



Development of Economics Learning, Problematics, and Student Economics Literacy

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ABSTRACT

The study states that students have a high motivation when they are following economics learning. At the time of learning conditions of the students are ready to participate in learning and learning situation during economics lessons the students feel comfortable with their classroom. It is also supported by the using of no teaching aids and a boring learning media. The solution to these problems: (1) Add a reference, (2) create a customized power point related to its development, (3) using case studies in teaching, (4) each lecturer is expected to draw up learning materials in line with learning outcome of the department. The study states that the regional economy is the most difficult subject that the can be understood by economic education students. This is because the basic of this subject is mathematical economy because they often calculate matrix.

Keywords: Economics Learning, Problematics, Economics Literacy

JEL Classifications: A2, A23, A29, A12

1. INTRODUCTION

The discussion about college development is a factor that often being a trending topic among researchers. It is considering the variety of issues that often occur in learning process and the complexity of needs and developments in college itself. Furthermore, it can be discussed, thing that being our concern in the college scope of Surabaya State University especially on Economic Faculty and in majoring of economic education, it can be seen from the using of learning equipment on it. In the majoring of economic education, it is known that there are 59 subjects on office administration education department. From the 59 subjects, there are only 11 subjects which have been based on KKNI, from that 11 subjects only 7 of them are general subjects at the university so KKNI development department of administration office education still can not work properly. In the department of business administration education, there are 55 subjects. From the 55 subjects, only 12 subjects that already based on KKNI, from that 12 subjects only 7 of them are general subjects

at the university so KKNI development department of business administration education is still can not work properly. In the department of accounting education, there are 60 subjects. From that 60 subjects, there are only 19 subjects were already based on KKNI, from that 19 subjects only 7 of them are general subjects in the university so that KKNI development in the department of accounting education is still can not work properly. It can be concluded that all of departments in the majoring of economic education still not ready to set up the learning equipment based on KKNI.

Besides, a phenomenon that occurs in learning activities in the department of economic education is learning that still using media of power point and lecture methods, commonly lecturers only share the materials based on Learning Materials, and then dividing it to each of the students into several groups, it is becoming a problem because the media and the methods that are used are considered monotonous and it can causing students to become easily bored and tired, so the learning goals can be reached optimally.

The phenomenon that happens next in the majoring of economic education is still a lack of supporting facilities in terms of infrastructure and facilities, there are classrooms in the Department of Economic Education have some kind of size type, it can be classified as large classroom, small classroom, and portable classroom. Large classroom is the classroom which only located on the first floor. However, the small classroom are also on the first floor but in a smaller size than the large classroom. Large classes are classes that are on the 1st floor, while small classes also located on the 1st floor but smaller than large classes. The last type of classroom is portable classroom that located on the 2nd floor, it called the portable classroom because this classroom id actually an auditorium. Sometimes this classroom is used as an auditorium when there are big events on the faculty or department. But when there are no big events on the faculty and department, this room will be used for classroom with a partition boundaries are opened and closed again. This insulation is made of wood where there is also a hinge and a cavity between it, so when the class is running at the same time with the next class, it will be less conducive because the class which is still running will be heard in the next class. Plus, if there is a break or empty hour in the next class, the students will go out from their class. The other thing in supporting to the learning activities in each class, there are some facilities such as LCD and automatic screen LCD but in reality, it can not operate properly. It can be seen from some of the VGA cable and LCD remote that is not available in the classroom.

Besides the fact is there's still often occur the changing of class schedule into predetermined schedule, it because of the lecturers are often change the subjects schedule and it makes the students should find a replacement schedule with classes via online booking through web. But problems arise when the students make booking class is the original schedule which has found its replacement has not change, so the original class which is accordance with schedule becomes useless and resulted in 1 week there are two schedules of the same subjects but there's only using one classroom and it caused difficulty for another class students to do the booking.

Another thing to highlight is the competency of teachers in majoring of economic education, economic faculty (FE) of State University of Surabaya. It is known that the ratio of the number lecturer of economic education is not proportional to the ratio of the number of students. In addition to the number of lecturers in the majoring of economic education are still lacking, the added susceptible rank among the lecturers too far, with details: Economic education department has a functional position lecturers were 3 people, assistant experts as many as three people while having a functional position lector much as 2 people, 3 people as associate professors and the remaining two professors. Department of Office administration Education which has a functional position of teaching staff by 5 people, expert assistants as much as 2 people, and having a functional position as lector is one person, and one person as a professor. Department of Accounting Education which has functional position of teaching staff by 2 people, expert assistance by one person, and a functional position as lector by 2 people, 4 people as associate professors, and have not had a professor. Department of Marketing Education has a functional

position teaching staff of 4 people, and functional position as lector is one person, 4 people as associate professors and have not had a professor.

Another phenomenon that arises can be seen from student's evaluations, it is about the average of student's grade point average (GPA) in majoring of economic education is 3.44, while in the department of economic education the average of student's GPA is 3.55. Further can be seen from the students affective value, there has been no specific assessment that has been carried out, but there is usually a percentage of the value derived from the participation of students gained from the class journal. In the study of economics psychomotor assessment is rarely carried out, for example, the materials of micro and macro subjects only given by the lecturers to students without any directly practice. faculty to students without the practice directly. Practical learning in the subject itself is applied in PPP subject which should be taken on the 6 (sixth) semester, so when the practice of PPP subject is held, the students should learn more from the beginning about the material that has been received in the previous semesters thus makes the learning activity becomes less effective.

The curriculum development in a department on majoring of economic education also should embrace to the procedures of ISO quality, meanwhile the department which received IDB funds for curriculum development is only department of management and economics education, so in the majoring of economic education which has the curriculum development data in accordance to the description of quality procedures and complete is only economic education. From that gap, researcher wants to know about how is the learning of economic education and how are the problematic and literacy of economics students in scope of FE in majoring of economic education Surabaya State University.

2. LITERATURE REVIEW

2.1. Economic Literacy

The importance of economic literacy as stated by Sina (2012), for economic literacy is a useful tool to change the behavior of not smart to be smart. So we can know how to utilize the income to save, invest, protect and fulfill the necessities of life. The importance of economic literacy will minimize consumptive behavior of students in consumer. While the definition of the term economic literacy itself according Kern (2000) is the use of practices of social situations, and historical and cultural in creating and interpreting meaning through text.

Literacy requires at least need a sense on the relation between textual convention and the using context of its ability to reflect critically about those relations. Literacy is dynamic and can be variated between communities and cultures that exist. Literacy also requires a series of cognitive ability and knowledge of everything that is needed in deciding the choices that exist, especially in the economic field.

In understanding literacy education according to Kern (2000), there are seven principles to be considered, namely: (1) Literacy involves the interpretation of writers and readers who participated

in the act of interpretation, namely: The author interprets the world (events, experiences, ideas, feelings, etc.), and the readers interpret the writer's interpretation in the form of its own conception of the world. (2) Literacy is a collaboration between the two parties where the writers and readers are working together in an effort to reach a mutual understanding. The author decides what to write or not based on their understanding of the readers. While the readers devote their motivation, knowledge, and experience in order to make the writer's text meaningful. (3) Literacy is the result of a consensus of the readers and writers developed through the use and modification for individual goals, especially in terms of literacy on learning. (4) Literacy involves cultural knowledge, reading, writing, listening or speaking which are functioning in attitudes, beliefs, habits, dreams, and certain value. So that people who are outside a cultural system was vulnerable/at risk as commonly understood by those who are in the culture system. (5) Literacy involves problem-solving, according to the linguistic context and the circumstances that surrounded it. With the effort of imagining, thinking, and considering the various aspects surrounding the existing problems, especially in learning. (6) Literacy involves self-reflection, it is a process of looking back at the past experience in order to make the lessons learned for himself and continued with the preparation of an action plan to reduce the gap that still exists between expectations and reality. (7) Literacy involves the use of language. Literacy is not limited to language systems (verbal/written) but requires knowledge of how that language is used in both the verbal and written contexts to create a discourse. From the points above, the principle of literacy education is literacy involves interpretation, cooperation, agreements, cultural knowledge, problem-solving, self-reflection, and involves the use of language.

Related to principles above, it can be concluded that literacy is an integrated series of steps to open up the minds so that they can behave appropriately. Based on these definitions, literacy plays an important role in daily life because with literacy someone will be able to take decisions that are accordance to the relevant information, especially in the field of economic learning.

The concept of economic literacy in the author's view himself is defined as an individual's understanding which has crystallized in making smart choices related to the allocation of resources. Based on this definition, authors is more concern on the determination aspects of decision making on daily economic problem. This is because of economics are always in contact with daily activities, and also because of economic literacy is something that can not be ignored, and it is one of the determining factors of making a right choice or not. Like when people will make a decision on whether to buy vegetables in bulk to spend some money or be combined with some other options. Note that this examples, it is assumed that the decision maker has preference or a fix choice. But if thing happens is on the opposite plan, the decision maker has a free decision making on what will he bought with his money, so there is a tendency of taste and interest changing. Thus, it has become clear that the economic literacy plays an important role to trigger self-control in managing resources (money) which is limited.

2.2. Learning

Learning is an activity which undertaken by educators to create a good learning situation. Learning is a main determinant in the successful education, so the teachers can be able to carry out learning with the best way. According Hamalik (2001) that "learning is a combination that includes elements arrayed human, material, facilities, equipment and procedures that influence each other to achieve educational goals." So essentially, learning is a process of interaction between humans and their environment, resulting in a change of behavior becomes a better behavior.

In the process of learning according Hamalik (2001) are affecting, among others, consist of motivation, learning materials, learning equipment, learning environment, and the condition of the studying subject. This five elements is the elements that are dynamic and affect the learning process. This shows the needs for an educator on understanding of learning such as creative innovate and others to improve the expected objectives learning. From the few opinions above, it can be concluded that learning is a process where the behavior were transformed, shaped and controlled hoping that it can give a maximum results.

Learning will be successful if learners actively follow the learning activity and directly involved in the learning process. That is why the activity is very important in learning. Active learners in the learning process will make it easier to understand and apply what they have been received in form of behavioral changes towards behavioral goals. According Mulyasa (2009) learning activities are classified into several groups, there are: "(1) Visual activities such as reading, writing, doing experiments and demonstrations, (2) oral activities such as storytelling, reading, questioning and answering, discussing and singing; (3) listening activity such as listening to the teachers, lectures, and briefings; (4) motion activity such as gymnastics, painting, and athletics; and (5) writing activity such as making a paper. Thus the activity of learning can be seen from some of the activities include a visual activity, oral activity, listening activity, motion activity, and writing activity."

Activity of learning itself according Hamalik (2001) divided into eight groups of activities, there are; (1) visual activities: Reading, viewing pictures, watching experiments, demonstrations, and exhibitions; (2) oral activities: Asking, expressing opinions, giving advice, discussing, and giving feedback to the teacher or student; (3) listening activities, conversation, discussion; (4) writing activities such as creating a story, writing a summary, copying, and creating reports; (5) drawing activities such as making graphs, writing; (6) motion activities: Conducting experiments, making the construction, playing, gardening, animal husbandry; and (7) mental emotional activities: Reflecting, remembering, problem-solving, analyzing the factors, finding relationships, making decisions, interests, differentiate, bold, calm, excited, bored.

Based on the opinion above, it can be concluded that activities in the study are divided into several groups: Visual activity, oral activity, motion activity, drawing activity, listening activity, writing activity, mental and emotional activity.

2.3. Problematics of Learning

Problematic is derived from the word problem that can be interpreted as a problem or issue. As for the issue itself “is an obstacle or a problem to be solved in other words the problem is the gap between reality and expectation, in order to achieve maximum results.” Learning itself can be defined as an event or situation that is deliberately designed in order to assist and facilitate the learning process hoping it can build students’ creativity.

From the understanding and learning about problematical that has been mentioned above, it can be concluded that understanding the problems of learning are obstacles or problems in learning processes that must be solved in order to achieve the maximum goal. So it can be concluded that there are many problems that can not be solved until there is a gap between expectation and reality that encountered in the process of empowerment, both coming from individual teachers nor the Islamic community empowerment directly in the society.

3. METHODOLOGY

3.1. Types of Research

This research method is included in descriptive methods. Descriptive method is a method that examines the status of a group human, an object, a set of conditions, a system of thought, or a class of events in the present. The purpose of this descriptive study was to create a description, picture or painting systematically, factual and accurate information about the facts, properties, and relationships between phenomenon that investigated (Nazir, 2009). Thus, in this study can be presented a complete description of a phenomenon or social reality, which in this case is the development of learning economics, problematic, and economic literacy of students in the FE of economic education majors in Surabaya State University.

3.2. Population and Sample

The population in this study are lecturers and students of economic education class 2012. While this study’s sample included in the survey sample. The survey sample is a procedure where there are only some parts of the population are taken and used to determine the nature and the desired characteristics of the population (Nazir, 2009).

This study shows that the lecturers are included in a clump of economics and students who have taken the economic courses. It is intended to obtain economic literacy that relevant to this study goals. After determined the characteristics of the sample, the sample obtained is 85 students of class of 2012. This class chosen because they have been programmed on all clump of economics subjects. While the lecturers that have been chosen are 13 lecturers from economic education major. These lecturers have also been chosen because most of them are lecturers that teach clump of economics subjects.

3.3. Indicators Research Instrument

The data in this research is taken based on the indicators in each variable. Here are the details of the research instrument indicators on each variable (Table 1).

3.4. Data Analysis Technique

Data analysis technique in this study is using a model of Miles and Huberman, which include.

3.4.1. Data reduction

Data reduction is defined as summarizing and choosing the subject matter and focus on things that are important include: Equipments, infrastructures, competencies, learning evaluation and economic literacy among the students of economic education.

3.4.2. Data display (data presentation)

Once the data is reduced, the next step is presentation of data in the form of a fishbone diagram. The form of this data presentation can be seen in Figure 1.

3.4.3. Conclusion drawing/verification

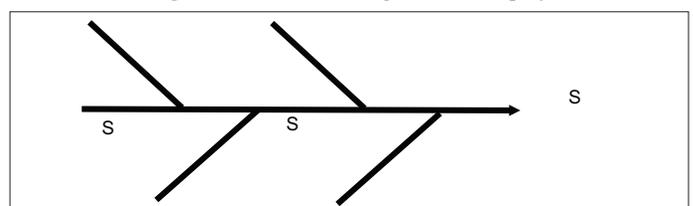
After the data presentation, the next step is making conclusion and verification which is a new finding that has not been there. In this study, researchers giving advice as well as solutions to various involved parties in developing the teaching of economics, knowing the problems and economic literacy of students in the FE and economic education majors of Surabaya State University.

Table 1: Indicators research instrument

Variable	Indicator
Economic literacy	Micro economic theory
	Macroeconomic theory
	Mathematical economics
	Economic statistics
	Economic cooperation
	Econometrics
	Economic development
	Monetary economics
	International economics
	Public economics
	History of economic thought
	Economic resources
	The Indonesian economy
	Islamic economics
Regional economy	
Economic studies	Motivation and effort improvements
	Materials learning and efforts improvements
	Tools and improvements efforts
	Students conditions and improvements efforts
Economic problems	Atmosphere learning and development efforts
	Learning pathways
	Learning process
	Evaluation of learning

Source: Processed data (2016)

Figure 1: Fish bone diagram data display



4. DATA ANALYSIS AND DISCUSSION

4.1. Data Analysis

4.1.1. Economics learning

Learning economics at variable data showed conditions of economics learning, can be seen in the Table 2.

From the data above, it can be seen that the value that used in the economics learning only relies on score 1 means does not agree or never, and score 2 is agreed or rarely. In the discussion of economics learning, data retrieval only relies on two scores as it has the aim to find out what are the indicators that make students give low results/grades during the economics learning.

Indicator which has the highest rating in the economics learning process is the learning materials and its efforts to increase by 39%. Meanwhile, the indicator which has the lowest rating in the learning process economics is the condition of students and its efforts to increase by 11.6%.

4.1.2. Economic literacy

Economic literacy level students can be seen at Table 3.

From the data above, it can be seen that the values which is used in economic literacy also relies on a percentage of score 1 means not understood and presentation score 2 means less understood. In the discussion of economic literacy, data collection only relies on two scores because it has the purpose to find out what are the indicators that make students do not understand the study during the lectures economics underway.

Subjects which has the highest grade in terms of students incomprehension in the process has the lowest grade in terms of

students incomprehension in the learning process, is monetary economic subject with percentage of 5.8%.

4.1.3. Problematics

Based on interviews conducted by researchers with the lecturers of economic education major at the faculty of economic, the problems that arise are as lesson preparation, learning process, and learning evaluation. In preparation indicator of learning, the problems that arise is the knowledge level of lecturers in teaching and learning equipment. Then the second indicator is the learning process which indicates that lecturers lack the ability to use or create interesting learning media and it make students have less motivated when they are following the learning activity. Last indicator is learning evaluation showed that less than standard, this is due to the preparation of teaching and learning process is low.

4.2. Discussion

4.2.1. Economics learning in economic education major

4.2.1.1. Motivation and effort improvements

Each student has a different motivation to the learning they have been received. Based on the questionnaire that distributed to students of economic education 2012 class A, it results said that most of students claim that they have high motivation. This is reinforced by the recognition of students who also claimed to have a very high motivation when following the economics learning.

On the other hand, only a quarter of the students who have low motivation and very low when following the economics learning. It is also influenced by several indicators, their assignment received by the students and also the midterm exams and final exams. Thus, assignments and exams can also trigger students motivation which was originally low to high or the other way which was high at first becomes low.

Table 2: Conditions of economics learning

Ranked	Indicator	Percentage score 1	Percentage score 2	Amount
1	Learning materials and improvements efforts	0	39	39
2	Tools and improvements efforts	0.6	32	32.6
3	Learning situations and development	0	13.2	13.2
4	Motivation and improvements effort	2.3	10.2	12.5
5	Students conditions and improvements effort	0	11.6	11.6

Source: Processed data (2016)

Table 3: Economic literacy students

Ranked	Subjects	Percentage score 1 (%)	Percentage score 2 (%)	Percentage of total (%)
1	Regional economy	1.2	61.6	62.8
2	Mathematical economics	2.3	38.4	40.7
3	International economics	0	32.6	32.6
4	History of economic thought	0	30.2	30.2
5	Islamic economics	0	27.9	27.9
6	Econometrics	1.2	25.6	26.8
7	Economic development	0	24.8	24.8
8	Economic statistics	0	22.1	22.1
9	Macro economic theory	2.3	17.4	19.7
10	Indonesian economy	0	17.1	17.1
11	Public economics	0	15.1	15.1
12	Economic resources	0	13.2	13.2
13	Economic cooperation	0	11.6	11.6
14	Micro economic theory	3.1	3.9	7
15	Monetary economics	0	5.8	5.8

Source: Processed data (2016)

4.2.1.2. Learning materials and efforts improvements

Based on the questionnaire that have been distributed to students of economic education, three-quarters of students claim that the lecturers use the latest teaching materials, related to case studies and interesting for students. On the other hand, a quarter of the students also claimed that the lecturers in economic education department teaching with old materials, related to the case study and not attractive to students. This is a considerable gap between an active lecturers attention to their teaching materials quality, and the lecturers who take less attention on their teaching materials quality.

4.2.1.3. Tools and improvements efforts

Based on the questionnaire that has been distributed to students of economic education department, three-quarters of the students claim that the lecturers use up to date tools (media), related to case studies and interesting for students. While a quarter of the students also claimed that the lecturer did not use the media in accordance with the learning material and learning needs. A few of students, there were lecturer who did not use learning media or in the sense of simply using the power point that only contains text. It also caused the students claim that they have less enthusiastic and hard to understand the material that presented by the lecturers.

4.2.1.4. Students conditions and improvements efforts

With regard to the condition of students in the learning process, according to the questionnaire that was distributed to students of economic education, most students claim that they have been ready when the learning started and they can clearly see and hear what the lecturers presented. But there is also a few students who feel less able to hear and see the material that presented by the lecturers. It also depends on the condition of the students health and their spiritual condition.

4.2.1.5. The learning situation and development efforts

Learning situation physically affect the students' comfort in the economic learning process. In this case, most of students admitted to feeling comfortable with their classroom, the behavior of classmates and lecturers' attitudes when they are teaching. But some students are also admitted less comfortable with their physical classroom condition.

4.2.2. *Students economic literacy students in department of economic education*

4.2.2.1. Micro economic theory

One of the subjects that must be mastered before teaching school students are microeconomic theory. This subject has been largely understood by students of economic education department. But there is also the lack of understanding this subject, most of the students admitted having difficulty in explaining the curve.

4.2.2.2. Macro economic theory

In addition to micro-economic subjects, other subjects to be dominated students before they went teaching is macroeconomic theory subject. Three-quarters of the students have understood this course, but a third of the students claimed they do not understand it. The amount of students who do not understand this subject is larger than microeconomic subject.

4.2.2.3. Mathematical economics

Based on the questionnaire that has been distributed to the students of economic education department, it results showed that more than half of the respondents mentioned that they understand this subject. But less than half of students admitted do not understand it. Comparison between the number of students who understand and do not understand about are almost the same. The material that makes them less understand are calculate and apply the production function in economic activity.

4.2.2.4. Economic statistics

More than three-quarters of the respondents revealed that students understand the subject. While less than a quarter of students admitted to not understanding the economic statistics subject, material that becomes the problem there are the calculation of frequency distributions and correlations.

4.2.2.5. Economic cooperation

Most respondents claimed that students have understood this subject. However, a few of students revealed that they still not understood. Materials that is understood by most of students are the importance of cooperation economic and cooperatiion's position in the current era of globalization.

4.2.2.6. Econometrics

Based on the questionnaire that has been distributed to students of economic education department, it is known that more than a quarter of students claim that they have been understood econometrics subjects. But more than half of the students claims to have not been understood the material that creates the problem. That's when they are processing the test of classical assumption data. The commonly student having trouble to find solution on how to make the data pass the test classic assumptions.

4.2.2.7. Economic development

More than three-quarters of the respondents revealed that students understand the subject. While less than a quarter of students admitted do not understanding the subject of economic development, material that becomes the problem is the theory of development.

4.2.2.8. Monetary economics

More than most college students revealed that they already understand monetary economics subjects. This contrasts with the results of questionnaires obtained in the course of macroeconomic theory, while the base of monetary economics subjects is a macroeconomic theory, so there are some other things that influence it.

4.2.2.9. International economics

It is known that in the course of international economics, there are still many students who less understanding of the course. It can be seen from about a third of the respondents admitted students still do not understand the subject. While the material that becomes a problem is the application of comparative advantage.

4.2.2.10. Public economics

Most students at the department of economic education admitted that they have been understood the public economics subjects. But

a few of students still do not understand the government revenue and expenditure and also about fiscal decentralization.

4.2.2.11. History of economic thought

A third of students of economic education department claim that they already understand about this subject. Only a few of students who dared to deeply understand the difference between the theory of Adam Smith and the Mark and then the differences between monetarist and Keynesian.

4.2.2.12. Economic resources

Based on the questionnaire that has been distributed to the students of economic education, it is known that more than three-quarters of the respondents mentioned that they understand this subject. While students were very understanding and did not understand have the almost same numbers. The material is widely understood by students is productive resources.

4.2.2.13. Indonesian economy

More than three-quarters of the respondents revealed that students understand the course. While a few of students admitted to not understand the course of the Indonesian economy, commonly the students were not dare to claimed that they deeply understand the material and its application of the economic system as well as its case studies.

4.2.2.14. Islamic economic

It is known that nearly a third of the students of education economic department did not understand the Islamic economic subject. The material according to most students still difficult, there are Shari'ah banking and economic contract in Shari'ah.

4.2.2.15. Regional economy

More than half of the respondents claimed did not understand this subject, and only a third of that claimed that they are understand. This subject is a subject that most do not understand by most students of economic education department. The cause is on the calculation concept shift share analysis and overlay analysis calculations.

4.3. Problems

4.3.1. Problems of economics learning

More than a third percentage of students suggested that the teaching materials which used by in teaching and learning is still less up to date, it can be seen from the use of books reference in teaching with the printing of those books are still under the year of 2010. The lack of such a renewal teaching materials can also be seen from literature material which provided in the library of economics faculty, in particular, remains the same as that used as a reference by the lecturer and also the absence of a digital library that can be accessed online by students. So that students feel they need the renewal of the development of economics is rapidly increase as well as the increase of understanding level.

On the other hand after conducting interviews with some of the students, researchers also found that the using of power point has remained the same slides from year to year, it is proved from the power point that have been given from a lecturer at the senior

of which they make reference before the learning activity began were actually the same as when the learning that day in their class. Besides, students are often asked to make presentations using power point that they have made themselves, so that lecturers do not seem to use its teaching materials.

In addition to books and learning media that are considered monotonous, during an interview with some of the students is also known that when the lecturers gave task for students, that task was not implied into a case study, even though there are some lecturers who use case studies on their learning model, but because the case study only depends on the material in the book, so the discussion is less up to date. It caused the students being less able to associate the problems or the development of economics which have been taught with the real problems about the current economic development.

Besides, there are some lecturers who use the syllabus which is based on SBC curriculum. But there is also a lecturer who fully use the learning materials in accordance with the National Qualifications Framework-based Curriculum Indonesia (KKNI) in all the subjects which they take. From some of the phenomenon above, then all the teaching materials that used by lecturers be not attractive for a third of the number of students.

The learning environment condition is less comfortable because it was less conducive. It happened in the on the 2nd floor class where the classrooms were only given bulkhead that is not permanent because the classroom on the 2nd floor is an auditorium that class condition becomes very uncomfortable when the class is running. Besides, there are 4 classrooms on the 2nd floor, so when the next class is having a break time, then the next class will be interrupted of the noise that came from that break time. The next problem is the condition of learning tools on each class are still not maximum. This is because the LCD which often have problems when it used, VGA cable is easily damaged and no LCD remote that available in each class, so when the class began they need a student to climb a chair to turn on the LCD.

The class condition when the learning process is also less conducive, it is because most students only focus on class at the early 30 min and they become noisy after that. Meanwhile, it also interrupt the class that have been running and the class becomes not conducive. Most of students also choose to playing their smartphone or talking with their classmates than focus on class.

The attitude of lecturers who have idealistic attitude towards the statement that mentioned by the student, if it is not in accordance with what the lecturer wants it will give negative effects that can make students will afraid and traumatized to mention their statement. Furthermore, there is still a lecturer in the class which combining two classes at different times into one class at the same time. But when there's only one class the classroom has been very crowded, so when there are 2 classes in one classroom, the class becomes less conducive because there are some students that sit on the floor. The next students complain is when the lecturer is unable to com and his class should be replace in another day, causing students to find another classroom and also when the

student unable to come on that replacement time/class, the lecturer will consider it as an absent.

In general, the motivation of students on economic education department has quite well but when the students experienced a personal problem then it will affect the students when they are on their learning activity. And the giving of many tasks by lecturer caused the students becoming bored of that learning so their motivation will decrease.

The condition of students during the learning went quite well, this is because the condition of the students were at the bottom level in terms of the unpreparedness of students in the economics learning. Based on the observations that have been conducted and supported by the data from the questionnaire generates an commonly lecturers pay less attention to students during the economics learning held. This lack of attention can be seen by the absence of awareness by lecturers to students to get the front chair, so when there is a student coming late he/she will sit on the back class and it cause the another students take less attention to the lecturer when the class is running. In addition to there are some students who have less healthy condition such as cold, but students are still forced themselves to attend class, this caused that unhealthy students becoming unprepared on following the economics learning activity.

From the findings above, there is provided a solution so the problems in Economic Faculty of Surabaya State Universty can be solved, there are; (1) to add the references, as recent data that we get the number of books in the library of the FE are very limited. While unesa is yet having a digital library that can ease the students to access books for free. (2) It is expected that lecturer in making power point is more adjusted with the development of teaching subjects and also refurbished sources to the theory instead, so the presented power point will always be up to date with the times. And it also has to give picture or video related to material subject inside that power point. (3) It is expected that lecturer can take and also change the material into case studies, specifically those phenomenon in Indonesia in order to be used as a reference and it can be interesting to discussed during the class, so the students will only understand about the theory being that has been taught, but they may also apply those theories to solve the real problems. Thus the students became more confident that the material they have got can be use in the future, especially to overcome the problems in their work life in the future. (4) It is expected that lecturers at each subject to make a description of their subject in line with Learning Materials in accordance with the KKNi curriculum. On the other hand, every department should relate their main subjects which approved by the professional association that owned by each department. Things to be agreed by the professional associations are the learning outcomes of each course listed in the Learning Materials. If lecturers do not have the ability that qualified in making the learning outcomes in each subject which undertaken by him, it is advisable also to universities to assign all lecturers following the curriculum KKNi Workshop conducted by each department association.

4.3.2. Problems of economic literacy

The problems of students economic literacy can be reflected on all the main economics subjects. In the introduction to microeconomic

theory subject, lecturer should give extra time for students to learn about the materials that related to the curve. Students should be given the task more as an exercise to draw a curve. Because to learning curve can not just read but must be by exercise scribble on paper while reading the meaning of its movement. It can also with increase the time or the meeting of the material that containing about curve.

In macroeconomic theory subject, the condition was similar to the microeconomic theory. Problems that dominate it is also the same as the subjects of microeconomic theory, that is understanding the curve. Material about the calculation of national income has been gained by student in mathematical economics, so as to material about the calculation of national income in two to four sectors is not a big problem. While on the subject of mathematical economics itself is arguably only require precision. In general, students have mastered the formula given by lecturers, but if it is associated with the processing time, students often get nervous. Students actually trivial inaccuracy that is located on the mathematical symbolic which are on plus and minus. Advice given on this subject lecturer should provide by doing exercises in detail and no processing is done directly. In detail that is done per stage, one calculation stage is written, and students are not allowed to directly write the final result.

In the course of economic statistics, the students have mastered the calculation. But the student has not mastered the understanding of calculation concept they have done. So that students are good at counting but do not understand what it means. Advice can be given to lecturers is to give more time to students after they have finished counting to discuss with classmates about their relationship calculation results with statistical concepts.

Next subject is cooperative economics subjects. In general, the students already understand the theory of the cooperative. On the other hand, if students are asked to practice how to set up a cooperative, draw up their constitutions and bylaws, they still feel confused. Advice can be given that the students should be given more time for them to practice in setting up the cooperative. Character education is a habit which its formation requires the development of an exemplary transmitted, intervention through a process of learning, training, and habituation are continuous in the long term so it will provide motivation for students to realize the entrepreneurial character which applied through the practice of establishing cooperatives. The character was created due to an increase in the student enthusiastically practicing entrepreneurial activity as revealed by Wulandari (2016).

In the Econometrics subject, there's still a same problem over the years, it is how to cope with data that does not pass the test of classic assumptions. In theory, to solve the data in order to pass the test of classic assumption, it can be done by adding or subtracting the variable and increase or decrease the data. But the theory is very difficult in practice to overcome these problems. Advice that can be given on this subject is to provide materials in learning materials on stationary test, the coefficient of cointegration and error correction model so that the problem of data does not pass the test of classic assumptions can be resolved.

On the economic development subject, the students difficulty lies in calculating ICOR. The calculation of the components contained within and outside investment which eventually rolled into one. Component's foreign investment that often makes students less scrupulous in the count, because the currency is in dollar and thus require the conversion of dollars into rupiah by selling rate and buying rate. The students' fault, in general, is they reversed position between using a selling rate into buying rate and so does the buying rate becomes selling rate. Advice can be given in this course is that lecturers should apply the problem-posing method as conducted by Prakoso (2013). In his research, said that with the implementation of problem posing method, students accustomed to making their own questions and answer them, so that students will be thinking twice when making questions they will also thinking about the answer and finally students can sharpen their brain's memory.

Meanwhile, on monetary economics subject occupies the lowest position is based on the level of incomprehension students. This is because of students are getting the material on macroeconomic theory and it is a requirement subject which have to pass the macroeconomic theory. But the difficulty lies in the ability of students in understanding curve. The curve is still a problem for the students' understanding in the final material that is the IS-LM curve. In this material, the students are less enthusiastic and have little motivation when learning. It is recommended for lecturers to use the more interesting media such as media which associated with smartphones. Or it also suggested to make formation of subjects clump where monetary economic subject becomes into one clump with macroeconomy theory.

In international economics subjects. Actually, lecturers already teach well through the provision of case studies about the problems in the international scope. But ironically, the students read less recent international case and students tend to read the handbook they have. Books reference that come from abroad are also still relatively not much. In this case, the students are advised to read the latest issues that occur in the international scope through the Internet. But foreign websites commonly using English, so it is advisable for the institution to provide English training for students and faculty to support a culture of reading the international literature. It is of course also supported with fast internet access. Currently, the internet connection on campus is still relatively slow, because internet bandwidth provided by the faculty are not proportional with the hundreds students, sometimes it also happen a scramble for the Internet connection between students and lecturers. This is supported by research Sharma and Maleyeff (2003) which said that with the internet, students can connect with students in foreign countries. Thus they can also discuss each of their economic situation in their country. Zhang et al. (2012) also added in his research about the development of online education in China. The challenges that is facing recently are quality and prestige. This, of course, will determine the cooperation with foreign parties. If the quality of online education is good, then the college will have high prestige as well and eventually will make universities abroad became interested to cooperation.

The next subjects are public economics subjects. In this course, there is a curve of public goods and private goods. The curve

is more complicated than the existing curve in microeconomic theory. Prerequisite subjects are public economics microeconomic theory, so before taking public economics, students are required to pass the microeconomic theory subject in advance to reduce the difficulty of public and private goods curve. Advice can be given on this subject is to provide training prior to the lecturers, because the lecturers who are members of the public economics subjects clumps are still very limited. Thus the necessary cadre of public economics subjects grove belonging also to clump microeconomic theory subjects because both of subjects are interrelated.

The history of economic thought, on this subject, the average student has not fully mastered. Before the program of this course, students should have passed the microeconomic and macroeconomic theory subjects as requisites. If in the micro and macroeconomic theory subject the student has not mastered, so the students' will also do not understand the history of economic thought subject. In addition, the distance between the students programmed on micro and macro economic theory to the history of economic thought is in two semesters, so most of students have forgotten about the material of microeconomic and macroeconomic theory. Solutions that can be given on this subject is, the historical of economic taught subject should be placed in the semester which is not too far from semesters which contain microeconomic and macroeconomic theory.

The problems that occurred in the Economics resource subject is on calculating the cost-benefit ratio. When a student is received on the material just for one time, the students will get lazy and less motivated. The Lecturers usually provide many concepts, and when it was entered in the calculation material, the students become less enthusiastic. Solutions that can be given on this subject is to give students a project. The project is like to make a few examples of cases and it is followed by calculating the cost benefit and its answer. Projects are carried out in groups so they can make students more excited and not ashamed to ask a friend if there are difficulties. The embarrassment of asking usually the case when the question was asked to the lecturer but not in peers.

In the Indonesian economic subject, the students already understand about the National Medium-Term Development Plan (RPJMN) year from 2015 to 2019, especially in the economic discussion. But when students were given a case study and asked to associate it with RPJMN, they found difficulty to give a solution. Advice can be given in this subject is asking students for more frequent reading about current issues in print and electronic media such as Internet. So in line with the lecturers should update their current information about Indonesian economic, because there's always possibility for the students will ask about current economic issues that never had been heard by the lecturers, of course, it will make a bad impression from students to lecturer. By giving a case study, students will be easier to understand the material that has been delivered by the lecturers like what have been stated by Trisnawati (2016). While Greenawalt (1994) said that with the implementation of case studies, we will benefit as a case study conducted by the learner-centered approach as well as education, as a medium to develop skills in conflict resolution; and has a meaning on linking the concept to new situations and problem-solving.

Islamic economics subjects are new in the curriculum of economic education. Things become taboo for each student that is about Islamic banking products. If the terms of Islamic words sounds unfamiliar for students, the students will be difficult to understand the Islamic banking products. The solutions can be offered in this subject are both students and lecturers have to make observations to some Islamic banks. If the students make direct observation to Islamic banks, the students will have an experience like they have been on real situation and will ultimately impact on their increasing in memorizing, like applied the contextual teaching and learning (CTL) model that have been performed by Prakoso (2013). In addition to the time of sharia economics subject, its times is fairly low, so it is advisable to apply the CTL model so the students can understand the material faster because students are placed like they have been experienced it in their daily life (Soesatyo, 2014).

The regional economy subject is a subject with the highest rank of students incomprehension compared to other subjects. The basic of this subject is mathematical economics because it often calculate matrix. If the counting matrix in mathematical economics is not mastered, then it is certain students will not master the regional economy. Advice can be given in this subject is mathematical economics and regional economics lecturers must be in one clump. In addition, it should also be given training to the deepening of the material for the lecturers because the lecturers' knowledge about economics still low and most of them came from economic education major. In addition to it is also suggested for lecturers to join the training especially on economics software such as calculating the regional economy computing general equilibrium, input and output, and the social accounting matrix. With the giving of training for lecturers, it is expected that the professionalism of lecturers can be increased (Hakim and Prakoso, 2016).

Thus, this study supports research belongs to Hansen et al. (2002) which said to support the improvement of students literacy, it is necessary given the changes to the learning approach, providing incentives to lecturers, the new books for reference, making the principle of advanced learning, and adapt to their policy changes.

On the other hand, Salemi (2005) also added that the research he had done showed that early learning targets to be met in the learning economy, which is targeting students to economic literacy students. Furthermore, the economic literacy of the derivative obtained prior learning targets and explain about the reclamation and introduce economic literacy to students.

Lucas et al (2014) adds that economic literacy is an essential thing to introduce the economy so it can give students a sense that economics is a science that is constantly developing. Economy does not always have all the answers, but it has a strong framework for analyzing issues and understand the behavior. But there is no difficulty in principle, but emphasize the empirical study of the economy will be able to help the students to understand.

Further research conducted by Koshal et al. (2008) who says that getting the economic literacy is not just important because of the presence of economic literacy, people can survive with accountable

political circumstances, make life more excited and make the democratic system more effective. It is also beneficial for business managers to achieve more effective or anization.

Ping (2014) in his book says that the economic and financial literacy enables individuals to engage in to access financial services in a way that is more appropriate and effective. The giving of designed economic education and financial literacy, everyone can create their opportunities, identify and manage risks, and be productive in the labor market. Rogers (2014) also gives an example of applying the economic literacy for students and lecturers to understand how the economic structure in the form of social relationships (including the distribution of wealth and power).

By supporting multiple research above, this study will be even more powerful. Education must now pay attention to the literacy of the economy by improving the facilities, the quality of learning, and on increasing the professionalism of teachers.

5. CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusion

1. Most subjects on economics learning has been understood by the students, but there are some subjects that have not been understood and has not supported due to the lack of economic literacy among the understanding between the learning give and daily life.
2. On the problems existing economic learning still needed some improvements, there are:
 - a. Books reference were minimal, teaching materials, and methods of lecturers in teaching is still deemed less varied.
 - b. Need to improve infrastructure in the learning process.
 - c. Most economic education lecturers are not just using KKNI based curriculum.

5.2. Suggestions

1. Undertake improvements in learning economics adapted to real life as the provision of case studies.
2. Keep holding on improvement of addressing the problems of economics learning, there are:
 - a. The need for the addition of the books reference to support learning economics, repair and renewal of teaching materials and methods that used in teaching more varied faculty again.
 - b. Improved infrastructure such as improvements in the learning process classrooms into spaces that are soundproofed, repairment of the students chairs, repairment of classroom and repairment of VGA cable and LCD monitors in the classroom.
 - c. The need to holding socialization based on KKNI curriculum by the leadership of the respective lecturers thicket to discuss and programs in line with the existing professional associations.

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