### The Influence of Economic Conditions on Interest in Continuing Education to Higher Education in Students of SMAN 1 Perhentian Raja, Kampar Regency

#### Suspita Juliana<sup>1</sup> Caska<sup>2</sup> R M Riadi<sup>3</sup>

Economic Education Study Program, Department of Social Sciences Education, Faculty of Teacher Training and Education, Universitas Riau, Pekanbaru City, Riau Province, Indonesia<sup>1,2,3</sup>

Email: suspita.juliana4628@student.unri.ac.id¹ caska@lecturer.unri.ac.id² rm. riadi@lecturer.unri.ac.id³

#### Abstract

This research is motivated by the lack of interest of students to continue their education to tertiary institutions. This study aims to determine the effect of economic conditions on students' interest in continuing their education to tertiary institutions in class XII students at SMAN 1 Perhentian Raja, Kampar Regency. This study uses a quantitative descriptive method. The population in this study were 58 students. The research sample used a census sampling technique. This research data collection method uses a questionnaire / questionnaire. The data analysis technique used is simple regression analysis. Based on the results of the study, it was shown that there was a positive and significant effect of economic conditions on students' interest in continuing their education to tertiary institutions in class XII students of SMAN 1 Perhentian Raja, Kampar Regency.

Keywords: Economic Conditions, Student Interests



This work is licensed under a **Creative Commons Attribution-NonCommercial 4.0 International License**.

#### INTRODUCTION

In this era of globalization, the development of education is increasing in line with the direction of development used by the government, but not all groups of people can enjoy existing educational facilities. students often do not go to school because they have to help their families or join their parents in earning a living to meet their daily needs. Improving education is an effort to realize the ideals to be achieved and help overcome family economic conditions. Economic conditions are conditions in which the family can work and produce something (earn income) so that it can meet their needs.

According to Rusnani (2013) economic conditions are a position that is rational and determines a person in a certain position in society, the granting of that position is also accompanied by a set of rights and obligations that must be played by the bearer of the status. According to Fitriyani (2014) suggests that the family economy is a job or position and takes into account the results achieved in education and employment. Students' interest in continuing to college can be seen from the attitude of students who have a sense of interest and try to get involved in the things they want to achieve by trying to dig up information about colleges and scholarships in college. In addition, research conducted by Oryza and Agung Listiadi (2021) states that interest in continuing their education to tertiary institutions is influenced by learning motivation factors, and parents' socioeconomic status factors.

According to Khadijah, Indrawati, & Suarman (2017) students who have a sufficient economy have broad capabilities and opportunities to develop their potential through higher education compared to affluent families. The economic conditions that affect students' interests more are the parents and the students' families themselves. Improving education is an effort to realize the ideals to be achieved and help overcome family economic conditions.

The level of education is the level of education a person gets from elementary school to university. The level of education referred to here is the level of tertiary education completed by a person, which is marked by certificates/diplomas of basic education, secondary education and senior secondary education. According to Caska & Gani Haryana (2014) Education lasts a lifetime and is implemented in an environment (family, school and community). The level of education is needed by someone because education has an important role in the life of the nation and state in an effort to create skilled and qualified human resources. According to Abdillah (2019) stated that higher education is held to prepare students to become members of society who have academic and professional abilities so that they can apply, develop, and create science, technology, or art. The level of education is needed by someone because education has an important role in the life of the nation and state in the effort to create skilled and qualified human resources.

According to Caska, Mahdum et al (2017) Interest is a constant tendency to pay attention to and remember some activities. In another sense, interest is a feeling of interest in something or activity without anyone ordering and forcing it (Sutikno, 2009). A person who is interested in something usually has a strong urge to act actively on goods or activities that interest him and this is very influential in increasing the success of an activity he is interested in. According to Muhammad Ali, Arifin (2017) explained that the family economy has a role in the development of children. According to Doriza, Shinta (2015) Family Economics examines how to make decisions and make choices from the various ways taken. Family economics discusses the needs and desires of the family. According to Rusnani, Muhammad Ali, Arifin (2017) Family Economics includes the level of education of parents, conditions of living environment, conditions of income level, level of expenditure and fulfillment of living needs and ownership of assets. The level of education is a process of students in improving their education according to the level they will take in continuing their education. According to Febrian & Rohmah (2014) the economic condition of a family is the position of a family within the scope of society which is expressed in the level of education, income and expenses.

According to Abdulsyani (2013), economic conditions are the position or position of a person in a human group which is determined by the type of economic activity, income, and ability to meet needs. The condition of parents greatly affects the level of education of children. There are several factors that can determine the level of the economic condition of parents in the community, including income levels, spending levels, savings (savings) and ownership of assets of economic value. In general, children who come from middle and upper class families receive more guidance on the importance of education for the future. Children with low economic background, are less able to get sufficient direction from their parents because their parents focus more on how to meet their daily needs.

Parents with high incomes will be able to meet various kinds of facilities and infrastructure that support their children's learning activities, the more parents' income, the easier it is to meet the infrastructure and learning needs of their children. Thus, children who live in a family environment with high parental income, they can easily get facilities and infrastructure in learning, so that learning activities will run optimally. Everyone's economic condition is definitely different and stratified, some have high, medium, and some low economic conditions. The economic condition of the family referred to here is the economic condition of the family in terms of the status or position of the family's economy both in terms of income or one's livelihood in meeting the family needs of the individual concerned. According to RM Riadi & Suarman (2018) Interest in continuing education to tertiary institutions is one of the keys to improving the quality of human resources. In the industrial era 4.0, higher education will produce professional and quality human beings with deeper

expertise. This economic condition can be measured by knowing the occupation/profession, the shape of the house, the area of residence, and the environment, and a person's source of income. This economic condition can be measured by knowing the occupation/profession, the shape of the house, the area of residence, and the environment, and a person's source of income.

According to Fitriani (2014) Income is a certain amount of money received by a person as remuneration for the sacrifice he made. The level of family income is determined by the efforts made by parents. The amount of parental income is the total amount of income received in the form of money or other forms whose value can be measured in money within a certain period of time. As a result of the work done, the amount or amount of income received by these parents varies according to the number of factors sacrificed. According to Henny, Caska et al (2018) There are several things that influence interest such as personality and family environment. Other things that influence interest are family environment, education and self-ability. Personality plays an important role in influencing students' decisions to become students. Everyone's economic situation is different and stratified, there are those whose economic conditions are high, medium, and low. Economic condition is the position or position of a person in the human group which is determined by the type of economic activity, income, level of education, age, type of residence, and wealth owned. The economic condition of the family is discussing how families face the problem of scarcity of resources to meet the needs of children so that families are required to be able to make choices of various kinds of activities to achieve goals.

SMAN 1 Perhentian Raja, Kampar Regency is a school that has become the center of attention of local residents, at that school the community enrolled their child in school. At this school, the economic conditions of the family are very minimal, because every year only a few students go on to tertiary education due to the economic conditions of the family, not only because of that, the economic conditions of students at SMAN 1 Perhentian Raja determine the education that will be continued anywhere and anytime. The researcher formulates the problem that will be used in this study, namely whether economic conditions affect the interest in continuing their education to tertiary institutions in students of SMAN 1 Perhentian Raja, Kampar Regency. This study aims to determine the effect of economic conditions on students' interest in continuing their education to tertiary institutions in class XII students at SMAN 1 Perhentian Raja, Kampar Regency.

#### **RESEARCH METHODS**

This research was conducted at SMAN 1 Perhentian Raja, Kampar Regency. The type of research used in this research is descriptive quantitative method. The population in this study were all class XII students at SMAN 1 Perhentian Raja, Kampar Regency, totaling 58 students. This study uses a questionnaire to collect data on economic conditions and students' interest in continuing their education to tertiary institutions. After the data was obtained, then the data analysis techniques used in this study were descriptive analysis, simple linear analysis and normality, linearity, heteroscedasticity and inferential tests using SPSS version 24. The results of the analysis were used to determine the effect of economic conditions on students' interest in continuing their education to higher education. College.

#### RESEARCH RESULTS AND DISCUSSION

#### Descriptive Analysis of Students' Interests in Continuing Education to Higher Education

This research was conducted at SMAN 1 Perhentian Raja, Kampar Regency. The results of the descriptive analysis of the variables of student interest in continuing their education to tertiary institutions can be seen in table 1, as follows:

Vol. 2 No. 2 September 2023

No	Category	Interval	Total	Percentage
1	High	X ≥ 64	30	51,8%
2	Currently	32 ≤ X<64	28	48,2%
3	Low	X < 32	0	0
	Total		58	100%

Source: Processed Data 2023

Based on table 1 it can be seen that most of the XII grade students of SMAN 1 Perhentian Raja as many as 30 respondents with a percentage of 51.8% already have a high interest in continuing their education to tertiary institutions. This means that students already have an interest in continuing their education to tertiary institutions after graduating from Senior High School. This shows that students need support from other sources that can guide and direct them to decide whether to choose to continue their education to a higher level.

#### **Descriptive Analysis of Economic Conditions**

This research was conducted at SMAN 1 Perhentian Raja, Kampar Regency. The results of the descriptive analysis of the continuing economic condition variables can be seen in table 1, as follows:

**Table 2. Descriptive Economic Conditions** 

No	Category	Interval	Total	Percentage
1	High	X ≥ 24	3	5,2%
2	Currently	32 ≤X< 24	54	93,11%
3	Low	X < 12	1	1,7%
	Total		58	100%

Source: Processed Data 2023

Based on table 2, it can be seen that most of the XII grade students of Pehentian Raja High School, as many as 54 students with a percentage of 93.11%, already have economic conditions that are in the very moderate category, meaning that students have moderate economic conditions, but that certainly cannot maximize their continue their education to university.

#### **Normality Test**

In the normality test used the Kolmogorov-Smirnov Test, to test the normality of the data is done by looking at the 2-tailed significance. With the provision that if the significant value is > 0.05 then the data is normally distributed, conversely if the significant value is < 0.05 then the data is not normally distributed. The results of the data normality test are as follows:

**Table 3. Normality Test Results** 

Kolmogrov Smornov Z	Asymp Sig	Information
0,474	0,978	Normal Distribution

Source: Processed Data 2023.

Based on table 3, the results of the normality test show that with the Kolmogrov-Smirnov test, the Kolmogrov-Smirnov value is 0.474 with a significant value of 0.978. The residual data has a normal distribution if the significance is >  $\alpha$  = 0.05, it can be seen that the significance value of 0.978 is greater than 0.05 (0.978> 0.05). This means that the significance value of the variable economic conditions and students' interest in continuing their education to tertiary institutions are normally distributed.

#### **Linearity Test**

The basis for decision making in the linearity test is that if the significance value is > 0.05 then the relationship between variable X and variable Y is linear, conversely if the significance value is <0.005 then the relationship between variables X and Y is not linear.

**Table 4. Linearity Test Results** 

Variable	Linearity	Information
Y- X	0,001	Linear

Source: Processed Data 2023.

Based on the results of the linearity test in table 4 above, it shows that the significance value for linearity is 0.001, meaning that the significance value is less than 0.05. It can be concluded that the influence of the economic condition variable on students' interest in continuing their education to college has a linear relationship.

#### **Heteroscedasticity Test**

To determine heteroscedasticity, you can use the scatterplot graph, the shaped points must spread randomly, spread both above and below the number 0 on the Y axis, if these conditions are met then heteroscedasticity does not occur and the regression model is feasible to use.

# Scatterplot Dependent Variable: MINAT MELANJUTKAN PENDIDIKAN KE PERGRUAN TINGGI

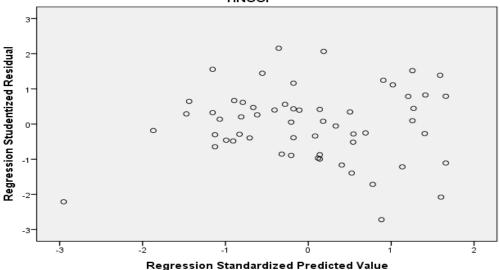


Figure 1. Heteroscedasticity Test Results

From the picture above, it can be seen that the points spread above and below or around the number 0. Thus it can be interpreted that there is no heteroscedasticity problem and the regression model is feasible to use.

#### **Hypothesis Testing**

Simple linear regression in this study is used to measure the effect of economic conditions (X) on interest in continuing their education to tertiary education (Y). The results of data processing can be seen in table 5.

**Table 5. Simple Linear Regression Analysis Results** 

Variable	В	Beta
(Constant)	32,797	
<b>Economic Conditions</b>	1,061	0,452

Source: Processed Data 2023.

Based on the results of simple linear regression analysis in table 5, it shows that between economic conditions (X) and students' interest in continuing their education to tertiary education (Y), it is known that the regression coefficient value is 1.061 and a constant value is 32.797. Thus, the regression equation obtained is as follows: Y =  $32.797 + 1.061X + \epsilon$  From this equation it can be explained that:

- 1. A constant value of 32.797 indicates that if the economic condition variable (X) is worth 0, then the value of the student's interest in continuing their education to college (Y) is 32.797.
- 2. The coefficient value is 1.061 and is positive. This means that for every 1% increase in the economic condition variable (X), it will increase students' interest in continuing their education to tertiary education (Y) of 1.061, the regression coefficient is positive, so it can be said that there is an effect of the economic condition variable (X) on variable interest in continuing education to tertiary institutions is positive.

Based on the significant value in table 5, a significance value of 0.000 is obtained, which means it is smaller than the alpha level (0.000 < 0.05) so it can be concluded that the economic condition variable has a significant effect on students' interest in continuing their education to tertiary institutions.

#### T Test

The condition for accepting and rejecting the hypothesis is the sig value. <0.05, the independent variable has a significant influence on the dependent variable individually. But if the sig. > 0.05, the independent variable does not have a significant effect on the dependent variable individually. The criteria in the test used are tcount < ttable H1 is accepted and if tcount > ttable then H1 is rejected.

**Table 6. T Test Results** 

Variable	T	Sig	
(Constant)	7,200	,000	
Economic Conditions	3,791	,000	

Source: Processed Data 2023

 $t_{table} = n-k-1$ =58-1-1 =56

= 2,003

Information:

n: number of samples

k: number of independent variables

1: constant

From the calculation above, it is obtained ttable 2.003. Thus, it can be concluded that tcount 3.791 > ttable 2.003 with Sig. 0.005 <0.00, then H1 is accepted. This means that the parents' economic condition variables together have a significant effect on students' interest in continuing their education to tertiary institutions.

Vol. 2 No. 2 September 2023

#### **Determinant Coefficient (R2)**

The determinant coefficient test is used to find out how big the independent variables are in explaining the dependent variable, namely the economic condition variable on students' interest in continuing their education to tertiary institutions. The results of the coefficient of determination in this study are as follows:

**Table 7. Determinant Coefficient Test Results** 

R	R Square	Adjusted R Square	Std. Error Of The Estimate
0,452	0,204	0,190	5,738

Source: Processed Data 2023

Based on table 7, it shows that the results of the acquisition of the determinant coefficient value seen from the R square table are 0.304, this implies that the effect of economic conditions on the interest in continuing education to tertiary institutions is 0.204 or 20.4% while another 79.6% is influenced by other variables not included in this research are learning motivation, learning achievement, self-efficacy, school environment, peers, and community environment (Addnin & Effendi, 2021)

#### Discussion

## The Effect of Economic Conditions on Students' Interest in Continuing Education to Higher Education

The purpose of this study was to determine the effect of economic conditions on the interest in continuing their education to tertiary institutions in class XII students of SMAN 1 Perhentian Raja. These results have been proven through several hypothesis testing, namely the F test, the coefficient of determination test and simple linear regression analysis. Based on the F test, the value of Fcount > Ftable (14.373 > 4.013) with a significance of 0.005 <0.00 means that the economic condition variable has an influence on the variable of students' interest in continuing their education to tertiary institutions. In the test the coefficient of the determinant shows a result of 0.204% influenced by the variable economic conditions on students' interest in continuing their education to tertiary institutions, and 79.6% is influenced by other variables outside the variables in this study, namely learning motivation, learning achievement, self-efficacy, school environment, peers, and the community environment.

Based on the results of the descriptive analysis which shows that economic conditions are in the medium category with a percentage of 93.11% and in the high category with a percentage of 5.2%. This shows that some students have economic conditions that are in the moderate category, while the results of the analysis are seen from the 3 indicators used to measure the variable economic conditions, there are 2 indicators in the moderate category, namely the type of work of the father (55.2%) and the type of work of the mother (48.3%) in the low category. The average father's income every month (34.4%) is in the moderate category, and the average mother's income every month (43.1%) is in the moderate category, while one indicator is included in the medium category, namely the father's educational level with the percentage (50%) and the medium category is the mother's education level with the percentage (63.8%). Thus, the interest to continue their education to tertiary institutions is still not optimal. However, this is not a barrier for students to be able to continue their tertiary education, because the government has prepared educational scholarships in tertiary institutions through the KIP-Kuliah program which are intended for students who come from low economic groups, besides that there are many other scholarships such as Riau provincial government scholarships, superior scholarships, achievement scholarships and scholarships given by agencies that work with universities.

This is in line with the research of M. Zauwir & Tri Sukirno (2017) which shows that economic conditions have a positive and significant effect on the interest in continuing their education to tertiary institutions. In addition, these results are also in line with the research of Leddiana & Mardjoli Rodja (2020) which states that there is a positive and significant influence on the interest in continuing education to tertiary institutions.

#### **CONCLUSION**

Based on the results of an analysis of the effect of economic conditions on students' interest in continuing their education to tertiary institutions, it can be concluded that there is an influence of economic conditions on students' interest in continuing their education to tertiary institutions in class XII students of SMAN Perhentian Raja, Kampar Regency. Thus, the economic conditions of parents are not a barrier for students to be able to continue their education to tertiary institutions, because the government has prepared educational scholarships for tertiary institutions through the KIP-Kuliah program which is intended for students from low economic groups, besides that there are many more other scholarships such as Riau Provincial Government scholarships, flagship scholarships, and scholarships provided by collaborating agencies that work with universities.

Recommendations that are expected to determine choices to improve abilities and skills according to the interests we want to have in tertiary institutions. Students who have a high interest in continuing their education to tertiary institutions, even though the economic condition of their parents is not an obstacle for students to pursue a better career path, students can use KIP-Kuliah scholarships and excellent scholarships and students can find information about it is hoped that this will motivate students to be more active in learning in order to get scholarships and still be able to continue their education to tertiary institutions.

#### **BIBLIOGRAPHY**

- Abdullah Zauwir, dkk. 2017. Pengaruh Kondisi Sosial Ekonomi Terhadap Tingkat Pendidikan Anak Nelayan Di Desa Bekawan Kecamatan Mandah Kabupaten Indragiri Hilir. Jurnal Ekonomi. Vol 25, No 3
- Addnin, I. J., & Effendi, Z. M. 2021. Pengaruh Dukungan Orang Tua dan Motivasi Belajar Terhadap Minat Siswa Melanjutkan Pendidikan Ke Perguruan Tinggi. Jurnal Ecogen 4(1): 35
- Aini, A. N. G., & Haryana, G. (2019). Faktor Yang Mempengaruhi Minat Siswa Untuk Melanjutkan Pendidikan Ke Pergruuan Tinggi Pada Siswa SMK Negeri 1 Pangkalan Kuras. JOM FKIP UR, 6, 1–12.
- Anwar, Faisal. 2016. Pengaruh Kondisi Sosial Ekonomi Orang tua Terhadap Prestasi Belajar Siswa Di SD Negeri 10 Banda Aceh. Jurnal Pendidikan Serambi Ilmu, Volume 26 Nomor 1.
- Basrowi, dkk. 2013. Analisis Kondisi Ekonomi Dan Tingkat Pendidikan Masyarakat Desa Sri Gading, Kecamatan Labuhan Maringgai, Kabupaten Lampung Timur. Jurnal Ekonomi Dan Pendidikan. Vol 7. No 1
- Chotimah, dkk. 2017. Pengaruh Status Sosial Ekonomi Orang Tua Terhadap Prestasi Belajar Siswa. Jurnal Pendidikan Ekonomi. Jember
- Doriza, Shinta. 2015. Ekonomi Keluarga. PT Remaja Rosdakarya. Bandung
- Fitriyani Rahma. 2014. Pengaruh Kondisi Ekonomi Keluarga Terhadap Motivasi Melanjutkan Pendidikan Ke Perguruan Tinggi Pada Siswa Kelas XII SMA Seri Rama YLPI Pekanbaru. JOM (Jurnal Online Mahasiswa).
- Hendrayani. 2020. Pengaruh Tingkat Pendidikan Dan Pengalaman Kerja Terhadap Kinerja Karyawan Pada PD. Pasar Makasaar Raya Kota Makassar. Jurnal Economix. 8(1)

- Jatmiko Dwi, dkk. 2012. Pengaruh Kondisi Sosial Ekonomi Terhadap Tingkat Pendidikan Anak Pada Keluarga Buruh Batik, Petani, Dan Nelayan Di Kecamatan Wiradesa Kabupaten Pekalongan. Jurnal Unnes.
- Khadijah, S., Indrawati, H., Suarman. 2017. Analisis Minat Peserta Didik untuk Melanjutkan Pendidikan Tinggi. Jurnal Pendidikan Ilmu Sosial 26(2): 178-188.
- Khairani, M. 2013. Psikologi Belajar. Yogyakarta: Aswaja Pressindo.
- Kharisma, Nabila L. L. 2015. Pengaruh Motivasi, Prestasi Belajar, Status Sosial Ekonomi Orang Tua Dan Lingkungan Teman Sebaya Terhadap Minat Melanjutkan Pendidikan Ke Perguruan Tinggi Pada Siswa Kelas XII Kompetensi Keahlian Akuntansi Di SMK Negeri Se- Kota Semarang Tahun Ajaran 2014/2025. Economic Education Analysis Journal, 2(1), 18–23.
- Ledidiana, dkk. 2020. Kondisi Sosial Dan Ekonomi Terhadap Tingkat Pendidikan Anak Keluarga Nelayan Di Desa Nangadhero Kecamatan Aesesa Kabupaten Nagekeo. Economic Education Jurnal. Vol 2, No 2.
- Leni marlina, Caska, Mahdum. 2017 Hubungan Minat Baca Dan Motivasi Belajar Dengan Hasil Belajar Ekonomi Siswa Kelas XI IPS SMAN 10 Pekanbaru. Pebkis Jurnal. Vol. 9, No. 1
- Muhammad Ali, Arifin. 2017. Pengaruh Faktor Sosial Ekonomi Orang Tua Terhadap Minat Melanjutkan Pendidikan Anak Di Desa Wunse Jaya Kecamatan Wawoni Tenggara Kabupaten Konawe Kepulauan. Jurnal Al-Ta'dib Vol. 10 No.1.
- Nurmaliza., Caska, Indrawati, H., 2018. Analisis Faktor- Faktor Yang Mempengaruhi Kewirausahaan Minat Siswa SMK Di Pekanbaru. Jurnal Ilmu Pendidikan. Vol. 2, No. 2.
- Permanasari, R., Sudarwanto, P. B. 2021. Pengaruh Kondisi Sosial Ekonomi Dan Pendidikan Orang Tua Terhadap Motivasi Melanjutkan Pendidikan Ke Perguruan Tinggi. Jurnal Sains, Teknologi Dan Masyarakat, 2(2), 217–222.
- Pratiwi., Noor. 2015. Pengaruh Tingkat Pendidikan, Perhatian Orang Tua, Dan Minat Belajar Siswa Terhadap Prestasi Belajar Bahasa Indonesia Siswa SMK Kesehatan Di Kota Tangerang. Jurnal Pujangga Volume 1, No 2.
- Rambey, Mara. 2022. Pengaruh Kondisi Ekonomi Keluarga Terhadap Tingkat Pendidikan Anak Di Desa Sihaborgoan Barumun. Jurnal Pendidikan Dan Humaniora. Vol 5, No 1
- Rusnani. 2013. Pengaruh Kondisi Ekonomi Keluarga Terhadap Tingkat Keaktifan Anak Masuk Sekolah Di SDN Pinggor Papas 1 Kec. Kalianget. Jurnal Performance Bisnis Dan Akuntansi Volume 3, No. 2.
- Septi Andriyani, Caska, Haryana G. 2014. Pengaruh Pendapatan Orang Tua Dan Ketersediaan Sarana Belajar Terhadap Motivasi Belajar Dan Dampaknya Pada Hasil Belajar Mata Pelajaran Ekonomi Siswa Kelas XII IPS SMAN 1 Koto Kampar Hulu. Jurnal Economic Education
- Sugiyono. 2015. Metode Penelitian Kuantitatif, Kualitatif Dan R&D. Bandung: Alfabeta.
- Sugiyono. 2018. Metode Penelitian Bisnis Pendekatan Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Syah, Muhibbin. 2021. Psikologi Belajar. Jakarta: Rajawali Press.
- Syahza Almasdi. 2021. Metodologi Penelitian Edisi Revisi. Pekanbaru: Ur Press Pekanbaru.
- Yustina, Riadi RM, Suarman. 2018. Pengaruh Kondisi Sosial Ekonomi Orang Tua Terhadap Minat Siswa Melanjutkan Pendidikan Ke Perguruan Tinggi. Jurnal Pendidikan Ekonomi