

WELFARE, ECONOMIC LITERACY, TEACHER COMMITMENT, AND ECONOMIC RATIONALITY OF ECONOMICS TEACHERS IN EAST JAVA: THE MEDIATING ROLE OF PROFESSIONAL ABILITY

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ABSTRACT

The creation of effective education can guide students to develop their potential optimally. The focus in developing this potential is to create individuals who are faithful and pious, physically and mentally independent, have noble character, are intelligent and talented, and are holistically healthy. However, there are still problems experienced by teachers related to rational decisions that should be taken. This study focuses on Economic Rationality in high school economics teachers. It is generally known that high school economics teachers should better understand the concept of rationality so that it can be applied in everyday life and used as a model for colleagues and students. This study uses a quantitative approach with an explanatory type that analyzes the influence of Welfare, Economic Literacy, and Teacher Commitment on Economic Rationality with Professional Capability as a mediating variable. The population of this study was economics teachers at Senior High Schools (SMA) and Madrasah Aliyah (MA) in Regencies/Cities throughout East Java in 2024. Sampling using multistage random sampling showed a significant influence between Welfare, Economic Literacy, and Teacher Commitment on the Economic Rationality of Senior High School Teachers in East Java through Professional Ability as a mediating variable.

Keywords: *Welfare, economic literacy, teacher commitment, economic rationality, professional ability*

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INTRODUCTION

Education plays an important role in encouraging equitable development through the provision of fair and equitable access to education, community empowerment through education, and improving the quality of education (Maula et al., 2023). The creation of effective education can guide students to develop their potential comprehensively. Therefore, the role of teachers is very fundamental. Teachers are figures who are used as examples and role models for their students, so teachers who have the right qualifications are needed (Risdiyany, 2021). Committed and highly dedicated teachers are a prerequisite for creating quality education (Chang et al., 2021).

The significance of the role of teachers is increasingly complex in the contemporary era, which is marked by very rapid technological, social, and economic changes. They are required not only to master conventional teaching materials but also to be able to create dynamic, critical, and transformative learning spaces that encourage students to think independently and creatively. Teachers who have high dedication are the main prerequisites in creating a quality, competitive, sustainable education system that is able to produce globally competitive graduates (Chang et al., 2021). At the Senior High School (SMA) level, the role of teachers is increasingly strategic and multi-complex in preparing the younger generation to face future challenges. Especially economics teachers are not only tasked with delivering subject matter within a rigid academic framework but have a fundamental responsibility to guide students to develop rational, critical, and analytical thinking skills in complex decision-making (Endaryono et al., 2023). This context is very relevant to the Rational Choice Theory (RCT), which asserts that humans base their actions on individual preferences, beliefs, and constraints, assuming that they act rationally to maximize their preferences in every choice they make (Bridge, 2009).

However, the reality in the field often shows different complexities and is far from ideal. Problems related to less rational decision-making by teachers are still frequently encountered, caused mainly by the factor of minimal economic welfare that affects the ability to think and act optimally. Limited economic conditions can encourage the emergence of actions that are not entirely rational in everyday life, which in turn has an impact on the quality of teaching and guidance of students.

Economic rationality is a key concept in understanding the dynamics of individual and institutional decision-making. It is necessary to choose and consider every action or behavior based on the goals to be achieved comprehensively and sustainably (Klaus, 1987). More than just a mechanistic mathematical calculation, rationality describes an individual's ability and desire to act using healthy, critical, and analytical thinking in making complex and multidimensional choices (Amadae, 2004; Sen, 1998; Tomer, 2008).

In this context, economic literacy becomes a foundational skill that enables individuals to navigate economic rationality effectively. Economic literacy is the ability to understand basic economic principles and apply them in daily life

decisions, both at the personal and societal level. Its development is particularly crucial in formal education, where teachers act as the primary agents in shaping students' economic understanding. The commitment of teachers to continuously enhance their knowledge and pedagogical skills is essential to delivering meaningful and contextually relevant economic education. As supported by Sulistyorini et al. (2023), teacher commitment significantly influences the success of economic learning outcomes and students' capacity for rational decision-making.

In the context of education, a teacher's capability is closely related to their professional competence in carrying out teaching and learning activities in the classroom as a space for transforming knowledge and character. A professional teacher is not only measured by their formal academic ability but also by their integrity, dedication, and ability to be accurate role models for the surrounding community who are able to inspire positive change (Iryanto, 2021; Pandolfini, 2021; Tshelane, 2022; Serlinda, 2019).

This study focuses on exploring the economic rationality of high school economics teachers in-depth and comprehensively. the main focus is to understand the importance of the concept of economic rationality in everyday life, both at the individual level and as a model for students and colleagues in a dynamic educational ecosystem. However, there are still many high school economics teachers who are less rational in their behavior and decision-making, which has the potential to have a negative impact on themselves, their students, and the institutions where they teach (Dinaloni et al., 2017; Suciati, 2021; Prianto et al., 2022; Cappelen et al., 2023; Hasan et al., 2023; Kustiandi et al., 2024). Furthermore, research related to teacher Economic rationality is still very minimal and not comprehensive, especially those that explore the influence of welfare factors, economic literacy, and professional commitment in an integrated manner. Research linking these variables to teacher professional capabilities has not been widely conducted, so it is essential to study this topic more deeply, systematically, and sustainably to make a significant contribution to the development of the quality of national education.

RESEARCH METHOD

This study uses a quantitative approach with an explanatory design to assess the influence and measure the impact between independent and dependent variables. This study examines how welfare, economic literacy, and teacher commitment affect economic rationality, with professional capability serving as a mediating variable.

The study examines several variables that influence economic rationality among teachers. The independent variables include: Welfare (X_1), referring to the level of material and non-material well-being experienced by teachers (Mulyasa, 2013); Economic Literacy (X_2), defined as the understanding of basic economic principles and their application in everyday decision-making (Remmele & Seeber, 2011); and Teacher Commitment (X_3), which denotes the emotional and professional dedication of teachers to their roles and responsibilities (Firestone &

Pennell, 1993). The mediating variable, Professional Capability (Z), encompasses the competencies, skills, and pedagogical knowledge necessary for effective teaching (Shulman, 1986). The dependent variable, Economic Rationality (Y), represents the ability to make logical, well-reasoned economic decisions based on analytical thinking (Sen, 1998).

The population of this study includes economics teachers at Senior High Schools (SMA) and Madrasah Aliyah (MA) across districts and cities in East Java in 2024. This includes both permanent teachers (PNS) and non-permanent teachers, such as honorary, P3K, and contract-based teachers, reflecting the diverse employment status in the teaching workforce. Based on data from the Central Bureau of Statistics (2024), there were 1,518 SMA and MA schools in East Java with approximately 2,129 economics teachers during the 2022/2023 academic year.

Due to the large population size, a multistage random sampling technique was employed to ensure a representative sample. Data analysis was conducted using the Partial Least Squares – Structural Equation Modeling (PLS-SEM) method. PLS-SEM is a component-based SEM technique that is suitable for exploratory and predictive modeling with complex relationships (Hair et al., 2017). The analysis was performed using Smart PLS 3 software.

The following is a picture of the Research Construct Model and research hypothesis in this study.

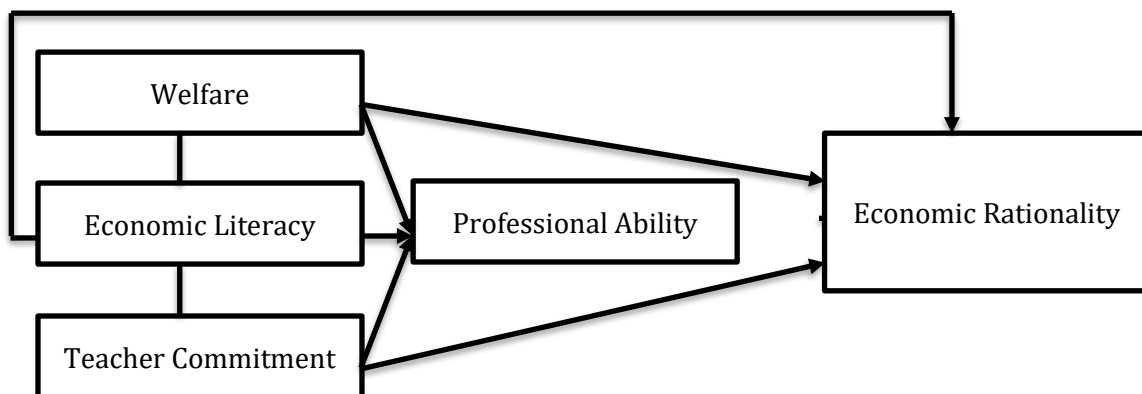


Figure 1.
Research Model Showing Relationships Among Variables

The following is the research hypothesis in this study.

- H₁ : Welfare (X₁) has a significant effect on Economic Rationality (Y)
- H₂ : Economic Literacy (X₂) has a significant effect on Economic Rationality (Y)
- H₃ : Teacher Commitment (X₃) has a significant effect on Economic Rationality (Y)
- H₄ : Welfare (X₁) has a significant effect on Professional Capability (Z)
- H₅ : Economic Literacy (X₂) has a significant effect on Professional Capability (Z)

- H₆ : Teacher Commitment (X₃) has a significant effect on Professional Capability (Z)
- H₇ : Professional Capability (Z) has a significant effect on Economic Rationality (Y)
- H₈ : Professional Capability (Z) mediates the effect of Welfare (X₁) on Economic Rationality (Y)
- H₉ : Professional Capability (Z) mediates the effect of Economic Literacy (X₂) on Economic Rationality (Y)
- H₁₀ : Professional Capability (Z) mediates the effect of Teacher Commitment (X₃) on Economic Rationality (Y)

RESULTS AND DISCUSSION

RESULTS

To provide an overview of the research participants, the descriptive data of the respondents are presented in Table 1. This information includes gender and teaching experience which are relevant to the context of Teacher Commitment and economic literacy education.

Table 1.
The Research Participants

Gender	Frequency (n)	Percentage (%)
Male	48	23.3%
Fermale	158	76,7%
Total	206	100%

These data suggest that the majority of respondents are female teachers with moderate teaching experience (5–10 years), which may influence their level of professional commitment and pedagogical approach.

Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis (CFA) is one of the essential steps in the Structural Equation Model (SEM), which aims to measure the extent to which the observed indicators can represent the latent variables to be analyzed. This study employs CFA to evaluate five main variables: welfare, economic literacy, teacher commitment, professional ability, and economic rationality. The results of the CFA analysis showed that all indicators had significant factor loadings, with values generally above the threshold of 0.6, indicating adequate construct validity.

There are two leading indicators in the welfare variable: income and consumption costs. The income indicator has six question items with factor loads ranging from 0.820 to 0.909, while the consumption cost indicator consists of two items with factor loads of 0.841 and 0.910. These results indicate that all question items in this variable have a strong relationship with their construct.

The economic literacy variable consists of two indicators: economic knowledge and economic understanding. The economic knowledge indicator has five items

with factor loads ranging from 0.689 to 0.943, while the economic understanding indicator has nine items with factor loads ranging from 0.646 to 0.903. Although several items have factor loads approaching 0.6, overall, this indicator remains valid in measuring economic literacy.

There are three main indicators of teacher commitment: affective, normative, and continuance commitment. Affective commitment consists of two items with factor loads of 0.932 and 0.934, while normative commitment has three items with factor loads between 0.727 and 0.872. For continuance commitment, four items show factor loads that vary between 0.727 and 0.810. These results indicate that teacher commitment is well represented by these indicators.

The professional ability variable includes four indicators, namely professional competence, pedagogical competence, social competence, and personality competence. Professional competence has four items with high factor loads, ranging from 0.872 to 0.933. Pedagogical competence consists of four items with factor loads ranging from 0.871 to 0.910. Social competence has three items with factor loads ranging from 0.804 to 0.887, while personality competence has five items with excellent factor loads, namely between 0.853 and 0.929.

Finally, in the economic rationality variable, there are three main indicators, namely preference, utility maximization, and consistency of choice. The preference indicator has four items with high factor loads, ranging from 0.832 to 0.948. Utility maximization, as the second indicator, has four items with very good factor loads, namely between 0.885 and 0.921. Meanwhile, the consistency of choice indicator has two items with factor loads of 0.853 and 0.922.

Overall, the CFA results of the five variables indicate that the measurement model used in this study is valid, with consistent factor loading values and meeting the minimum criteria. This finding strengthens the belief that each indicator and question item is able to represent the latent variable accurately and reliably.

Convergent Validity

To assess whether each indicator item effectively represents its respective construct, convergent validity is evaluated based on the factor loading values. According to Hair et al. (2022), items are considered valid if they have a loading factor > 0.6 and are positively significant. The following table summarizes the loading factor values for each indicator.

Table 2.
Summarizes the Loading Factor Values for Each Indicator

Variable	Dimension	Indicator Code	Loading Factor
X ₁ : Welfare	Income	IN1	0.820
		IN2	0.909
	Consumption Cost	CC1	0.910
		CC2	0.841
X ₂ : Economic Literacy	Economic Knowledge	EK1	0.689

Variable	Dimension	Indicator Code	Loading Factor
X ₃ : Teacher Commitment	Economic Understanding	EK2	0.883
		EU1	0.903
		EU2	0.646
	Affective Commitment	AC1	0.934
		AC2	0.932
		NC1	0.727
	Normative Commitment	NC2	0.872
		CC1	0.727
		CC2	0.810
Z: Professional Capability	Professional Competence	PC1	0.933
		PGC1	0.910
		SC1	0.887
		PRC1	0.929
Y: Economic Rationality	Preference	PR1	0.832
		PR2	0.948
	Utility Maximization	UM1	0.885
		UM2	0.921
	Choice Consistency	CC1	0.853
		CC2	0.922

Source: Smart PLS 3

The measurement model in this study demonstrates satisfactory reliability and construct validity across five latent variables: Welfare, Economic Literacy, Teacher Commitment, Professional Capability, and Economic Rationality. The Welfare variable, consisting of Income and Consumption Cost dimensions, shows high loading values (≥ 0.820), confirming robust representation of financial well-being. Economic Literacy, measured through Economic Knowledge and Understanding, presents mixed results; while three indicators (EK2, EU1, EU2) show acceptable to strong loadings (≥ 0.646), EK1 (0.689) and EU2 (0.646) slightly fall below the ideal threshold but remain theoretically relevant. Teacher Commitment, encompassing Affective, Normative, and Continuance dimensions, exhibits consistent loadings, particularly for Affective Commitment (≥ 0.932), indicating strong emotional ties to the profession. Professional Capability covering professional, pedagogical, social, and personality competencies displays excellent loadings (≥ 0.887), supporting its multidimensional construct structure and its central role as a mediating variable. Economic Rationality, with dimensions of Preference, Utility Maximization, and Choice Consistency, achieves very high loading factors (≥ 0.832), validating its

theoretical framework within rational behavior models. Overall, the model shows high internal consistency and convergent validity, with most indicators exceeding the recommended 0.70 threshold. Despite minor deviations in a few items, the indicators were retained due to theoretical justification and their relevance in capturing latent constructs. These results affirm the measurement model's robustness and provide a strong foundation for further structural analysis using Structural Equation Modeling (SEM), particularly in exploring causal relationships among variables within educational and economic behavioral contexts.

Discriminant Validity

Discriminant validity for each question item in measuring the indicator is assessed using the Fornell-Larcker Criteria. A question item is considered to have first-order discriminant validity if the square root of AVE is greater than the correlation between indicators (Hair et al., 2022).

Table 3.

Fornell-Larcker Criteria Results

	Welfare	Economic Literacy	Teacher Commitment	Professional Skills	Economic Rationality
Welfare	0,825				
Economic Literacy	0,357	0,768			
Teacher Commitment	0,551	0,490	0,811		
Professional Skills	0,584	0,652	0,729	0,826	
Economic Rationality	0,546	0,807	0,700	0,842	0,841

Source: Smart PLS 3

Based on the analysis results in table 3, the AVE root value (in bold) for the variables Welfare (X₁), Economic Literacy (X₂), Teacher Commitment(X₃), Professional Ability (Z), and Economic Rationality (Y) is higher than the correlation coefficient between variables. Therefore, all indicators measuring these variables are considered valid.

Reliability

First-order reliability was tested using three main parameters, namely Composite Reliability, rho_A, and Cronbach's Alpha, as suggested by Hair et al. (2022). These three parameters are used to assess the internal consistency of the items that measure each indicator in the research model. Based on the testing criteria, an indicator is considered reliable if the Composite Reliability value exceeds 0.7, rho_A is above 0.7, and Cronbach's Alpha is more significant than 0.6. The test results show that most indicators meet the established reliability criteria. In the Welfare variable, the Income dimension has a Composite Reliability value of 0.945,

rho_A of 0.931, and Cronbach's Alpha of 0.930, which indicates a very high level of reliability. Meanwhile, the Consumption Cost dimension has a Composite Reliability value of 0.868, rho_A of 0.735, and Cronbach's Alpha of 0.702, which also meets the minimum reliability limit. However, it is on the threshold for some parameters.

For the Economic Literacy variable, the Economic Knowledge dimension has a Composite Reliability value of 0.892, rho_A of 0.862, and Cronbach's Alpha of 0.848, indicating good internal consistency. The Economic Understanding dimension has a Composite Reliability value of 0.938, rho_A of 0.932, and Cronbach's Alpha of 0.925, confirming a very high level of reliability in this dimension.

In the Teacher Commitment variable, all dimensions show good results. The Affective Commitment dimension has a Composite Reliability of 0.931, rho_A of 0.852, and Cronbach's Alpha of 0.851. The Normative Commitment dimension has similar values, with a Composite Reliability of 0.917, rho_A of 0.866, and Cronbach's Alpha of 0.864. Meanwhile, the Continuance Commitment dimension has a Composite Reliability value of 0.863, rho_A of 0.801, and Cronbach's Alpha of 0.790, indicating reasonably good internal consistency. The Professional Ability variable shows outstanding reliability across its dimensions. The Professional Competence dimension, for example, has a Composite Reliability of 0.953, rho_A of 0.936, and Cronbach's Alpha of 0.934. Likewise, the dimensions of Pedagogical Competence, Social Competence, and Personality Competence show consistent results with Composite Reliability values of 0.940, 0.872, and 0.952, respectively.

Finally, in the Economic Rationality variable, the Preference dimension has a Composite Reliability value of 0.947, rho_A of 0.928, and Cronbach's Alpha of 0.925, indicating a very high level of reliability. The Utility Maximization dimension also has a high-reliability value with a Composite Reliability of 0.949, rho_A of 0.930, and Cronbach's Alpha of 0.929. Meanwhile, the Consistency of Choice dimension has a Composite Reliability value of 0.882, rho_A of 0.784, and Cronbach's Alpha of 0.738, which still meets the reliability criteria.

Overall, these results indicate that most dimensions in the research model have excellent reliability, with Composite Reliability, rho_A, and Cronbach's Alpha values consistently above the recommended minimum limits. This indicates that the instrument used in this study has adequate internal consistency to measure latent variables.

Hypothesis Testing

Direct effect hypothesis testing is used to determine whether there is a direct impact of exogenous variables on endogenous variables. This study uses a 95% Confidence Interval (CI) for hypothesis testing. According to the testing criteria, if the 95% CI does not include the value 0, this indicates a significant effect of exogenous variables on endogenous variables (Hair et al., 2022).

Table 4.
Direct Effect Hypothesis Test

Exogenous	Endogenous	P Value	Path Coefficient	95% Confidence Interval	
				Lower Limit	Upper Limit
Welfare	Professional Skills	0.000	0,205	0,112	0,295
Economic Literacy	Professional Skills	0.000	0,354	0,258	0,454
Teacher Commitment	Professional Skills	0.000	0,458	0,316	0,574
Professional Skills	Economic Rationality	0.000	0.400	0,253	0,533
Welfare	Economic Rationality	0,026	0,075	0,011	0,139
Economic Literacy	Economic Rationality	0.000	0,452	0,311	0.600
Teacher Commitment	Economic Rationality	0,003	0,139	0,053	0,231

Source: Smart PLS 3

The indirect effect hypothesis test aims to determine whether the exogenous variable indirectly affects the endogenous variable through the mediating variable. This study uses the 95% Confidence Interval (CI) to test the indirect effect. Based on the criteria, if the 95% CI does not contain a value of 0, then it indicates a significant indirect effect of the exogenous variable on the endogenous variable through the mediating variable (Hair et al., 2022). The results of the indirect effect hypothesis test are summarized in the following table.

Table 5.
Indirect Effect Hypothesis Test

Exogenous	Mediation	Endogenous	P Value	Indirect Coefficient	95% Confidence Interval	
					Lower Limit	Upper Limit
Welfare	Professional Skills	Rasionalitas Ekonomi	0.000	0,082	0,040	0,128
Economic Literacy	Professional Skills	Rasionalitas Ekonomi	0.000	0,142	0,076	0,204
Teacher Commitment	Professional Skills	Rasionalitas Ekonomi	0.000	0,183	0,092	0,273

Source: Smart PLS 3

Based on the results of table 5, the indirect effect hypothesis test shows that professional ability has a significant role as a mediating variable between exogenous and endogenous variables. All p values obtained are 0.000, which means that the indirect effect of each relationship is at a high level of significance ($p < 0.05$).

In the relationship between welfare and economic rationality through professional ability, the indirect coefficient value is 0.082 with a 95% confidence interval (0.040–0.128), which indicates a significant and positive effect. This shows that the higher the level of welfare, the more professional ability will increase, which in turn contributes to economic rationality.

Furthermore, the relationship between economic literacy and economic rationality through professional ability also has a significant indirect effect, with an indirect coefficient of 0.142 and a 95% confidence interval (0.076–0.204). This means that better economic literacy can improve an individual's professional ability, which positively affects economic rationality.

Finally, the strongest indirect effect was found in the relationship between teacher commitment and economic rationality through professional ability, with an indirect coefficient of 0.183 and a 95% confidence interval (0.092–0.273). This indicates that teacher commitment contributes significantly to increasing professional ability, which then increases economic rationality. Overall, these results confirm that professional ability plays a vital role as a mediator in the relationship between well-being, economic literacy, and teacher commitment to economic rationality.

DISCUSSION

Based on the hypothesis testing conducted on the welfare and economic rationality of high school economics teachers in East Java, there is a significant direct influence. The direct impact of welfare on economic rationality produces a path coefficient of 0.075 with a 95% confidence interval in the range of 0.011 to 0.139, which does not show a zero value. This indicates that when there is an increase in welfare, it makes a positive contribution to individual economic rationality. Thus, it can be interpreted that an increase in individual welfare will increase the level of economic rationality.

Theoretically, this study supports the view that welfare provides necessary psychological and financial support, which allows individuals to make more rational economic decisions. Those with higher levels of welfare are better prepared to access information, consider alternatives, and evaluate risks in the economic decision-making process.

The results of the hypothesis testing on the influence of economic literacy on the economic rationality of high school economics teachers in East Java show a significant and positive impact. The path coefficient of 0.452 with a 95% confidence interval (CI) ranging from 0.311 to 0.600 does not contain a zero value, thus indicating a significant positive relationship. This CI range also shows the potential for fluctuation in the estimated effect but consistently shows a significant positive

correlation. The path coefficient value of 0.452 indicates a strong relationship, indicating that economic literacy directly improves an individual's ability to make rational economic decisions.

Thus, theoretically, these results are in line with the theory of utility and empirical research, which shows that increasing economic literacy contributes directly to improving or enhancing the way individuals make rational economic decisions. In addition, Economic literacy plays a vital role in improving economic rationality among economics teachers because economic literacy equips individuals with the knowledge and skills needed to make appropriate and rational economic decisions (Kustiandi et al., 2024). The absence of zeros in the CI value indicates that the influence is significant and there is certainty of a positive relationship between teacher commitment and economic rationality. The higher the level of commitment that a person has as an educator, the more it will affect the increase in rational economic decision-making.

Teachers who have high commitment tend to demonstrate logical and organized thinking skills because these skills are an integral part of effective teaching and professional development. Teacher commitment is also influenced by personal characteristics and work environment that can enhance logical thinking through leadership that supports positive relationships (Zhao, 2023). High commitment encourages logical thinking by fostering an environment that promotes problem-solving (Zhang et al., 2019). In addition, high teacher commitment significantly increases their ability to adapt to change to effectively demonstrate resilience, professional development, and new skills (Ibrahim & Aljneibi, 2022).

With the results of the professional capability hypothesis test, which are quite strong in this case, it is said that professional capability contributes directly and can improve individuals' behavior rationally. The results of the study explain that the higher the professional capability of teachers, the more rational their economic actions will be. Professional capabilities, in this case, include the ability to analyze, make decisions and implement strategies that are relevant to the professional context so as to support more planned and efficient behavior. The results of this study are in line with previous studies, which explain that higher professional competence has a positive effect on teacher performance. Thus, it is said that when teachers' professional skills increase, their economic actions can become more rational (Pujiastuti, 2017).

In addition, the confidence interval value has a range of 0.112 to 0.295, which shows that the value of the influence of welfare on professional ability is the smallest at the 95% confidence level but has a positive effect and vice versa. This positive range shows that the influence of welfare is always positive, although the level can vary. Thus, the higher the level of welfare, the higher the level of a teacher's professional ability.

The positive influence in this study is found in both variables, namely economic literacy and teacher professional ability. Economics teachers who have a good level

of economic literacy are able to understand economic concepts more deeply, relate them to practical contexts, and integrate them into the learning process. This improves their ability to teach, design relevant learning, and make decisions based on economic data. With better economic literacy, teachers can also provide tangible examples of the application of economics in everyday life, thereby strengthening their role as professional educators.

The impact of this study has important implications in the context of developing the quality of economics education in East Java. The results of this study also underline the need to improve the Economic Literacy of economics teachers through training and continuing education. This effort not only enhances the professional competence of teachers but also provides long-term benefits in improving the quality of learning for students. In other words, Economic Literacy is a fundamental component in strengthening professional abilities that ultimately support the achievement of higher education standards.

The 95% confidence interval (CI) shows a lower limit value of 0.316 and an upper limit value of 0.574, which does not include the value of zero (0), so these results indicate that teacher commitment significantly affects professional abilities and is always positive.

Teacher is closely related to the professional capabilities of teachers. Professional commitment reflects not only the dedication of teachers to their role but also their ability to support effective learning outcomes. Teachers with high self-efficacy tend to demonstrate a strong level of professionalism, which in turn increases effectiveness in the classroom, and this reciprocal relationship, as committed teachers often develop higher self-efficacy, leads to improved student learning outcomes (Garg, 2024).

This study also explains that well-being not only has a direct effect but also indirectly through strengthening the professional capabilities of teachers. Professional capabilities act as a bridge connecting well-being with economic rationality. However, the indirect coefficient value of 0.082 indicates that professional capabilities have contributed to strengthening the relationship between well-being and economic rationality, although its influence is still relatively low.

Economic literacy, namely the ability of individuals to understand and apply economic concepts in everyday life, has a strong influence on increasing economic rationality through the mediator in the form of teacher professional capabilities, with an indirect impact of 0.142. This shows that teachers' economic literacy not only contributes directly to rational economic decision-making but also influences the process by increasing professional competence. The study from (budiwati, 2020) indicates that economic literacy among teachers directly influences their ability to make rational economic decisions and indirectly enhances their professional capabilities, thereby fostering a more informed decision-making process in economic aspects such as asset management and budgeting.

The coefficient of 0.183 shows that increasing teacher commitment contributes quite strongly to improving teachers' economic rationality through the mediation of professional capability. This means that the influence of commitment is not direct but is strengthened through the teacher's professional capability in carrying out their role. In other words, the higher the commitment of a teacher, the greater the influence on the teacher's ability to make rational economic decisions with professional capability as a significant mediator. The study from celik (2017) emphasizes that a teacher's commitment significantly enhances their professional capability, which in turn strengthens their ability to make rational economic decisions. This indicates that commitment indirectly influences economic rationality through the mediation of professional capability.

Professional ability is the main element that bridges commitment with economic rationality. Teachers who have high commitment tend to try to improve their professional competence through mastery of economic material, relevant teaching methods, and pedagogical skills. Ability, in this case, will later support more rational economic decision-making. In other words, the higher the teacher's commitment, the greater the influence on the ability to make rational economic decisions with professional ability as a significant mediator. The study indicates a positive and significant relationship between professional commitment and teacher professional competence, suggesting that higher commitment enhances professional abilities, which may support more rational economic decision-making, although the paper does not explicitly address economic rationality (Chasanah, 2023).

CONCLUSION

This study found that Welfare, Economic Literacy, and Teacher Commitment significantly influence Economic Rationality among high school economics teachers in East Java. Professional Ability plays a crucial mediating role in strengthening these relationships. Welfare provides foundational support for rational decision-making, while Economic Literacy and Commitment enhance professional competence, which in turn fosters Economic Rationality. These findings highlight the need for targeted efforts to improve teacher welfare, economic understanding, and professional development as key strategies to elevate the quality of economic education.

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