



The Influence of Multicultural Education and Socio-Economic Literacy on Economics Teachers' Understanding: A Quantitative Study in Central Lampung Regency

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Abstract

Teachers' understanding of economics is an essential factor in creating contextual and inclusive learning, which can be strengthened through multicultural education and socio-economic literacy. This study aimed to analyze the effects of multicultural education and socio-economic literacy on economics teachers' understanding in Central Lampung Regency. This research employed a quantitative approach using an explanatory survey design involving 30 economics teachers selected through purposive sampling. Data were collected using a Likert-scale questionnaire and analyzed through multiple linear regression with the assistance of IBM SPSS Statistics 25 after fulfilling the validity, reliability, and classical assumption tests. The results revealed that multicultural education had a positive and significant effect on teachers' understanding of economics ($\beta = 0.403$; $p < 0.001$). Socio-economic literacy also had a positive and significant effect on teachers' understanding ($\beta = 0.212$; $p < 0.001$). Simultaneously, both variables significantly influenced teachers' understanding and explained 65.4% of its variance (Adjusted $R^2 = 0.654$). In conclusion, strengthening multicultural education and socio-economic literacy is essential for improving economics teachers' understanding and supporting more contextual, inclusive, and socially responsive economics learning.

INTRODUCTION

Economics education plays a strategic role in developing students who are not only financially competent but also socially responsible and capable of responding to contemporary societal challenges. In Indonesia, a country characterized by remarkable ethnic, cultural, religious, and linguistic diversity, education is expected to cultivate tolerance, social justice, and respect for differences through inclusive learning practices (Pohan et al., 2024). Consequently, multicultural education has become an essential component of educational development, including within economics education, because it enables students to understand economic issues from broader social and cultural perspectives (Suryadinata et al., 2025). However, integrating multicultural values into economics instruction remains a significant challenge, particularly in preparing teachers to connect economic concepts with the realities of diverse communities (Hendiawan, 2024).

Multicultural education emphasizes equal educational opportunities, appreciation of diversity, and the development of democratic values within the learning process (Ariya & Ismail, 2025). In economics education, these principles should be complemented by socio-economic literacy, which refers to teachers' ability to understand economic concepts while relating them to social inequality, social justice, economic welfare, and community development (Andayani et al., 2021). Teachers with strong socio-economic literacy are better equipped to design contextual learning experiences that encourage students to critically analyze economic phenomena from multiple perspectives (Imbar & Mesra, 2024). Therefore, the integration of multicultural education and socio-economic literacy is essential for creating economics learning that is relevant, inclusive, and responsive to societal needs.

Previous studies have consistently reported the positive contribution of multicultural education to teachers' professional competence. Imbar and Mesra (2024) argues that multicultural education

enables teachers to develop equitable learning environments by recognizing students' diverse backgrounds. Similarly, Mea (2024) emphasizes that culturally responsive teaching enhances instructional effectiveness because learning activities are aligned with students' socio-cultural contexts. Furthermore, Tafner and Casper (2022) found that comprehensive economic understanding requires not only theoretical knowledge but also the ability to interpret the social dimensions underlying economic issues. These findings indicate that multicultural education and socio-economic literacy are complementary competencies that support effective economics instruction.

Despite these findings, previous research has predominantly examined multicultural education in relation to students' tolerance (Diniah et al., 2024), intercultural attitudes (Cahyono et al., 2025), or academic achievement (Aprillitzavivayarti & Hendri, 2023), while studies on economic literacy have mainly focused on students' financial behavior (Kurniawan et al., 2026) and economic decision-making (Pratiwi, 2025). Empirical research investigating the combined influence of multicultural education and socio-economic literacy on economics teachers' understanding remains limited, particularly within secondary education. Moreover, limited attention has been given to how these two competencies jointly contribute to teachers' professional understanding in culturally diverse educational settings. This gap highlights the need for empirical evidence that examines both variables simultaneously.

The issue is particularly relevant in Central Lampung Regency, where communities represent diverse ethnic, cultural, and socio-economic backgrounds. Preliminary observations revealed that economics teachers generally recognize the importance of multicultural education and socio-economic literacy in supporting effective instruction. Nevertheless, many teachers continue to experience difficulties in integrating multicultural values and socio-economic issues into classroom learning due to limited instructional resources, inadequate professional development opportunities, and challenges in contextualizing local socio-cultural phenomena within economics lessons. These conditions indicate variations in teachers' understanding that may ultimately influence the quality of economics education.

Based on these considerations, this study aims to examine the effects of multicultural education and socio-economic literacy on economics teachers' understanding in Central Lampung Regency. Specifically, the study analyzes the individual and simultaneous effects of multicultural education and socio-economic literacy using multiple linear regression analysis. The findings are expected to contribute to the literature on economics teacher competence while providing empirical evidence for designing teacher professional development programs and educational policies that strengthen multicultural competence and socio-economic literacy in economics education.

Literature Review

Multicultural Education and Socio-Economic Literacy

Multicultural education is an educational approach that emphasizes respect for cultural, ethnic, religious, linguistic, and social diversity throughout the learning process (Abidin & Murtadlo, 2020). According to Hunduma and Mekuria (2024), multicultural education aims to provide equal learning opportunities for all students through the development of an inclusive curriculum that values diversity and promotes equity. This approach extends beyond recognizing cultural differences by fostering tolerance, social justice, and civic responsibility among learners. Therefore, multicultural education serves as a fundamental framework for creating democratic and inclusive learning environments.

Socio-economic literacy refers to an individual's ability to understand economic concepts while relating them to various social phenomena occurring within society. It encompasses the capacity to analyze the relationships between economic activities, social welfare, income inequality, and sustainable development (Tafner & Casper, 2022). In the educational context, socio-economic literacy enables teachers to connect economic theories with real-world situations, thereby making learning more meaningful and contextual. Consequently, integrating multicultural education with socio-economic literacy is essential for developing economics instruction that not only strengthens students' cognitive competencies but also enhances their social awareness and responsibility.

The Role of Teachers in Multicultural Learning

Teachers play a central role in implementing multicultural education, serving as instructional designers, facilitators, and evaluators throughout the teaching and learning process (Maulana & Wardan,

2025). They are expected to establish inclusive classroom environments that respect diversity, prevent discriminatory practices, and provide equal learning opportunities for all students. According to Rochaminah et al. (2024), culturally responsive teaching incorporates students' cultural backgrounds and lived experiences into classroom instruction, thereby increasing student engagement and improving learning outcomes. Therefore, teachers' competence in understanding students' diverse characteristics is a key determinant of successful multicultural education.

In economics education, teachers are responsible for connecting economic concepts with the social and cultural realities experienced by students. Beyond explaining theories of production, distribution, and consumption, teachers are expected to encourage students to critically examine issues such as poverty, income inequality, sustainable development, and the socio-economic impacts of public policies. Such instructional practices foster critical thinking, social empathy, and responsible economic decision-making among learners. Consequently, teachers act as agents of change who contribute to developing contextual, inclusive, and socially just economics education.

The Importance of Multicultural Education

The importance of multicultural education has increased alongside the growing diversity of modern societies and the complexity of social challenges in the era of globalization. When diversity is not effectively managed, it may lead to social conflict, discrimination, and educational inequality. According to the Cobb and Couch (2022), learners in the twenty-first century need global competencies that include understanding different perspectives, appreciating diversity, and collaborating effectively in multicultural societies. Therefore, multicultural education is widely recognized as a strategic approach to developing tolerant, inclusive, and socially responsible citizens.

Within the context of economics education, multicultural education is particularly important because economic issues are inherently intertwined with social and cultural realities (Hababil et al., 2024). Understanding poverty, income distribution, employment opportunities, and economic development requires consideration of the diverse characteristics of society. Teachers who possess multicultural perspectives are better prepared to deliver economics instruction that is relevant to students' daily lives while encouraging them to critically examine contemporary socio-economic issues (Farias & Balardini, 2019). Consequently, multicultural education not only enhances the quality of economics teaching but also contributes to preparing future generations who are capable of living harmoniously and responsibly in culturally diverse societies.

METHODS

This study employed a quantitative approach using an explanatory survey design to examine the effects of multicultural education and socio-economic literacy on economics teachers' understanding in Central Lampung Regency. The dependent variable was teachers' understanding of economics, while multicultural education and socio-economic literacy were treated as the independent variables.

The population consisted of economics teachers at senior high schools in Central Lampung Regency. A total of 30 teachers participated in this study and were selected using purposive sampling based on the criteria that they actively taught economics and were willing to participate in the research.

Data were collected using a structured questionnaire with a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The multicultural education variable was measured through indicators related to cultural diversity, equality, inclusiveness, and the integration of multicultural values into teaching practices. Socio-economic literacy was measured through teachers' ability to understand socio-economic issues, relate economic concepts to real-life contexts, and support economic decision-making. Meanwhile, teachers' understanding was measured through indicators reflecting conceptual understanding, contextual application of economic knowledge, and the integration of socio-economic issues into economics learning.

Prior to hypothesis testing, the questionnaire was subjected to validity and reliability testing to ensure the quality of the research instrument. Furthermore, classical assumption tests, including normality, linearity, multicollinearity, and heteroscedasticity tests, were conducted to verify that the data met the assumptions required for multiple linear regression analysis.

The collected data were analyzed using IBM SPSS Statistics version 25. Descriptive statistics were

employed to describe the characteristics of each research variable. Multiple linear regression analysis was then used to examine both the partial and simultaneous effects of multicultural education and socio-economic literacy on teachers' understanding. The t-test was applied to assess the partial effect of each independent variable, the F-test was used to evaluate their simultaneous effect, and the coefficient of determination (R^2) was calculated to determine the proportion of variance in teachers' understanding explained by the independent variables. All statistical tests were conducted at a significance level of 5% ($\alpha = 0.05$).

RESULTS AND DISCUSSION

A. Result

a. Descriptive Statistics

Descriptive analysis was conducted to provide an overview of the levels of multicultural education, socio-economic literacy, and economics teachers' understanding in Central Lampung Regency. The results indicated that all three variables were classified as high. These findings suggest that the respondents had positive perceptions of the importance of multicultural education in the teaching and learning process and recognized socio-economic literacy as an essential component of teachers' professional competence. Nevertheless, some respondents still expressed uncertainty regarding the availability of instructional resources and the effective integration of socio-economic issues into classroom instruction.

Table 1. Descriptive Statistics of the Research Variables

Variable	Mean	Category
Multicultural Education	5,20	High
Socio-Economic Literacy	4,94	High

b. Instrument Testing

The research instrument was subjected to validity and reliability testing before conducting further analysis. The validity test results indicated that all questionnaire items measuring multicultural education, socio-economic literacy, and economics teachers' understanding were statistically significant ($p < 0.05$), confirming that all items were valid. Furthermore, the reliability test yielded Cronbach's Alpha coefficients of 0.87 for economics teachers' understanding, 0.85 for multicultural education, and 0.89 for socio-economic literacy. Since all Cronbach's Alpha values exceeded the minimum acceptable threshold of 0.60, the research instrument was considered reliable and suitable for data collection.

c. Classical Assumption Test

The regression model was evaluated using a series of classical assumption tests before testing the hypotheses. The results indicated that all regression assumptions were satisfied. The data were normally distributed based on the Kolmogorov-Smirnov test (Sig. = 0.200), the relationships among the variables were linear, no multicollinearity was detected as all Variance Inflation Factor (VIF) values were below 10 and tolerance values exceeded 0.10, and no heteroscedasticity was observed because all significance values were greater than 0.05. Therefore, the regression model met the required assumptions and was considered appropriate for hypothesis testing.

d. Hypothesis Testing

Hypothesis testing was conducted using multiple linear regression analysis to examine the effects of multicultural education and socio-economic literacy on economics teachers' understanding.

1. Partial Test (t-test)

The results of the partial t-test indicated that multicultural education had a positive and significant effect on economics teachers' understanding, with a regression coefficient of 0.403 and a significance value below 0.05. Similarly, socio-economic literacy also exerted a positive and significant effect on economics teachers' understanding, with a regression coefficient of 0.212 and a significance

value below 0.05. These findings suggest that improvements in both multicultural education and socio-economic literacy contribute to enhancing economics teachers' understanding.

Tabel 2. Results of the Partial Test (t-test)

Variable	B	Beta	t	Sig.	Decision
Multicultural Education	0,403	0,512	5,036	0,000	Significant positive effect
Socio-Economic Literacy	0,212	0,493	3,249	0,000	Significant positive effect

2. Simultaneous Test (F-test)

The results of the simultaneous F-test indicated that multicultural education and socio-economic literacy jointly had a significant effect on economics teachers' understanding. The F-test significance value of 0.000 ($p < 0.05$) indicates that the regression model is statistically significant and appropriate for explaining the relationship between the independent variables and economics teachers' understanding.

Tabel 3. Results of the Simultaneous Test (F-test)

F-value	Sig.	Decision
72,766	0,000	Significant

3. Coefficient of Determination

The coefficient of determination was used to determine the extent to which multicultural education and socio-economic literacy contribute to explaining the variation in economics teachers' understanding. The analysis results show an R Square value of 0.654, indicating that 65.4% of the variation in economics teachers' understanding can be explained by the two independent variables included in this study. Meanwhile, the remaining 34.6% is influenced by other factors outside the research model.

Tabel 4. Coefficient of Determination

R	R Square	Contribution (%)
0,745	0,654	65,4

B. Discussion

The Effect of Multicultural Education on Teachers' Understanding of Economics

This study shows that multicultural education has a positive and significant effect on economics teachers' understanding. This finding indicates that the higher the teachers' understanding of multicultural education principles, the better their ability to understand and teach economic concepts contextually. Multicultural education helps teachers view economic phenomena not only from a theoretical perspective but also through social, cultural, and social justice perspectives (Smagorinsky, 2022). Therefore, teachers are able to connect economic learning materials with the realities of students' lives who come from diverse backgrounds (Rogers & Westheimer, 2017).

This finding is consistent with (Azhari & Albina, 2024), who stated that multicultural education plays an important role in improving teachers' ability to develop inclusive learning and appreciate diversity. The results of this study also support Lasminawati et al. (2023) perspective that culturally responsive teaching can improve the quality of the learning process because teachers are able to relate learning materials to students' real-life experiences. In the context of economics education, this approach enables teachers to discuss issues such as poverty, income distribution, and development in a more contextual manner, allowing students to gain a more comprehensive understanding.

The condition of Central Lampung Regency, which has cultural diversity, strengthens the importance of multicultural education in economics learning. Teachers who understand the

socio-cultural characteristics of their students will find it easier to develop inclusive learning strategies, increase student participation, and create a learning environment that respects differences.

The Effect of Socio-Economic Literacy on Teachers' Understanding of Economics

The results of this study also show that socio-economic literacy has a positive and significant effect on economics teachers' understanding. This means that teachers who have the ability to comprehend social and economic issues comprehensively tend to be more capable of explaining economic concepts in an applicable manner to students. Socio-economic literacy enables teachers to connect economic theories with various phenomena occurring in society, making learning more relevant to real-life contexts.

The findings of this study support the research of Tafner and Casper (2022), which emphasizes that economic understanding is not only determined by mastery of economic theories but also by the ability to understand the social realities underlying them. This finding is also consistent with Maritim et al. (2024), who stated that economic literacy plays an important role in developing critical thinking skills and responsible economic decision-making.

However, the research observations indicate that some teachers still face challenges in accessing relevant learning resources and integrating local socio-economic issues into the learning process. This condition highlights the need for support from schools and local governments in providing training programs and locally contextualized learning resources to continuously improve teachers' socio-economic literacy.

The Simultaneous Effect of Multicultural Education and Socio-Economic Literacy

The analysis results show that multicultural education and socio-economic literacy simultaneously have a significant effect on economics teachers' understanding. The contribution of both variables reaches 65.4%, indicating that they are important factors in shaping the professional competence of economics teachers. Multicultural education provides a foundation for teachers to understand student diversity, while socio-economic literacy strengthens teachers' ability to relate economic concepts to various social issues developing in society. This finding is consistent with Eden et al. (2024), who emphasized that multicultural education supports the development of teachers' competence in creating inclusive learning environments, and Adys (2025), who highlighted that economic understanding requires not only theoretical knowledge but also the ability to interpret social dimensions underlying economic phenomena.

These findings indicate that improving the competence of economics teachers cannot be achieved solely through strengthening their mastery of economic content. Teachers also need to develop an understanding of cultural diversity, social justice, and the ability to critically analyze various economic issues. The synergy between multicultural education and socio-economic literacy enables teachers to deliver learning that is more contextual, inclusive, and relevant to the challenges of the 21st century. This is in line with Lasminawati et al. (2023), who stated that culturally responsive teaching improves instructional effectiveness by connecting learning materials with students' socio-cultural experiences.

The practical implication of this study is the need for teacher professional development programs that integrate multicultural education with the strengthening of socio-economic literacy. Such programs can be implemented through training activities, the provision of locally contextualized teaching materials, and the development of teacher learning communities that encourage the exchange of best practices in economics education. This recommendation aligns with the findings of previous studies indicating that continuous professional development is essential for improving teachers' ability to implement inclusive and contextual learning approaches.

CONCLUSIONS AND SUGGESTIONS

A. Conclusion

This study proves that multicultural education and socio-economic literacy have positive and significant effects on economics teachers' understanding in Central Lampung Regency, both partially and simultaneously. Multicultural education contributes to improving teachers' ability to understand and integrate cultural diversity and social justice values into economics learning. Meanwhile, socio-economic literacy strengthens teachers' ability to connect economic concepts with various social phenomena, making learning more contextual and relevant to students' lives.

Simultaneously, the two variables contribute 65.4% to the variation in economics teachers' understanding, indicating that multicultural education and socio-economic literacy are important factors in developing teachers' professional competence. These findings emphasize that improving the quality of economics education does not only depend on mastery of subject matter but also on teachers' ability to understand societal diversity and critically analyze various socio-economic issues.

The findings of this study provide practical implications that economics teacher professional development programs need to focus on strengthening multicultural education competencies and socio-economic literacy through continuous training, the provision of locally contextualized learning resources, and the development of contextual and inclusive learning models. Future research is recommended to involve a larger number of respondents, broader research areas, and additional variables, such as pedagogical competence, teaching experience, or institutional support, in order to provide a more comprehensive understanding of the factors influencing economics teachers' understanding.

B. Suggestion

Based on the findings of this study, it is recommended that schools and education authorities organize continuous professional development programs to improve economics teachers' competence in integrating multicultural education and socio-economic literacy into the learning process. These programs can be implemented through training, workshops, the development of locally contextualized teaching materials, and the establishment of teacher learning communities that encourage the implementation of economics learning that is more contextual, inclusive, and responsive to student diversity.

For policymakers, the results of this study can serve as a basis for designing teacher competency improvement policies that focus not only on mastery of teaching materials but also on strengthening understanding of cultural diversity and socio-economic issues. The provision of learning resources relevant to regional characteristics, along with support for learning innovations, is expected to improve the quality of economics education in schools.

Future research is recommended to expand the research area and involve a larger number of respondents so that the findings have a higher level of generalizability. In addition, future studies may develop research models by incorporating other variables, such as pedagogical competence, teaching experience, teacher self-efficacy, the use of learning technology, or school culture as potential factors influencing economics teachers' understanding.

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