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The Effect of Family Economic Education, Social Media Use, and Academic Culture on the Digital Economic Literacy of Economic Education Students at Universitas Negeri Jakarta

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ABSTRACT

Digital transformation in education has progressed alongside Industry 4.0, making digital literacy an important skill for university students. This study analyzes the effect of family economic education, social media use, and academic culture on the digital economic literacy of Economic Education students at Universitas Negeri Jakarta, both partially and simultaneously. Using a quantitative survey method, data were collected through an online questionnaire from 144 respondents from the 2022 and 2023 cohorts, selected via proportional random sampling with the Slovin formula from a population of 225 students. Data were analyzed using Partial Least Square Structural Equation Modeling (PLS-SEM) with SmartPLS 4. Results show that family economic education has a positive and significant effect on digital economic literacy (path coefficient 0.311; p value 0.010), while academic culture has the largest positive and significant effect (path coefficient 0.505; p value 0.000). Social media use, however, shows no significant effect (path coefficient 0.027; p value 0.768). Simultaneously, the three independent variables explain 60.5 percent of the variation in digital economic literacy, categorized as moderate. These findings confirm that family and campus academic environments are far more decisive for students' digital economic literacy than social media intensity alone, since students' social media activities tend to be oriented toward social interaction and entertainment rather than economic information exploration. The study implies that educational policy should integrate the strengthening of academic culture and family economic education as a strategy to improve the digital economic literacy of prospective economics educators.

Keywords: Academic Culture, Digital Economic Literacy, Family Economic Education, Social Media Use

1. INTRODUCTION

Nearly every segment of society, university students among them, now relies on information technology and the internet in their daily lives due to rapid technological progress. This includes academic activities, where digital transformation in education has progressed in tandem with Industry 4.0 (Maksum & Fitria, 2021) and manifests, among other things, in students' ability to access digital reading materials such as e-books, which is a form of digital literacy activity. Literacy skills are an important asset for students' academic success (Himawanto et al., 2022), while UNESCO defines literacy as the ability to understand, interpret, communicate, and use written material relevantly in various situations (Suryani & Hazizah, 2023).

The 2022 Digital Literacy Status Survey in Indonesia showed that 93 percent of student respondents used mobile phones for learning, but this use has not been optimal. Only 27 percent of students considered the use of e-books effective in supporting learning, while 49.2 percent preferred online learning and 34 percent used recorded lessons (Ameliah et al., 2022). Kemp (2023) reported that out of Indonesia's 276.4 million population, 77 percent had used the internet and 60.4 percent were active social media users, with an average internet use duration of 7 hours 42 minutes per day, while reading time had actually decreased to 1 hour 34 minutes per day. These figures indicate that although students are highly connected to digital devices and social media, this connectivity has not automatically translated into optimal use of digital technology for learning, including for building economic understanding. This condition raises concern because students are the nation's future assets who ideally should cultivate a habit of reading, including reading on economic topics, in order to build economic literacy that will eventually transform into digital economic literacy along with digital transformation (Sakdiyyah & Risla H, 2021; Susetyo & Firmansyah, 2022).

Digital literacy skills are a crucial factor in preparing individuals to adapt to digital technology, because good digital literacy encourages more optimal use of social media for learning based on productive interaction and collaboration (Nikou et al., 2022). Social media gives individuals the freedom to shape a personal identity and influence economic decisions based on the content they consume (Cahyono, 2016; Pereira & Munir, 2022; Vlieghe et al., 2014). On the other hand, children's economic literacy is largely shaped through family economic education, because the family provides the habituation and initiative that governs a person's ability to make decisions on socioeconomic issues (Risnawati et al., 2018). In line with Vygotsky's theory, the family environment and formal schooling play a major role in shaping students' mindset and development (Murti et al., 2022; Risnawati et al., 2018), while within the campus environment, this role is supported by academic culture, one characteristic of which is the habit of reading (Maulida, 2021). Economic education acquired by students also encourages good economic attitudes and improves economic literacy.

Earlier studies have typically investigated the influence of family economic education and social media usage on either consumptive behavior or traditional economic literacy as separate topics (Afrianti, 2020; Khairinal et al., 2022; Murti et al., 2022; Novanda & Prakoso, 2024; Pereira & Munir, 2022), while studies on digital economic literacy have been more often linked to investment intention or learning creativity (Suparno et al., 2022; Suparno et al., 2024). Not many studies have positioned digital economic literacy as the main construct predicted simultaneously by three factors at once, namely family economic education, social media use, and academic culture, particularly among students of the Economic Education study program who serve as prospective educators. In addition, the results of previous research on the effect of social media on economic literacy remain varied; Novanda and Prakoso (2024), for example, found a positive but not significant effect, so retesting in a different respondent context is needed. This gap indicates the need for a study that simultaneously examines family economic education, social media use, and academic culture as predictors of digital economic literacy among prospective economics educators.

The originality of this research rests on incorporating family economic education, social media engagement, and academic culture as three independent variables within a unified framework. By applying PLS SEM, the study seeks to explain digital economic literacy levels in Economic Education students at Universitas Negeri Jakarta. The research subjects' status as prospective economics educators makes the findings of this study relevant not only for improving students' own digital economic literacy, but also for their readiness to transfer this ability to their future learners.

Given the preceding discussion, the present study is designed to investigate the impact of three factors (family economic education, social media engagement, and academic culture) on the digital economic literacy of Economic Education students at Universitas Negeri Jakarta. It seeks to test each predictor's separate contribution as well as their joint effect on the dependent variable. The results of this study are expected to provide a theoretical contribution by enriching the study of digital economic literacy in the context of higher education for economics teacher training, as well as practical implications for lecturers, students, and study program managers in designing the strengthening of academic culture and collaboration with families to improve the digital economic literacy of prospective economics educators. More detailed implications of the research findings are described in the results and discussion section.

2. LITERATURE REVIEW

2.1. Digital Economic Literacy

Literacy extends beyond just reading; it also involves grasping essential topics. As such, literacy practices should be integrated into educational settings, whether at schools or universities (Rintaningrum, 2019). The National Literacy Trust describes literacy as the skill set of reading, writing, speaking, and listening that enables effective communication. In addition, literacy is intended to strengthen information processing and foster critical reasoning (Manik et al., 2023).

Economic literacy is a person's ability to understand and solve economic problems through correct economic behavior (Melina & Wulandari, 2018), and is a skill that must be possessed in order to manage economic activities more intelligently from various aspects (Anggreini & Waspada, 2020). This ability includes understanding economic problems, combining economic data, and evaluating the impact of economic situations (Rifki & Wahjoedi, 2023), as well as a basic understanding that enables a person to interpret everyday economic events (Budiwati et al., 2020). Developing economic literacy early on is important because it is strongly affected by the environment in which a person grows up (Dilek et al., 2018; Tambun & Cahyati, 2023), and is one of the indicators of economic knowledge competence that affects life in all fields (Nurjanah et al., 2018).

Digital literacy is a skill of understanding, reaching, and combining information through the use of digital devices (Dzakiyyah et al., 2022; Khlaisang & Yoshida, 2022; Sulistyarini & Fatonah, 2022; Suparno et al., 2024), which includes wisdom and responsibility in using technology so that it benefits both individuals and society (Manubey et al., 2022). As reported by Smith and Storrs (2023), the American Library Association Digital Literacy Task Force describes digital literacy as the skill set needed to use information and communication technology to find, evaluate, create, and convey information. Such proficiency demands a combination of cognitive abilities and technical know how. Changes in digital literacy also drive the transformation of learning and teaching, bringing innovation while promoting educational inclusivity (Ervianti et al., 2023).

Combining economic literacy and digital literacy, digital economic literacy is defined as the ability to access and use economic information from diverse channels through technology. This empowers people to handle their economic affairs with both creativity and informed judgment (Sakdiyyah & Risla H, 2021). This literacy includes the ability to understand and use digital tools to manage finances, market products, and communicate with customers so that businesses become more efficient and competitive (Gaol et al., 2024), including an understanding of digital transactions, technology-based financial services, and cybersecurity (Marisya et al., 2025). Digital economic literacy is measured through indicators of the ability to utilize the collaboration of technology and economic aspects, the ability to face competition in the modern era, and the ability to generate creative ideas.

2.2. Family Economic Education

Economic education within the family involves parents acting as the main educators, providing the foundational framework for how children develop economic perspectives and conduct. Because the family setting occupies most of a child's early life, its impact is crucial (Risnawati et al., 2018). Forms of this education include providing direct examples in consumption and productivity, explaining money management, cultivating the habit of saving and being frugal, and exercising caution in purchasing goods and services (Risnawati et al., 2018). Iqomudin (2017) defines family economic education as the ability to organize finances, save, become a quality and decisive buyer, and cultivate an entrepreneurial spirit, while family serves as the primary foundation for teaching economic education (Priyono et al., 2022). Children indirectly acquire economic knowledge through observing and imitating their parents' behavior (Rangga et al., 2022), including involvement in habits of managing pocket money, saving, being selective in shopping, and planning personal finances (Firdiansyah, 2016).

2.3. Social Media Use

Social media is a platform that facilitates online social activity without being affected by distance, space, or time (Oktaviani, 2019), which provides the ability to connect with various people and increase awareness, knowledge, and educational or business opportunities (Khairinal et al., 2022). Social media is popular because it allows individuals to establish personal, political, and business relationships online without area or time limits (Harahap & Adeni, 2020). Kaplan and Haenlein (2010) divide social media into six types: collaborative projects, blogs, content communities, social networking sites, virtual game worlds, and virtual social worlds. Indicators of social media use include duration of use, frequency of repetition, presence of interest, and understanding of incoming information, while the functions of social media include being a communication tool, a means of seeking entertainment, an outlet for hobbies, a tool for finding news, a way to gain knowledge, and even a means of earning money (Oktaviani, 2019).

2.4. Academic Culture

Academic culture is a manifestation of the shared values, spirit, and behavioral norms of individuals who actively pursue and develop study and research, reflected in policies, behavioral patterns, and the physical infrastructure of the campus (Aminah et al., 2025). The development of academic culture aims to strengthen students' cognitive and emotional abilities so that they possess open-mindedness and positive character (Sasmita et al., 2023), and is cultivated through the transmission of positive habits and the application of the noble cultural elements of higher education institutions (Masruroh & Mudzakkir, 2013). Academic culture is fundamental to meeting academic standards (Sari, 2016), with characteristics including respect for others' opinions, rational and critical-analytical thinking, the habit of reading, the habit of conducting research, and scholarly discussion (Kistanto, 2000). Supporting factors for the formation of students' academic culture include the existence of academic activity policies and budgets, support for self-development, and scientific writing services, while inhibiting factors include a lack of interest in scientific writing and students' busy schedules (Supriyanto, 2021).

2.5. Relevant Research

Several previous studies support the relationships among the variables in this study. Khairinal et al. (2022) found an effect of social media on family economic education, while Pereira and Munir (2022) showed that family economic education and the intensity of social media use had a positive effect on students' fund management. Afrianti (2020) demonstrated that family economic education had a positive effect on students' economic literacy, while Research by Novanda and Prakoso (2024) and Murti et al. (2022) confirms that family economic education exerts a positive and significant impact on economic literacy and consumer behavior. Suparno et al. (2024, 2022) identified digital literacy and economic education as strong predictors of investment interest and learning creativity. Additionally, Sasmita et al. (2023) showed that digital literacy initiatives contribute positively to academic culture. Smith and Storrs (2023) found that social media use had a significant impact on digital literacy, and Syah et al. (2019) showed that digital literacy ability is influenced by social media use, academic achievement, and the role of family. Taken together, these studies indicate that family economic education, social media use, and academic culture have each been separately associated with literacy related outcomes, thereby providing the empirical basis for the hypotheses proposed in this study.

2.6. Theoretical Framework and Hypotheses

Based on the theoretical review above, this study positions family economic education (X1), social media use (X2), and academic culture (X3) as exogenous variables that affect digital economic literacy (Y) as the endogenous variable. The research hypotheses are formulated as follows: H1, there is an effect of family economic education on digital economic literacy; H2, there is an effect of social media use on digital economic literacy; H3, there is an effect of academic culture on digital economic literacy; and H4, there is a simultaneous effect of family economic education, social media use, and academic culture on digital economic literacy.

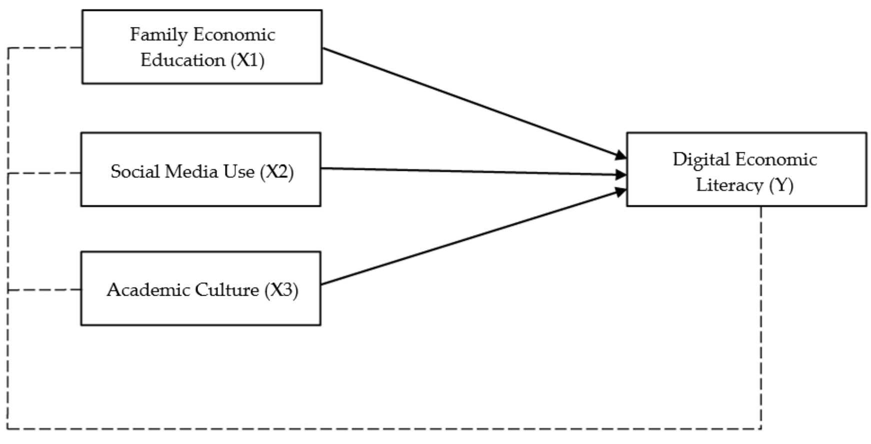

Figure 1. Theoretical Framework
Source: Author Compilation

3. RESEARCH METHODS

A quantitative survey design was employed in this study, a methodological approach that emphasizes numerical data collection for statistical analysis. Using a Google Form questionnaire distributed online, data were gathered from Economic Education students at Universitas Negeri Jakarta to assess how family economic education, social media use, and academic culture (as independent variables) influence digital economic literacy (the dependent variable). The research took place at Universitas Negeri Jakarta between October and December 2025.

The research population consisted of all Economic Education students at Universitas Negeri Jakarta from the 2022 and 2023 cohorts, totaling 225 students, consisting of 105 students from the 2022 cohort and 120 students from the 2023 cohort (Economic Education Study Program, 2025). The selection of these cohorts was based on the consideration that these students had already acquired relevant knowledge and were expected to have high digital economic literacy as prospective educators. Using proportional random sampling and the Slovin formula with a 5 percent error tolerance, the study obtained a sample of 144 participants. The breakdown included 71 students from the 2022 intake (49 percent) and 73 from the 2023 intake (51 percent).

The research instrument was structured as a four-point Likert scale questionnaire (Strongly Agree, Agree, Disagree, Strongly Disagree) for each variable. The digital economic literacy variable (Y) was measured through three indicators, namely digital competence, digital ethics, and digital culture, resulting in nine statement items. The family economic education variable (X1) was measured through three indicators, namely daily financial education, parental role modeling, and the instilling of ethical values, with thirteen statement items. The social media use variable (X2) was measured through three indicators, namely intensity of use, economic interaction and discussion, and creativity, with fourteen statement items. The academic culture variable (X3) was measured through four indicators, namely academic discipline, academic ethics, participation in scholarly activities, and use of academic technology, with sixteen statement items.

The study used SmartPLS 4 (PLS-SEM version 4.0) for data analysis, a multivariate method that allows concurrent estimation of relationships among variables in a predictive framework (Hair et al., 2017), with a recommended minimum sample size of 100 to 300 respondents. Model evaluation covered both the outer model (convergent validity via outer loadings above 0.70, discriminant validity via Fornell Larcker, and reliability via Cronbach's alpha and composite reliability above 0.70) and the inner model (R Square, F Square, and GoF) (Hair et al., 2017). Hypothesis testing used bootstrapping, with significance indicated by a p value under 0.05 and a t statistic above 1.96 (Hussein, 2015).

4. RESULTS AND DISCUSSION

4.1. Research Results

4.1.1. Respondent Description

Table 1. Number of Respondents

No.	Cohort	Frequency	Percentage
1.	2022	71	49%
2.	2023	73	51%
Total		**144**	**100%**

Source: Processed by the researcher

The research respondents totaled 144 Economic Education students at Universitas Negeri Jakarta, consisting of 71 students from the 2022 cohort (49 percent) and 73 students from the 2023 cohort (51 percent).

Table 2. Descriptive Statistics Results of Respondents

No.	Variable	Mean	Description
1.	Digital Economic Literacy	3.55	Very good
2.	Family Economic Education	3.28	Very good
3.	Social Media Use	3.23	Good
4.	Academic Culture	3.22	Good

Source: Processed by the researcher

The descriptive statistical results show a mean score for the digital economic literacy variable of 3.55 (very good category), with the highest score on the indicator of polite behavior during online transactions (3.81) and the lowest score on the indicator of comfort in discussing economic issues on social media or digital forums (3.26). The family economic education variable obtained a mean of 3.28 (very good), with the highest score on the instilling of communication ethics (3.63) and the lowest score on family teaching of e-wallet use (2.84). The social media use variable obtained a mean of 3.23 (good), with the highest score on intensity of social media use (3.72) and the lowest score on the indicator of active participation in discussing digital economic issues in online forums (2.73). The academic culture variable obtained a mean of 3.22 (good), with the highest score on participation in campus economic seminars (3.59) and the lowest score on the perceived acceptability of copying assignments without permission (2.17), which actually indicates good academic ethics.

4.1.2. Outer Model Evaluation

Table 3. Outer Loading Values

	X1	X2	X3	Y
X1.10	0.724			
X1.12	0.750			
X1.13	0.864			
X1.8	0.746			
X1.9	0.732			
X2.10		0.842		
X2.11		0.765		
X2.12		0.804		
X2.5		0.851		
X2.6		0.726		
X2.7		0.826		
X2.8		0.720		
X2.9		0.803		
X3.11			0.797	
X3.12			0.762	
X3.13			0.795	
X3.15			0.769	
X3.16			0.868	
X3.9			0.859	
Y1				0.827
Y4				0.755
Y5				0.761
Y7				0.745
Y8				0.800
Y9				0.793

Source: Data processed using SmartPLS4

During convergent validity testing, 25 items were dropped because their outer loadings fell short of the 0.70 cutoff. The items that stayed in the model satisfied the validity requirement, as all retained indicators loaded above 0.70 on their respective constructs.

Table 4. Discriminant Validity Results

	X1	X2	X3	Y
X1	**0.765**			
X2	0.651	**0.794**		
X3	0.707	0.723	**0.810**	
Y	0.686	0.594	0.745	**0.781**

Source: Data processed using SmartPLS4

Using the Fornell Larcker criterion, discriminant validity was established when the square root of the AVE for each variable was found to be larger than its inter construct correlations. Accordingly, all variables are considered discriminantly valid.

Table 5. Reliability and Convergent Validity Test Results

Variable	Cronbach's Alpha	Composite Reliability (rho_c)	AVE
Family Economic Education (X1)	0.826	0.875	0.585
Social Media Use (X2)	0.916	0.931	0.630
Academic Culture (X3)	0.894	0.919	0.655
Digital Economic Literacy (Y)	0.872	0.903	0.610

Source: Data processed using SmartPLS 4

As shown in Table 5, all variables exhibit Cronbach's alpha and composite reliability values exceeding 0.70, confirming reliability. Their AVE values also surpass the 0.50 threshold, satisfying convergent validity requirements.

4.1.3. Inner Model Evaluation

Table 6. R-Square Values

	R-square	Adjusted R-square
Y	0.605	0.597

Source: Data processed using SmartPLS4

The R-Square test results show a value of 0.605 for the digital economic literacy variable, which means that family economic education, social media use, and academic culture together are able to explain 60.5 percent of the variation in digital economic literacy, while the remaining 39.5 percent is explained by other factors outside the model, so the model is categorized as moderate.

Table 7. F-Square Values

Path	F-Square	Category
X1 → Y	0.113	Small
X2 → Y	0.001	Small
X3 → Y	0.246	Moderate

Source: Data processed using SmartPLS4

The F-Square test results show that the effect of family economic education on digital economic literacy is 0.113 (small category), the effect of social media use is 0.001 (small category), and the effect of academic culture is 0.246 (moderate category).

Table 8. GoF Values

	AVE	R-Square
Family Economic Education	0.585	
Social Media Use	0.630	
Academic Culture	0.655	
Digital Economic Literacy	0.610	0.605
Mean	**0.620**	**0.605**
GOF	**0.613**	

Source: Data processed using SmartPLS4

The Goodness of Fit (GoF) value obtained was 0.613, which indicates that the combined performance of the outer model and inner model falls into the large category.

4.1.4. Hypothesis Testing

Table 9. Path Coefficient Results and Hypothesis Testing

Path	Path Coefficient	T-Statistics	P-Values	Description
X1 → Y	0.311	2.581	0.010	Significant
X2 → Y	0.027	0.295	0.768	Not Significant
X3 → Y	0.505	4.172	0.000	Significant

Source: Data processed using SmartPLS 4

The results in Table 9 support H1, confirming that family economic education has a positive and significant effect on digital economic literacy (p = 0.010, t = 2.581). H2 is not supported due to nonsignificant findings for social media use (p = 0.768, t = 0.295). H3 receives strong support, as academic culture yields the most substantial influence (p = 0.000, t = 4.172). Finally, H4 is accepted with an R Square of 0.605, suggesting that all three predictors together have a moderate simultaneous effect on digital economic literacy.

4.2. Discussion

This study's result on the significant impact of family economic education on digital economic literacy corroborates earlier work by Novanda and Prakoso (2024), which highlighted the importance of family based economic instruction in building student literacy. The higher the economic education students receive from their families, the higher their digital economic literacy. However, the descriptive statistical results show that the families of Economic Education students at UNJ still provide insufficient education on the use of digital wallets (e-wallets) even though they have instilled good communication ethics, so students tend to learn the technical aspects of digital transactions independently.

Unlike the effect of family economic education, social media use in this study had no significant effect on digital economic literacy, a result that differs from the findings of Novanda and Prakoso (2024), who reported a positive though not significant effect. This difference may arise from differences in research context, respondent characteristics, and increasingly complex patterns of social media use. The descriptive data reinforce this finding, where the indicator of active participation in discussing digital economic issues in online forums obtained the lowest mean score (2.73), indicating that students use social media more for activities other than economic learning. In line with the classification of social media functions as a communication tool, a means of seeking entertainment, and an outlet for hobbies (Oktaviani, 2019), the social media use of Economic Education students at UNJ tends to be oriented toward social interaction rather than the exploration of digital economic knowledge.

This study identifies academic culture as the most powerful predictor of digital economic literacy, a result that supports Syah et al. (2019) and their conclusion that academic performance influences digital literacy. The finding is also grounded in Bronfenbrenner's ecological framework, which emphasizes that both proximal settings (such as family) and more distal influences (including campus culture and social systems) play essential roles in developing an individual's understanding and actions. Students who experience a high academic culture, reflected in discipline in attending lectures, academic honesty, and participation in economic seminars, tend to have higher digital economic literacy as well.

Simultaneously, family economic education, social media use, and academic culture are able to explain 60.5 percent of the variation in the digital economic literacy of Economic Education students at UNJ, which falls into the moderate category. The remaining 39.5 percent is explained by other factors outside the research model, such as the quality of digital educational content, individual learning motivation, or students' level of independence in accessing economic information. These findings confirm that the role of family and campus academic culture is far more dominant in shaping digital economic literacy than the intensity of social media use alone.

5. CONCLUSIONS

Based on the results of data analysis on 144 Economic Education students at Universitas Negeri Jakarta from the 2022 and 2023 cohorts using PLS-SEM, it can be concluded that family economic education has a positive and significant effect on digital economic literacy, so that higher family economic education will encourage higher digital economic literacy among students. Social media use has no positive and no significant effect on digital economic literacy, indicating that digital economic literacy is not solely determined by the intensity of social media use, but also by other factors such as the quality of educational content, level of education, and individual motivation in obtaining economic information. Academic culture has a positive and significant effect on digital economic literacy with the largest effect among the three independent variables, indicating that students with a high academic culture will also have high digital economic literacy. Simultaneously, the three independent variables affect digital economic literacy with moderate strength at 60.5 percent, so other factors or new perspectives are needed to strengthen the contribution of social media use to digital economic literacy in the future.

This study has limitations because it relies on a questionnaire method, so respondents' answers do not fully reflect actual conditions, and there is limited reference material on some of the research variables. Future research is advised to review the use of indicators to keep them relevant to the research context and to explore other variables not yet covered, particularly related to academic culture, in order to enrich the understanding of the factors that shape students' digital economic literacy.

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