

Learning Literacy Financial Major Accounting and Finance State Vocational School Institution 4 Bandar Lampung

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Abstract – This study aims to describe learning literacy financials in schools on a class basis, a cultural basis and a community basis. Research results show that SMK Negeri 4 Bandar Lampung has carried out learning literacy financial with three consisting of indicators from class base, base school and community base although Not yet effective. Viewed from a class basis Not yet accommodated objective through RPP where student only taught analyze sale goods merchandise in a way credit, via money order whereas from results interviews and observations found that learning literacy financial student become cashier in exchange coupon. Activity learning with school base indicators exists cooperation and empowerment of DUDI as amplifier literacy financially, yes management source Study form library and existence network of internal and external sites as a learning medium literacy financially, yes intensity use and application literacy financial Where student become cashier exchange coupons at the canteen school with noted every transaction _ purchase from consumers in the financial ledger, existence training literacy financial with send intern teachers and do counseling to parents _ How own role important At home in teach about management finance. On community base indicators is parental involvement _ as supporter literacy financial carried out by the party school only in meeting committee just However parental involvement _ At home own role important in formation in taking decision finance since early, old man help prepare they for more future __ independent in a way financial.

Keywords – Learning Literacy Financial, Class Basis, School Basis And Basis Public.

I. INTRODUCTION

Availability source Power people in Indonesia are capital for can making Indonesia a capable developed country _ compete with other countries. 21st century moment This demand humans to have proficiency more life _ proceed from century before. In 2015 the world economic forum was agree to do so own proficiency life the 21st century is one of them is have mastery literacy financial.

Financial Services Authority (OJK) in 2016 carried out National Survey of Literacy and Inclusion Finance (SNLIK), survey access to literacy financial amounting to only 23.4% (OJK.2016). This thing show that financial understanding (literacy). For circles pupils and students Still Enough low. School is a formal educational institution that provides various learning and experience for participant educate. School own function For can form participant educate to have understanding, skills and attitudes in accordance with objective education national.

National Survey of Literacy and Inclusion Finance (SNLIK) which was also carried out by the Financial Services Authority (OJK) in 2019 with results index literacy financial reached 38.03% OJK SNLIK (2019 :3). Based on results survey the obtained information that new about 38 out of 100 people have knowledge, skills, and beliefs with category adequate (well literate). Survey results This show that Not yet fully Indonesian society has knowledge about institution existing financial, product _ finance and service service finances offered, as well Skills For know characteristics, benefits, risks, rights and obligations on products and services service financial.

Education literacy financial is one _ how to literacy financial students / i become good . Otherwise _ There is literacy financially , then will impact emergence problem financial consequence error in take decision related expenditure that will be done . Remund (2010) in his research state that draft literacy financial consists of five parts namely : (1) Understanding about draft financial (2) Skills to do communication about draft financial , (3) Capability management financial in a way personal , (4) Skills in take correct decisions and (5) Confidence in compile plan financial with Correct For prosperity in the future .

Based on National Survey of Literacy and Inclusion Finance Nordiansyah (2018) in 2016 , survey access to institution students ' and college students ' finances at 64.2%, which it should be according to Regulation President No. 82 of 2016 concerning National Strategy financial by 75% of the Presidential Decree Number 82 of 2016. Temporary literacy financial his is at far below _ survey inclusion financial , that is only at 23.4%, which it should be according to Regulation President No. 50 of 2017 concerning national strategy protection consumer ie level literacy financial of 35% Presidential Decree Number 50 of 2017). This show that financial understanding (literacy). For circles pupils and students Still Enough low in accordance with seen from second Regulation President .

Still low understanding literacy financial For circles student It is hoped that SMK will become One institution responsible education _ For create source Power humans who have abilities , skills and expertise , so graduates can develop performance if plunge in the world of work . As form education pupils and students is one _ priority target activity literacy financial according to the National Literacy Strategy Indonesian Finance (2013: 88) and is an educational target throughout 2016.

ith Still low understanding literacy financial For circles student at vocational school, researcher want to see How learning literacy finance in the major accounting and finance institution at SMK 4 Bandar Lampung with involve class XII consisting of from 3 classes .

Based on Material Supporter literacy financial statements published by the Ministry of Education and Culture (Fianto et al., 2017) are as following :

a) Class Base with 3 sub indicators namely :

- (1) Amount training attended _ by the head schools , teachers, and administration school as form strengthening facilitator ,
- (2) Intensity use and application literacy financial during activity learning and
- (3) Literacy value financial based
OJK or institution others .

**b) Cultural Base school with seven
sub indicators namely :**

- (1) Number and variety book as well as tool show based on literacy financial ,
- (2) Intensity borrowing book literacy
financial by students ,
- (3) Quantity activity as form strengthening literacy financial ,
- (4) Existence policy school about application mark literacy financial ,
- (5) Amount provision information about literacy financial ,
- (6) In- site availability network and external related networks _
with literacy financial , and
- (7) There is a school bank or cooperative
walking students _ active .

c) Community base with two sub

indicator namely :

- (1) Availability supporting tools and media that can be done strengthen literacy financial at school and
- (2) Involvement of parents and community public in advance literacy finances at school .

Based on background behind the researcher _ interested For describe learning literacy finances on learning student major accountancy finance and the State Vocational School 4 Bandar Lampung Institution.

II. THEORETICAL BASIS

Literacy Financial

According to Chen, H. & Volpe, RP (2002.) literacy financial interpreted as ability For manage financial personal . Meanwhile , Bowen & Rizk (2015) stated that literacy financial is knowledge about facts , concepts , principles and tools underlying technology _ For intelligent in using money. More carry on explained , literacy financial according to (Huston, (2010) interpreted as component source Power humans can _ used For increase well-being financial . Somebody said literate financial when own knowledge and abilities For apply knowledge that .

Definition literacy financial according to letter circular The Financial Services Authority (OJK) stated in 2014 that literacy financial is series of processes or activity For increase knowledge , skills and beliefs consumers and society wide so that they own ability For manage financial with more good . Literacy financial OJK is expected to provide benefit to public wide like ability For choose products and services service financial in accordance with needs , abilities make planning financially sound , and spared from investment that is not clear . OJK divides level literacy financial Indonesian society becomes four , namely :

1. *Well literate* , ie own knowledge and belief about institution service financial as well as product service financial , incl features , benefits and risks , rights and obligations related products and services financial , as well own Skills in use products and services financial .
2. *Sufficiently literate* , that is own knowledge and belief about institution service financial as well as products and services financial , incl features , benefits and risks , rights and obligations related products and services financial .
3. *Less literate* , that is only own knowledge about institution service finance , products and services financial .
4. *Not literate* , ie No own knowledge and belief to institution service financial as well as products and services financial , as well No own Skills in use products and services financial .

Attitude Financial

According to Fachrunnisa (2018) stated attitude financial direct somebody in arrange various behavior his finances . With attitude financially good _ so somebody will more good inside too taking various decision related management his finances . Somebody with level attitude financial Good will showing pattern good thought _ about money that is his perception about the future (*obsession*) , no use money for objective controlling others or as resolver problem (*power*) , capable control situation financial possessions _ (*effort*) , adjust use of money so capable sufficient need his life (*inadequancy*) , no want to spending money (*retention*), and having always a view develop about money or No look ancient (*securities*) so will capable do control to consume it , you can afford it balancing expenses and income _ _ (*cash flow*), setting aside money for savings and investments , as well manage debt held _ For his welfare . Research results This in line with research conducted by Mien & Thao (2015) is available significant relationship _ between attitude financial somebody will tend own behavior more financially _ wise . Indicator in study according to Humaira & Sagoro (2018) , namely orientation to financial personal , money philosophy , money security and assessing financial personal .

Scope _ Literacy Financial

Literacy finance , according to Chen, H. & Volpe, RP (2002), is divided to in a number of room scope as following :

- a. Understanding on a number of thing that becomes part from knowledge base about financial personal
- b. *Saving and borrowing* (savings and

loan)

- c. *Insurance* (insurance) which covers knowledge base insurance and various type product insurance . Objective exists insurance that is For provide a sense of security besides If happen events that are not unexpected .
- d. *Investment* (investment) . Investment is decision taken _ somebody For issued at the time This with objective used for the future .

Influencing factors _ level literacy Teacher finances include other types gender , level education , level income .

1. Type Sex

Type sex defined as one _ influencing factors _ behavior financial someone . A number of studies disclose man more smart in Mengella financial compared to with Woman Ansyong and Gyensare (2012). Andrew and Lisnawati (2014) strengthen it stated findings _ woman tend more No wise in behavior his finances than man .

2. Level Education is level mastery knowledge knowledge possessed by a person about How ability in understand something matter with Good according to Iswantoro and Anastasia (2013:125).

3. Income Level

In Andraw and Linawati (2014:36) Hilget et stated that personal income is total income dirty annual a originating individual _ from wages , company business and various investment . According to Rahma (2014) income is something the results received by someone from activity its customers Good in the form of money or nor results material others are measured with money and accepted in time certain

III. RESEARCH METHODS

Type study This use study qualitative descriptive . Study qualitative aim obtain description completely about something matter according to view humans studied . _ Approach descriptive qualitative is an approach that produces descriptive data in the form of written words or oral of people and observed behavior . Study qualitative aim For describe phenomena that occur in the field Pendit (2012). Study This will describe about Learning literacy financial major accounting and finance at SMK Negeri 4 Bandar Lampung majoring accounting and finance . Method used _ is method descriptive analysis .

Subject and Object Study

Subject study This is students , teachers, heads school and parents major accounting and institutions finance at SMK Negeri 4 Bandar Lampung.

There is informant in research at SMK Negeri 4 Bandar Lampung

No	Informant	Amount
1	Accounting and finance teacher in the department accounting and finance	4
2	Head school	1
3	Students in majors accounting and finance	30
4	Parents _ Student	3
Total		38

IV. RESEARCH RESULTS AND DISCUSSION

Training Literacy Financial

From the results research and interviews with Head School about training literacy financial done once in _ a year . Training This expected Can add provision to special teachers his major accounting and finance For prepare self become source Power man with ability good literacy . _ Although Training literacy finances carried out only once a year Possible No will Enough effective For increase understanding and skills in manage finance . If only get training very a year , you might forget or lost part big information moment arrive the time For use it . With training periodically , you can in a way regular remember go back and apply knowledge finance

Then activity literacy finance at SMKN 4 Bandar Lampung can implemented with provide canteen school , teach student about introduction of money in activity learning , organizing entrepreneurship , payment . Student major accounting and finance cooperate with major boga become executor For activity sale form food and drink . Steps _ activity literacy finances implemented by the canteen school to order buyers Can do purchase are :

- a. Buyers _ Can come and exchange coupon on the cashier (clerk cashier originate from major accounting and finance) which provides coupon from start price Rp. 1000 up with Rp. 10,000,-
- b. Officer exchange cashier recorded in the cash book in each transaction purchase from partial buyers _ _ big is students of SMKN 4 Bandar Lampung
- c. Buyers _ Can order product form snacks in accordance with coupon that will exchanged with food and drink prepared by students _ major boga .
- d. If coupon purchase Already finished temporary buyer Still lots , cashier guard coupon Can direct request to the department teacher finance and accounting on duty on the day that .
- e. After the canteen Already No There is buyer , cashier guard coupon report to major finance and accounting on duty on the day that , then record cash book sale marked handled by students guard cashier coupons and department teachers finance and accounting on duty on the day that , and the teacher reports return to treasurer school .

For matter purchase goods _ _ in the canteen already finished , department teacher finance and accounting and treasurer discuss with coordinator For purchased and included a note for recorded in the book finance . And at the moment student major boga cook For product food that will for sale always accompanied by a teacher from major to be awake hygiene food and drink as well as sanitation For health and safety participant educate .

DUDI and Training Literacy Financial

Training literacy finance in vocational school has close relationship _ with the Business and Industrial World (DUDI). As form real implementation Instructions President Number 9 of 2016 concerning Revitalization School Intermediate Vocational (SMK), Ministry of Education and Culture (Kemendikbud) continues do strengthening *link and match* with the business world and industrial world (DU/DI). Commitment period long This considered very profitable between school intermediate vocational (SMK) with the business and industrial world (DUDI). There is DU/DI now make graduates _ School Intermediate Vocational (SMK) has opportunity more big For get job . The reason is , in part grew up in high school at the time This Already connected or intertwine Work The same with the world of business and industry (DU/DI) . As one _ School Vocational , SMKN 4 Bandar Lampung is institution formal education does cooperation with DUDI use prepare graduates For Work with provisions knowledge , skills and attitudes Work in field certain appropriate ones with need as well as expected can entrepreneurship . Strengthened from results interviews and research by the Head Vocational School 4 Bandar Lampung regarding The function of DUDI in the world of education in particular , such as :

1. Synchronization Curriculum , where Head The Department of SMKN 4 Bandar Lampung came to DUDI , as a user of labor so that the competence of vocational school graduates can increase.
2. There is student PKL collaboration with method student educate student in place Practice Work Industry (Practice) .

For establishing Collaborative Work Programs Practice (PKL) for SMKN 4 Bandar Lampung students is necessary learn criteria from place Practice Work Field (Practice)

3. Teacher Internship , where the teacher becomes a department teacher with do apprenticeship to industry for example just in hotels apprenticeship his to hospitality , accounting and finance teacher apprenticeship to hospitality can and to finance and accounting can also be done .

Use Source Study

a) Library

From the results interviews and research on a cultural basis school found that number and variety book as well as tool show based on literacy financial Not yet available . Availability books in the library only limited book text eye lesson just , not yet There is availability type books and tools special display based literacy financial . Minimal references and access about literacy financial cause No exists book support special ones provided so that student own knowledge that is not wide about movement literacy financial . Student only know material material in eye lesson economy just , even though material material the Already they get it moment learning However No leads straight into the movement literacy financial school . .

In matter This SMKN 4 Bandar Lampung school must take attitude form road go out For overcome limitations variety existing books , _ Because How could it not be, previously libraries which were considered just places for books have now developed into information resource centers. This means that the library is no longer just a store of books, but rather, a place where users can create something that other people can read and use .

financial with fast and extensive . Through websites, blogs or social media , information about development latest in the field finance , financial tips and practical advice can with easy accessed and shared to society .

Parental Participation _ In Literacy Financial

From the results of interviews and community-based research on the three student informants, it was found that the participation of parents and the community in advancing financial literacy has an important role. In this case, SMKN 4 Bandar Lampung took the initiative to involve students' parents in participating in financial literacy by holding committee meetings to strengthen students' financial education and involve parents in the process. The committee meeting began by introducing the concept of financial literacy and why it is important for students. Discuss the benefits, such as helping students develop savings habits, manage money wisely, and make smart financial decisions in the future. *Financial education* is all efforts made _ in a way conscious and deliberate For bring up personality child d nature knowledge , skills , and attitudes financial they (Nina Permata Sari and Muhammad Andri Setiawan: 2022). That thing show that parents _ responsible full to education for child . Family is institution education is the most important For child . Parents _ own not quite enough answer more from simply fulfil need physical , material , and emotional children them . Besides that , old man must embed moral principles to children they as means For ensure independence them in the future (Astrid Krisdayanthi : 2019)

In meeting SMKN 4 Bandar Lampung committee also made plan For evaluate effectiveness of literacy programs financial and parental participation . _ Consider method possible assessment _ used , like survey or discussion group . After getting input from parents , school _ make plan follow continue clearly _ For improving and expanding literacy programs finances at school . With involving parents _ in literacy financial at school , children _ can obtain understanding and skills strong financial _ since early . This will help they become more individuals _ independent and responsible answer in a way finances in the future .

V. RESEARCH FINDINGS

Class Base

Based on interviews that have been obtained , that on a class basis Not yet accommodated with both in the first sub - indicator in the application literacy financial during activity learning Because seen from objective learning through RPP (attachment data number 6) students only analyze sale goods merchandise in a way credit , do sale goods merchandise in a way money order whereas from results findings , students requested in application learning literacy financial direct become cashier in exchange coupon at Canteen school . Plus Again receptacle main in application literacy financial in the learning process in the form of a

Mini Bank already No walk since the Covid-19 pandemic hit all over the world. No Can denied that Bank Mini as supporter source Study students . Mini Bank is A laboratory accounting used _ as place payment finance students and facilities save student as well as employees . Besides that's the laboratory accountancy this is also used as means training student major accounting and finance do practice application knowledge accounting .

School Base

Based on results research at SMKN 4 Bandar Lampung if seen from description from :

- a) n't any yet availability book special about literacy financial as well as tool show in the form of LCD only . Intensity borrowing books that don't Lots Because limitations book read . _
- b) Activity literacy financial in the form of an existing Mini Bank No operate again , replaced with businessman from major accounting and finance together major boga . And school cooperate with DUDI.
- c) There is institution finance active at school , like exists canteen school in form exchange shopping vouchers through guard cashier .

Meaning from describe on there are many at SMKN 4 Bandar Lampung very potency possible environment _ used school For maximizing learning literacy financial although Still some have n't fulfilled , OK in a way physique like cooperative schools , facilities and infrastructure , libraries , canteens .

Community Base

Results of research at SMKN 4 Bandar Lampung has involve public in learning literacy financial . The community in question namely parents / guardians of students and also the world of business and industry (DUDI). So for the sake of effort maximizing activity literacy financial inside _ schools should too involve public outside school . Engagement the is example that appropriate or variation form in guard partnership school with family and society .

VI. CONCLUSIONS AND SUGGESTIONS

CONCLUSION

With exists learning literacy finance at SMKN 4 Bandar Lampung can concluded :

1. Learning literacy financial major accounting and finance on a class basis , first , existence intensity use and application literacy financial Where student become cashier exchange coupons at the canteen school with noted every transaction _ purchase from consumer in financial ledger . _ Second , there is training literacy financial ones done a year very with send intern teachers and do counseling to parents _ How own role important At home in teach about management finance . Training literacy financial a year once , work together with DUDI as a reinforcement strategy walking literacy financial Because there is internship as receptacle vocational school students for demonstrate ability in the world of work actually in accordance with objective from school vocational .
2. Learning literacy financial major accounting and finance on a school basis is exists cooperation party school with DUDI as amplifier learning literacy financially , yes management source Study form libraries and network sites become learning media literacy financial . Network sites can accessed through <http://www.smkn4-bdl.sch.id>
3. Learning kiteration financial major accounting and finance on a community basis that parental participation _ own very important role in literacy financial , where school provide receptacle form meeting committee as communication parental role _ At home For teach to children __ about manage finances and saving .

SUGGESTION

The author 's advice give for SMKN 4 Bandar Lampung are :

1. On learning literacy financial major accounting and finance on a class basis expected reproduced Again type training literacy financial For all environment school both teachers and students , so that more obtain Lots Again knowledge about financial . So that school Can follow or stage competition or competition that focuses on literacy financial can increase interest students and encourage they For Study more carry on about topic this . For example , competition simulation trading shares ,

competitions planning financial , or competition business . This thing push student For hone Skills financial they through competition healthy .

2. On learning literacy financial major accounting and finance on a school basis expected school more Lots Again add reference reading as tool show specifically for major finance and accounting , to add a sense of interest read students , for example just with collaboration with publisher or writer . School can intertwine cooperation with publisher or writer local For get offer specials , discounts , or support in provision book . This can facilitate access student to books new and relevant with more costs _ low and also school can provide access to source digital learning such as e-books, materials online learning , or learning platforms based applications that can accessed through device electronic
3. Learning literacy financial major accounting and finance on a community basis is make Online Community or Discussion Forum , where school can form online communities or discussion forums special for parents who focus on literacy _ financial . In this forum , parents can each other share tips, suggestions and experiences in management financial personal and educational children they about literacy financial . Community this can also be done become a platform for exchange ideas and gain source Power new .

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