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What Is The Impact of Disruptive Innovative Transformation? In Economic Education *

Andraž KONC**

Abstract: Disruptive Innovative Transformation (DIT) is reshaping economic education by integrating technological advancements and new pedagogical models. This study examines the impact of DIT on economic literacy and workforce preparedness, emphasizing the shift from traditional teaching methods to digital learning ecosystems. The research adopts a qualitative approach, analysing previous studies and literature on digital transformation in education. Findings indicate that digital platforms, MOOCs and personalized driven learning, enhance accessibility and engagement. However, challenges remain, including digital inequality and the need for teacher training. The study suggests that integrating innovative economic education strategies, supported by policy reforms and industry collaboration, can enhance students' adaptability to evolving economic landscapes. The implications highlight the necessity for a flexible curriculum that aligns with technological and economic shifts.

Keywords: Disruptive Innovation, Educational Transformation, Economic Education, Digital Learning.

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** PhD student, School of Advanced Social Studies, ORCID: 0009-0000-5064-8153, andrazkonc@gmail.com

Introduction and Theoretical Background on Disruptive Innovative Transformation

Disruptive Innovative Transformation (DIT) refers to changes in the systems often due to technical innovations together with progress in the business principles and social structures. DIT replaces old systems with entirely new frameworks, while resilience focuses on keeping systems functioning during disruptions by managing risks. In today's fast evolving world, industries and institutions are struggling to overcome the unprecedented economic, technological and social challenges and the significance of Disruptive Innovative Transformation increases. Being reactive to disruptive forces and adapting your behaviour results into both competitiveness and sustainable growth for an organization. DIT is governing businesses and employees to adapt to change by developing innovative solutions for evolving work environments.

DIT is changing those economic frameworks and social systems extant all through the world. Again, with economic change such as global expansion and robotic labour force shift economies (Birdi et al., 2023), schools should come to develop complex educational approaches and workforce preparation methods. Institutions that deliver new knowledge in a changing economic environment need to support student success with adaptable educational systems. The improvement of economic education by enhancing proper policy decisions and educational strategies with more comprehensive curriculum and pedagogical formats can produce students who will succeed in today's economics framework.

Through Disruptive Innovative Transformation (DIT), fundamental scalar transformations take place in existing systems and industries and across market dynamics. It opens up a way of structural disruption where new technologies produce not only business model implications and social dynamics, but by adding they disrupt the structure itself. Systemic evolution is producing new organizational frameworks that establish critical operational approaches for organizations as well as their related industries and sociological patterns. DIT brings about a competitive shift that results in abandoned old ways and ground for new market entrants. The fundamental structural shifts resulting from DIT exceed incremental development work since they push users towards adapting across multiple operational levels. The evolution of disruptive innovative technologies occurs by random means, combining technological advances with economic evolutions and changing customer demands. Both industrial and corporate entities need to approach disruption in a forward direction to discover new potential over potential risks. Implementation of innovative thinking, strategic future vision capabilities, and effective adoption of emerging strategic trends stand as mandatory requirements for reaching success in DIT.

Resilience and DIT have a shared focus on the concept of 'change', but they pursue different core goals and different procedural paths and, in fact, use the same terms in various senses. Resilience is the ability of organizations and systems, and societies and their environments, to bear disturbances and return to stability (Frigotto et al., 2022). This approach allows for stability while enabling continuous operation susceptible to economic declines, technological shifts, and environmental emergencies. Managing resilience is mainly achieved through risk control and operational recovery plans, focusing on protecting protected structures. It serves this from the DIT perspective to surpass stability maintenance and install new operational systems that tolerate change as an agent of progression. To be able to embrace the abandonment of past methods for revolutionary solutions and build out new enterprise paths, organizations have to cultivate a mindset that sees the acceptance of the abandonment of good things. Resilience refers to the capacity of individuals or communities to recover, essentially finding ways to climb out of the metaphorical hole. In contrast, DIT examines the structure and

experience of that so called hole itself: how it came to be, what it feels like to live within it, and how to reimagine and reconstruct alternatives to it through transformative change. It seeks to create pathways out of both old and newly formed holes through 'revolution'.

DIT is crucially dependent upon junctures to be drivers for transformation and creative practices. Therefore, with an understanding of major events disrupting stable systems, stakeholders are encouraged to revisit platforms and business practices at the juncture to compel recording and understanding. From multiple drivers such as economic turmoil, political transition and societal movements to technical development, multiple critical junctures arise. At critical liaisons, organizations are forced to choose between transformation through innovation or becoming irrelevant over time. More significantly, the media sectors and retail operations that were an integral part of the late twentieth century marked the twenty first century as digital technology being an essential stepping stone. This means that traditional companies in media sphere, like Blockbuster and newspapers were so tightly regulated within their business because there was no digital transformation, whereas digital transformation companies like Amazon and Netflix were able to do so with ease. Opportunities for sustainable power systems and decentralized supply networks, as well as advanced governance frameworks, emerge from existing global disruptions, such as climate change and geopolitical challenges, which drive the emergence of new disruptive innovations. Several factors determine the success of a DIT's capacity to respond successfully, which include leadership vision, organizational agility, and stakeholder collaboration ability. Regions and business areas are encouraged to extract beneficial opportunities based on active recognition and response to emerging disruptions, creating enduring transformations.

One of the most dominant theoretical models of DIT to stay new competitors toward existing industry leaders is Christensen's Theory of Disruptive Innovation which explains how new entrants can challenge industry leaders by offering simpler, lower-cost solutions that initially appeal to niche or overlooked market segments. According to Christensen (1997), disruptive innovations typically emerge in specialized market spaces where established companies prioritize their core, high-margin markets, leaving these niches underserved. Over time, the product or service evolves, improves, and gains broader appeal, ultimately transforming the market and redefining entire industries. Additionally, when viewed through the lens of systems thinking and complexity theory, disruption is understood as an inherent outcome of interconnected and dynamically evolving systems, where changes in one part of the system can ripple through and reshape the entire structure. Adaptable leadership from the perspective of the paradigm of experimental methods and cooperation between different industries to achieve meaningful transformation. According to Secundo et al. (2020), the objective literature suggests that DIT success entails full recognition of technological fundamentals, as well as social and financial metrics. Research into economic and organizational studies currently studies how ecosystems support the Digital Information Technology advancement. Using the Quadruple Helix model, researchers' detail that components of governmental forces and corporate sectors, educational institutions, and social collectives work together to aid in innovative and resilient development techniques. The picture is of stakeholders working together to get profound change that addresses problems like economic inequality and climate change in this framework.

Practical Example of Disruptive Innovative Transformation

The suitable example of disruptive innovative transformation in (economic) education could be the rise of digital learning ecosystems. Traditionally, education relied on in-person instruction and physical materials until the advent of digital technology and shifting societal needs dramatically transformed teaching and learning practices. The transformation of economic education through digital learning ecosystems exemplifies a disruptive innovative transformation process, reshaping traditional educational models. A critical juncture emerged with the rapid advancements in digital technologies and the global shift towards remote learning

during the Covid-19 pandemic. This disruption forced educational institutions to abandon traditional classroom-based teaching methods and adopt digital platforms to ensure continuity in learning (Turnbull et al., 2021; Babbar, & Gupta, 2022). In the context of Covid-19 and the shift to internet-based learning, it has become evident that transformative innovation occurs when governments, educators, and industries form collaborative partnerships that emphasize open communication, shared expertise, and joint efforts, enabling the development and implementation of solutions tailored needed in fast changing society. The significant gaps in educational delivery systems, particularly the lack of infrastructure and digital readiness in certain regions were exposed, challenging the resilience of these systems to adapt to sudden shocks (Pokhrel, & Chhetri, 2021). In response, institutions integrated technology into curricula by adopting tools like learning management systems such as Moodle or Canvas, virtual classrooms, and collaborative platforms, e.g., Microsoft Teams, Zoom. These platforms not only facilitated remote teaching but also enabled student-centred approaches, such as gamified learning and personalized feedback mechanisms. The introduction of Massive Open Online Courses (MOOCs) democratized access to high-quality economic education globally, allowing learners from diverse socioeconomic backgrounds to acquire skills that were previously inaccessible (Tiwari et al., 2020). Comprehensive online university programmes are now offered not only by lesser-known institutions but also by highly regarded and prestigious universities. This transformation went beyond technological adoption to influence pedagogical practices. Essential to achieving sustainable long-term development and ongoing relevance is the combination of digital transformation investments and workforce skill development initiatives (Pang & Wang, 2024). Educators shifted from being sole knowledge providers to facilitators of learning, leveraging data analytics to track student progress and adjust instructional strategies accordingly. The emphasis on skills such as critical thinking, data interpretation, and real-world problem-solving aligned economic education with the demands of rapid-changing and knowledge economy (Terentev et al., 2024). Their recent mixed-methods study found that students exposed to active digital learning environments, particularly simulations and gamified economics tasks, performed significantly better in critical thinking and application tasks than those taught through traditional lectures. This empirical evidence underscores how DIT-driven methods improve learning outcomes in economic education. The transition also highlighted disparities in digital equity, prompting educational policymakers to address infrastructure gaps and invest in teacher training to enhance digital competencies (Goffe, 2024). For instance, students in rural areas often lack stable internet access or up-to-date devices, which limits their participation in online learning. Additionally, some teachers may lack the training to use digital tools effectively. The disruptive innovative transformation in economic education in some way redefined learning environments, enabling more personalized, scalable, and globally accessible education. It underscores the importance of technological readiness, stakeholder collaboration, and adaptability in navigating critical junctures and shaping sustainable, inclusive educational futures. This process demonstrates how systemic innovation in response to disruption can elevate the effectiveness and accessibility of economic education. Furthermore, educational institutions could in future partner up with industry and government to develop digital ecosystems that bridged the gap between academic content and real-world economic scenarios, enhancing the relevance of economic education.

Application of Disruptive Innovative Transformation to Economic Education Research

One important aspect that seems relevant to the research on disruptive innovation in economic education include the idea of creative destruction, where old systems give way to new, innovative ones. While we should be aware that this concept does not fully apply to the educational environment, it highlights the need for (gradual) integration of innovative teaching methods and technologies. From the literature and discussions on Disruptive Innovative Transformation (DIT) and the challenges posed by turbulent times, several key insights emerged. DIT is not merely about technological advancements but also about systemic changes

that demand shifts in organizational structures, education, and societal norms. The adoption of DIT for example in education, especially in economic literacy, emphasizes the need to integrate innovative practices to meet contemporary challenges effectively. It is critical to attempt for preparing students and professionals to thrive in increasingly dynamic and unpredictable economic environments. The research could explore how critical junctures, such as the global shift during and post Covid-19, impact economic literacy, highlighting the importance of resilience in educational systems. Designing economic education curricula that integrate real-world applications, such as financial crises or market simulations, would ensure practical relevance and better engagement.

Disruptive transformations help economic literacy research because they open doors to modernize standard programs of teaching and efficient instructional methods (Grol et al., 2017). The education sector, on the other hand, must transform itself at the speed of technology because it is about the training of students with basic economic capabilities that would help them move around the dynamic, volatile global economy. The research shows why critical junctures are drivers for transformation and illustrates concepts that are immediately applicable to economic literacy education. Pivotal junctures give rise to the emergence of new educational methods that resonate with contemporary economic concerns, such as financial crises, technological advances, and policy shifts. An academic system is needed that goes beyond teaching theoretical economics and bridges economic knowledge with practical exposure to real-world applications. According to Morawska-Jancelewicz (2021), the Quadruple Helix model can serve as a basis for economic literacy research to form partnerships between educators and policymakers, financial institutes and local community stakeholders, bringing together government, industry, and academia to bring about a complete economic education framework.

Modern education research shows that routine memorization with abstract theoretical structures instruction approach is not standardized critical thinking and problem-solving capabilities of today's standard economy (Johnson & Meder, 2024). Now, the present educational approach involves the integration of DIT-based technical approaches into case studies and technological applications along with practical training methods. Real-world economics simulation case studies, such as economic breakdowns and market data, improve the extension between the abstract economic theory and actual practice relations (Pühringer & Bäuerle, 2019) for students based on the research on stakeholders. Digital platforms have been found to be an instrument for facilitating greater public access to economic information. Through interactive economic modelling complemented with gamified economics learning tools paired with a personalized online learning platform (Paşa, 2020), students increase their academic success. Educational innovations open the doors for teachers to shed the use of standardized learning approaches by devising personal training strategies that meet each student's learning predisposition. According to studies, the early teaching of decision-making skills is still important as they indicate that economic literacy equates to a person's future financial health (Maier & Ruder, 2024). The use of DIT principles in education, such as continuous innovation and adaptability, fosters the needed competencies in students to thrive in an ever-changing economic systems.

Technological disturbances inspire new ways to increase economic literacy levels by means of digital platforms and experiential learning models or through innovative teaching approaches. Platforms like Coursera and Khan Academy have made economics easy to learn during times that work for them. With these education platforms, students can manage their own pace of learning and access worldwide resources and up-to-the-minute economic data for a more prosperous educational result than what is possible in traditional classroom instruction. Now, academic progress in artificial intelligence (AI) and big data analytics offers customized learning sessions tailored to students' learning needs. Through virtual stock market simulations, blockchain exercises, and augmented reality education spaces, students obtain practical

experience (Bucea-Manea-Țoniș et al., 2021). Through direct "hands-on" learning, complex economic concepts are learned with teachers-designed experiential techniques to maintain student's interest. The wave of technological change has deployed data analytics tools for educators to track how far their students have progressed in schooling and can pinpoint empty spaces in the knowledge and reconfigure the course of curriculum delivery to yield better results. The benefits of technological advances bring forward problems like digital inequality as well as a need for basic computer competency among learners and educational professionals. Public schools, together with policymakers, need to deliver sufficient technology facilities and training support to students to attain equal educational opportunities through technology-enabled economic instruction (Wunder et al., 2009). Schools need to manage DIT implementation carefully since it should combine technological development to ensure inclusive educational opportunities.

Strategies for Managing Disruptive Innovative Transformation in Educational Settings

Educational institutions need to carry out disruptive innovative transformation (DIT) by using planned forward-thinking methods that follow shifts in economic conditions and technology. Flexible curricular models show promise as they align their content structure with the dynamic changes happening in economies (EENEE, 2023). The curriculum must incorporate modern technological subjects connected to economics subjects (such as financial data science), and worldwide economic trends so students develop appropriate knowledge foundations. Educational institutions require a culture that nurtures innovation at its core. When teachers, along with students, support experimental approaches and critical thinking and problem-solving through education, they will develop an environment that embraces disruption instead of resisting it (Ahmad et al., 2020). Online simulations combined with data-driven decision tools and virtual classrooms will help teachers deliver engaging economic literacy training to meet the needs of different learners.

Effective addressing of disruptive changes through economic literacy education requires ongoing teacher training along with educational programs to build student capabilities. Teachers need specialized training about new economics concepts and digital literacy in addition to unique teaching methodologies to present content effectively with relevancy. A flexible mindset is needed, as well as technological and economic decision-making expertise for educators and students. Educational knowledge comes from workshops in combination with digital training sessions and partnerships with industry experts to train instructors to handle evolving educational needs. An environment that supports experimentation alongside innovation and creates conditions for developing a growth mindset stands to empower students to see disruptive practices as growth opportunities. Project-based assignments combined with economic literacy boot camps and interactive economic simulations allow students to acquire better economic comprehension while practicing active personal growth (Cohen, 2023). The development of digital competence is due to modern educational success.

Government officials have a crucial task to create policies that will build both innovative educational systems and include diverse learners across the field of economics. Governments need to support new infrastructure that gives every student equitable access to digital learning resources alongside incentives for schools to implement innovative educational methods. Economic literacy education achieves impact and real-world relevance through joint alliances between industry leaders and financial institutions, which bridge theory and practice (Varcoe & Fitch, 2003). Successful DIT implementation in economic literacy education needs collaboration among different stakeholders, called the Quadruple Helix model, including governmental institutions and industrial players, together with educators and social constituents. Through policy initiatives, Governments demonstrate essential influence by backing creative

teaching methods while investing in technological frameworks and creating equal educational resource accessibility.

Conclusions and Suggestions

Disruptive Innovative Transformation (DIT) analysis shows the crucial influence on educational development for economic literacy. Theoretically, DIT offers a framework to understand how technological change, policy reform, and market shifts reshape traditional educational systems. Resilience and transformation clearly demonstrate the disconnectedness between academic institutions and disruptions, which need to transform their practices simultaneously. Some practical studies, such as those that portray (economic) education disruptive transformation, demonstrate that undertaking modern strategic adjustment is sometimes needed. Real world application of digital platforms and experiential learning in future economic literacy education is the need for students to develop the needed skills to navigate modern economic complexity (Goffe & Wolla, 2023). Success depends on collaboration across government, industry, education, and society, as outlined in the Quadruple Helix model.

This suggests key directions for how economic literacy should be taught moving forward. Education systems have to continue adapting to technological disruptions and incorporate increased responsiveness and inclusion via agile formats. Future economic literacy curricula should include the latest financial technologies alongside world economy analysis using disciplines of more than one to teach students the true economic realities of today (Nanda et al., 2024). Consequently, educational instructors need to adopt new teaching approaches, which involve working on reducing digital inequalities to prepare students online through various learning styles. More funding needs to be directed to educational infrastructure improvements and teaching professional development programs that support teacher competence in making these changes correctly by political leaders.

More extensive analysis needs to be conducted surrounding the implementation of DIT-based educational models in regard to how they influence student learning of economic principles and, more importantly, the skill set that students attain in terms of their economic competency. Comparative studies across learning environments can highlight effective strategies and reveal areas for instructional improvement. It is, therefore, desirable that the development of total frameworks become a policy focus because these frameworks will address collaboration between stakeholders and equal opportunity for quality education, thereby merging digital and economic education into standard curricula. It will be essential now to have educational programs that support lifelong learning because they will be able to help students achieve higher levels of economic literacy, which will be beneficial from personal and also societal perspective.

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