ITJ | The International Tax Journal

# Economic education: A proposed program for rationalizing consumer behavior among secondary-stage students

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**Abstract---**The present study aims to propose a training program directed at secondary-stage students, in order to enable them to employ the mechanism of economic education with a view to rationalizing their consumer behavior—considering that economic education is an educational approach aimed at developing individuals' economic awareness and equipping them with the knowledge, skills, and values that help them manage their resources and make rational financial and consumer decisions, thereby reinforcing responsible behavior and achieving the optimal use of available resources.

**Keywords---**Economic Education, Consumer Behavior, Secondary School Students.

## I. Introduction and Problem Statement

In recent decades, the world has witnessed rapid economic and social transformations that have directly affected patterns of production and consumption, as well as the nature of the economic behaviors and decisions individuals make in their daily lives. These transformations, together with technological development and media openness, have contributed to the spread of irrational consumption patterns, particularly among secondary-school adolescents, who have become increasingly influenced by commercial advertisements, the media, and digital platforms. In this context, the Organization for Economic Co-operation and Development (OECD, 2020) emphasized the importance of integrating financial and economic education into educational systems, given its role in preparing learners who possess the knowledge and skills necessary to make conscious and responsible financial and economic decisions.

**How to Cite**:
El Amine, B. M., & Meriem, B. H. (2026). Economic education: A proposed program for rationalizing consumer behavior among secondary-stage students. *The International Tax Journal*, *53*(3), 1830–1836. Retrieved from https://internationaltaxjournal.online/index.php/itj/article/view/704

The International tax journal ISSN: 0097-7314 E-ISSN: 3066-2370 © 2026

Submitted: 05 April 2025| Revised: 18 May 2025| Accepted: 06 November 2025

Economic education represents a contemporary pedagogical approach directed at cultivating economic awareness among learners. This is achieved through instilling the knowledge base, competencies, values, and dispositions required for them to exercise sound judgment in their consumption habits, allocate resources efficiently, and reach economic choices that align with their personal needs and available means (Al-Madkhali, 2015; Al-Sherbini & Al-Tanawi, 2011). This orientation is based on the premise that economic behavior is an acquired behavior shaped through processes of social and educational upbringing, particularly within the family, school, and media—an assertion supported by social learning theory, which holds that individuals acquire behavioral patterns through observation, modeling, and reinforcement (Bandura, 1986). This is also consistent with Piaget's theory of cognitive development, which affirms that the comprehension of economic concepts develops gradually according to stages of mental growth, making the secondary stage an appropriate period for consolidating concepts of rational consumption and developing economic awareness (Piaget, 1972).

From a psycho-educational perspective, consumer behavior is influenced by a number of psychological variables, such as motivation, attitudes, self-control, delay of gratification, and decision-making ability—variables that play a fundamental role in shaping patterns of spending, saving, and resource management (Bandura, 1986). The educational institution also plays a pivotal role in building and reinforcing these behaviors through curricula, educational activities, and learning situations that help translate economic knowledge into realistic practices and behaviors.

Accordingly, the present study seeks to propose a training program grounded in the principles of socio-cultural theory, under the heading of economic education, directed at secondary-stage students, with the aim of developing rational consumer behavior among them.

## II. Theoretical Foundations of the Economic Education Program:

### 1. Economic Education:

Al-Sherbini Fawzi and Al-Tanawi Effat (2011) define economic education as: "the education that helps the individual improve consumption patterns, form economic awareness, and acquire productive work skills that help increase production and preserve and develop economic knowledge and practical skills, as well as acquiring the ability to think intelligently in accordance with the requirements of the economic conditions of society, so that the individual can adapt to their own economic reality and that of the society in which they live."

Khalaf Abu Zeid (2017) defines it as: "instilling and developing economic concepts in children's minds, according to appropriate methods of understanding and practice, taking into account the child's age and mentality, so as to contribute to modifying their economic behaviors."

Fredrik Borg (2017) indicates that an individual's economic education means: "the knowledge and guidance through which children are equipped with correct economic behaviors, and which develop their responsibility and sources of knowledge regarding economic issues."

(Cited in: Mastoura & Salem, 2025, p. 67)

Reviewing the aforementioned definitions reveals that economic education is a deliberate educational process aimed at building the individual's economic personality by developing their economic knowledge, skills, values, and attitudes, thereby enabling them to adopt conscious and rational economic behavior in various life situations. These definitions also agree that economic education is not limited to the cognitive dimension but extends to behavior modification and the development of economic responsibility, as well as enhancing the ability to make sound economic decisions and adapt to economic changes, while taking into account learners' developmental characteristics, so as to prepare them for active participation in economic and social life.

## 2. The Importance of Economic Education for the Child:

Contemporary societies face increasing economic challenges as a result of globalization, economic openness, and resource scarcity, which has made economic education one of the fundamental requirements for preparing generations and developing their ability to adapt to economic changes. In this regard, Al-Jabri (2010) affirms that education bears the responsibility of spreading economic awareness and guiding the behavior of the youth by incorporating economic concepts into curricula and educational activities. Economic education also contributes to instilling positive economic values and behaviors, such as rationalizing consumption, saving, and the sound investment of resources, and developing economic responsibility from an early age, thereby contributing to building a balanced personality capable of making sound economic decisions (Nassim, 2013).

In addition, it enhances the preservation of public and private property, entrenches the values of work and production, and curbs manifestations of extravagance, waste, and irrational consumption—making it a fundamental (Ahmed & Abdel-Gawad, 2016).

## 3. Objectives of Developing Economic Education Concepts for Children:

Economic education pursues a range of aims that together support the holistic economic preparation of students. According to Al-Madkhali (2015) and Al-Sherbini and Al-Tanawi (2011), foremost among these aims is heightening students' awareness of economic concerns and challenges while instilling in them sound economic conduct, which in turn strengthens their capacity to adjust to the economic environment around them. Beyond this, the approach seeks to prepare students for meaningful engagement within their communities, foster appreciation for work and productivity, promote the efficient use of time and resources, and embed ethical and economic principles across their various interactions. It further seeks to develop their intellectual, skill-based, and economic capacities, enhance their practice of sound economic behaviors, and prepare them for the future by training them in planning and making rational economic decisions, in addition to developing their understanding of contemporary economic relationships, and instilling positive habits such as rationalizing consumption, saving, cooperation, and awareness of the importance of work.

## 4. The Most Important Economic Education Concepts for Children:

The economic notions and values imparted to children vary depending on their developmental stage, since these are tied to growth-related characteristics and the individual's readiness to grasp and put them into practice within everyday contexts. Along these lines, Al-Hamoud Hana (2010) (as cited in Mastoura & Salem, 2025, p. 67) highlights that one of the key economic notions appropriate for children is the notion of work, which cultivates in them an appreciation for effort and productivity, respect for different occupations, and an understanding that work constitutes a primary means of earning income and raising one's standard of living. Spending is also considered one of the important concepts that helps familiarize the child with the value of money and how to use it to meet needs according to the principle of moderation and avoidance of extravagance. The concept of rationalization also stands out, which is based on the proper utilization of available resources, such as water, food, energy, and time, and avoiding waste in their use. Saving, meanwhile, consists of setting aside part of one's money to achieve future goals, thereby enhancing the child's sense of responsibility, self-confidence, and ability to plan, in addition to recognizing the importance of saving for the individual and society and its correct methods.

# III. The Proposed Training Program (Economic Education):

## 1. Operational Definitions:

**- Training Program:** Operationally defined as a planned and organized program based on Vygotsky's socio-constructivist theory, comprising all lectures and workshops distributed over four (4) sessions, at a rate of two sessions per week, directed at secondary-stage students, with the aim of raising their knowledge and skill level related to economic education, as a program for rationalizing consumer behavior among secondary-stage students.

**- Economic Education:** The process of uncovering and identifying the knowledge, skills, values, and attitudes related to spending, consumption, saving, and investment, and how to deal with money, with the aim of raising secondary-stage students' awareness and developing and rationalizing their economic behavior.

2. **Objectives of the Program:**
   - General Objective of the Proposed Training Program:
     To develop secondary-stage students' skills in using economic education concepts with a view to rationalizing their consumer behavior.
   - Specific Objectives of the Proposed Training Program:
     By the end of the program, secondary-stage students should be able to:
     - Identify the concept of economic education.
     - Deduce the objectives and importance of economic education.
     - Identify the concept of consumer behavior.
     - Recognize the skills for rationalizing consumer behavior.
     - Deduce the objectives of rationalizing consumer behavior.
     - Recognize the educator's role in the mechanism of economic education.
     - Recognize the obstacles to implementing the mechanism of economic education arising from both the educator's and the students' performance.
     - Be able to use the consumer behavior scale.

3. **Importance of the Program:**
   - The proposed training program provides secondary-stage students with a knowledge framework addressing the concepts of economic education as well as consumer behavior.
   - It sheds light on the importance of training secondary-stage students in the programs and strategies that contribute to rationalizing their consumer behavior.
   - It highlights the importance of using economic education in rationalizing consumer behavior and the extent of its effectiveness in developing students' skills.

4. **Rationale for Developing the Program:**
   - The importance of applying economic education concepts to the everyday lives of secondary-stage students.
   - An attempt to arrive at a training program based on economic education in order to develop students' competencies related to spending and consumption.
   - Preparing a list of the program's topics or units for those responsible for the training process of secondary-stage students.

5. **Techniques of the Training Program:**
   - Principles of Socio-Constructivist Theory:
     - Learning is not something the individual achieves in isolation, nor is it located within the self; instead, skills and knowledge reside in the surrounding environment, making it necessary for the child to engage with that environment for learning to occur.
     - The individual acquires knowledge and skills by sharing experiences with adults or more experienced peers.
     - The individual's cognitive development depends on the social milieu and is not independent of it.
     - Higher mental functions are gradually formed through a series of social interactions.
   - The Socio-Constructivist Approach Proceeds from Three Dimensions:
     - The constructive dimension: the construction of knowledge by the self.
     - The interactive dimension: the self's interaction with the object to be learned.
     - The social dimension: learning takes place in situations within a social and physical context.

- Learning occurs in a meaningful social context connected to reality, and is characterized by the following:
  - A democratic atmosphere and active dynamism.
  - The necessity of contact with peers and the environment.
- Assistance is provided using supports and audiovisual aids that stimulate and guide the student.

**IV. Content of the Training Program, Its Substance, and Duration of Completion:**

Table 1: Content of the Training Program, Its Substance, and Duration of Completion

<table>
<tr><th colspan="2">Program Modules</th><th>Module Content</th><th>Sessions</th><th>Objectives of Each Session</th><th>Duration</th></tr>
<tr><td rowspan="2">01</td><td rowspan="2">Introduction to Economic Education</td><td>Concept of Economic Education</td><td rowspan="2">Session 01</td><td>Define the concept of economic education</td><td rowspan="2">45minutes</td></tr>
<tr><td>Objectives and importance of economic education</td><td>Identify the objectives and significance of economic education</td></tr>
<tr><td rowspan="2">02</td><td rowspan="2">Dimensions of Economic Education</td><td>Dimensions of economic education</td><td rowspan="2">Session 02</td><td>Identify the dimensions of economic education</td><td rowspan="2">45minutes</td></tr>
<tr><td>The educator's role in reinforcing the concepts of economic education</td><td>Identify the educator's role in reinforcing the concepts of economic education</td></tr>
<tr><td rowspan="2">03</td><td rowspan="2">Introduction to Consumer Behavior</td><td>Concept of consumer behavior</td><td rowspan="2">Session 03</td><td>Define the concept of consumer behavior</td><td rowspan="2">45minutes</td></tr>
<tr><td>Objectives and importance of rationalizing consumer behavior</td><td>Identify the objectives and significance of rationalizing consumer behavior</td></tr>
<tr><td rowspan="2">04</td><td rowspan="2">Rationalizing Consumer Behavior According to the Concepts of Economic Education.</td><td>Financial Literacy and the Rationalization of Consumption, Spending, and Saving</td><td rowspan="2">Session 04</td><td>Reinforce financial literacy and promote the rationalization of consumption, spending, and saving.</td><td rowspan="2">45minutes</td></tr>
<tr><td>Barriers arising from the performance of educators and students</td><td>Identify the barriers to implementing economic education resulting from both educators' performance and students' performance.</td></tr>
</table>

Source: Prepared by the researchers

## V. Methodological Procedures of the Training Program

### 1. Study Methodology:
The effectiveness of the program is studied following the steps of the experimental method, as it is more consistent with the objectives of the present study, with the aim of determining and measuring the effectiveness of the proposed training program (Economic Education) in rationalizing consumer behavior among secondary-stage students.

### 2. Beneficiaries of the Program (Study Population and Sample):
The study population comprised all secondary-stage students at "Daoud Mohamed El-Jabali" secondary school in the city of Remchi, Tlemcen Province, while the study sample consisted of (50) male and female students, selected as a sample for both the pilot study and the main study.

### 3. Boundaries of the Training Program:
- Human boundaries: Secondary-stage students.
- Temporal boundaries: From 06-10-2024 to 02-12-2024.
- Spatial boundaries: Daoud Mohamed El-Jabali Secondary School, city of Remchi, Tlemcen Province.

### 4. Methods and Means Used in the Program:
- Training methods for the program are selected in a manner appropriate to the program's content, the achievement of its objectives, and the nature of the trainees and the training venue; we propose the lecture method and the dialogue/discussion method.
- As for the fourth axis, we propose the use of the cooperative learning strategy through cooperative learning groups.
- The means and tools include worksheets, a computer, and an overhead projector.

### 5. Measuring the Effectiveness of the Training Program:
• Assessment of Students' Consumer Behavior:
- Pre-assessment: Through orientation and posing questions about the program's content.
- Assessment of students' performance during the program: Through group and individual worksheets, and through workshops and the extent of interaction within the training room.
- Final assessment: Each student fills out a general evaluation form for the training program, writing down the program's strengths and weaknesses, with the possibility of adding suggestions needed for the program's development.

• Validity of the Proposed Training Program: Established by presenting it to a group of (06) specialized reviewers, including (04) professors specializing in educational psychology and (02) professors specializing in economics, to give their opinions on the program in terms of the soundness of the formulated objectives, the organization of the content, and the appropriateness of the training methods and activities.

• Pre-measurement: Conducted through the construction of a questionnaire addressing both economic education and consumer behavior, in order to identify students' training needs.

• Post-measurement: Conducted after the completion of the program, through an observation grid, for the purpose of measuring the program's effectiveness and the extent to which students are able to use the approach of economic education concepts at the planning, preparation, implementation, and evaluation stages.

• Follow-up measurement: After approximately one month, the observation grid is reapplied to the same sample members, for the purpose of measuring the program's effectiveness and the extent to which students are able to rationalize their consumer behavior at the planning, preparation, implementation, and evaluation stages.

## VI. Conclusion:

Economic education is one of the modern educational approaches that aims to develop learners' awareness of the sound principles of dealing with money and resources, by equipping them with the knowledge, skills, values, and attitudes that enable them to make rational economic decisions in their daily lives. It also contributes to entrenching a culture of rationalized consumption and saving, and sound expenditure planning, thereby reinforcing responsible consumer behavior among secondary-stage students and equipping them to face contemporary economic challenges with competence and awareness. In this regard, the present study aimed to propose a training program directed at secondary-stage students, in order to enable them to rationalize their consumer behavior.

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Note: The entries that were originally in English (the Cogent Education, Jennings, and Sherraden references) have been left as they appeared in the source. I also flagged the one reference that seems to be missing its opening portion ("among preschool children...") in case you'd like to locate and complete that citation.

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