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Economic Awareness and Consumer Decision-Making Practices in Relation to Academic Performance in Araling Panlipunan Among Grade 9 Learners of Tabon M. Estrella National High School, Bislig City Division: A Descriptive-Correlational Approach

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ABSTRACT

This study determined the relationship among economic awareness, consumer decision-making practices, and academic performance in Araling Panlipunan among Grade 9 learners of Tabon M. Estrella National High School, Bislig City Division, and used the findings as basis for an economics-based learning enhancement activity. A quantitative descriptive-correlational design was employed. The Grade 9 population was 310 learners; 229 questionnaire responses were initially obtained through Google Forms, and 206 complete and analyzable cases were retained for final analysis. Economic awareness and consumer decision-making practices were measured through a researcher-made 50-item questionnaire using 4-point Likert-type scales, while academic performance was represented by Araling Panlipunan grades. Weighted mean, standard deviation, frequency, percentage, and Pearson product-moment correlation were used. Learners demonstrated very high economic awareness ($M = 3.41$, $SD = 0.44$), high consumer decision-making practices ($M = 3.23$, $SD = 0.54$), and very satisfactory academic performance ($M = 87.40$, $SD = 7.59$). Economic awareness was positively related to academic performance, $r(204) = .301$, $p < .001$, while consumer decision-making practices also showed a significant positive relationship with academic performance, $r(204) = .324$, $p < .001$. The findings indicate that practical understanding of economic concepts and responsible consumer behavior are meaningfully associated with achievement in Grade 9 Araling Panlipunan, although the correlational design does not establish causation. A contextualized economics-based enhancement activity was proposed to reinforce foundational economic concepts, budgeting, allowance management, price comparison, inflation, and responsible buying decisions.

Keywords: *economic awareness, consumer decision-making, Araling Panlipunan, academic performance, financial literacy, Grade 9 learners*

INTRODUCTION

Academic performance in Araling Panlipunan reflects not only learners' knowledge of society, citizenship, and governance but also their capacity to understand and apply economic ideas. In Grade 9, Economics is a major content area, making concepts such as scarcity, needs and wants, budgeting, prices, inflation, purchasing power, consumption, and responsible decision-making directly relevant to classroom achievement and everyday life (Department of Education, 2016; Mankiw, 2021).

International and regional evidence continues to show substantial learning gaps among young people. PISA 2022 reported persistent difficulties in the foundational competencies needed for real-life problem solving, while Philippine learners remained below OECD averages across assessed domains (OECD, 2023). The Southeast Asia Primary Learning Metrics likewise documented foundational learning concerns among Filipino learners before they reach junior high school, providing an important context for examining practical knowledge and school performance in later grade levels (Department of Education, Southeast Asian Ministers of Education Organization, & UNICEF, 2021).

Economic and financial literacy are increasingly recognized as life competencies. Financially literate students are better positioned to compare prices, save, budget, and make informed choices, and school-based financial education can strengthen both knowledge and downstream behavior (Frisancho, 2020; Kaiser et al., 2022; OECD, 2024). In the context of Araling Panlipunan 9, these competencies overlap with formal Economics content and may therefore be connected with subject performance.

Consumer decision-making is similarly relevant because young learners already participate in routine economic choices involving allowance, school supplies, food, transportation, saving, and discretionary spending. Such behavior involves planning, comparing alternatives, prioritizing needs, controlling impulses, and considering consequences. These behaviors are shaped by personal beliefs and perceived control as well as family and social influences (Ajzen, 1991; Gudmunson & Danes, 2011; LeBaron et al., 2020).

Although prior studies have examined Araling Panlipunan achievement, financial literacy, consumer behavior, and instructional interventions, fewer school-based studies have examined economic awareness and consumer decision-making practices together as correlates of Grade 9 Araling Panlipunan performance. Local studies have emphasized instructional materials, school factors, and classroom strategies rather than these learner-centered economic variables (Abdugaram & Asiri, 2024; Maruhom, 2024; Vapor et al., 2025). The present study addressed this gap by describing learners' economic awareness, consumer decision-making practices, and Araling Panlipunan grades; testing the relationships among these variables; and using the findings as basis for an economics-based learning enhancement activity.

Literature Review

Economic Awareness in Grade 9 Economics

Economic awareness refers to learners' understanding of basic economic concepts and their ability to connect these ideas with real-life decisions involving scarce resources. Foundational Economics emphasizes choice, opportunity cost, needs and wants, production, consumption, prices, and resource allocation (Mankiw, 2021). In Grade 9 Araling Panlipunan, these ideas are intended to help learners analyze household, community, and national economic situations rather than merely memorize definitions (Department of Education, 2016).

Budgeting, saving, inflation, and purchasing power extend economic awareness into practical financial literacy. Learners who understand how price changes affect what money can buy and who recognize the importance of saving and resource management are better prepared to interpret everyday economic problems. OECD (2024) reported that stronger financial literacy is associated with behaviors such as saving and comparing prices, while Lusardi (2019) emphasized the need for financial education that equips individuals to make informed choices.

Financial education can also produce measurable improvements in knowledge and behavior. Frisancho (2020) found positive effects of financial education for youth, and Kaiser et al. (2022), synthesizing randomized evidence, concluded that financial education improves financial knowledge and downstream behaviors. These findings support the study's focus on economic awareness as a learner competency that may be relevant to both practical decision-making and academic performance.

Consumer Decision-Making Practices and Financial Socialization

Consumer decision-making involves recognizing needs, seeking information, evaluating alternatives, making purchase choices, and reflecting on value and consequences. Consumer-behavior literature emphasizes that decisions are affected by personal needs, available resources, information, social influence, and perceived value (Kotler & Keller, 2016; Schiffman & Wisenblit, 2019; Solomon, 2020). For Grade 9 learners, these processes may appear in routine decisions about allowance, school supplies, food, transportation, and saving.

Financial socialization research shows that young people learn money-related attitudes and practices through family interaction and lived experience. Gudmunson and Danes (2011) described the family as a major context for financial socialization, while Shim et al. (2010) and LeBaron et al. (2020) highlighted the roles of parents, education, and parent-child financial discussions in developing financial behavior. Thus, responsible consumer practices may reflect both classroom learning and social experiences outside school.

The Theory of Planned Behavior provides an additional explanation for these practices because behavior is influenced by intention, attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). Planning before spending, comparing prices, prioritizing needs, and managing allowance can therefore be understood as intentional behaviors shaped by beliefs and perceived control over limited resources. Xiao and O'Neill (2016) similarly connect financial education with financial capability, reinforcing the importance of examining what learners know and what they actually do.

Academic Performance in Araling Panlipunan

Academic performance in Araling Panlipunan represents achievement of subject competencies as reflected in formal school grades. DepEd Order No. 8, s. 2015 establishes classroom assessment and grading as mechanisms for communicating learner progress and achievement in the K to 12 Basic Education Program (Department of Education, 2015). For Grade 9 learners, these grades reflect performance in a subject where Economics requires conceptual understanding, interpretation, and application.

Local evidence indicates that Araling Panlipunan achievement is affected by multiple learner, teacher, and school conditions. Abdugaram and Asiri (2024) identified school administration, teacher competence, and learning styles among perceived factors influencing performance, while Maruhom (2024) linked instructional processes and school environment with achievement. These findings indicate that subject performance is multidimensional and should not be attributed to a single learner characteristic.

Instructional interventions also demonstrate that performance can improve when learning is contextualized and active. Vapor et al. (2025) reported improved performance in Araling Panlipunan 9 Economics through an interactive classroom strategy, while Rendon and Gallego (2025) examined a contextualized Araling Panlipunan module as a means of strengthening learning. Such evidence supports the value of designing an enhancement activity from the specific strengths and needs identified in the present study.

Economic and Consumer Competencies in Relation to Learning

Economic awareness may be related to academic performance because the same concepts assessed in the learner questionnaire—scarcity, budgeting, prices, inflation, purchasing power, and resource use—are central to Grade 9 Economics. Human Capital Theory views education as an investment that develops knowledge and competencies that improve individuals' capacity to make productive decisions (Becker, 1993). Under this perspective, economic awareness is not only practical knowledge but also part of the competency base developed through schooling.

Consumer decision-making may also reflect reasoning and self-regulation that support academic learning. Planning, comparing alternatives, prioritizing, and evaluating value require deliberate judgment and control. Financial education research shows that knowledge can influence behavior (Kaiser et al., 2022), while OECD (2024) links financial literacy with practical behaviors such as saving and price comparison. These overlaps make consumer decision-making a relevant learner variable in the study of Araling Panlipunan achievement.

At the same time, correlational evidence must be interpreted cautiously. Associations between awareness, behavior, and grades do not establish that one variable cause another because academic achievement may also be

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influenced by instruction, motivation, family resources, attendance, study habits, and other factors. The descriptive-correlational design therefore identifies statistical relationships without claiming causality (Creswell & Creswell, 2018; Fraenkel et al., 2019).

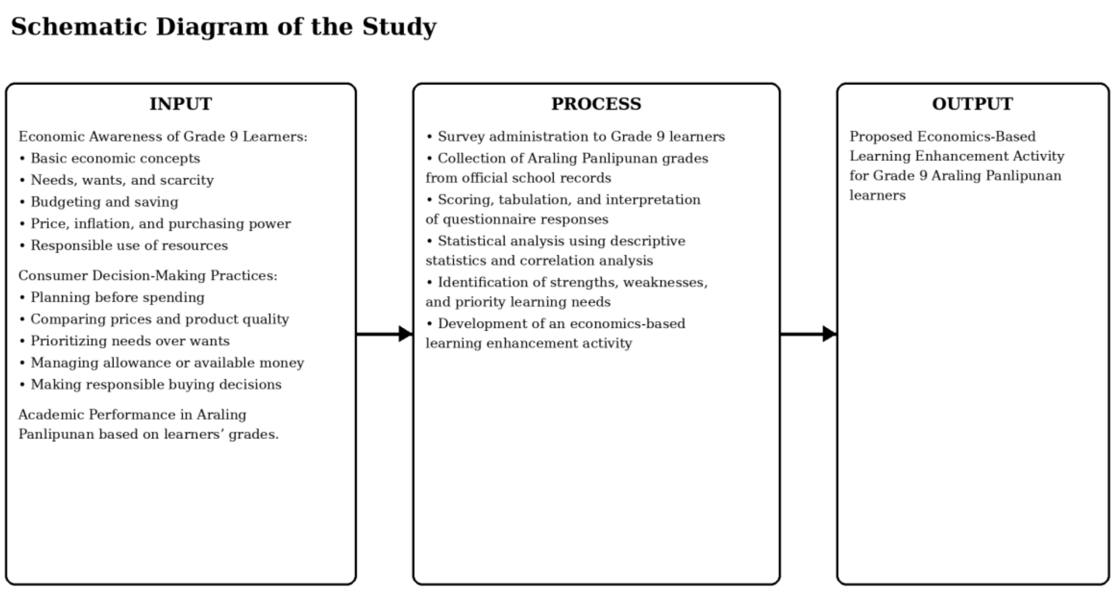
Theoretical Framework and Study Schematic

The study was anchored on three complementary frameworks. Ajzen's (1991) Theory of Planned Behavior explains consumer decision-making through attitudes, subjective norms, perceived control, and behavioral intentions. This framework is relevant to learners' spending, saving, price comparison, and responsible buying practices because these behaviors involve deliberate choices shaped by personal and social influences.

Human Capital Theory explains how education develops knowledge, skills, and competencies that can improve academic and practical decision-making (Becker, 1993). In this study, economic awareness represents a competency developed partly through Araling Panlipunan Economics. Learners' understanding of scarcity, budgeting, saving, inflation, purchasing power, and resource use may therefore be associated with how successfully they engage with subject content.

The CIPP Evaluation Model provides the development logic for the proposed output. The learning context and study findings identify needs; questionnaire responses, grades, teachers, and learning resources constitute inputs; survey administration, grade review, statistical analysis, and identification of priority needs form the process; and the proposed economics-based learning enhancement activity is the product (Stufflebeam, 2003). Figure 1 retains the source thesis's Input–Process–Output flow in a compact journal format.

Figure 1. *Schematic Diagram of the Study*



METHODS

Research Design

The study used a quantitative descriptive-correlational research design. The descriptive component measured the existing levels of economic awareness, consumer decision-making practices, and academic performance, while the correlational component tested whether economic awareness and consumer decision-making practices were significantly associated with Araling Panlipunan grades. No variables were manipulated and no causal effect was tested (Creswell & Creswell, 2018; Fraenkel et al., 2019).

Research Locale

The study was conducted at Tabon M. Estrella National High School along Sugala Street, Barangay Tabon, Bislig City, Surigao del Sur. The school was selected because it offers junior high school education and Grade 9 Araling Panlipunan, in which Economics is a major content area. The setting also provided access to learner questionnaire responses and Araling Panlipunan academic records relevant to the study variables.

Participants and Sampling Technique

The target population consisted of 310 Grade 9 learners. Because the population was manageable, all Grade 9 learners were initially invited to participate. The study obtained 229 Google Form responses; after screening, 206 responses were retained because they contained complete and analyzable data, including numeric academic-performance entries. Responses with missing, non-numeric, or unverifiable grade entries were excluded. The final sample of 206 exceeded the manuscript's computed minimum sample size of 175 at a 5% margin of error.

Research Instrument

Data were gathered using a researcher-made questionnaire and an academic-performance data extraction sheet. The questionnaire contained 50 items. Twenty-five items measured economic awareness across basic economic concepts; needs, wants, and scarcity; budgeting and saving; price, inflation, and purchasing power; and responsible use of resources. Responses used a 4-point agreement scale from Strongly Agree (4) to Strongly Disagree (1). Another 25 items measured consumer decision-making practices across planning before spending; comparing prices and product quality; prioritizing needs over wants; managing allowance or available money; and making responsible buying decisions, using a 4-point frequency scale from Always (4) to Never (1). Araling Panlipunan grades served as the academic-performance measure. The manuscript reports that the questionnaire was reviewed for alignment with the research questions, variables, and dimensions; it does not report a separate reliability coefficient or psychometric statistic.

Data Gathering Procedure

The researcher secured permission from the concerned school authorities and coordinated administration with the school head and Araling Panlipunan personnel. The questionnaire was finalized in Google Forms and administered to Grade 9 learners after they were informed of the study purpose, voluntary participation, and confidentiality. Responses were downloaded, screened, and cleaned. Araling Panlipunan grade data were then obtained or verified, and only numeric and analyzable entries were retained. The final dataset was organized by the five economic-awareness dimensions, five consumer-decision dimensions, and academic performance.

Data Analysis

Weighted mean and standard deviation were used to describe economic awareness and consumer decision-making practices. Frequency, percentage, mean, and standard deviation summarized academic performance, with grade interpretation based on DepEd Order No. 8, s. 2015 (Department of Education, 2015). Pearson product-moment correlation coefficients tested the relationships between economic awareness and academic performance and between consumer decision-making practices and academic performance at the .05 level of significance. The descriptive and correlational findings were then used to identify priorities for the economics-based learning enhancement activity.

Ethical Consideration

The manuscript reports that participation was voluntary, permissions were secured from the school, learner identities were protected, and questionnaire and grade data were handled confidentially. Learner codes and summarized results were used to minimize disclosure of identifiable information. These safeguards are consistent with ethical standards for research involving children and educational data (UNICEF, 2021). The source manuscript does not identify a separate institutional ethics-review protocol number; therefore, no ethics approval code was added to this journal article.

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RESULTS AND DISCUSSION

Economic Awareness of Grade 9 Learners

The 206 Grade 9 learners demonstrated very high economic awareness overall (M = 3.41, SD = 0.44). Needs, wants, and scarcity and responsible use of resources obtained the highest means (both M = 3.44), while basic economic concepts obtained the lowest mean (M = 3.37), although all dimensions remained within the Very High Economic Awareness range. The pattern indicates strong perceived understanding of practical economic ideas, with comparatively greater room for reinforcement of foundational and more technical concepts.

Table 1. *Level of Economic Awareness of Grade 9 Learners*

Dimension	Mean	SD	Interpretation	Rank
Needs, Wants, and Scarcity	3.44	0.49	Very High	1
Responsible Use of Resources	3.44	0.47	Very High	2
Budgeting and saving	3.40	0.49	Very High	3
Price, Inflation, and Purchasing Power	3.39	0.47	Very High	4
Basic Economic Concepts	3.37	0.52	Very High	5
Overall	3.41	0.44	Very High	—

The relatively strong results for needs, wants, scarcity, and resource use are consistent with the practical orientation of Economics, where learners regularly encounter choices under limited resources. The slightly lower results for basic concepts and price-related topics support continued contextualization through real-price examples, household budgeting, and inflation scenarios (Department of Education, 2016; Frisancho, 2020; Kaiser et al., 2022; OECD, 2024).

Consumer Decision-Making Practices

Consumer decision-making practices were high overall (M = 3.23, SD = 0.54). Planning before spending was the only dimension in the Very High range (M = 3.30), whereas making responsible buying decisions, comparing prices and product quality, managing allowance, and prioritizing needs over wants were interpreted as High. The two lowest means, both 3.18, were observed for allowance management and prioritizing needs over wants.

Table 2. *Level of Consumer Decision-Making Practices*

Dimension	Mean	SD	Interpretation	Rank
Planning Before Spending	3.30	0.54	Very High	1
Making Responsible Buying Decisions	3.25	0.59	High	2
Comparing Prices and Product Quality	3.22	0.64	High	3
Managing Allowance or Available Money	3.18	0.63	High	4
Prioritizing Needs Over Wants	3.18	0.66	High	5
Overall	3.23	0.54	High	—

The strong result for planning before spending is consistent with intentional decision-making under the Theory of Planned Behavior (Ajzen, 1991). The comparatively lower ratings for allowance management and prioritizing needs suggest areas where learners may need structured budgeting, saving, and needs-versus-wants activities. This interpretation is supported by financial-socialization and financial-capability research showing that responsible financial behavior develops through guided learning and repeated practice (Gudmunson & Danes, 2011; Kaiser et al., 2022; Xiao & O'Neill, 2016).

Academic Performance in Araling Panlipunan

Academic performance was Very Satisfactory overall, with a mean grade of 87.40 (SD = 7.59), a minimum of 50, and a maximum of 98. The grade distribution shows that 91 learners (44.17%) were Outstanding and 58

(28.16%) were Very Satisfactory. However, 14 learners (6.80%) were Fairly Satisfactory and four (1.94%) Did Not Meet Expectations, indicating that a smaller group still required focused support.

Table 3. *Academic Performance of Grade 9 Learners in Araling Panlipunan*

Indicator / Descriptor	Frequency / Value	Percentage
Valid records	206	—
Mean grade	87.40	—
Standard deviation	7.59	—
Minimum–maximum	50–98	—
Outstanding	91	44.17
Very Satisfactory	58	28.16
Satisfactory	39	18.93
Fairly Satisfactory	14	6.80
Did Not Meet Expectations	4	1.94

The overall performance indicates that most learners met or exceeded expected standards, but the wide range confirms meaningful variation. Local Araling Panlipunan research has likewise shown that achievement is shaped by multiple instructional and school-related conditions (Abdugaram & Asiri, 2024; Maruhom, 2024), while intervention studies demonstrate that contextualized and active approaches can strengthen subject performance (Rendon & Gallego, 2025; Vapor et al., 2025).

Relationship Between Economic Awareness and Academic Performance

Economic awareness was positively and significantly related to Araling Panlipunan performance overall, $r(204) = .301$, $p < .001$. All five dimensions were significantly associated with grades. Price, inflation, and purchasing power had the highest dimension-level correlation ($r = .304$), followed by basic economic concepts ($r = .293$). The null hypothesis of no significant relationship was therefore rejected.

Table 4. *Relationship Between Economic Awareness and Araling Panlipunan Grade*

Economic Awareness Indicator	r	p	Decision
Basic Economic Concepts	.293	< .001	Reject H_0
Needs, Wants, and Scarcity	.262	< .001	Reject H_0
Budgeting and saving	.223	.001	Reject H_0
Price, Inflation, and Purchasing Power	.304	< .001	Reject H_0
Responsible Use of Resources	.279	< .001	Reject H_0
Overall Economic Awareness	.301	< .001	Reject H_0

The finding suggests that learners with stronger practical and conceptual economic understanding tended to earn higher Araling Panlipunan grades. This is consistent with Human Capital Theory, which treats learned knowledge and competence as resources that improve productive decision-making (Becker, 1993), and with evidence that financial education can strengthen economic knowledge and behavior (Frisancho, 2020; Kaiser et al., 2022). The association was modest and should not be interpreted as causal because other influences on academic performance were not controlled.

Relationship Between Consumer Decision-Making and Academic Performance

Consumer decision-making practices also had a significant positive relationship with Araling Panlipunan performance, $r(204) = .324$, $p < .001$. Comparing prices and product quality showed the strongest dimension-level relationship ($r = .334$), followed by making responsible buying decisions ($r = .297$) and prioritizing needs over wants ($r = .284$). The second null hypothesis was therefore rejected.

Table 5. *Relationship Between Consumer Decision-Making Practices and Araling Panlipunan Grade*

Consumer Decision-Making Indicator	r	p	Decision
Planning Before Spending	.243	< .001	Reject H_0
Comparing Prices and Product Quality	.334	< .001	Reject H_0
Prioritizing Needs Over Wants	.284	< .001	Reject H_0
Managing Allowance or Available Money	.260	< .001	Reject H_0
Making Responsible Buying Decisions	.297	< .001	Reject H_0
Overall Consumer Decision-Making Practices	.324	< .001	Reject H_0

These results indicate that learners who more consistently compared alternatives, managed resources, and made deliberate buying choices tended to perform better in Araling Panlipunan. Such practices reflect information search, evaluation, value judgment, and intentional behavior described in consumer-behavior and planned-behavior literature (Ajzen, 1991; Kotler & Keller, 2016; Schiffman & Wisenblit, 2019; Solomon, 2020). As with economic awareness, however, the relationship is associative rather than causal.

Proposed Economics-Based Learning Enhancement Activity

The proposed enhancement activity was developed from the descriptive and correlational findings. It targets areas with comparatively lower scores while also reinforcing dimensions that were significantly related to academic performance. The activity emphasizes contextualized, learner-centered tasks that connect Grade 9 Economics with daily consumer experiences.

Table 6. *Proposed Economics-Based Learning Enhancement Activity*

Component	Key Activities	Persons Involved	Expected Output
Basic Economic Concepts Review	Short reviews using examples on goods, services, resources, production, consumption, choice, and opportunity cost.	AP teacher; Grade 9 learners	Improved understanding of foundational Economics concepts
Needs, Wants, and Scarcity	Sorting tasks and real-life scenarios requiring choices under limited resources.	AP teacher; Grade 9 learners	Outputs on needs, wants, scarcity, and opportunity cost
Budgeting and Allowance Management	Prepare a weekly allowance plan covering school needs, food, transport, savings, and emergency expenses.	AP teacher; advisers; parents/guardians	Learner budget plan and reflection sheet
Price Comparison and Inflation	Compare prices of common goods and discuss how price changes affect purchasing power and family spending.	AP teacher; Grade 9 learners	Price-comparison chart and inflation reflection
Responsible Consumer Simulation	Buying-decision scenarios emphasizing practicality, affordability, usefulness, and family resources.	AP teacher; Grade 9 learners	Decision worksheet and responsible-consumer checklist
Monitoring and Evaluation	Review learner outputs and subsequent AP performance to identify improvement and continuing needs.	School head; AP coordinator; AP teacher	Evaluation summary and follow-up recommendations

The activity operationalizes the study's CIPP-based development logic by using the observed strengths, lower-ranked dimensions, performance distribution, and significant relationships as inputs for targeted learning support (Stufflebeam, 2003). Its contextualized tasks are also consistent with evidence that active and relevant learning experiences can strengthen Economics and Araling Panlipunan outcomes (Frisancho, 2020; Rendon & Gallego, 2025; Vapor et al., 2025).

CONCLUSION

Grade 9 learners of Tabon M. Estrella National High School demonstrated very high economic awareness, high consumer decision-making practices, and very satisfactory academic performance in Araling Panlipunan. Their strongest economic-awareness areas involved needs, wants, scarcity, and responsible resource use, while basic economic concepts and price-related topics were comparatively lower. Planning before spending was the strongest consumer practice, whereas allowance management and prioritizing needs over wants were the areas with the greatest room for improvement.

Both economic awareness and consumer decision-making practices were significantly and positively related to Araling Panlipunan grades. These findings establish meaningful associations between learners' practical economic competencies and academic performance but do not demonstrate causality. The study contributes localized evidence that Grade 9 Economics learning can be strengthened by connecting classroom concepts with practical consumer choices, and it supports the proposed contextualized learning enhancement activity as a data-based response to the identified needs.

Recommendation

The school head and Araling Panlipunan coordinator should use the findings to strengthen Grade 9 Economics enrichment, particularly in basic concepts, price and inflation analysis, purchasing power, needs-versus-wants prioritization, and allowance management. The proposed activity may be integrated into subject-area plans, learner enrichment, Learning Action Cell discussions, or school improvement initiatives.

Araling Panlipunan teachers should use contextualized tasks such as weekly budgeting, price-comparison charts, inflation scenarios, scarcity simulations, and responsible-purchasing exercises. Learners in the Fairly Satisfactory and Did Not Meet Expectations categories should receive closer monitoring, guided practice, and feedback aligned with the identified Economics competencies.

Parents and guardians may reinforce responsible money habits at home by discussing budgeting, saving, school-related expenses, and the distinction between needs and wants. Home-school coordination can help learners connect classroom Economics with actual family decisions and strengthen consistent practice beyond the classroom.

The proposed economics-based learning enhancement activity should be implemented and monitored using learner outputs, reflection sheets, teacher observations, and follow-up Araling Panlipunan performance data. Results of implementation should be used to refine the activity rather than assuming effectiveness before evaluation.

Future research should replicate the study across schools or divisions, include additional variables such as socioeconomic status, parental financial socialization, motivation, attendance, and study habits, and evaluate the proposed activity through action research, quasi-experimental, or program-evaluation designs. Larger and more diverse samples would also permit stronger analysis of predictive relationships and subgroup differences.

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