

The Influence of Informal Economic Education on Interest in Continuing Education to Higher Education Through Positive Psychological Capital as a Moderator Variable in Students of Madrasah Aliyah Negeri 1 Makassar City

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ABSTRAK

Pengaruh pendidikan ekonomi informal terhadap minat melanjutkan pendidikan ke perguruan tinggi melalui modal psikologis positif sebagai variabel moderator pada siswa Madrasah Aliyah Negeri 1 Kota Makassar. Penelitian ini diharapkan dapat memperoleh informasi dan pemahaman mengenai pengaruh pendidikan ekonomi informal terhadap minat melanjutkan pendidikan ke perguruan tinggi melalui modal psikologis positif sebagai variabel moderator pada siswa di Madrasah Aliyah Negeri 1 Kota Makassar. Metode yang digunakan adalah metode penelitian kuantitatif dengan jenis penelitian deskriptif. Sampel dalam penelitian ini adalah 116 siswa Madrasah Aliyah Negeri 1 Kota Makassar. Analisis data menggunakan Partial Least Square Structural Equation Model (PLS-SEM). Hasil penelitian yang diperoleh adalah yang berdampak signifikan terhadap minat pendidikan ekonomi informal pada pendidikan menengah balita perguruan tinggi. Modal psikologis positif berdampak signifikan terhadap minat melanjutkan pendidikan ke perguruan tinggi. Modal psikologis positif dapat memperkuat hubungan antara pendidikan ekonomi informal dan minat melanjutkan pendidikan ke perguruan tinggi.

ABSTRACT

The influence of informal economic education on interest in continuing education to higher education through positive psychological capital as a moderator variable in Madrasah Aliyah Negeri 1 Makassar City students. This research is expected to obtain information and understanding regarding the influence of informal economic education on interest in continuing education to higher education through positive psychological capital as a moderator variable in students at Madrasah Aliyah Negeri 1 Makassar City. The method used is a quantitative research method with descriptive research type. The sample in the research was 116 students of Madrasah Aliyah Negeri 1 Makassar City. Data analysis uses Partial Least Square Structural Equation Model (PLS-SEM). The research results obtained are that has a significant impact on informal economic education interest in secondary education toddler higher education. Positive psychological capital has a significant impact on interest in continuing education to college. Positive psychological capital can strengthen the relationship between informal economic education and interest in continuing education to college.

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1. PENDAHULUAN

Around 2011, Indonesia re-entered the modern world, especially industry 4.0. Industry 4.0 has an impact on the capabilities of human resources who should have work suitability and have excellence in certain fields (Rohida, 2018). Then, in 2020, Regulation Number 11 of 2020 concerning Position Creation was passed by the DPR which was then ratified by the President. Jokowi. These two things have a positive impact on increasingly tight competition between workers in Indonesia. Education is seen as an effort to improve the quality of human resources (Suciningrum and Rahayu, 2015). Education in Indonesia is regulated in Regulation number 20 of 2003 concerning the Public School System. Education is also considered suitable as a means of developing the knowledge and skills needed to survive and even prepare the country to face international competition (Maulidiyanti and Suciati, 2021). With the aim of making the country's life more intelligent, education in Indonesia perceives three pathways, namely formal, casual and non-formal education which are considered complementary (Elsap, 2018). Senior high school (SMA) is an illustration of the right teaching path after elementary school and junior high school. Junior High School (SMA) in the educational environment is a state-funded school whose graduates are expected to continue their studies to a higher level, especially college, because they do not acquire special abilities while studying at school. Secondary school. These abilities should be obtained at school or when students choose to continue their studies to a higher level (Mardiyati and Yuniawati, 2015).

One of the reasons underlying students' decisions after continuing high school is their interest and decision to continue their studies to a higher level, namely college. Further education is one level of education that is considered to have an important role in creating quality human resources (Maulidiyanti and Suciati, 2021). Therefore, human resources who pursue higher education are seen as more ready to compete and capable in the world of work because they are ready or equipped with information according to the program they receive (Munira, 2019).

Informal economic education is an external factor that influences interest in continuing education at tertiary level. Economic education is needed by someone, especially students who will consider continuing their education to improve the economy. The economic education taught will make children objective in various things so that the direction of economic education is not only teaching how to manage money or how to use money. But more than that, economic education also teaches students how to make decisions in the future to meet their daily needs in order to be successful and pursue a career through education at a higher level. Setiaji revealed that in relation to continuing their education to college, parents play a very dynamic role in empowering the realization of their children's dreams (Setiaji and Rachmawati, 2017). Kartikasari et al., (2021) stated that the family is the first and main educational space for children, family education programs are centered on the focal point of their activities in the nuclear family, and that means that education occurs where children are. is naturally a family obligation. Economic education is important for teaching outside of school where educational experiences are taught between parents and children in a family environment, parents provide information, experience and abilities to their children, as well as specific matters related to everyday life.

The second factor that influences students' interest in continuing their education to higher education is positive psychological capital. Psychological capital or psychological potential is an idea concept in psychological science research called Psychological Capital. Positive psychological capital or PsyCap centers on what capital exists within an individual and what can be produced from that individual (Luthans et al, 2006). The development of positive psychology is described by the presence of four built viewpoints, namely efficacy/confidence, optimism, hope, and resilience. Psychological development from these four points of view can describe what kind of psychological capital a person has, including teenagers who are going through high school.

Capital as a condition for positive psychological change or PsyCap is very important for the younger generation, especially students, because adolescence in high school is a critical period before entering higher education. to adulthood and continue training to a higher level significant and PsyCap can help adolescents in presenting the most common ways of investigating their true capacities. For high school students and the like, knowing their condition and positive mental development is very related and necessary. This can help students develop their abilities to the maximum level as an illustration of facing the future after graduating from school.

Higher education has a commitment that we know plays a very big role in improving the quality of human resources. a country (Nulhaqim et al., 2020). In the ongoing era of globalization, where competition in the world of work is increasingly fierce, reliable and competitive human resources are needed. Human resources in Indonesia need to improve their quality to overcome target market problems by having a dominance of knowledge and innovation, relational abilities, coordinated efforts, and imagination (Putri et al., 2020). Some of these things can be obtained through University Education. This is in line with the goals of higher education as stated in Law of the Republic of Indonesia Number 12 of 2012 which states that the goal of higher education is to develop the ability of students to become individuals who believe and are devoted to God Almighty. strong and have an honorable, healthy, capable, fit, imaginative, free, talented and skilled personality for the benefit of supporting the country. Through higher education, human resources in Indonesia can have information about the knowledge and abilities according to the program they are undertaking, which will be an important point to be more competitive in the world of work.

2. TINJAUAN PUSTAKA

2.1 *Theoretical Approach*

The theory used in this research is constructivism theory, an instructive learning theory, namely experience-based learning where students develop their insight through perception, experience, reflection on experience, and associating different thoughts. In constructivist learning theory, the ability to use past information as a basis for building new information, where students effectively learn how to solve real problems through experimentation. In addition, constructivism changes the task of educators as information givers to teachers who help students build their insight (Hussain et al., 2020).

Constructivism theory helps students find innovative thoughts through involvement and assistance with the information they obtain so that it can make students' lives more dynamic and information continues to develop. In constructivism theory, a close relationship was found with the variable interest in continuing education, which shows that something will be more successful and meaningful when students can collaborate in expressing issues or ideas. Xamani (2013) argues that this approach allows students to create information, transform it into new situations, accept previous information as an illustration and utilize social collaboration and foster critical thinking. Therefore, students see that rather than being uninvolved beneficiaries and waiting for instructors or others to provide encouragement in order to get a reaction, students are instead responsible for their decisions. Constructivist learning is generally associated with a student-focused approach, where students effectively take part in exercises that are important to them (Masrom, 2013).

2.2 The Relationship between Informal Economic Education and Interest in Continuing Education at Higher Education

The important role of informal economic education is to form an independent young generation (students). When a child grows up, they are expected to be wise in managing their finances. The tendency to provide economic education is very important for parents to do, so that children can choose the right choice (Muhanaz et al., 2018). Economic education in the family can be assisted through example, adjustments, and explanations related to purchasing choices. This action is a form of casual education carried out to prevent consumer behavior (Novitasari and Septiana, 2021).

Continuing education to higher education is a student's tendency or interest in self-development, expanding information and abilities through the school system in higher education (Alexandro et al., 2021). Students' interest in continuing their education to higher education should be seen from the attitude of students who are starting to focus and concentrate on something they desire as evidenced by the efforts made to find out data about ideal higher education (Farmesa et al, 2017)

Informal economic education plays an important role in influencing a person's desire to continue their education to college. Through informal economic education, a person can develop various abilities, economic thinking, independence, psychological strength, and future career direction which can influence a person's inspiration to pursue higher education. Information and knowledge obtained through informal economic education can provide encouragement for someone in facing academic difficulties at school. For example, an understanding of financial administration or business venture skills gained from an informal economics education can give a person an edge in overseeing individual accounting records or getting into business while learning. Apart from that, informal economic education can also help someone develop a continuously developing mentality regarding the quality of education and career success in the future. With a deeper understanding of the importance of teaching and the potential opportunities that can be gained through college, students will generally be more inspired to pursue a higher level of education.

Hypothesis 1 (H1). The Relationship between Informal Economic Education and Interest in Continuing Education at Higher Education

2.3 The Relationship between Informal Economic Education and Positive Psychological Capital

Informal economic education refers to the duties of parents as the main teachers in providing information, mentality and abilities to their children in economic and financial matters. Informal economic education aims to form children who are independent in managing their finances in the future well.

Psychological capital can be developed in various ways, including through education. Research by Ali et al (2019) observed that there is a big difference between the psychological capital of students who receive economic education and those who do not receive economic education. It has been observed that economic education is strictly related to psychological capital. This assertion is in accordance with the results of research by Gelard (2011) which shows that assuming a tertiary institution provides its students with adequate information and motivation regarding economic issues, opportunities to develop careers can increase among students who continue their education to tertiary institutions. Factors that influence future economic intentions include educational support, underlying structural support, informal organizations and formal organizations.

Hypothesis 2 (H2). The Relationship between Informal Economic Education and Positive Psychological Capital

2.4 The Relationship between Positive Psychological Capital and Interest in Continuing Education at Higher Education

Positive psychological capital or PsyCap centers on what capital exists within an individual and what can be created from that individual (Luthans et al, 2006). One indicator of psychological capital is self-efficacy. Research findings conducted by N. Hidayati (2019) show that there is a

significant relationship between academic self-efficacy and interest in continuing education to college. The more positive self-efficacy, the higher the interest in participating in higher education. Students who have a high interest in higher education studies will have a tendency to carry out activities to fulfill their needs, for example seeking help through the psychological capital needed to achieve this interest (Ambiel et al., 2018).

In this research, the level of task difficulty and the level of student confidence in continuing their studies have an influence on student self-efficacy. The obstacles that exist in making the choice to continue thinking, for example the family's financial situation, parental assistance, tough competition to enter school, the influence of peers, and so on, will be answered individually by students, and really depend on their individual circumstances. If students have high self-efficacy, then students will think that these obstacles are not big obstacles (Jemini Gashi et al., 2023). However, if students have low self-efficacy, students will generally think that these obstacles are obstacles that they cannot form or face (Swann et al., 2007). This assertion is in accordance with research by Crane et al, (2017) which states that the level of perseverance to fulfill the most difficult tasks is a sufficient consideration to determine a person's level of survival. In addition, the level of self-efficacy in completing assignments or efforts to continue their studies has a very strong influence on student survival (Hao, 2016). Belief in one's own abilities will give rise to feelings of hope, self-confidence, and positive thoughts about the difficulties that must be resolved. Feeling positive about one's ability to overcome existing obstacles or complete efforts with the ultimate goal of achieving goals is one type of use of assets that exist within oneself (Ni et al., 2023). In this context, students must be given direction or other assistance to increase their understanding and potential regarding future decisions (Mustofani et al., 2019).

Hypothesis 3 (H3). *The Relationship between Positive Psychological Capital and Interest in Continuing Education at Higher Education*

2.5 The Relationship between Informal Economic Education and Interest in Continuing Education at Higher Education through Positive Psychological Capital

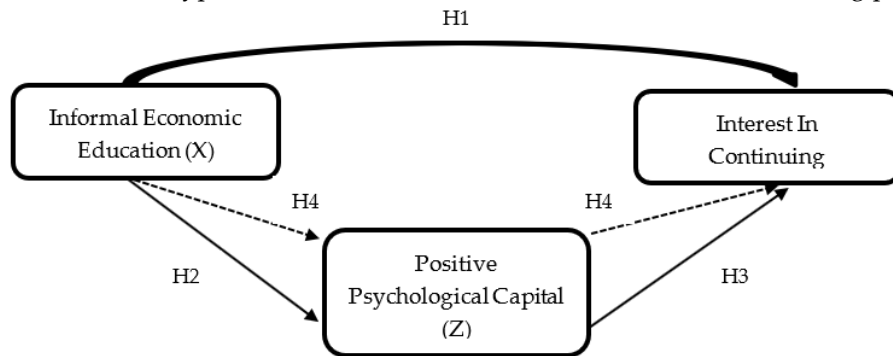
It is very important for parents to provide informal economic education, so that children can make the right choices. As stated by Muhibbin Syah (2011), "interest means a feeling of liking and high interest or an extraordinary desire for something". Then Slameto (2010) interprets, "Interest is a feeling of unexpressed inclination and interest towards an object or activity." Interest is essentially a recognition of the existence of a relationship between oneself and something outside oneself. The more connected or intimate the relationship, the more prominent the interest. A similar thing was also expressed by Kołodziej et al (2014) who stated that, "Casual training mostly occurs within the family, through perception and casual encounters". While studying economic issues, children learn lessons that will ultimately be handled and transformed into adjustments to children's economic behavior. This is in accordance with Gagne's point of view. According to Gagne, in making this happen there is a process of taking information, which is then processed to create a new experience through learning outcomes. The type of learning outcome when providing informal economic education lessons to children is the adjustment of mentality and behavior in accordance with objective economic behavior.

In connection with positive psychological capital as a moderator variable, it is important to understand how psychological capital can impact the relationship between informal economic education and interest in continuing education to higher education. By strengthening positive psychological capital, students will be better prepared to overcome difficulties, remain inspired, and take efficient steps in pursuing higher education.

Economic education can provide students with skills to foster positive psychological capital, such as optimism, resilience, self-confidence and hope. Through informal economic education, individuals can gain skills and knowledge that enhance their abilities and strengthen their inspiration and interest in pursuing higher education. The positive aspects of positive psychological capital obtained from informal economic education can be an important moderator for someone to continue learning and continue their education.

Hypothesis 4 (H4). The Relationship between Informal Economic Education and Interest in Continuing Education at Higher Education through Positive Psychological Capital.

The four hypotheses above form the research model in the following picture:

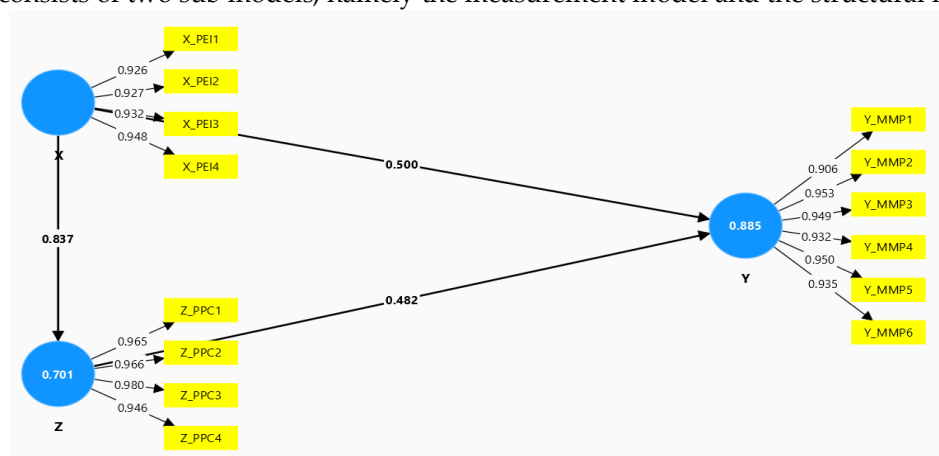


Picture 1. Research Model

3. METODE PENELITIAN

This study uses a quantitative approach. All variables in this study were measured using a Likert scale, with five answer choices ranging from "strongly disagree" (1) to "strongly agree" (5). All statements used in this research were detailed in the form of a questionnaire that had been prepared by previous researchers. The initial segment of the survey briefly explains the purpose behind the questionnaire and the procedures or instructions for filling out the questionnaire and questions regarding the respondent's identity which includes the respondent's name, gender, age and class. The next section contains an explanation of the research variables. The informal economic education variable is measured by four indicators, namely: (1) exemplary; (2) verbal explanation; (3) relevant behavioral demands; (4) discussion (wahyono, 2001). The variable interest in continuing education is measured by six indicators, namely: (1) feelings of happiness; (2) the existence of desire; (3) attention; (4) there is a need; (5) there is hope; (6) the presence of encouragement and will (Saiful Bahri Djamarah, 2008). The positive psychological capital variable is measured by four specific indicators: (1) self-efficacy; (2) optimism; (3) hope; (4) resilience (Luthans, 2006). This research focuses on all class XII students at MAN 1 Makassar City for the 2023-2024 academic year, totaling 444 students. however, the sample taken was 116 students. The sampling technique uses the Solvin method, which is a procedure for calculating the minimum sample size.

This research uses Structural Equation Modeling Partial Least Squares (SEM-PLS) using SmartPLs (version 4.0) to ensure the relationship between variables. Partial Least Squares (PLS) analysis consists of two sub models, namely the measurement model and the structural model.



Picture 2. Test Results Measurement Model

Table 1. Demographic Profile of Responden

No.	Aspect	Frequency	Percentage (%)
1.	Gender		
	Male	52	44%
	Female	64	56%
2.	Age		
	16 Years	52	45%
	17 Years	59	51%
	18 Years	5	4%
3	Class		
	MIPA-1	10	9%
	MIPA-2	10	9%
	MIPA-3	10	9%
	MIPA-4	10	9%
	MIPA-5	9	7%
	MIPA-6	9	7%
	IPS-1	10	9%
	IPS-2	10	9%
	IPS-3	10	9%
	IPS-4	9	7%
	IPS-5	9	7%
	AGAMA	10	9%

4. HASIL DAN PEMBAHASAN

4.1 Outer and Inner Assessment Model Results

This research uses four indicators for the assessment model, namely convergent validity, discriminant validity, composite reliability, and construct reliability (see table 2). The results of convergent validity statistics show that all variables, including informal economic education (PEI), interest in continuing education (MMP), and positive psychological capital (PPC), have factor loadings ranging from 0.839 to 0.932. This shows that these variables achieved convergent validity (0.70) (Hair Jr. et al., 2017). Simultaneously, it can be seen in table 2 that it tends to show that the AVE scores for all variables are more significant than 0.5, which indicates that these variables meet the discriminant validity criteria.

Table 2 also explains the results of the reliability test in this PLS test using two methods, namely Cronbach's alpha and Composite reliability (CR). As pointed out by Hair et al. (2017), composite reliability and Cronbach's alpha values, accompanied by the mean of variance extracted (AVE) to check the reliability of the assessment model. All composite reliability coefficients and Cronbach's alpha reliability were higher than 0.7. The results of this study show that composite reliability varies from 0.951 to 0.982 (>0.70) to meet composite reliability criteria (Hair Jr. et al., 2017). Similarly, Cronbach's alpha of PEI, MMP, and PPC was 0.951; 0.972; and 0.975 respectively (>0.70), indicating that they have achieved the composite reliability indicator (see table 2).

In addition, the convergent validity in table 3 shows that the PEI, MMP, and PPC loading values are higher than 0.70, which indicates that these variables achieve convergent validity (Hair Jr. et al., 2017). Table 3 shows the cross loading for three variables: informal economic education, interest in continuing education, and positive psychological capital greater than 0.70, which illustrates that these variables meet the requirements for convergent validity (Hair et al., 2020).

Table 2. Measurement Calculations (Outer Model)

Variabel	Item	Loading	α ($\geq 0,7$)	CR ($\geq 0,7$)	AVE ($\geq 0,5$)
Informal Economic Education (X)	X1	0,926	0,951	0,964	0,875
	X2	0,927			
	X3	0,932			
	X4	0,948			
Interest in Continuing Education (Y)	Y1	0,906	0,972	0,978	0,879
	Y2	0,953			
	Y3	0,949			
	Y4	0,932			
	Y5	0,950			
	Y6	0,935			
Positive Psychological Capital (Z)	Z1	0,965	0,975	0,982	0,931
	Z2	0,966			
	Z3	0,980			
	Z4	0,946			

4.2 R-Square Test

The R Square test intends to correct predictions with standards of 0.67 (strong), 0.33 (moderate), 0.19 (weak) (Hair et al., 2020). The R-Square test calculation shows that the MMP has a value of 0.885, which means that 88.5% of the interest variable in continuing education is influenced by informal economic education. Apart from that, the R-Square value of PPC is moderately 0.701, which means that 70.1% of the positive psychological capital variable is influenced by informal economic education.

4.3 F-Square Test

In this study, the effect size test (f^2) was determined according to several criteria: small (0.002), medium (0.15), and large (0.35). Previous calculations show that the f^2 value of PEI on MMP is 0.649, which implies it has a large influence. The f^2 value of PEI on PPC is 2.343, which implies it has a large influence. The f^2 value of PPC over PEI is 0.604, which implies it has a large influence.

DISCUSSION

This research highlights informal economic education on interest in continuing education to higher education among students at MAN 1 Makassar City by including variables that are expected to moderate it, especially positive psychological capital. Based on statistical estimates, this research is in line with the four hypotheses proposed.

Table 4. Hypothesis Test Results

Hypothesis	Connection	Standard Deviation	T statistic	P Values	Information
H1	$X \rightarrow Y$	0.122	4.089	0.000	Sig.
H2	$X \rightarrow Z$	0.041	20.301	0.000	Sig.
H3	$Z \rightarrow Y$	0.121	3.984	0.000	Sig.
H4	$X \rightarrow Z \rightarrow Y$	0.107	3.781	0.000	Sig.

4.4 The Influence of Informal Economic Education on Interest in Continuing Education

From the results of this research, it was found that there was a positive and significant impact between informal economic education on interest in continuing education among Madrasah Aliyah Negeri 1 Makassar City students. Having good informal economic education can help students prepare and think about things related to the future, especially continuing their education to college better. This is in accordance with research conducted by Nurmasari et al (2016) which revealed that providing economic education in a family environment to teenagers will help children

organize and design their future direction. This will give children an idea of how to manage their future careers, such as goals and aspirations for the future. To fulfill these ideals, students should strive to continue to receive and learn from the education provided by their parents regarding how to behave and view students who often become reflections or role models. In the main case, teenagers need goals that are often equal to those of other people, people around him. A teenager must have someone who can be a role model and a good example for his future. A parent's job is to ensure that the person their child uses as a role model and good role model is someone who brings positive qualities to their child's life. Therefore, informal economic education and interest in continuing education to higher education are interrelated and both are the basis for students' financial progress (Goenadi et al., 2022). Lack of informal economic education can cause difficulties in drawing conclusions about the future, making inefficient future choices. Meanwhile, indifference to continuing education can prevent someone from achieving their career goals in the future.

Informal economic education helps students determine their future direction in opening up more promising career opportunities. By obtaining this, they can make choices, evaluate the benefits and constraints, and make a higher education choice that best suits their desired future needs. Informal economic education greatly influences interest in continuing higher education to determine the future, and by preparing career plans, students can increase their insight into higher education in the future and support their career development.

Education is a continuous experience to develop one's capacity (Harsono, 2019). Informal economic education allows a person to understand future choices in forming strategies that will be applied in looking for work. They can find out about wider career opportunities, increased skills, and other benefits related to their future profession. With this in place, students can make more educated and sensible choices while choosing a college that meets their needs. Shandy (2013) Informal economic education is carried out by families and the conditions are created independently. This form of informal economic education includes habits, examples and explanations in every decision to improve your career. This informal economic education has a positive impact on attitudes and career mindset in the future.

4.5 The Influence of Informal Economic Education on Positive Psychological Capital

From the results of this research, it can be seen that there is a positive and significant impact between informal economic education on positive psychological capital in Madrasah Aliyah Negeri 1 Makassar City students. Good informal economic education can help students prepare themselves well to easily obtain positive psychological capital or a safer and better life. This is in accordance with research conducted by Resnawati et al (2020) which stated that in this study, the level of students' self-confidence in continuing their education was influenced by the level of complexity of the tasks and the level of students' self-confidence in continuing their education. The obstacles that exist in making the choice to continue studying, for example family financial conditions, parental assistance, extraordinary competition to enter college, peer influence, and so on, will be seen in different ways by students and really depend on themselves. -efficacy possessed by each student. If students have self-efficacy, students will assume that these obstacles are not serious obstacles (Glessner et al., 2017). The findings of this research are in accordance with research conducted by N. Hidayati (2015) which shows that there is a close relationship between self-efficacy and interest in continuing education to college. The higher the student's self-efficacy, the higher the interest in continuing their education. Students who are more interested in continuing their studies will tend to pursue activities to fulfill their needs, for example seeking help through Professional Direction which is important for achieving these interests (Ambiel et al., 2018). Therefore, informal economic education and positive psychological capital are interrelated and both are important for future financial and career achievements. Lack of informal economic education can lead to difficulties in managing positive personal well-being, facing unfavorable future and career choices, and even facing financial difficulties. Meanwhile, the absence of positive psychological capital can prevent someone from achieving their future and professional goals.

Informal economic education helps students understand the various open doors that can be accessed in higher education, such as creating potential and talent, having valuable career opportunities, and self-development. By obtaining this, students can organize their options, survey the benefits and drawbacks, and select the college that best accommodates their future career needs.

The presence of a culture of positive psychological capital will help student performance become better and then lead to decision making procedures (Avey et al., 2011). Informal economic education allows students to understand the career opportunities and services provided by higher education. With this, students can make more balanced and rational choices in choosing a college that suits their needs.

4.6 The Influence of Positive Psychological Capital on Interest in Continuing Education

The results of this research found that positive psychological capital positively and significantly influences the interest in continuing education to higher education among Madrasah Aliyah Negeri 1 Makassar City students. Positive psychological capital is a significant factor in interest in continuing education to higher education. If education has sufficient positive self-efficacy, then both of them will truly develop and grow better. This is in accordance with research conducted by Dewi (2017) which builds psychological capital. The results of this study indicate that self-efficacy is the aspect that has the greatest influence or commitment on the psychological capital of class XII high school students and their peers. In general, based on the results of positive psychology research on students in class, a general picture was obtained that respondents had relatively high psychology (53.2%) and tended to be high (43.97%). This means that the respondent is classified as having very adequate psychological abilities or potential in terms of his confidence in his abilities, his predictions of various things including the underlying causes, his ability to bounce back from negative and positive events and the presence of positive things that have been lost. The ability to develop motivation and different ways when experiencing impasse to achieve the goals you want to achieve after graduating from school. the influence is 33.98%.

In an effort to increase positive psychological capital to continue education, the government can provide support through various programs such as providing assistance in the form of scholarships for the less fortunate and providing education regarding the importance of higher education. With a good positive psychology, education can increase students' interest in improving their quality of life in the future. This will have an impact on increasing students' interest in continuing their education as a whole.

In this research, the level of confidence in continuing their education influences the level of student self-efficacy. Obstacles that exist in deciding to continue education, for example family financial conditions, parental support, fierce competition in entering college, peer influence, etc., will be responded to in various ways by students, and depend greatly on their circumstances. self-sufficiency. by every student. If students have high self-efficacy, then students will consider that these obstacles are not serious obstacles (Jemini Gashi et al., 2023). However, if students have low self-efficacy, students will often believe that these obstacles are obstacles that they cannot handle or face realistically (Swann et al., 2007). This is in accordance with research by Crane et al, (2017) which states that the level of persistence in completing the most difficult tasks is a sufficient factor to determine a person's level of self-efficacy.

4.7 The Influence of Informal Economic Education on Interest in Continuing Education Through Positive Psychological Capital

The results of this research show that positive psychological capital is able to strengthen the influence of informal economic education on interest in continuing education to higher education among Madrasah Aliyah Negeri 1 Makassar City students. Large positive psychological capital can strengthen the influence of informal economic education on interest in continuing education to higher education by providing students with knowledge, more prominent abilities and flexible adaptability that students can use in the future as a strategy in career planning. A strong understanding of future and career concepts makes it easier for students to take better decisions about their future career possibilities. Students who have strong knowledge about the parts of their

profession will be more confident that career planning can be obtained in college, making it possible to obtain greater career opportunities.

Informal economic education can provide knowledge for students to grow positive psychological capital, such as idealism, versatility, courage and confidence. Through informal economic education, students can acquire skills and information that increase their useful capacities and strengthen their inspiration and interest in pursuing higher education. The positive side of psychological capital obtained from informal economic education can be an important motivator for someone to continue learning and being creative.

This is also supported by Kołodziej et al (2014) who state that, "Informal education takes place mainly in the family, through everyday observations and experiences". In the process of studying economics, children gain information that will ultimately be handled and transformed into adjustments to the way children behave financially. This is in accordance with Gagne's point of view. According to Gagne, in making this happen there is a process of taking information, which is then handled to produce results through learning.

5. KESIMPULAN

Based on the research results, it can be concluded that informal economic education has a significant influence on students' interest in Madrasah Aliyah Negeri 1 Makassar city to continue their education to higher education. Positive psychological capital has a significant influence on interest in continuing education to higher education among Madrasah Aliyah Negeri 1 Makassar City students and is able to moderate the influence of informal economic education on interest in continuing education to higher education among Madrasah Aliyah Negeri 1 Makassar City students.

From the results of this research, it is hoped that students at MAN 1 Makassar City can maximize their knowledge of information regarding informal economic education to foster interest in continuing their education to a higher level. Second, to the government and related organizations to further expand the dissemination of knowledge about informal economic education and its implementation is fully supported by positive psychological capital. And thirdly, for future researchers, researchers hope that the research that will be carried out in the future will be more in-depth regarding interest in continuing their education to higher education through the strategy of adding various new variables that have not been discussed in this research. And then carried out in various regions with various different research objects.

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