indicates that the consumption behavior of senior high school teachers in Bandung categorized from groups of subjects, both in the social science group teachers and teachers of exact science's subjects group do not show a rational consumer. It becomes interesting to study because the teacher as a figure in society demanded to have good characters, attitude and good behavior in front of their students and for others or society in general. Seen from the content of subjects group, teachers from the social science group have a relatively better social life experience compared to other teachers from non-social science teachers.

Formation of rational human in the activity and behave is part of the content in the sciences group. So ideally, consumption behavior and economic literacy level on teachers from the social science group are better than a teacher from the non-social science group. However, in reality, teachers' consumption behavior generally tends to be irrational; regardless they teach social science subject or not social science subject.

This study attempted to find answers to whether there are differences in the level of economic literacy

and consumption behavior between social science teacher groups with a group of a non-social science teacher. The study is considered interesting as a study on consumer behavior and economic literacy have been largely focused on general society, limited to focusing on teacher community, especially when it was studied by comparing groups of teachers teaching subjects.

Therefore, this study aims to determine: Is the level of economic literacy of the social science teacher group is higher than the non-Social Sciences teachers group and is the consumption behavior of the social science teacher group more rational than the non-Social Sciences teachers group?

2 LITERATURE REVIEW

A human being has basic needs and always strives to meet their needs. The effort to meet this need then increased to a more realistic aspect of identity with a prestigious property. This condition, as proposed by Veblen's theory (Deliarnov, 2005) which is a theory of the tendency of consumption patterns called conspicuous consumption.

The tendency of people's consumption to spending time cannot be separated from human nature that tends to be noticed and appreciated. This is explained by the theory of need, Maslow (1994) that Man has a variety of needs that are hierarchical, ranging from the needs of salvation to the needs of self-actualization.

Consumption behavior and economic literacy are interrelated since consumptive behavior reflects low levels of economic literacy, and conversely, rational consumption behavior suggests that the Society has a great understanding of economic literacy. Attention to economic literacy is not only reflected in the cognitive reflected from the economic course situation, but also the rational ability to a person in conducting economic activity. Participants with a good level of economic literacy are visible to their economic conceptions, and can apply them in their daily lives (Salemi, 2005).

Economic and social science lessons, effective in instilling economic values to students tend to be supported by the teacher's role. In this case, the role as the teacher is central. The role as the teacher not only provides information but also directs and provides learning facilities (directing and facilitating learning) for an effective learning process. Teachers should be role models for students, especially for social or economic science subject teachers who teach the values life, especially in economic activity.

Therefore, the teacher education program should involve a thorough awareness of economic literacy and related instructional issues, so education on economic and financial literacy can be achieved (Lucey & Bates, 2010, Jappeli, 2010). Teachers, who teach Social Science, ideally have better practical knowledge than non-social science teachers. If the knowledge or economic literacy and consumption behavior of Social Science Teachers are lower than that of non-social science teachers, then the question raises the question: To what extent is the objective of social science effective and especially in economic subjects? Given the economy is a social science that studies human behavior and society as individuals.

In this case, the teacher's role becomes the role of teachers not only providing information but also directing and providing learning facilities (directing and facilitating learning) for effective learning. She should be a role model for students, especially for social or economic science subject teachers who teach life values, especially in economic activity. Executing institutions, especially economic teachers, must give awareness of economic literacy, so that teachers will be able to set an example to anyone, especially the students (Lucey & Bates, 2010).

Behavior among students is not only influenced by educational background and teacher experience, but also the behavior is shown by the teacher regardless of the subject group. Therefore, teachers, in general, should be able to set an example for students, because the teacher is representative of a group of people as community or community that is expected to be role models; I can be respected and imitated, not show off as described by Veblen's unique consumption theory.

Several surveys were conducted to observe the level of economic literacy (literacy), in the United States, as a part of efforts to improve economic literacy, Harris (2009) with National Council on Economic Education (The National Council on Economic Education - NCEE) were developing Economic Literacy test. The Minnesota Center for Survey Study at the University of Minnesota survey was conducted by asking 13 questions to find out knowledge that associated with the key concepts of economy. The result of the test is that most of the respondents showed a good understanding towards economics principles (especially the issue of micro economics: market operations and sources of personal income) and has a direct impact on their daily life, particularly related to microeconomics issues (for instance, market operations and sources of personal income).

However, the respondents have a low-level of understanding of macroeconomic issues, such as the role of money and the causes and effects of inflation and do not understand the limited resources decision-making. This condition indicates the weakness of economic literacy, therefore, need to be addressed immediately. The low level of economic literacy will have an impact to people consumptive attitudes. Because economic literacy is a base to the economy that can help someone or people to act smart in committing economic activity, which is impacted the macro economic conditions.

Therefore, it is important for every teacher to have enough knowledge regarding the economic basis to ensure that they can make wise economic decisions. It also aims to provide a new light and intrinsic motivation for teachers to improve their knowledge about the latest economic information.

3 METHODS

This type of study is categorized as study Explanatory or correlational studies. Subjects of the study were high school teachers in Bandung with the unit of observation and analysis at the individual level, with reasons that: teacher as a representation of adults who have the ability to make decisions; teachers looked upon as an example for students in particular and society in general; and at the school level, economy learning given exclusively in senior high school.

Data collection in the study was done by Test, used to variable economic literacy. The test questions were adopted from economic literacy test, developed by the National Council on Economic Educations (NCEE, 2010) which is adapted to Indonesian context, and Questionnaire, the consumption behavior questionnaire, compiled using a 5-point Likert scaling models.

Given this study is a comparison test, the data were analyzed using the technique of cross-tabs, and correlation test.

Table 1: Samples by subject groups.

Subject Group	Frequency	Percentage (%)
Social Science	132	32
Non-Social Science	276	68
Total	408	100

Table 1 shows respondents consisted of teachers in the group of social sciences subjects, they were teachers who teach economics, geography, sociology, history, and anthropology by 32%, while teachers in

the subject group of non-social science, those who mathematics and natural science, language groups and group general subjects by 68%.

4 RESULTS AND DISCUSSION

4.1 Results

4.1.1 Comparison of Economic Literacy Levels and Consumption Behavior viewed from Gender

To determine the condition of respondents can see from the association between economic literacy dimension and consumption behavior viewed from gender, as explained in the following tables.

Whereas most of the (72%) teachers with high economic literacy were teachers with female gender, and the same was true with economic literacy, 67% were female teachers. This condition illustrates that the economic literacy rate of women is better than the level of knowledge of male teachers. In addition, rational consumption behavior or at the highest level, the majority of them (62%) are female teachers. Similarly, consumption behavior at moderate or low levels is mostly female teachers. This condition shows that overall; the behavior of female teacher consumption varies widely, from unreasonable to rational.

To find out are there any significant differences between a male teacher with female teachers in economic literacy and consumption behavior, so differentiate test was conducted. From the different test results, it was showed that there is gap in the economic literacy level between male teachers and female teachers, however at the low-level of trust (0.954%). Likewise, in consumer behavior, it is known that there are differences between a male teacher and a female teacher, but at the low level of trust; (0.864%). These results indicate that the level of economic literacy and consumer behavior is not determined by gender.

4.1.2 Comparison of Economic Literacy Levels and Consumption Behavior viewed from the Subject Group

That the rational consumption behavior at the highest level, mostly (59%) are teachers of the social science group. In the opposite, irrational consumption behavior or at a low level, mostly (82%) are teachers with non-Social Sciences educational background.

To find out if there are significant differences between teachers with social science to non-social science backgrounds, in both economic literacy and consumption behavior, so the differentiating test was committed. From the results of differentiating test, it was shown that there is a very significant difference economic literacy level between the social science teachers with the non-social science teacher, at 10% significance. Likewise, on consumer behavior, it is shown that there is a very significant difference between the social science teachers with the non-social science teachers, at a significance level of 5%. Furthermore, about how cross tabs between literacy levels with consumption behavior is described in Table 2.

Table 2: Overview condition of economic literacy level with consumption behaviour.

Cons Behav Eco Lit	Hight	Moderate	Low	Total
Hight	4 (48 %)	103 (40 %)	35 (34 %)	162 (40 %)
Moderate	19 (38 %)	127 (50 %)	41 (40 %)	187 (46 %)
Low	7 (24 %)	26 (10 %)	26 (24 %)	59 (14 %)
Total	50 (100 %)	256 (100 %)	102 (100 %)	408 (100 %)

Cross-Tab in Table 1 illustrates that not all the teachers with high literacy level automatically considered has high or rational consumption behavior, and in the opposite, low economic literacy does not mean low consumption behavior as well.

4.2 Discussion

The results of the study showed that from the gender aspect, there are no significant differences both literacy and consumption behavior between a male teacher with a female teacher. This condition is quite interesting because society tends to assume that women are irrational or extravagant. Seen from a group of subject aspects, which is between teachers of the social science group with a teacher of non-social science, through Cross Table, it is found that the economic literacy level of non-social science teacher is better than teachers in the group of social science subject. This indicates that the educational background does not affect economic literacy (Mandell and Klein, 2009)

However, seen from consumption behavior aspect, social science teachers are more rational compared with the non-social science teachers. It is also confirmed from the results of differentiating test,

that there are significant differences in economic literacy level and consumption behavior between teachers with a social science background and non-social science teacher. This finding is interesting because the high level of economic literacy is not linear with consumption behavior; and teachers from social science group subject, although their economic literacy level was not as high as teachers with non-social educational backgrounds, the consumption behavior tend to be more rational. Increased consumption rate in the society (e.g., because of teachers' welfare uprate after a teacher received certification process) also means increased prosperity, because an upgrade in consumption behavior may actually a sign of the downgrade of public rationality in the process of consumption.

This last condition was clearly seen from the growing consumer culture, the emergence of shopping centers was one of the triggers of the consumption culture. These findings suggest that economic literacy is not a theoretical or conceptual knowledge which is only acquired through formal education, but it can also be acquired from real act or experience, an experience of learning so that from all the experience gained, a lot of practical knowledge that is beneficial for daily life.

Thus it can be understood if the level of economic literacy teacher of non-social science better than a social science teacher, however, the consumption behavior of social science teachers is more rational than non-social science teachers. This condition shows that social science teachers beside of their economic knowledge from experience (Nonaka & Toyama: tacit knowledge, 1998) they also have enhanced by theoretical knowledge (explicit knowledge) so that they behave more rationally than non-social science teachers. Several incidents that ever been experienced by a person is an experience for the man or woman itself, so the experience is a part of subjects' lesson throughout his life. A human being is known as homo economics, it means that everyone has a logical structure that led them to act economically and led them to make decisions rationally. Essentially everyone is an economic being and as an economist even seems to be not real.

Therefore, although they do not formally study economics, they do learn economics through their economic activity experience as an economist. Related to the findings of this study, the level of economic literacy of teachers is a part of the learning processes that are formed from daily experiences. One's experience within daily activities gives them a lot of knowledge that became a reference for future action. Therefore learning experience from the study also affects economic literacy. Study findings were reinforced by the theory (Kolb, 1984) it was stated that learning as a process of how knowledge is created

through a change in the form of experience because the knowledge is formed by the combination of understanding and experience transformation.

The consumption behavior of senior high school teachers in Bandung mostly in the moderate category that can be interpreted as neither a behavior that is rational or it is irrational behavior. This is as described by Simon (Mankiw, 2012) that man is not as a rational maximize, but as rational satisfiers. Meanwhile, other economists argue that human are only "almost rational" beings or that humans have a "bounded rationality." Correlation of economic literacy on consumption behavior indicates the importance of economic literacy in society.

This is as stated on Cameron & Cameron study (2006) that good ability and knowledge about the economy can improve country's economy both in micro and macro level. Although it must be acknowledged that economic literacy is not directly or automatically improve the economy of a country, but economic literacy will lead the society of a country into economic actors who act rationally, either as producers, consumers or as an investor that will enhance the skill, income, social status and productivity whether solitary or collective.

Related to the result of the study, the experience from routine activities described in the knowledge creating theory (Nonaka and Toyama, 1998) resulted in a tacit knowledge. He said that the creation of knowledge begins with the interaction in the socialization which is the process of converting to tacit knowledge through the shared experience from each day social interactions. Because tacit knowledge is rather difficult and often be specified with respect to certain time and place. Tacit knowledge can be gained only through the direct experience together. The point is that through the experience, one can share their knowledge with others, such as sharing (sharing) of knowledge about the product, price, a convenient and cheap place to shop, and other insights. Sharing this knowledge will be a part in the formation of community literacy.

In a theory developed by Nonaka and Toyama (1998), it is explained that tacit knowledge can be written knowledge (explicit knowledge) through the process of externalization, for example through dialogue forums or discussion forum, but the findings of this study show that knowledge is formed through a new limited experience (tacit knowledge). This is because the structure of the knowledge gained from study experience was unstructured knowledge.

5 CONCLUSIONS

In conclusion, either level of economic literacy and consumption behavior of teachers is located at the moderate category. This means that the economic literacy level of senior high school teachers in Bandung is still low, and their consumption behavior considered irrational. In addition, it was also found that neither economic literacy level nor consumption behavior level does not determine by gender.

Another conclusion is that economic literacy level of teachers from social science group is lower than non-social science groups teachers, but the consumption behavior of social science group teacher is more rational than non-social science groups teachers.

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