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Strengthening Economic Literacy through Entrepreneurship Education for Vocational High School Students at SMK Persada Nusantara

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Abstract

Economic literacy is a crucial competency for Vocational High School (SMK) students, as it encompasses the ability to understand economic concepts, make rational decisions, manage resources, and apply economic knowledge in daily life. Entrepreneurship education plays a strategic role in shaping students' abilities to identify opportunities, manage resources, calculate costs and profits, take risks, and produce goods or services with economic value. These capabilities serve as vital assets for navigating economic shifts, technological advancements, business competition, and the demands of a dynamic labor market. This study aims to analyze the strengthening of economic literacy through entrepreneurship education among students at SMK Persada Nusantara. The research employs a descriptive qualitative approach, with data collected through classroom observations, interviews with teachers and students, and documentation of entrepreneurial activities. Data analysis was conducted through data condensation, data display, and conclusion drawing and verification. The results indicate that entrepreneurship education strengthens students' economic literacy through practice- and project-based learning. This strengthening is evident in students' abilities to integrate economic concepts with business practices, manage capital and costs, determine selling prices and calculate profits, identify economic opportunities, and make decisions based on resource constraints and market conditions. Entrepreneurial activities also foster a mindset that is creative, proactive, adaptive, and problem-solving oriented. The use of digital technology for information gathering and product marketing broadens students' economic experiences. The findings demonstrate that entrepreneurship education serves as a contextual vehicle for developing students' abilities to understand, apply, and evaluate economic concepts in real-world situations, while also enhancing their readiness to effectively and sustainably meet the changing needs of the workforce and the evolution of the digital economy.

Keywords: Keywords: Economic Literacy; Entrepreneurship Education; Vocational High School Students; Economic Education; Entrepreneurship

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INTRODUCTION

Changes in the economic environment, the advancement of digital technology, and labor market dynamics require vocational education to produce students who not only master academic knowledge but also possess the ability to apply that knowledge to economic decision-making. A key aspect requiring attention is the students' ability to

understand, apply, and evaluate economic knowledge in real-world situations. Empirical evidence indicates that students' economic literacy still needs strengthening. Aisyah and Srigustini (2022), in a study of 94 eleventh-grade high school students, found that economic literacy levels fell into the moderate category, with specific indicators—such as market concepts, consumer behavior, and entrepreneurship—ranking in the low category. These findings demonstrate that mastery of economic concepts does not always translate into the ability to apply them in real life. This situation is particularly relevant for vocational high schools (SMK), as graduates are prepared to enter the workforce while also possessing the potential to create business opportunities. In the context of the digital economy, economic competence is increasingly linked to skills in managing digital transactions, online marketing, and financial management. Nurisman et al. (2024) found that digital financial literacy plays a crucial role in the entrepreneurial development of vocational students; the majority of students studied already utilized digital technology and viewed digital financial literacy as a vital skill for running small-scale businesses.

Theoretically, economic literacy in this study is defined as an individual's ability to understand economic concepts and issues and to utilize that knowledge to make rational choices and decisions. Economic literacy extends beyond the mere mastery of terminology or theory; it encompasses the ability to identify needs and priorities, allocate scarce resources, understand costs and benefits, recognize market mechanisms, set prices, consider risks, and evaluate the economic consequences of decisions. Entrepreneurship education is positioned as a learning process that provides students with practical experience in identifying opportunities, designing products or services, managing capital, calculating production costs, setting prices, conducting marketing, and evaluating business outcomes. Thus, entrepreneurship education serves as a learning context that bridges economic knowledge with practical experience. In experiential learning, students do not merely receive theoretical concepts but apply them to solve economic problems arising in business activities. This perspective aligns with Saptono et al. (2020), who demonstrate that entrepreneurship education plays a role in shaping the entrepreneurial knowledge and mindset of vocational high school students and supports their readiness to engage in entrepreneurship.

Previous research indicates a positive relationship between entrepreneurship education and various student competencies, though the focus and findings of these studies vary. Handayati et al. (2020) found that entrepreneurship education positively influences the entrepreneurial intentions and mindsets of vocational students, with the entrepreneurial mindset acting as a mediator in this relationship. Meanwhile, Saptono et al. (2020) demonstrated that entrepreneurship education plays a crucial role in shaping entrepreneurial knowledge and mindsets, thereby supporting students' readiness to engage in entrepreneurship. Studies involving vocational high school (SMK) students also show a link between economic literacy and entrepreneurial interest. Dewanti, Baedhowi, and Noviani found that economic literacy positively affects the entrepreneurial interest of students at SMK Batik 1 Surakarta. Research by Pratiwi, Adi, and Sabandi on vocational students in Surakarta further indicates that entrepreneurship education has a positive impact on self-efficacy and entrepreneurial intentions. These findings reveal a relatively consistent trend: entrepreneurship education and economic literacy are associated with students' entrepreneurial readiness and orientation. However, these studies tend to position entrepreneurial intentions, interests, self-efficacy, mindsets, or readiness as the primary outcomes, rather than focusing on economic literacy capabilities in a broader sense.

This situation highlights both a research gap and a practical issue that require further investigation. Previous studies have generally employed quantitative approaches to examine the impact of entrepreneurship education or economic literacy on entrepreneurial intentions and interests. While such approaches provide evidence regarding the

relationships between variables, they do not fully explain how the actual process of entrepreneurship education strengthens students' ability to understand and apply economic reasoning. This is significant because economic literacy encompasses a broader scope than entrepreneurial literacy; it includes the ability to manage limited resources, set priorities, weigh costs and benefits, understand opportunities and risks, and make economic decisions across various situations. Research evidence (Aisyah & Srigustini, 2022) regarding the persistently low levels of certain aspects of economic literacy indicates that strengthening literacy cannot be achieved merely by conveying concepts; rather, it requires learning experiences that enable students to apply economic knowledge directly. Furthermore, research (Nurisman et al., 2024) highlights the importance of digital financial literacy for vocational high school (SMK) students in developing entrepreneurial skills, suggesting that instruction in economics and entrepreneurship must take into account the changing business landscape driven by digitalization. Consequently, there is a need for studies that specifically explore the entrepreneurship learning process as a means to strengthen the economic literacy of vocational students within the context of real-world business practices.

The novelty of this research lies in its attempt to integrate an economic literacy perspective with entrepreneurship education through practical and contextual learning experiences at the vocational high school (SMK) level. Entrepreneurship education is positioned not merely as a means to foster entrepreneurial interest or intentions, but as a pedagogical medium to strengthen students' ability to employ economic reasoning. This novelty is realized through an examination of the processes by which students identify economic opportunities, manage capital and resources, calculate costs, set prices, estimate profits, conduct marketing, consider risks, and evaluate business outcomes.

The study was conducted at SMK Persada Nusantara using a descriptive-qualitative approach to gain an in-depth understanding of these processes based on the experiences of teachers and students, as well as actual instructional practices. With this focus, the research aims to analyze how entrepreneurship education strengthens students' economic literacy at SMK Persada Nusantara, specifically regarding the application of economic concepts, resource management, economic decision-making, business opportunity identification, and the evaluation of costs, profits, and risks. The findings are expected to make conceptual and practical contributions to the development of economics and entrepreneurship instruction in vocational high schools—fostering learning that is more active, contextual, and experience-based, while aligning with the demands of the labor market and the evolution of the digital economy.

METHOD

This study employs a qualitative research approach with a case study design. The qualitative approach was selected to gain an in-depth understanding of the process of strengthening economic literacy through entrepreneurship education within the natural setting of SMK Persada Nusantara. The case study design enables a comprehensive examination of the learning process, student experiences, the role of teachers, and the application of economic concepts in business activities undertaken by students.

The research was conducted at SMK Persada Nusantara from February to June 2026. In the context of this qualitative study, the population encompasses all parties involved in or related to the implementation of entrepreneurship education at the school—specifically entrepreneurship teachers, students participating in the instruction, and school administrators responsible for the curriculum. Informants were selected using purposive sampling based on specific criteria aligned with the research focus. Key informants consisted of entrepreneurship teachers and students actively participating in the entrepreneurship course, while the supporting informant was the Deputy Principal for Academic Affairs. These informants were chosen due to their knowledge, experience, and

direct involvement in entrepreneurship instruction, enabling them to provide data that is rich and relevant to the research objectives.

The primary instrument in this study is the researcher, acting as a "human instrument." The researcher is responsible for defining the research focus, selecting informants, conducting observations and interviews, gathering documentation, interpreting data, and drawing conclusions. To support the data collection process, several supplementary instruments were used: observation guidelines, interview guidelines, and documentation sheets. Observation guidelines were used to observe the learning process, student engagement, teaching methods, practical activities, and the application of economic concepts in business activities. Interview guidelines were used to explore in depth the implementation of instruction, students' understanding of economic concepts, and their experiences in practical business activities. Meanwhile, documentation sheets were used to identify and collect various relevant documents, such as instructional materials, learning modules, activity photos, student products, business financial reports, and school administrative records.

The research procedure was carried out through several stages. The first stage is preparation, which encompasses problem identification, defining the research focus, developing data collection instruments, selecting the research site and informants, and obtaining research permits. The second stage involves fieldwork for data collection, carried out through observation, interviews, and document gathering between February and June 2026. Observations focus on classroom learning dynamics and entrepreneurial practice activities. In-depth interviews are conducted with teachers, students, and the Deputy Principal for Academic Affairs. Documents relevant to learning activities and institutional operations are collected as supporting data. The third stage consists of data processing and analysis, conducted concurrently with data collection and continuing after all data has been gathered. The final stage involves drawing and verifying conclusions based on the results of the data analysis.

Data were analyzed interactively by following the stages of data condensation, data display, and conclusion drawing and verification. Data condensation involved selecting, focusing, simplifying, and organizing field notes derived from observations, interview transcripts, and documents collected in alignment with the research focus. The condensed data were then presented through narrative descriptions and thematic categorizations, covering the implementation of entrepreneurship instruction, the strengthening of economic literacy, the application of economic concepts in business activities, and the development of an entrepreneurial mindset. Subsequently, conclusions were drawn and verified through cross-referencing various data sources to ensure information consistency and alignment with research objectives.

Data validity was established through source triangulation and technique triangulation. Source triangulation involved comparing and verifying information obtained from teachers, students, and the Deputy Principal for Academic Affairs regarding instructional implementation, the outcomes of economic literacy enhancement, student experiences, and factors supporting or hindering the activities. Technique triangulation involved comparing data obtained through interviews, direct observation, and document analysis. Furthermore, research credibility was reinforced by the researcher's direct and prolonged engagement in the field, as well as through continuous "member checking" to compare informants' statements with conditions observed firsthand.

RESULT AND DISCUSSION

Findings regarding the strengthening of economic literacy through entrepreneurship education at SMK Persada Nusantara were obtained via observation, interviews, and documentation. Empirical data indicate that entrepreneurship education serves not merely as a practical activity for product creation but also as a learning environment enabling students to understand and apply economic concepts in real-world situations. Data analysis reveals several key dimensions of strengthening economic literacy: the integration of economic theory with practice; capital and cost management; pricing and profit calculation; the identification of economic opportunities; economic decision-making; the development of an entrepreneurial mindset; the use of digital technology; and the evaluation of business activities.

These findings demonstrate that students' economic literacy develops through experiential learning. Students not only acquire conceptual economic knowledge but are also given opportunities to apply that knowledge when addressing real-world business challenges. Consequently, the strengthening of economic literacy in this study is evidenced not merely by the students' ability to grasp economic definitions and concepts, but primarily by their capacity to operationalize economic thinking in practical life.

These findings align with research indicating that entrepreneurship education can play a role in enhancing students' knowledge, mindset, readiness, and capabilities regarding business activities (Saptono et al., 2020). Other studies also highlight entrepreneurship education and entrepreneurial literacy as crucial factors in shaping the competencies of vocational high school (SMK) students (Yohana et al., 2021). Furthermore, research on economic literacy in vocational schools suggests that fostering habits related to economic literacy can help students better understand resource management and economic decision-making (Putri & Sutama, 2023).

Integration of Economic Concepts into Entrepreneurial Practice

Research findings indicate that entrepreneurship education at SMK Persada Nusantara integrates theoretical instruction with project-based practical activities. During theoretical lessons, teachers present various concepts regarding business, entrepreneurial characteristics, market opportunity identification, creativity, innovation, business risk, marketing strategies, and financial management. This material is subsequently applied in practical activities, allowing students to gain firsthand experience of how economic concepts function within business operations.

Observations reveal that learning becomes more meaningful when students are directly involved in business activities. Students do not merely listen to explanations regarding capital, costs, pricing, profit, and marketing; they also confront real-world challenges, such as determining initial capital, estimating raw material requirements, calculating production costs, setting selling prices, and selecting marketing strategies.

This situation demonstrates a shift in learning from a knowledge-based orientation toward applied learning. Economic concepts that were previously abstract become concrete as students utilize them to resolve business issues. The concept of cost, for instance, is understood not just as a definition but is applied to calculate raw material needs and determine production costs. Similarly, the concept of profit is understood as a calculated result used to assess the viability of a business activity.

The integration of theory and practice is further evidenced through project-based learning. Students navigate stages ranging from idea generation, product selection, and consumer needs identification to resource estimation, production, pricing, marketing, and evaluation. Each stage offers students opportunities to exercise economic judgment and make decisions.

These findings align with Saptono et al. (2020), who found that entrepreneurship education plays a crucial role in shaping the entrepreneurial knowledge and mindset of

vocational school students. Research by Handayati et al. (2020) also demonstrates that entrepreneurship education positively influences the entrepreneurial mindset of vocational students.

Research by Hasanah et al. (2023) indicates that entrepreneurship education and "teaching factory" learning models are linked to the entrepreneurial readiness of vocational students. Learning models that connect the school environment with business practices provide a platform for students to develop creativity, initiative, and entrepreneurial competencies. Thus, entrepreneurial practice at SMK Persada Nusantara can be understood as a context for learning that bridges economic theory and economic reality. Students gain an understanding that every business decision carries economic consequences and must be evaluated based on resources, market needs, costs, and potential profits.

Ability to Manage Capital and Costs

Research findings indicate that entrepreneurship education provides students with experience in managing capital and recording production costs. Through project activities, students engage directly with initial capital, raw material costs, operational expenses, marketing costs, and other supporting expenditures.

Observations reveal that students are beginning to grasp the importance of resource allocation. Since available capital is limited, it cannot be used indiscriminately. Students must calculate raw material requirements, determine production volumes, and align expenditures with available capital. This scenario offers practical experience regarding the economic principle that limited resources must be allocated efficiently to achieve specific goals.

Students also learn to distinguish between priority business needs and expenses that can be reduced. This experience indirectly fosters a habit of efficiency in resource utilization. Furthermore, cost tracking helps students understand the relationships among capital, production costs, revenue, and profit.

These findings align with the concept of economic literacy, which positions resource management capability as a crucial element of economic decision-making. Research on economic literacy in vocational high schools (SMK) suggests that such literacy must be cultivated continuously so that students can understand and manage economic interests more rationally (Putri & Sutama, 2023).

These findings are further supported by Susanti et al. (2022), who demonstrated that economic literacy, financial literacy, and entrepreneurial literacy are collectively linked to students' entrepreneurial behavior. Thus, the ability of SMK Persada Nusantara students to manage capital and costs reflects a process of economic literacy development that extends beyond mere knowledge to actual economic behavior.

Consequently, managing capital and costs within entrepreneurship education serves as an effective means of developing students' ability to allocate resources rationally, efficiently, and responsibly.

Pricing Strategies and Profit Calculation

Further research findings show that students gain hands-on experience in setting selling prices and understanding the relationships among costs, revenue, and profit. When developing a product, students do not stop at the production stage; they also calculate costs and determine a selling price deemed appropriate for market conditions. Through this process, students come to understand that selling prices cannot be determined arbitrarily. Setting a price requires consideration of production costs, competitor pricing, consumer purchasing power, market conditions, and expected profit. This process demands economic reasoning skills and the ability to use information as a basis for decision-making.

Students also gain experience in calculating profit by comparing sales revenue against incurred costs. In doing so, they can determine whether the business activity yields

a profit or a loss. This experience demonstrates that economic decisions carry financial consequences.

The activities involving the calculation of costs, prices, revenue, and profit also strengthen students' economic numeracy. These numeracy skills are not merely used to solve academic problems but are applied in real-world business situations.

These findings align with research (Susanti et al., 2022) indicating a link between economic literacy, entrepreneurial literacy, and students' entrepreneurial behavior. The ability to comprehend economic information and use it to determine a course of action is a crucial component of rational economic behavior.

Research on economic literacy and consumption behavior also highlights the role of economic literacy in shaping an individual's economic behavior. In the context of entrepreneurship education, this capability can be directed not only toward consumer behavior but also toward the role of a producer who must calculate costs, set prices, and estimate profits (Mardani et al., 2024).

Therefore, students' ability to set prices and calculate profits serves as a key indicator that economic literacy is being applied within entrepreneurial activities.

Identifying Economic Opportunities

Research findings indicate that students develop the ability to identify economic opportunities by observing needs within the school environment and the surrounding community. Before developing a product, students are guided to consider consumer needs, existing products, problems faced by consumers, available resources, and potential consumer groups.

Through these activities, students learn that business opportunities are not always immediately apparent but must be discovered through a process of observation and environmental analysis. Issues present in the local environment can be identified as opportunities to create products or services with economic value.

Students are also trained to consider various aspects, such as the products consumers need, target groups, acceptable price points, production methods, available materials, and marketing strategies. This process fosters critical thinking skills, as students must compare multiple alternatives before deciding on a type of business.

These findings align with Saptono et al. (2020), which demonstrate that entrepreneurial knowledge and mindset play a crucial role in preparing vocational high school (SMK) students for business activities. Entrepreneurship education does not merely impart knowledge on how to run a business; it also helps students cultivate the ability to spot opportunities and prepare themselves for entrepreneurial endeavors.

Research by Yohana et al. (2021)—involving 1,440 eleventh-grade vocational students across 12 Indonesian provinces—also highlights the importance of entrepreneurship education and literacy within the vocational school setting. These findings reinforce the results from SMK Persada Nusantara, showing that the ability to identify opportunities can be developed through an educational process that provides experience and an understanding of the economic environment.

Thus, identifying economic opportunities is a vital component of economic literacy, as students learn to connect societal needs with the potential for creating economic value.

Practical Economic Decision-Making

Research results show that entrepreneurship education provides students with opportunities to make economic decisions at various stages of a project. These decisions encompass product selection, raw material sourcing, production volume, capital allocation, pricing, marketing strategies, and the utilization of revenue. Throughout this process, students encounter conditions of resource scarcity. Limited capital compels students to set priorities, while constraints regarding materials and time drive them to select the most

feasible alternatives. This situation provides firsthand experience with the concepts of scarcity, choice, and opportunity cost. Such experience is crucial because economic literacy involves not only understanding concepts but also the ability to apply them when making choices. For instance, when students select cheaper materials that still meet quality standards, they are engaging in economic reasoning based on costs and benefits. These findings align with Saptono et al. (2020), who found that entrepreneurship education plays a role in building the knowledge and entrepreneurial mindset necessary to support students' readiness for entrepreneurial activities. Handayati et al. (2020) also demonstrated that entrepreneurship education positively influences the entrepreneurial mindset of vocational high school (SMK) students.

Recent research involving vocational high school students further highlights the importance of entrepreneurship education in shaping entrepreneurial readiness and interest. Kartikasari and Santi (2024), for example, found that entrepreneurship education influences the entrepreneurial interest of 12th-grade students at SMK Negeri 2 Singaraja. Thus, decision-making within entrepreneurial activities at SMK Persada Nusantara serves as a concrete example of the application of economic literacy; students learn to make choices based on information, resource constraints, market needs, and potential profitability.

Evaluating Business Activities to Strengthen Economic Literacy

Research findings indicate that evaluation is a crucial component of entrepreneurial activities. Following the completion of production and marketing, students assess business outcomes—including sales volume, revenue, costs incurred, profit, consumer response, and the effectiveness of marketing strategies.

This evaluation helps students understand the relationship between planning and actual results. If sales fall short of targets, students can identify the underlying causes. Conversely, if the business generates a profit, they can pinpoint strategies worth maintaining or expanding. From the perspective of economic literacy, this evaluation demonstrates the students' ability to utilize economic information to improve future decision-making. In other words, the learning process does not conclude once the product is sold; it extends to reflecting on the effectiveness of the economic decisions previously made.

These findings align with the experiential learning approach, which incorporates experience, reflection, conceptualization, and application into the learning process. In entrepreneurship education, the experience of running a business serves as a valuable learning resource, helping students develop both their knowledge and their decision-making capabilities.

Synthesis of Findings on Strengthening Economic Literacy

Based on the overall findings, the strengthening of economic literacy through entrepreneurship education at SMK Persada Nusantara occurs through a series of interconnected processes. The integration of theory and practice provides a knowledge base; managing capital and costs builds resource allocation skills; setting prices and calculating profits develops economic numeracy; identifying opportunities fosters the ability to interpret market conditions; decision-making cultivates economic reasoning; and the use of digital technology expands students' capacity to conduct economic activities in a digital environment. Thus, entrepreneurship education can be positioned as a contextual learning strategy to bolster the economic literacy of vocational high school (SMK) students. The research findings demonstrate that economic literacy is not developed solely through formal economics coursework but also through the practical experience students gain while running business activities.

These findings are supported by various studies. Saptono et al. (2020) emphasize the importance of entrepreneurship education in building the knowledge and

entrepreneurial mindset of vocational students. Handayati et al. (2020) found that entrepreneurship education influences students' entrepreneurial mindsets. (Yohana et al., 2021) highlight the importance of entrepreneurship education and literacy for vocational high school (SMK) students. Meanwhile, research indicates that entrepreneurship education, the "teaching factory" model, economic literacy, and digital literacy are linked to students' entrepreneurial readiness and behavior (Hasanah et al., 2023).

Thus, the primary contribution of the study at SMK Persada Nusantara lies in affirming that entrepreneurship education can serve as an integrative platform for developing economic literacy through real-world experience. Students not only learn to become entrepreneurs but also learn to think and act in economic terms when navigating resource constraints, consumer needs, business risks, market fluctuations, and digital technological advancements.

CONCLUSION

Based on the research findings, it can be concluded that entrepreneurship education plays a vital role in strengthening students' economic literacy at SMK Persada Nusantara. This strengthening occurs not merely through a theoretical understanding of economic concepts, but primarily through students' hands-on experience in applying economic knowledge to actual entrepreneurial activities.

The enhancement of economic literacy is evident in students' ability to integrate economic concepts with business practices, manage capital and costs efficiently, determine selling prices and calculate profits, identify economic opportunities, and make decisions amidst resource constraints and market conditions. Furthermore, entrepreneurial activities foster a mindset that is creative, proactive, adaptive, and problem-solving oriented. The use of digital technology for marketing and information gathering also expands students' capabilities in navigating the increasingly digital economic landscape.

The research findings indicate that practice- and project-based entrepreneurship learning serves as a form of contextual learning that bridges economic knowledge with real-world experience. Through the processes of planning, production, marketing, calculating results, and evaluating business activities, students come to understand that every economic decision has consequences for resource utilization, costs, revenue, and business sustainability. Consequently, students' economic literacy evolves from a mere grasp of concepts to the ability to think and act economically in real-life situations.

This research contributes to the understanding that entrepreneurship education in vocational high schools (SMK) can serve not only to build product-creation skills but also as a strategy for developing integrated economic literacy. This approach provides students with opportunities to develop skills in economics, numeracy, decision-making, creativity, problem-solving, and adaptation to technological advancements.

Based on these findings, schools should strengthen project-based entrepreneurship learning by allowing students to be fully engaged in the processes of opportunity identification, capital planning, production, pricing, marketing, financial record-keeping, and business evaluation. Teachers should also integrate digital technology into entrepreneurial activities and facilitate reflection sessions upon project completion, enabling students to evaluate the economic decisions they have made. Furthermore, schools can develop collaborations with MSMEs or the business sector to serve as learning partners, thereby bringing students' economic experiences closer to the actual conditions of the workforce and the business world.

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