



PROBLEMS OF LEARNING ECONOMICS: THE GAP BETWEEN THEORY AND PRACTICE

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ABSTRACT

Economics learning at the senior high school level faces a fundamental problem in the form of a gap between theoretical and applied approaches, which impacts the overall low economic competence of students. This study aims to explore three main dimensions of the problem: the multidimensional factors underlying and perpetuating the theory-practice gap, the impact of the gap on student competence across cognitive, affective, and psychomotor dimensions, and alternative pedagogical strategies and models that have the potential to bridge the gap within the Indonesian education context. The method employed is a systematic literature review, databases covering the period 2020–2025, analyzed using content analysis and narrative synthesis techniques. The findings reveal that the theory-practice gap stems from a complex interaction between curriculum designs that are not yet fully operational, assessment cultures oriented toward rote memorization, limited teacher pedagogical competence, and resource disparities between urban and rural schools. The resulting impacts are cumulative and cross-dimensional: cognitively weakening knowledge transfer ability and economic literacy, affectively eroding students' intrinsic motivation, and psychomotorically hindering the development of economics-based life skills. The study also identifies that Problem-Based Learning, Project-Based Learning, and strategic digital technology integration are effective alternative pedagogical models, but only optimal when supported by authentic assessment reform and sustained professional learning communities for teachers. These findings affirm that meaningful transformation of economics learning requires a holistic and synergistic reform of the entire educational ecosystem, not merely partial changes in teaching methods.

ABSTRAK

Pembelajaran ekonomi di tingkat sekolah menengah atas menghadapi persoalan mendasar berupa kesenjangan antara pendekatan teoritis dan aplikatif yang berdampak pada rendahnya kompetensi ekonomi peserta didik secara menyeluruh. Kajian ini bertujuan mengeksplorasi tiga dimensi utama permasalahan tersebut, yakni faktor-faktor multidimensional yang melatarbelakangi dan memperpetuasi kesenjangan teori-praktik, dampak kesenjangan terhadap kompetensi peserta didik pada dimensi kognitif, afektif, dan psikomotorik, serta strategi dan model pedagogis alternatif yang berpotensi menjembatani kesenjangan tersebut dalam konteks pendidikan Indonesia. Metode yang digunakan adalah studi literatur sistematis (systematic literature review) dalam rentang tahun 2020–2025, yang dianalisis menggunakan teknik analisis isi dan sintesis naratif. Hasil kajian menunjukkan bahwa kesenjangan teori-praktik bersumber dari interaksi kompleks antara desain kurikulum yang belum sepenuhnya operasional, budaya penilaian yang berorientasi hafalan, keterbatasan kompetensi pedagogis guru, serta disparitas sumber daya antara sekolah perkotaan dan perdesaan. Dampak yang ditimbulkan bersifat kumulatif dan lintas dimensi: secara kognitif melemahkan kemampuan transfer pengetahuan dan literasi ekonomi, secara afektif mengikis motivasi intrinsik peserta didik, dan secara psikomotorik menghambat berkembangnya kecakapan hidup berbasis ekonomi. Kajian ini juga mengidentifikasi bahwa pendekatan Problem-Based Learning, Project-Based Learning, dan integrasi teknologi digital secara strategis terbukti efektif sebagai model pedagogis alternatif, namun hanya optimal apabila ditopang oleh reformasi sistem penilaian yang autentik dan penguatan komunitas belajar profesional guru secara berkelanjutan. Temuan ini menegaskan bahwa transformasi pembelajaran ekonomi yang bermakna mensyaratkan pembenahan ekosistem pendidikan secara utuh dan sinergis, bukan sekadar perubahan metode mengajar secara parsial.

INTRODUCTION

Economics education plays a strategic role in equipping the younger generation with the ability to critically and rationally understand, analyze, and respond to the dynamics of socio-economic life. As a multidimensional discipline, economics is not only concerned with abstract concepts such as the laws of supply and demand, efficient resource allocation, or market mechanisms, but also touches on the practical dimensions of everyday life, from individual consumption decisions to state fiscal and monetary policies. Therefore, the quality of economics learning in schools has long-term implications for the

development of economic literacy in society at large.

Globally, various international educational institutions such as the OECD and UNESCO have long advocated for a transformation in learning approaches toward more contextual, participatory, and problem-oriented models. The results of the 2022 Programme for International Student Assessment (PISA) show that Indonesian students' abilities in mathematics and reading literacy—two domains closely correlated with economic thinking skills—remain below the OECD average, with scores of 366 and 359 points, respectively (OECD, 2023). This data suggests

fundamental problems in the current learning system, including in economics.

From a learning theory perspective, meaningful learning can only be achieved when students are able to integrate conceptual knowledge with relevant contextual experiences. The constructivist approach developed by Vygotsky asserts that cognitive processes develop through interactions between individuals and their social and cultural environments (Suhendi & Purwanto, 2021). This means that effective economics learning should not take place in a vacuum separate from social reality, but must always be linked to actual economic phenomena experienced by students, both directly and indirectly.

However, the reality on the ground shows that economics learning practices in many schools are far from ideal. The dominance of lecture methods, an emphasis on memorizing concepts, and minimal student involvement in higher-order thinking activities are common features of economics learning at the high school level (Kurniawan & Haryanto, 2022). This situation reflects a serious gap between the ideal goals of economics learning as formulated in the national curriculum and the reality of classroom implementation, ultimately impacting students' low application competency in understanding and responding to real-world economic issues.

More specifically, the gap between theoretical and applied learning in economics education in Indonesia has been documented through various empirical studies over the past five years. Fitriani and Nasution (2023) found that the proportion of assessment instruments in high school economics textbooks that measure analysis, evaluation, and creativity—according to the revised Bloom's taxonomy—only reached around 23% of the total questions, while the remaining 77% were still dominated by lower-level cognitive questions that only measure memory and comprehension. This finding indicates that the design of existing teaching materials has not been able to effectively encourage the development of students' higher-order thinking skills.

This problem is exacerbated by the limited pedagogical competence of some economics teachers in designing and implementing contextual learning. Rahayu and Wibowo

(2023) report that, based on data from the Education Quality Assurance Institute (LPMP), approximately 45% of high school economics teachers do not meet pedagogical competency standards, particularly in the ability to integrate real-world contexts into the learning process. This situation creates a debilitating cycle: teachers who are not accustomed to contextual teaching tend to repeat the conventional learning patterns they have experienced, thus preventing students from experiencing truly meaningful economic learning.

In the context of implementing the Independent Curriculum, Azzahra et al. (2024) identified several structural barriers that have caused the theory-practice gap to persist. Although the Independent Curriculum normatively provides ample space for project-based learning and differentiated learning, in practice, many teachers are not yet conceptually or technically prepared to implement this paradigm shift. The pressure to complete learning targets within a limited time, coupled with a lack of quality mentoring and supervision, has led most teachers to revert to conventional teaching patterns that feel safer and more familiar.

Another dimension that exacerbates this gap is the still-superficial use of technology in economics learning. Permatasari and Susilo (2024) found that although the COVID-19 pandemic has accelerated the adoption of digital tools in learning, technology integration in economics learning tends to be limited to presentation and material distribution, and has not yet reached a stage that allows for simulations of economic decision-making, real-world data analysis, or interactive exploration of economic models. Yet, technology holds significant potential to bridge the gap between theory and practice through market simulations, analysis of actual economic data, and case studies based on real-world problems.

At the affective level, the theory-practice gap also impacts student motivation and engagement. Santoso and Anggraini's (2022) study of 450 high school students in five major Indonesian cities showed that only 31% of students reported feeling interested and motivated in participating in economics lessons. Most respondents considered the economics material abstract, irrelevant to their

lives, and boring. This low motivation significantly negatively correlated with student achievement and application skills in solving contextual economic problems.

Although several studies have successfully identified the existence of a theory-practice gap in economics learning, previous studies still leave several gaps that remain unaddressed comprehensively. First, most existing studies focus on descriptive analysis of learning conditions in the field, but few systematically examine the factors causing this gap within a multidimensional and holistic analytical framework (Widodo & Santoso, 2023). As a result, the resulting recommendations are often partial and fail to fully address the root causes of the problem.

Second, research on the theory-practice gap in economics learning is generally conducted in urban school contexts with relatively adequate access to resources. Very limited research has explored the dynamics of this gap in schools in remote areas, the 3T (underdeveloped, frontier, and outermost), or in schools with significant infrastructure and human resource limitations (Pradana et al., 2023). Yet, the characteristics and magnitude of the gap in these contexts can differ substantially and require contextual solutions.

Third, there is limited research specifically examining the effectiveness of various pedagogical interventions in bridging the theory-practice gap longitudinally. Most studies are cross-sectional and fail to capture the development of student competencies over time as a result of the various learning approaches implemented (Hapsari & Nugroho, 2024). This gap serves as an important basis for the need for a more in-depth and comprehensive study of the problems of economic pedagogy, particularly regarding the gap between theoretical and applied learning.

Referring to the problem framework that has been described, this article aims to conduct a critical and comprehensive study of the problematic gap between theory and practice in economics learning at the senior high school level in Indonesia. More specifically, this study will explore: (1) the multidimensional factors that underlie and perpetuate the theory-practice gap in economics learning; (2) the impact of this gap on the development of students' economic competencies, both in the cognitive, affective,

and psychomotor dimensions; and (3) alternative pedagogical strategies and models that have the potential to bridge this gap effectively in the context of Indonesian education.

METHODS

This research uses a systematic literature review (SLR) approach as the primary methodological framework. This approach was chosen because it is considered the most appropriate for comprehensively examining the gap between theory and practice in economics learning, by integrating findings from various relevant primary and secondary studies. The literature search process was conducted through several reputable databases and publication period was limited to 2020 and 2025 to ensure the relevance and currency of the data used.

Analysis of the selected literature was carried out using content analysis and narrative synthesis techniques, namely by identifying dominant themes, patterns of findings, and contradictions between studies that emerged from the entire literature reviewed.

The synthesis process is carried out in stages: first, the findings from each study are grouped based on relevant themes and problem dimensions; second, comparisons are made between findings to identify consistencies, differences, and unanswered *research gaps*; and third, the synthesis results are formulated into a coherent and systematic analytical narrative.

RESULTS AND DISCUSSION

Multidimensionality that Underlies the Gap Between Theory and Practice of Economic Learning

Mapping various relevant empirical studies reveals that the gap between theoretical and applied learning in economics education is not a single phenomenon stemming from a single factor, but rather the result of an accumulation of interconnected issues at the systemic, institutional, and individual levels. Understanding the complexity of these factors is an indispensable starting point for formulating solutions that truly address the root of the problem.

At the system level, the current curriculum design is considered incapable of fully

fostering a strong bridge between theoretical concepts and practical application. Although the Independent Curriculum, introduced in 2022, normatively provides greater space for project-based learning and contextual approaches, its implementation in the field still faces various structural obstacles that are not easily overcome in the short term. Azzahra et al. (2024) noted that too rapid a curricular transition without adequate preparation in the supporting ecosystem actually creates confusion among educators, rather than encouraging a true transformation in learning. Teachers who have been accustomed to conventional learning patterns for years find themselves faced with the demands of a significant paradigm shift, without adequate support to navigate the transition effectively and confidently.

Another factor contributing to this gap relates to the assessment orientation, which is still strongly directed toward measuring low-level cognitive abilities. The long-entrenched "study for the test" culture in the Indonesian education system indirectly shapes the perception of students, teachers, and even parents that learning success is measured solely by how much content can be memorized and reproduced on exam answer sheets. Widodo and Santoso (2023) assert that the pressure to prepare students for final exams and university entrance exams has created a distortion in learning priorities, where depth of understanding and applied thinking skills are sacrificed for the sake of efficiently mastering material in a short time. This condition creates a cycle that is difficult to break: teachers teach according to what will be tested, students learn according to what is taught, and assessment instruments continue to measure the same things year after year without any real impetus for change.

At the institutional level, limited school resources are also a significant explanatory variable. Pradana et al. (2023) found that the gap in the quality of economics learning between urban and rural schools is striking, not only in terms of physical infrastructure such as laboratories and internet connectivity, but also in terms of the qualifications and pedagogical experience of educators. Schools in remote and underdeveloped (3T) areas face multiple challenges: available economics teachers often do not come from relevant economics

educational backgrounds, available learning resources are very limited, and access to professional development programs is almost non-existent. This structural inequality creates a widening gap in learning quality that is difficult to bridge with uniform curriculum policies alone.

At the individual level, teachers' limited pedagogical competence in designing contextual learning is the most frequently cited factor in the literature. Rahayu and Wibowo (2023) reported that nearly half of the high school economics teachers they studied lacked the ability to integrate actual economic phenomena into their lesson plans. This situation stems from the weaknesses of teacher education programs, which primarily equip prospective educators with academic mastery of economics content without adequately providing space for developing skills to transform that knowledge into lively, relevant, and challenging learning experiences for students. As a result, many teachers, despite possessing a strong grasp of economic theory, still struggle when asked to design lessons that take students beyond simply understanding definitions to analyzing and evaluating real-world economic issues.

The Impact of the Gap on the Development of Students' Economic Competence

The gap between theory and practice in economics learning is not merely a methodological issue, but has a real and measurable impact on the development of students' overall competencies, encompassing cognitive, affective, and psychomotor dimensions. Understanding these impacts is crucial to strengthening the argument for the urgency of change that cannot be postponed any longer.

From a cognitive perspective, the most direct impact of the dominance of theoretical learning disconnected from real-world contexts is poor knowledge transfer. Knowledge transfer refers to a person's ability to apply concepts learned in one situation to new, different but relevant situations. Fitriani and Nasution (2023) found that students accustomed to memorizing concepts experienced significant difficulties when faced with questions requiring case analysis or problem-solving in contexts slightly different from the examples presented by the teacher.

This weak transfer ability reflects that students' understanding is superficial and fragile, easily forgotten after the exam because it lacks strong roots in deep conceptual understanding.

Furthermore, weak knowledge transfer skills also have implications for students' overall low economic literacy. Economic literacy, in a comprehensive sense, is not only about the ability to define economic concepts but also includes the ability to read and interpret economic data, understand public policy mechanisms, and make rational financial decisions based on a solid understanding of economic principles. Kurniawan and Haryanto (2022) showed that students who experienced rote-based economics learning had consistently lower economic literacy scores than those who received more contextual and problem-based learning experiences, even after other factors such as family socioeconomic background were statistically controlled.

In the affective dimension, the impact of the theory-practice gap is no less serious. Santoso and Anggraini (2022) reported that the majority of students described economics learning as boring, irrelevant, and unrelated to their lives. This negative perception is not simply an expression of dislike, but reflects the failure of learning to build emotional and personal connections between students and the material being studied. From a learning motivation perspective, the relevance and connection of material to real life is one of the strongest predictors of intrinsic motivation, which in turn is a key determinant of the quality and depth of learning. When students fail to find meaning and relevance in what they learn, intrinsic motivation will stagnate, and learning will occur solely due to extrinsic incentives such as test scores or parental pressure, rather than genuine curiosity and a desire for understanding.

Even more worrying, Permatasari and Susilo (2024) found that meaningless economics learning experiences have the potential to foster apathy toward economic issues and public policy among the younger generation. Students who are never invited to analyze fiscal policy, understand the impact of international trade, or evaluate government programs to alleviate poverty grow into citizens who lack the capacity to participate critically in public discourse on economic issues that affect

their lives. This ultimately has serious democratic implications, as quality citizen participation in a democracy requires an understanding of economics that goes beyond mere verbal and superficial language.

From a psychomotor perspective, the theory-practice gap impacts students' low ability to apply practical skills that should be the product of economics learning, such as the ability to prepare a personal or family budget, analyze business opportunities, read simple financial reports, or understand basic investment instruments. Hapsari and Nugroho (2024) in their longitudinal study showed that high school graduates who never received experience with practice-based economics learning experienced significant difficulties in managing their personal finances when entering the workforce or college, even though they had received material on financial management in school. This finding confirms that economic knowledge that is never properly practiced and contextualized in the learning process will not be embedded into functional and durable life skills.

Alternative Pedagogical Strategies and Models to Bridging the Gap

In response to the complex issues outlined above, various studies have identified a number of pedagogical approaches and models that have proven or potentially been effective in bridging the gap between theoretical and applied learning in economics education. These approaches are not mutually exclusive, but rather complementary and can be flexibly combined to suit the specific context and needs of each classroom.

The first approach with strong empirical support is problem *-based learning* (PBL). In PBL, students are presented with complex, unstructured real-world economic problems as a starting point for learning. They are then guided to independently or collaboratively identify relevant concepts, gather information, analyze alternative solutions, and formulate informed recommendations. Kurniawan and Haryanto (2022) compared the learning outcomes of students taught using PBL with those of a group receiving conventional instruction and found that the PBL group demonstrated not only deeper conceptual understanding but also better transferability and significantly higher learning motivation.

The advantage of PBL lies in its ability to stimulate students' curiosity and need to know, so that conceptual learning occurs not as a matter of memorization but as a self-perceived need to solve meaningful problems.

A second, equally promising approach is the strategic use of digital technology to create interactive economic simulations and explorations. Permatasari and Susilo (2024) identified several digital platforms that have been used effectively in economics learning, such as virtual stock market simulations, online economic role-playing games, and economic data analysis using freely available visualization tools. The key to the success of this technology integration, according to their findings, lies not in the sophistication of the technology used, but rather in the teacher's careful design of learning activities that position technology as a medium for active exploration, not simply as a means of presenting information. When students can directly "play" with market simulations, observe how changes in one variable affect others, and reflect on these experiences within the framework of previously learned concepts, the resulting understanding is far more robust and functional than that gained through purely verbal explanations.

A third approach that has received significant attention in recent literature is project - *based learning*, which is explicitly integrated into the design of the Independent Curriculum through the Pancasila Student Profile Strengthening Project (P5). Azzahra et al. (2024) documented several good practices in implementing Project-Based Learning (PjBL) in economics learning, including a project analyzing the condition of local MSMEs, a school cooperative simulation project, and a project investigating the impact of price policies on farmers in the community surrounding the school. These projects not only develop a conceptual understanding of market mechanisms, economic policies, or financial institutions but also develop 21st-century skills such as teamwork, communication, critical thinking, and data literacy. More importantly, the experience of meeting directly with real economic actors in the community provides students with perspectives that are impossible to gain from reading textbooks alone.

In terms of strengthening teacher capacity, Rahayu and Wibowo (2023)

recommend the development of school-based professional learning communities (PLCs) or school clusters as the most effective and sustainable mechanism for improving teachers' pedagogical competence in designing contextual learning. In PLCs, teachers collaboratively design learning tools, implement them in their respective classrooms, observe their peers' learning processes, and reflectively discuss the results of these observations in a structured, iterative cycle. According to Hapsari and Nugroho (2024), *the lesson study approach*, widely practiced in Japan and proven effective in continuously improving the quality of learning, can be contextually adapted to strengthen economic pedagogy in Indonesia, especially if accompanied by facilitation from school supervisors who have a deep understanding of contextual economic learning.

Finally, from a policy perspective, Widodo and Santoso (2023) emphasized that transforming the assessment system is an unavoidable prerequisite for truly transforming learning practices. As long as the assessment instruments used—both at the school and national levels—are still dominated by memorization and shallow understanding, the structural pressures pushing teachers back to conventional teaching patterns will remain very strong. Assessment reform that integrates authentic assessment, portfolios, and projects as legitimate and meaningful components in measuring student competency is a systemic step that needs to be taken simultaneously with curriculum reform and strengthening teacher capacity, so that all elements of the learning ecosystem move in the same direction synergistically and coherently.

Overall, the results of this literature review confirm that the theory-practice gap in economics learning is a problem that can only be addressed through an equally complex approach: not with a single, partial intervention, but through a transformation that simultaneously touches on the dimensions of curriculum, pedagogy, assessment, teacher capacity, and education system policy as a whole.

CONCLUSION

Based on a synthesis of the overall findings discussed, several concluding propositions can be formulated that support each other and form a coherent argument.

First, it emphasizes that the gap between theoretical and applied learning in economics education is systemic, not incidental. This problem does not arise from the negligence of individual teachers alone, but rather is a product of the interaction between an inoperable curriculum design, a memorization-oriented assessment culture, and limited pedagogical capacity that has not been structurally addressed. Unless these three elements are addressed simultaneously, partial improvement efforts will only produce superficial changes without addressing the underlying root of the problem.

Second, it argues that the impact of this gap is cumulative and cross-dimensional. The findings consistently demonstrate that weaknesses at the cognitive level—in the form of low transfer skills and economic literacy—do not exist in isolation, but are instead reinforced by weakened intrinsic motivation in the affective dimension and hampered life skills in the psychomotor dimension. These three dimensions work synergistically to form competency deficits that become increasingly entrenched over time if not intervened early through real and meaningful changes in learning experiences.

Third, solutions to this gap are readily available conceptually and empirically, but require the courage to undertake a comprehensive transformation. Problem-based learning, project-based learning, and strategic technology integration have proven effective in bridging the theory-practice gap, but they will only work optimally if supported by authentic assessment reforms and the ongoing strengthening of teachers' professional learning communities. Thus, the final proposition that can be drawn is that the true quality of economics learning is not determined by the comprehensiveness of the content taught, but by the depth with which students are able to connect the acquired knowledge to the realities of life they face every day.

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