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Lampiran- Lampiran :

Lampiran 1. Artikel Jurnal Internasional

Contents:

Draft Artikel Jurnal Internasional Financial Literacy Development for Increasing Entrepreneurship for Elementary Students

Sri Utaminingsih, Sucipto

Abstract : The purposes of this research are (1) identifying factor, actor that influences th
learning for elementary school (2) identifying the influence factors for student in manage their
finding the effective financial literacy learning models; (4) measuring financial literacy lear
effectivity to create entrepreneurship and non consumerist character; (5) Formulate the effecti
literacy learning models. (Hanya sampai no 3, ini kan penelitian sampai no 3 saja)
Using the R & D methods this research conducting in 2 years. The first years to find out the purpo
the second years to find out the effectively of the models. The research object at Elementar
Kabupaten Kudus (Kudus Municipality). Model pembelajaran finacial literacy terdiri infut, proses,
Keywords: Learning; Nonconsumerist; Elementary School; Entrepreneurship

I. Introduction

Elementary school is the primary education for the children. So the character has to be pl
grade. As cited by Cakram (2013) the character implanted to the elementary school has to covered
The character education in elementary school as long using the modeling with giving the lesson in
optimal. If the education as the maturity process, the education has to covered: (1) trust in himse
able to make decision; not dependable to other; (2) responsible to his/her life; (3) understand a
society value and society norm.

Lickona (1992) divide character into 3 aspect i.e: moral knowing, moral feeling,dan mo
Understanding and knowledge moral as the first base for comprehend that able to consider to mor
then moral feeling as reason to justify and to consider that will be apply in behavior. The succo
education if the character education able to increase the life quality and able to repair the li
Cronbach (1977) opinion, "in terms of the choices the individual makes when his actions affect th
others: the person of good character generally tries to choose acts that promote the welfare of oth
of himself".

Indonesian people recognize as a consumerist people, some of the reason because the
knowledge in financial. According to Abbeson,(2008:35-46), the financial literacy able to make pe
using their money, Setiawan (2005;178) adding by dengan memiliki pemahaman tentang fina
knowledge, people able to understand the money function, motive in having money, and understan
of money and also have ability the trick of using money. The financial literacy have any functio
not consumerist, but also to increasing the entrepreneurship character (Senduk; 2002), so to being
financial literacy have to teach since elementary school.

Based on discussion above the problem of this research is " How to teach financi
elementary school for non- consumerist and entrepreneurship character building in Kabupaten K
Municipality)? "

The output is the research especially to formulate the Financial literacy Learning
Elementary school, the another output expected also the modul in financial literacy. Malshe
financial literacy is not a complicated lesson but the practical lesson that can be applied in
characteristic of financial literacy knowledge are able to be learned and able to be taught in
education. The important of learn financial literacy depend on the need, for example
entrepreneurship is because the entrepreneur should able to manage his/her money effectively (Gur

The result of study by Cude et.al (2006) shows the financial literacy is taught to the st
teacher and their parent have positive influence in using money. The result for the student decrea
of money up to 70 %, automatically increase their saving 70%. In line with Adam (2013) Finan
will move up financial stability for individual, family, and all community.

For the elementary school, Financial literacy have to be focused on differentiated betw
need. It is a part of the motive having money that already provided by irving fisher. Irving Fisl
motive having money into 3 motives i.e: transaction motives; deposit motives; and precautionary n

In Financial learning we have to notice the system of education, the education system have four components like as: input; process; out put and outcome. So the Financial learning system have to conducted in that system (Hamalik). Beside it according ANZ (2004), he reccomend the teacher minimize have understand about Money function for daily transaction, and some reason why people need to buy something. This result is supported by the Cude research (2006) the uncontroll using credit card by the student in college because they don't have financial literacy ability, and the fail to choose between need and want.

The some criteria to be fill in financial learning models are: (1) the financial literacy learning model should be apart of educational system, so have to covered input, process. Output, and outcome; (2) The financial learning is the character education so have to able to increase the cognitive, affective, and psychomotoric; (3) The Application of the model have to make change attitude for the student.

II. Methodology

Using the Research & Development methods as improved by Borg and Gall Borg & Gall (2003), and be summarize in 3 step: (1) Prleminiary study; (2) Improvement of the models; (3) Model Validation.

The focused of this research is character education with some indicators sucha as: moralknowing, moral feeling, and moral behavior; economic aspect with comprehenship learning financial literacy by differentiate they want and need.

Th locus of this research at 6 Elementary school in Kabupaten Kudus with A grade of accredited. For gathering data with technique as follow: In depth interview; (2) observation; (3) Focus Group Discussion; and (4) Documentation study.
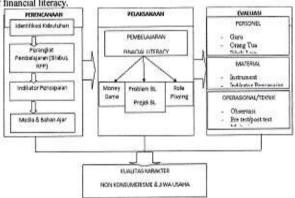
III. Data Presentation and Discusssion

The profile character education in Elementary school are : the factor of teacher, principle, schoolmate and parents very dominant, especially the class teacher. The activities to teach the character by inclusive in the lesson, and embedded in extra curricula. The priority of the character improved is honesty, belief in good.

The factor influences for the student in finance manage is parents, and then the teacher. The student be consumerist or not is depend the attitude of their parent in manage their money.

The Model for Financial Literacy Learning have three main component like as : (1) Input, starting with the need identification, formulate the learning equipment; state the standard of achievement; (3) Process consist of implementation and evaluation, the model using in learning implementation is money game, role playing and others. For the evaluation we have to notice the personnel, materials and operational; (3) Output is the purpose of the learning of financial literacy.

IV.   Conclusion

This research can be conclude as follows:
1. The profil of character education at Elementary school in Kabupaten Kudus, the pcosess inclusive in class lesson and extracurricula activity.
2. The dominance of parent influence for the using of money by the student
3. The best Model in Financial literacy Learning have three components i.e : input; process and output.

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The Development Model Finacial Literacy The Learning of Character Entrepreneurial Characters And Non-Consumerism In Elemntry School

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Abstract

The purposes of this research are (1) measuring *financial literacy* learning models effectivity to create entrepreneurship and non consumerist character; (2) Formulate   the effective *financial literacy* learning models. Using the R & D methods this research the second years to find out the effectively of the models. Model pembelajaran finacial literacy terdiri infut, proses, out put. From the data analysis it can be said that the elements of the component is used as a variable to see the correlation and the effect it is known if the three components of the planning, implementation and evaluation have a strong relationship and influence

Keywords: Finacial Literacy, Learning; Character, Nonconsumerist; Entrepreneurship

Background

The character building should be planted since childhood in elementary school not afer mature or when he/she in higher education. The reason is elementary school as the fundament before student going to the real life. Character education in elementary school should covering healthy aspect, economy aspect, financial aspect, and life environment (Chan Cakram, 2013). The character buiding practice in elementary school not yet enough, if the education is defined as a process to be mature, the process should be done since chilhod, the indicator for being mature as cited by Munib, (2007:30) are: (1) trust in himself, stand by himself, able to decision making, and not depend on other people; (2) responsible on his/her doing; (3) understand the value and society norm.

Character education as a part of learning process in being mature according to Lickona (1992) the character divided in three aspect such as : *moral knowing, moral feeling,*dan *moral behavior.* Understanding the moral knowledge as the first to know that will be used in consideration making about bads and goods, and then moral feeling as the feeling consideration in giving justification at the moral understanding and the next will perform the attitude and behavior.

Succsesfull character education should has a value in accordance will increase the quality of life and repair the life pattern, as cited by Cronbach (1977), "*in terms of the*

choices the individual makes when his actions affect the welfare of others: the person of good character generally tries to choose acts that promote the welfare of others as well as of himself".

The pattern of society life in Indonesia be recognized as the high consumerist people, the evidence in above should be changed because the consumerist trend make people in wastage life, and inefficient. The consumerist people also contribute people dishonest in their seeking income, irresponsible.

One of importance in character education is to strengthen the child moral at the elementary school so the focus of this research is : " How the moral education model based on character at the elementary school in Kudus District ? "".

Kudus District has a good local genius be known " Gusjigan", it means good in knowledge, good in religi and also good in entrepreneur. The local genius is already forgetted by the young people in Kudus District, by rediscover the local genius and be used as material for character education may the moral of student will grow up and excellent.

One of the importance in character education is school culture, as mention by Depdiknas (1999)., there is three triggers in increasing the school quality, that are: teaching – learning process; school management and leadership; and school culture. Eventhough Moe (1999) said, the correlation between learning process and school culture should not as direct correlation, but they have correlation. Bradley in Working (1995) find there is high correlation between school culture and student motivation, productivity and teacher satisfy performance.

Methods

The methods of this study is R & D that is already developed by Borg and Gall, for the paradigm of the research is Qualitative.

The Focus of this study is character education with the locus in Kudus District, The object of this study such as: teacher, student, principal, family of six Elementary School in Kudus. The Six Elementary school divided in two categories i. e: public and private elementary school, There is 4 elementary school and 2 Private elementary school.
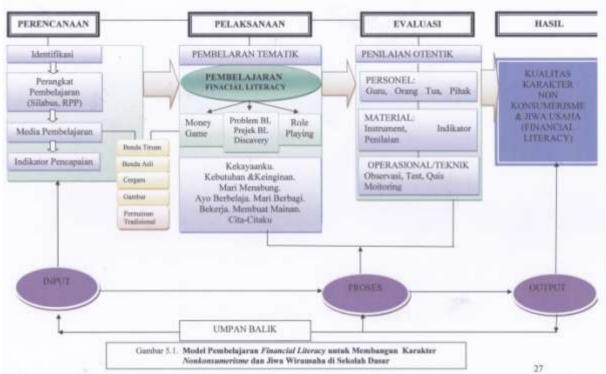
The technique of the data collection using as follows: in depth interview, observation, forum group discussion, and study documentation. An instrument for this research is the researcher, because the best instrument for qualitative paradigm is the researcher.

The data will be analyzed using triangulation methods, in triangulation methods the analyze of the data can be done together with the collecting data.

Findin The learning financial literacy in primary schools has not been systematically planned by teachers as part of character education. In General in learning the teacher gave the money through the teks/bacaan function, advice about the benefits of money. Knowledge of money as a means of buying and selling is known to all, meaning that children know that if they don't have something money can't buy. Students also know that to have money should work. (Utaminingsih, 2001). On finacial literacy learning 2013 curriculum to foster entrepreneurial soul soul nonkonsumerisme and can be placed on all existing learning theme. Learning methods in schools also has not used an innovative method or model pemebelajaran. Only certain schools that teach function of money with the game. The first game was as as a buyer and seller, both with a monopoly. The learning model discavery learning base, problem project base learning and learning children will understand and find meaning in money so have a solid moralknowing, next to the moral feeling good and it will be reflected in the attitude and behavior (behavior), it does reinforce the theory Lickona (1992). Based on the study of literature and field studies of design models of learning financial literacy to strengthen the entrepreneurial character of nonkunsumerisme and soul need to implement management systems that consists of input-process-output. Basis of preparation of the design (the model) is based on the study of theory and research in the field.

Refer to the discussion of the various theories and research on top then the model must have a criteria as follows: 1) Model of learning must be part of a learning system that has a main component inputs, processes, outputs and outcomes; 2). Learning characters has a goal to provide soft skills in the corridors is therefore life skill should be formed at the level of moral knowledge, affective, and psychomotor; 3.) as a model of innovative learning, then the principle of PAIKEM should be the underlying this learning model, this is in accordance with the growth rate of the students detained in the elementary school, which is still closely linked to the pleasant atmosphere of the play; 4). Model financial literacy for primary schools is pemaham about the functions and uses of money and motivation in having the money, which will give you an understanding of Economics in in terms of economic principles, appropriate economic motive and conduct economic action;

5). Model if implemented should provide the change of character in students were detained.

Gambar 5.1. **Model Pembelajaran** *Financial Literacy* **untuk Membangun Karakter** *Nonkonsumerisme* **dan Jiwa Wirausaha di Sekolah Dasar**

Therefore the model is structured as follows:

1. Input: to input in the study then compiled which planning in planning have sub components: identification of needs, Learning Devices, indicators of Achievement, the Media and learning materials.   2. Process: in the process there are two main components namely the implementation and evaluation. Implementation is the implementation of learning, of the results of the study theory stated for levels of the SD then learning that is implemented must be oriented lebh joyful learning, and research results are also menunujukkan that the learning of the class IV curriculum 2013 using a model

and also a variety of games. Therefore in this model then the learning methods used is to use the game (money game), role playing, picture story and problem solving. The rules for the evaluation of learning at the elementary level still requires the involvement of the family, the environment and also a teacher. According the opinion of Suharsimi (2008) in the evaluation should notice any 3 main things i.e. personnel, material, and operations for it as an effective model must follow these criteria. In this assessment include the personnel should involve teachers and parents as well as the environment, material needs to be the

determination of benchmarks for the assessment then specified indicator assessment, and instrument. Whereas in kegiatannnya assessment can by doing tests, or also the observation and monitoring. 3. Output: this is the expected result, which in this output is the goal of learning financial literacy to enhance the character of the non consumerism and jiwausaha. The main results of this learning is the intelligent students in taking decisions relating to finance. For the wider impact (outcomes) then the students will be able to choose the use of money in accordance with needs, cleverness in using money carefully and creatively is one hallmark of the soul of entrepreneurship. (Utaminingsih, 2014)

Conclucion and Recommendation

Finacial literacy learning model to build the character and soul of the entrepreneurial nonkunsumerisme have component input consisting of: identification of needs, Learning Devices, indicators of Achievement, the Media and learning materials. The process consists of the implementation and evaluation of the research output of harmonious character, nonkunsumerisme and jiwawirausaha so as to further enhance the quality of character education

The best practice models of moral education based on character have three components: input; process and output.

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THE EFFECTIVENESS of LEARNING FINACIAL LITERACY in ELEMENTARY SCHOOL

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Abstract

The purpose of this research is to know the level of financial literacy keefiktivan learning models in order to build the character of the soul nonkunsumerisme and entrepreneurial souls on elementary school students in the County. Level kefektivan models will be used to determine whether the model can be used as best practical or not. Number of population of 272 and it all made the respondents, thus this research is the research population. Data analysis using t-test and tools to validate using the kendall and spearman, while for reliability using cronbach alpha as its parameters. The results showed the existence of level evektivitas models, thus the model could serve as best practices.

Key Words: Effectiveness, Learning, Financial Literacy, Elementary School

BACKGROUND

The formation of the character of the child begins since childhood or when in the base is not at the moment big or already in College, for that character education in all schools the basis is very important. This is because the primary school was the Foundation or milestone for later life. As long as this character education in all schools the basis is still limited to the cultivation of the attitude by the method of modeling or the awarding of exemplary results have not been fullest so far from human pendewasaan process. If learning is a process of human pendewasaan, then pendewasaan must be started in the early stages, as for the maturity indicators should include: (1) self-contained, self-confident, ability to make decisions, not dependent on other padaorang; (2) charge on each action; (3) understand the value and norm in society (Munib, 2007:30).   Learning characters who succeed must have value in terms of improving the quality of life and improve the pattern of life, it is as expressed by Cronbach (1977), "*in terms of the choices the individual makes when his actions affect the welfare of others: the person of good character generally tries to choose acts that promote the welfare of others as well as of himself*".

The pattern of life of society Indonesia known as pattern of living the high life, patterns of consumerism that had to be changed because of consumerist patterns tend to be raise living lavishly and ineffective. At the level of the character then people are wasteful, consumerist tend to aspects of his character is not good. An inability to manage the finances of the success indicators refer to education could not be said to be successful, this shows a lack of responsibility.

The ability to manage finance is very related to the problem of financial literacy (financial literacy), and so far the learning in Indonesia has never been touched. Whereas

financial literacy provides benefits for people to make a wise choice with keuangannnya (Abbeson, 2008:35-46), by having an understanding of the financial literacy of people will understand functions of money, the motive of having money, his strength and also how to use the appropriate functions of money (Setiawan, 2005; 185). Financial literacy is also very berhubugan with other characters in addition to the waste, for example education entrepreneurship very concerned and the need for entrepreneurial activities, life in General in terms of the ability to manage finance is indispensable for planning future (Senduk, 2002)

The importance of learning about financial literacy for life skill learning in basic level then the theme of this research focuses on "how to membelajarkan financial literacy at the elementary school to build the characters nonkonsumeriasme and entrepreneurial souls in Holy?". Holy Regency is famous for its local wisdom "Gusjigan" that is good in the sciences or the school of Nice, in the Koran or studied religion and good in the trade. Local wisdom began to be forgotten the younger generation then expected with this research can find the concept of learning that is capable of providing the Foundation on elementary school students so that it would become a reliable self employed.

Theoretically, the research is expected to: (1) modify the models of learning characters; and (2) reverse engineer the cultivation of the concept of financial literacy that led to the economic principles and the ability to apply economic action. The focus of the research is "how membelajarkan financial literacy for children in primary school?" which can be enumerated into research questions as follows: 1) how the effectiveness of the Learning Model Finacial Lliteracy to build the characters Nonkonsumerisme and Jiwawirausaha primary school Students?; 2. What is a Learning Model) Finacial Literacy to build Character Nonkonsumerisme and entrepreneurial Souls drawn up could be developed into building theory?

Financial literacy is not complicated science, but it is a wise practice to manage the finances at the time of making the choice of time of transaction (Malshe; 2011,47-57). Because of its characteristics are purely practical, then it can be adapted for use in different areas, tailored to your goals and can be taught in all levels of education. Importance on understanding financial is also very in price depending on the purpose, for example in self-employment, the weakness of the financial understanding of the cause of failure of usahahampir 50% (Gunardi, 2010).

Adam (2013) said financial education will strengthen financial stability for individuals, families, and entire communities. The more ingredients a person about credit and bank services will more and more people improve her savings and develop their finances to improve financial health and a better life. Research et.al Cude (2006) demonstrate financial learning in students who were taught by parents and in schools have a positive influence on the use of the money given to the student, which lowered their spending levels to 70%, and automatically increasing their savings.

Irving Fisher explains there are 3 motives have the money: the motif of transaction (transaction motive), the motive of saving (deposit motive), and motif stand guard – keep (precautionary motive). The transaction motive can be described as an economic transaction, to buy and pay the various obligations, Generally prefer to Transact in society to buy based on desire (want) not need (need), how much the number of purchased items is based on the desire is finally worth it – pointless and unused. The motive of saving was the motive for the hope of the future, usually people have plans – future plans and requires a certain amount of money to support such a plan, and manning guard for purposes of emergency –, e.g. health and others – others.

Financial learning is part of learning the characters are essentially the same is part of the education system, which has a component input, process and output, and outcomenya. Thus the model in learning financial literacy should include these components. In addition to that character education is also a process of adaptation according to Piaget in Nurhadi there are 4 basic concepts in adaptation are: intellectual scheme, assimilation, accomodation, and equilibrium. Adaptation scheme gives the meaning of intelllectual on on the need for knowledge that is able to change the mindset in students, this means the learning system is expected to give a change of paradigm, which is adapted to the environmental changes such as changes in technology, social change, and others. If the process of change in mindset can be reached then the student will assimilate the concept that they receive, and the concept will be accommodated in the next behavior next provide a balance in the justification of thinking, behavior and attitude of the application.

There are many factors that influence the learning of character through the process including: the teacher as a facilitator, pembelaran media, methods, and the environment, the culture of the school (Masrukhi,2008; Utaminingsih, 2011).

According to Slavin (1997) that in the learning process and the learning students need to be actively involved and the students became the Centre of learning activities and learning in the classroom. This could meant that learning should be student-oriented the other actors thus serves as a facilitator, as a major actor in the teacher learning must have 3 basic qualifications are: (1) master the material or materials, (2) enthusiasm, and (3) loving (loving) in teaching and educating (Mas'ud 2003:194). In addition as a professional teacher must have competencies include the following three components: (1) cognitive ability, which is the ability of teachers to master the knowledge as well as educational material pengatahuan and keterampilan/keahlian areas of study taught, (2) ability, i.e. affective abilities that covers the whole phenomenon of feelings and emotions as well as certain attitudes towards ready yourself and others, (3) psychomotor ability, i.e. ability with regard to skills or know-how that is physical implementation related to his duties as a lecturer (Suhertian; 1990). For learning financial literacy in school ANZ (2004) suggest the necessity of a guru at minimum have an understanding of the function of the financial transactions of everyday life, and considerations – considerations for not membelajakan his money on unnecessary things, it reinforced research results Cude (2006) waste use of credit cards on students in higher education due to the failure of learning financial literacy in choosing between wants and needs.

Learning materials are any materials used to help guru/instruktor in carrying out activities of teaching and learning in the classroom. The material in question could be either written material or material not written. (National Centre for Vocational Education Research Ltd/National Center for Competency Based Training). Materials have a function: (a) Guidelines for teachers that will direct all of its activity in the learning process, and the substance of the competence that should be taught to students; (b) Guidelines for students who will be directing all the activities in the learning process, is the substance of competencies should be dipelajari/dikuasainya; (c) Evaluation Tool pencapaian/penguasaan learning outcomes. Media learning in learning financial literacy is a tool that should correspond to the reality, and the learning financial literacy is a real everyday transactions practice. For that use of video media, trade transactions need to be implemented, The American Institute of Certified Public Accountants offers a financial literacy section on their websiteyang contains about advice for children ages to teens about money, video planning the use of money and other transaction activities for elementary school (Moses, 2013).

Heinich et al, (1999) describes a method is a procedure which is deliberately designed to help students learn better, and reach learning goals. Learning methods are used in the class teacher will have an effect on the atmosphere of communication learning that woke up. Therefore the selection methods should be tailored to the characteristics of the material, therefore the material in financial literacy is the knowledge that must be practiced then the matching method by using, demonstrations, role playing, simulation, methods and lectures do not dominate in the practice of learning. Methods – the method in accordance with the principle of learning PAIKEM (active learning, innovative, creative, Educational and fun), the conditions of learning in ELEMENTARY SCHOOL should also be adjusted to the conditions of growth of Psychology child that still requires life fun.

One other important thing in character education is the culture of the school, this is related to the three pillars are important in improving the quality of the school that is teaching and learning, leadership and management of the school, as well as kultursekolah (Moe, 1999). Although according to Moe (1999), the relationship between the learning process and the culture of the school need not represent a direct relationship but the pattern will give the school culture influence on the learning process. Bradley in Working (1995) his findings said a healthy Kultursekolah correlated with high motivation of students to Excel, attitude and motivation as well as productivity and job satisfaction of teachers. Financial Literacy Learning model to build the character non entrepreneurial souls on consumerism and elementary school, was a development model that will be applied to characters in elementary school and is part of the learning technology, for it is a descriptive model of this model, which, according to Johansssens(1993) a process or system both quantitatively as well as qualitatively, this model is often used for scientific and technological purposes.

Refer to the discussion of the various theories and research on top then the model must have a criteria as follows: 1) Model of learning must be part of a learning system that has a main component inputs, processes, outputs and outcomes; 2). Learning characters has a goal to provide soft skills in the corridors is therefore life skill should be formed at the level of moral knowledge, affective, and psychomotor; 3.) as a model of innovative learning, then the principle of PAIKEM should be the underlying this learning model, this is in accordance with the growth rate of the students detained in the elementary school, which is still closely linked to the pleasant atmosphere of the play; 4). Model financial literacy for primary schools is pemaham about the functions and uses of money and motivation in having the money, which will give you an understanding of Economics in in terms of economic principles, appropriate economic motive and conduct economic action; 5). Model if implemented should provide the change of character in students were detained.

RESEARCH METHODS

The research is to measure the results of the model, therefore this research using this type of research kuantatif, measurement of the effectiveness of the model is usually by comparing results of a pretest and post test. To test the effectiveness of using t-test and F-test, data are collected through a quiz or question form. The population of penelittian this is a primary school in Counties with accreditation a. from table then the number of population of 272 students, and this research is a study of the population so that all population numbers be made respondents to the type of data in this study are distinguished into two, namely, primary data and secondary data. Primary data obtained in the form of verbal or the words and behavior of the subject (the informant) related to the research. While secondary data sourced from documents, photographs, recordings and objects that are used as a supplement to the primary data. The data obtained from the subjects of the

research. Determination of the informant as the source data using the sampling or porposive techniques with particular considerations, among others, i.e. teaching a class IV and memahamim concept of finacial licetrey. The collection of data in this study use techniques: (1) in-depth interviews; (2) observation; (3) Focus Group Discussion; and (4) the study of the documentation; the spread of the now (quis). Research to test the effectiveness of using quantitative methods i.e. using t-test and f-test to assess the effectiveness of the model. The validity of the Instrument by using Correlation Pearson Product Moment. Data analysis techniques for reliability testing using Kuder-Richardson formula (K-R 20) namely as follows (Suharsimi Arikunto, 2009:101). The scale of measurement reliability is rated Aplha-Cornbach at least 0.70 where the level of reliability with Aplha-Cornbach method is measured based on the alpha scale of 0 to 1. To measure the effectiveness of the use of the model then there is 3 free variables, namely Perncanaan, implementation and evaluation. While the variable terikatnya is the quality of the learning outcomes of Non Character consumerism and the growing Entrepreneurial Soul. The variable X 1 (Planning) has an indicator device identification, learning, Media, Learning the variable X 2 (Implementation) have thematic learning indicators, methods of learning financial literacy. The variable X 3 (Evaluation) has authentic assessment indicators, personnel, operational, material. The variable Y (quality) with indicator non of consumerism and the entrepreneurial soul

RESULTS of the STUDY and DISCUSSION

The learning financial literacy in primary schools has not been systematically planned by teachers as part of character education. In General in learning the teacher gave the money through the teks/bacaan function, advice about the benefits of money. Knowledge of money as a means of buying and selling is known to all, meaning that children know that if they don't have something money can't buy. Students also know that to have money should work. (Utaminingsih, 2001). On finacial literacy learning 2013 curriculum to foster entrepreneurial soul soul nonkonsumerisme and can be placed on all existing learning theme. Learning methods in schools also has not used an innovative method or model pemebelajaran. Only certain schools that teach function of money with the game. The first game was as as a buyer and seller, both with a monopoly. The learning model discavery learning base, problem project base learning and learning children will understand and find meaning in money so have a solid moralknowing, next to the moral feeling good and it will be reflected in the attitude and behavior (behavior), it does reinforce the theory Lickona (1992). Based on the study of literature and field studies of design models of learning financial literacy to strengthen the entrepreneurial character of nonkunsumerisme and soul need to implement management systems that consists of input-process-output. Basis of preparation of the design (the model) is based on the study of theory and research in the field. Therefore the model is structured as follows:

1. Input: to input in the study then compiled which planning in planning have sub components: identification of needs, Learning Devices, indicators of Achievement, the Media and learning materials. 2. Process: in the process there are two main components namely the implementation and evaluation. Implementation is the implementation of learning, of the results of the study theory stated for levels of the SD then learning that is implemented must be oriented lebh joyful learning, and research results are also menunujukkan that the learning of the class IV curriculum 2013 using a model

and also a variety of games. Therefore in this model then the learning methods used is to use the game (money game), role playing, picture story and problem solving. The rules for the evaluation of learning at the elementary level still requires the involvement of the family, the environment and also a teacher. According the opinion of Suharsimi (2008) in

the evaluation should notice any 3 main things i.e. personnel, material, and operations for it as an effective model must follow these criteria. In this assessment include the personnel should involve teachers and parents as well as the environment, material needs to be the determination of benchmarks for the assessment then specified indicator assessment, and instrument. Whereas in kegiatannnya assessment can by doing tests, or also the observation and monitoring. 3. Output: this is the expected result, which in this output is the goal of learning financial literacy to enhance the character of the non consumerism and jiwausaha. The main results of this learning is the intelligent students in taking decisions relating to finance. For the wider impact (outcomes) then the students will be able to choose the use of money in accordance with needs, cleverness in using money carefully and creatively is one hallmark of the soul of entrepreneurship. (Utaminingsih, 2014)

Results on the first research is a component model and later developed into variable to test the success of the model can be described as follows: planning have indicator identification, a learning device, Learning Media, where the results of the respondents can be ditabelkan as follows:

Tabel 1. Hasil Distribusi Frekuensi Variabel Perencanaan

No	Indikator	Jawaban					
		1	%	2	%	3	%
1	Identifikasi	69	24	102	35.4	101	35.1
2	Perangkat Pembelajaran	50	17.4	118	41	104	36.1
3	Media dan Materi Pembelajaran	75	26	102	35	95	33

Pelaksanaan memiliki indicator pembelajaran tematik, metode pembelajaran *financial literacy*

Tabel 2. Distribusi Frekuensi Variabel Pelaksanaan

No	Indikator	Jawaban					
		1	%	2	%	3	%
1	Pembelajaran Tematik	50	17.4	118	41	104	36.1
2	Metode Pembelajaran Financial Literacy	94	32	71	24.7	107	37.2

Evaluasi memiliki indicator penilaian otentik, personil, operasional, material

No	Indikator	Jawaban

		1	%	2	%	3	%
1	Penilaian otentik	77	26.7	33	11.5	162	56.2
2	Personil	88	30.6	65	22.6	119	41.3
3	Material	34	11.8	118	41.0	120	41.7
4	Operasional	0		150	52.1	122	42.4

Keberhasilan indikatornya non konsumerisme dan jiwa wirausaha

No	Indikator	Jawaban					
		1	%	2	%	3	%
1	Non Konsumerisme	9	3.1	139	41	124	43.1
2	Jiwa wirausaha	6	2.1	143	24.7	123	42.7

The results of the calculation of correlation Kendalls, mention that X 1 (Planning) learning financial literacy has relations with Y (quality of the formation of Character and the spirit of consumerism to non Effort) by 34 keeratannya, whereas the variable X 2 (Implementation) of 0.98, and last X 3 (Evaluation) of 173 with tarafsignifikansi 1% 99% degree of confidence. This shows that the keeratan relationship is the third variable x with the variable y is strong enough and has high confidence. Similarly the perhitun Spearman correlation calculation Results, mention that X 1 (Planning) learning financial literacy has relations with Y (quality of the formation of Character and the spirit of consumerism to non Effort) of 38 keeratannya, whereas the variable X 2 (Implementation) of 108, and last X 3 (Evaluation) of 189 with tarafsignifikansi 1% 99% degree of confidence. This shows that the keeratan relationship is the third variable x with the variable y is strong enough and has high confidence.

Between them the results of Spearman. By looking at the relationship of keeratan then it can be said that the variable relationship convincing as a unity of action in realizing the non konsumerime characters and the entrepreneurial soul requires three independent variables i.e. planning, execution and evaluation. From the results of the analysis of the data then it can be said that the Foundation of the variable component element to see correlation and influence then it can be known if the third component of the planning, implementation and evaluation have a strong relationship and influence on the success of the character learning to enhance the capabilities of non consumerism and entrepreneurial soul. T test results in the calculation of values of X 1, x 2 amounted to 77375 61467, x 3 of 173,000 and completely right with the t table of 57 443, then larger, hypothetical basis thus it is said that the model had keefektivan.

Conclusions and Suggestions.
Finacial literacy learning model to build the characters nonkunsumerisme and entrepreneurial soul has components of planning implementation and evalauasi. The model has an influence on the success of the character formation of learning a non entrepreneurial soul and consumerism. The model has a keevektifan for learning the character-based financial literacy.

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Lampiran 4. Instrumen Penelitian

Kisi – kisi Instrument

No	Variabel	Indikator	Instrumen	Responden
1	Kualitas Karakter Financial	- Memahami Fungsi Uang - Mengerti Kebutuhan dan Keinginan - Membuat Skala	- Kuis - Observasi	Siswa

		Prioritas Kebutuhan - Menghargai Uang		
2	Perencanaan	- Identifikasi Kebutuhan - Perangkat Pembelajaran - Indikator Pencapaian - Media Bahan Ajar	- Kuis - Observasi	- Guru Dan Siswa
3	Pelaksanaan	- Pemilihan Metode - Money Game - Role Playing	- Kuis dan Observasi	Guru dan Siswa
4	Evaluasi	- Personel - Materi - Teknik	- Kuis - Observasi	Guru , Orang Tua

Lembar Observasi

No :

Nama :

Obyek : Siswa

Tanggal :

Waktu : mulai…………s/d sampai………

Tempat :

Materi : Kualitas Karakter Financial

No	Variabel	Indikator Pengamatan	Skor				
			1	2	3	4	5
1	Pemahaman Fungsi Keuangan	Menggunakan uang untuk: a. Ditabung b. Transaksi belanja alat sekolah c. Belanja makanan d. Mainan					
2	Membedakan Kebutuhan dan Keinginan	Memilih barang kebutuhan sehari –hari: a. Makanan b. Baju c. Alat Tulis/Alat Belajar d. Mainan e. Asesori f. Lainnya					
3	Membuat Skala Prioritas Kebutuhan	Urutan susunan Kebutuhan: a. Makanan. Alat Belajar, Asesori, Baju, kebutuhan lain b. Alat Belajar, Asesori, Baju, Kebutuhan lain, Makanan c. Makanan, Baju, Alat Belajar, Asesori, Kebutuhan Lain d. Mainan, Makanan, Alat Belajar, Kebutuhan lain e. Makanan, Baju, Alat Belajar, Mainan, Asesori, Kebutuhan Lain					
4	Menghargai Uang	Mendapat uang recehan logam 100 an, 500an: a. Ditabung b. Diberikan orang lain c. Dibiarkan d. Dibuang					

Lembar Observasi

No   :
Nama   :
Obyek   : Guru
Tanggal   :
Waktu   : mulai…………s/d sampai………
Tempat   :
Materi   : Perencanaan

No	Variabel	Indikator Pengamatan	Skor				
			1	2	3	4	5
1	Identifikasi Kebutuhan	Melaksanan Kegiatan: a. Mencari Informasi b. Berdiskusi dengan Kepala Sekolah c. Berdiskusi dengan Orang Tua Siswa d. Berdiskusi dengan Lingkungan Sekitar e. Membuat Pemetaan Kebutuhan					
2	Perangkat Pembelajaran	Melaksanakan Kegiatan: a. Telaah Kurikulum b. Menelaah Kompetensi Dasar dan Inti c. Menyusun Silabus d. Menyusun Kurikulum e. Melengkapi Komponen yang ada dalam Silabus dan RPP					
3	Indikator Pencapaian	Melaksanakan Kegiatan: a. Menentukan Indikator Penilaian b. Menyusun alat penilaian berdasarkan indikator c. Menentukan Kriteria Pencapaian hasil Penilaian d. Mengukur validitas dan Reliabilitas alat/instrument Penilaian e. Menyusun Rencana Remidial					
4	Media Bahan Ajar	Melaksanakan: a. Menyusun Bahan Ajar b. Membuat Media Pembelajaran c. Melakukan Revisi Bahan Ajar					

Lembar Observasi

No   :
Nama   :
Obyek   : Guru
Tanggal   :
Waktu   : mulai…………s/d sampai………
Tempat   :
Materi   : Pelaksanaan

No	Variabel	Indikator Pengamatan	Skor				
			1	2	3	4	5
1	Pemilihan Metode	Melaksanakan : a. Identifikasi Karakter Materi b. Memadukan Materi dan Metode yang sesuai Karakter c. Mengaplikasikan metode sesuai karakter d. Melakukan Review Penggunaan Metode					
2	Money Game	Melaksanakan Kegiatan: a. Pendalaman Aturan Permainan b. Melaksanakan Permainan dalam Kelas sesuai Prosedur c. Memberikan penilaian dalam Permainan d. Memberikan Reward (hadiah) dalam permainan					
3	Role Playing	Melaksanakan Kegiatan: a. Menjelaskan Aturan Permainan b. Mampu memilihkan peran yang sesuai c. Mampu memotivasi anak dalam melaksanakan kegiatan d. Mampu mengembangkan permainan dan peran e. Mampu menyimpulkan inti kegiatan.					

Lembar Observasi

No   :
Nama   :
Obyek   : Guru
Tanggal   :
Waktu   : mulai…………s/d sampai………
Tempat   :
Materi   : Evaluasi

No	Variabel	Indikator Pengamatan	Skor				
			1	2	3	4	5
1	Personel	a. Kapasitas Personel b. Memiliki Kepedulian terhadap Hasil Penilaian c. Memiliki kaitan dengan obyek yang dinilai d. Mampu membedakan nilai - nilai					
2	Materi	a. Kesesuain materi dengan instrumen b. Kesesuain materi dengan indikator c. Memiliki Kriteria Pengukuran d. Kejelasan Alat Ukur					
3	Teknik	a. Melaksanakan Pre test dan Post Test b. Menggunakan waktu khusus atau dalam proses c. Menggunakan instrument kuesioner/daftar pertanyaan d. Penilaian melalui pengamatan					

Kuesioner

(Untuk Siswa)

Jawablah pertanyaan dengan menyilang huruf di depan jawaban yang benar

1. Kalau saya memiliki uang maka akan saya pergunakan untuk :
   a. Belanja Kebutuhan Sekolah
   b. Ditabung
   c. Untuk Jajan
   d. Untuk Sodakoh/diberikan ke orang lain
2. Setelah saya belanja uang yang sisa akan saya gunakan:
   a. Beli Mainan
   b. Di tabung
   c. Diberikan ke Orang lain
   d. Membantu orang tua untuk kebutuhan lain
3. Kalau tidak punya uang maka saya akan:
   a. Meminta pada orang tua
   b. Meminta – minta pada orang lain
   c. Membantu bekerja
   d. Meminta teman lain secara paksa
4. Kalau saya memiliki keinginan untuk punya sesuatu dan belum mampu membeli maka saya akan:
   a. Meminta kepada orang lain
   b. Meminta kepada orang tua
   c. Menabung dari uang saku saya
   d. Meminta punya teman
5. Saya membeli mainan karena,
   a. Untuk koleksi
   b. Belum punya mainan
   c. Membantu sekolah saya
   d. Ingin menyamai punya teman
6. Uang seratusan rupiah dan limaratus rupiah dari hasil kembalian saat belanja akan saya:
   a. Simpan
   b. Berikan orang lain
   c. Dibuang
   d. Disodakohkan

Lampiran 5. Uji Efektifitas Model

```
NEW FILE.
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NEW FILE.
DATASET NAME DataSet3 WINDOW=FRONT.
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  /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN

  /ORDER=ANALYSIS.

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DATASET CLOSE DataSet2.
DATASET ACTIVATE DataSet3.
FREQUENCIES VARIABLES=PerPemb pemfc
  /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN

  /ORDER=ANALYSIS.

FREQUENCIES VARIABLES=PerPemb pemfc
  /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN

  /ORDER=ANALYSIS.

FREQUENCIES VARIABLES=Penotentik Personil Material Operasional
  /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN

  /ORDER=ANALYSIS.

FREQUENCIES VARIABLES=Nonkonsumeris Jiwausa
  /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN

  /ORDER=ANALYSIS.

CORRELATIONS
  /VARIABLES=x1 x2 x3 Y
  /PRINT=TWOTAIL NOSIG
  /STATISTICS DESCRIPTIVES XPROD

  /MISSING=PAIRWISE.

NONPAR CORR
  /VARIABLES=x1 x2 x3 Y
  /PRINT=BOTH TWOTAIL NOSIG

  /MISSING=PAIRWISE.

REGRESSION
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Y

  /METHOD=ENTER x1 x2 x3.

T-TEST
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  /MISSING=ANALYSIS
  /VARIABLES=x1

  /CRITERIA=CI(.9500).

T-TEST
  /TESTVAL=0
  /MISSING=ANALYSIS
```

```
    /VARIABLES=x1 x2 x3 Y

    /CRITERIA=CI(.9500).
```

T-Test

Notes

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	Cases Used	Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
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Resources	Processor Time	00:00:00.078
	Elapsed Time	00:00:00.047

```
[DataSet3]
```

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
x1	272	6.3897	1.36197	.08258
x2	272	4.5846	1.23009	.07459
x3	272	9.1912	.87621	.05313
Y	272	4.8529	1.04884	.06360

One-Sample Test

	Test Value = 0					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
x1	77.375	271	.000	6.38971	6.2271	6.5523
x2	61.467	271	.000	4.58456	4.4377	4.7314
x3	173.000	271	.000	9.19118	9.0866	9.2958
Y	76.310	271	.000	4.85294	4.7277	4.9781

T-Test

Notes

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	Cases Used	Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
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Resources	Processor Time	00:00:00.031

Notes

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	N of Rows in Working Data File	288
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
Syntax		T-TEST /TESTVAL=0 /MISSING=ANALYSIS /VARIABLES=x1 /CRITERIA=CI(.9500).
Resources	Processor Time	00:00:00.031
	Elapsed Time	00:00:00.017

[DataSet3]

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
x1	272	6.3897	1.36197	.08258

One-Sample Test

	Test Value = 0					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper

One-Sample Test

	Test Value = 0					
					95% Confidence Interval of the Difference	
	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
x1	77.375	271	.000	6.38971	6.2271	6.5523

Regression

Notes

Output Created		28-Jul-2015 23:06:07
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	288
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Y /METHOD=ENTER x1 x2 x3.
Resources	Processor Time	00:00:00.249
	Elapsed Time	00:00:00.125
	Memory Required	2164 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	x3, x1, x2[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.219[a]	.048	.037	1.02901

a. Predictors: (Constant), x3, x1, x2

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.344	3	4.781	4.515	.004[a]
	Residual	283.774	268	1.059		
	Total	298.118	271			

a. Predictors: (Constant), x3, x1, x2

b. Dependent Variable: Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.366	.770		9.566	.000
	x1	-.028	.046	-.037	-.609	.543
	x2	-.107	.051	-.125	-2.083	.038

| | | x3 | -.201 | .072 | -.168 | -2.784 | .006 |

a. Dependent Variable: Y

Nonparametric Correlations

Notes

Output Created		28-Jul-2015 23:04:02
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	288
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.

Syntax		NONPAR CORR
		  /VARIABLES=x1 x2 x3 Y
		  /PRINT=BOTH TWOTAIL NOSIG
		  /MISSING=PAIRWISE.

Resources	Processor Time	00:00:00.078
	Elapsed Time	00:00:00.047
	Number of Cases Allowed	120989 cases[a]

a. Based on availability of workspace memory

[DataSet3]

Correlations

			x1	x2	x3	Y
Kendall's tau_b	x1	Correlation Coefficient	1.000	-.052	-.065	-.034
		Sig. (2-tailed)	.	.312	.204	.521

			x1	x2	x3	Y
		N	272	272	272	272
	x2	Correlation Coefficient	-.052	1.000	.093	-.098
		Sig. (2-tailed)	.312	.	.087	.081
		N	272	272	272	272
	x3	Correlation Coefficient	-.065	.093	1.000	-.173[**]
		Sig. (2-tailed)	.204	.087	.	.002
		N	272	272	272	272
	Y	Correlation Coefficient	-.034	-.098	-.173[**]	1.000
		Sig. (2-tailed)	.521	.081	.002	.
		N	272	272	272	272
Spearman's rho	x1	Correlation Coefficient	1.000	-.063	-.076	-.038
		Sig. (2-tailed)	.	.302	.211	.537
		N	272	272	272	272
	x2	Correlation Coefficient	-.063	1.000	.103	-.108
		Sig. (2-tailed)	.302	.	.090	.074
		N	272	272	272	272
	x3	Correlation Coefficient	-.076	.103	1.000	-.189[**]
		Sig. (2-tailed)	.211	.090	.	.002
		N	272	272	272	272
	Y	Correlation Coefficient	-.038	-.108	-.189[**]	1.000
		Sig. (2-tailed)	.537	.074	.002	.
		N	272	272	272	272

**. Correlation is significant at the 0.01 level (2-tailed).

Correlations

Notes		
Output Created		28-Jul-2015 23:04:02
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>

	N of Rows in Working Data File	288
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=x1 x2 x3 Y /PRINT=TWOTAIL NOSIG /STATISTICS DESCRIPTIVES XPROD /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.094
	Elapsed Time	00:00:00.062

[DataSet3]

Descriptive Statistics

	Mean	Std. Deviation	N
x1	6.3897	1.36197	272
x2	4.5846	1.23009	272
x3	9.1912	.87621	272
Y	4.8529	1.04884	272

Correlations

		x1	x2	x3	Y
x1	Pearson Correlation	1	-.051	-.097	-.014
	Sig. (2-tailed)		.406	.112	.818
	Sum of Squares and Cross-products	502.691	-22.963	-31.265	-5.412
	Covariance	1.855	-.085	-.115	-.020
	N	272	272	272	272
x2	Pearson Correlation	-.051	1	.112	-.142[*]

	Sig. (2-tailed)	.406		.066	.019
	Sum of Squares and Cross-products	-22.963	410.055	32.603	-49.618
	Covariance	-.085	1.513	.120	-.183
	N	272	272	272	272
x3	Pearson Correlation	-.097	.112	1	-.178[**]
	Sig. (2-tailed)	.112	.066		.003
	Sum of Squares and Cross-products	-31.265	32.603	208.059	-44.353
	Covariance	-.115	.120	.768	-.164
	N	272	272	272	272
Y	Pearson Correlation	-.014	-.142[*]	-.178[**]	1
	Sig. (2-tailed)	.818	.019	.003	
	Sum of Squares and Cross-products	-5.412	-49.618	-44.353	298.118
	Covariance	-.020	-.183	-.164	1.100
	N	272	272	272	272

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Frequencies

Notes

Output Created		28-Jul-2015 22:54:36
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	288
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.

Syntax		FREQUENCIES VARIABLES=Nonkonsumeris Jiwausa /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.031
	Elapsed Time	00:00:00.016

[DataSet3]

Statistics

		Nonkonsumeris	Jiwausa
N	Valid	272	272
	Missing	16	16
Std. Error of Mean		.03383	.03267
Std. Deviation		.55800	.53880
Variance		.311	.290
Range		2.00	2.00
Minimum		1.00	1.00
Maximum		3.00	3.00

Frequency Table

Nonkonsumeris

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	9	3.1	3.3	3.3
	2	139	48.3	51.1	54.4
	3	124	43.1	45.6	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

Jiwausa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	6	2.1	2.2	2.2
	2	143	49.7	52.6	54.8
	3	123	42.7	45.2	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

Frequencies

Notes

Output Created		28-Jul-2015 22:43:57
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	288
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Penotentik Personil Material Operasional /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.016
	Elapsed Time	00:00:00.016

[DataSet3]

Statistics

		Penotentik	Personil	Material	Operasional
N	Valid	272	272	272	272
	Missing	16	16	16	16
Std. Error of Mean		.05368	.05254	.04148	.03021
Std. Deviation		.88538	.86649	.68405	.49826
Variance		.784	.751	.468	.248
Range		2.00	2.00	2.00	1.00
Minimum		1.00	1.00	1.00	2.00
Maximum		3.00	3.00	3.00	3.00

Frequency Table

Penotentik

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	77	26.7	28.3	28.3
	2	33	11.5	12.1	40.4
	3	162	56.2	59.6	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

Personil

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	88	30.6	32.4	32.4
	2	65	22.6	23.9	56.2
	3	119	41.3	43.8	100.0
	Total	272	94.4	100.0	

		Frequency	Percent	Valid Percent	Cumulative Percent
Missing	System	16	5.6		
Total		288	100.0		

Material

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	34	11.8	12.5	12.5
	2	118	41.0	43.4	55.9
	3	120	41.7	44.1	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

Operasional

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	150	52.1	55.1	55.1
	3	122	42.4	44.9	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

Frequencies

Notes

Output Created		28-Jul-2015 22:30:11
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>

	N of Rows in Working Data File		288
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.	
	Cases Used	Statistics are based on all cases with valid data.	

Syntax		FREQUENCIES VARIABLES=PerPemb pemfc
		  /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN
		  /ORDER=ANALYSIS.	

Resources	Processor Time		00:00:00.062
	Elapsed Time		00:00:00.031

[DataSet3]

Statistics

		PerPemb	pemfc
N	Valid	272	272
	Missing	16	16
Std. Error of Mean		.04409	.05214
Std. Deviation		.72712	.85989
Variance		.529	.739
Range		2.00	2.00
Minimum		1.00	1.00
Maximum		3.00	3.00

Frequency Table

PerPemb

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	50	17.4	18.4	18.4
	2	118	41.0	43.4	61.8

		Frequency	Percent	Valid Percent	Cumulative Percent
	3	104	36.1	38.2	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

pemfc

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	94	32.6	34.6	34.6
	2	71	24.7	26.1	60.7
	3	107	37.2	39.3	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

Frequencies

Notes

Output Created		28-Jul-2015 22:29:47
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	288
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.

Syntax		FREQUENCIES VARIABLES=PerPemb pemfc /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.016
	Elapsed Time	00:00:00.015

[DataSet3]

Statistics

		PerPemb	pemfc
N	Valid	272	272
	Missing	16	16
Std. Error of Mean		.04409	.05214
Std. Deviation		.72712	.85989
Variance		.529	.739
Range		2.00	2.00
Minimum		1.00	1.00
Maximum		3.00	3.00

Frequency Table

PerPemb

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	50	17.4	18.4	18.4
	2	118	41.0	43.4	61.8
	3	104	36.1	38.2	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

pemfc

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	94	32.6	34.6	34.6
	2	71	24.7	26.1	60.7
	3	107	37.2	39.3	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

Frequencies

Notes

Output Created		28-Jul-2015 22:14:29
Comments		
Input	Active Dataset	DataSet3
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	288
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data.
Syntax		FREQUENCIES VARIABLES=Identifikasi PerPemb MedPemb /STATISTICS=STDDEV VARIANCE RANGE MINIMUM MAXIMUM SEMEAN /ORDER=ANALYSIS.
Resources	Processor Time	00:00:00.015
	Elapsed Time	00:00:00.016

[DataSet3]

Statistics

		Identifikasi	PerPemb	MedPemb
N	Valid	272	272	272
	Missing	16	16	16
Std. Error of Mean		.04749	.04409	.04782
Std. Deviation		.78321	.72712	.78859
Variance		.613	.529	.622
Range		2.00	2.00	2.00
Minimum		1.00	1.00	1.00
Maximum		3.00	3.00	3.00

Frequency Table

Identifikasi

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	69	24.0	25.4	25.4
	2	102	35.4	37.5	62.9
	3	101	35.1	37.1	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		

PerPemb

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	50	17.4	18.4	18.4
	2	118	41.0	43.4	61.8
	3	104	36.1	38.2	100.0
	Total	272	94.4	100.0	

Missing	System	16	5.6	
Total		288	100.0	

MedPemb

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	75	26.0	27.6	27.6
	2	102	35.4	37.5	65.1
	3	95	33.0	34.9	100.0
	Total	272	94.4	100.0	
Missing	System	16	5.6		
Total		288	100.0		