

THE CULTIVATION OF LIFE VALUES AND CHARACTER BUILDING

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THE CULTIVATION OF LIFE VALUES AND CHARACTER BUILDING: AN INVESTIGATION STORY BOOKS

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Abstract

This study aims to: (1) Analyze the results of students' reflection on life values in consumer education through family's environment (2) Analyze the results of students' reflection on life values in consumer education through school education (3) Analyze the implementation of life values in consumer education as form of character building implementation.

The study was a survey ex post facto. Population on this research is new students in the first semester of Study Programs of Clothing Technology Education and Clothing Technology taking the Consumer Education Course. The technique to collected the data by using questionnaire with likert scale. A descriptive analysis was used to explain the data that has been analyzed.

The research findings are as follows. (1) consumer's life values education cultivated in family environment has mean score 146,91 with ideal score (> 120-153) tends to good enough, (2) consumer's life values education cultivated in school has mean score 148,93 with ideal score (> 120-153) tends to good enough, (3) the implementation of life values as character builders by students is categorized as good

Key words: character building, life values, consumer education

A. INTRODUCTION

To face the world economic change which is no longer considered as the countries' boundary, it is important improving the quality of human resources in order to make them more ready, responsive, strong and creative, able to compete, but still have good character. It can be realized if those human resources obtain the provision or guidance from others or educational institution that facilitate humans' basic skills accordingly. Educational programs can be focused on anticipating the changes in several aspects of human's life in the future by making more innovative policies.

In order to prepare human resources which possess good quality and acquired character, it is needed to form *character building* which is based on moral values of humanity in the community, including individual or groups. Sturdy moral values and strong standard ethics are necessary for individuals and community to face the character education in the process of education. To face the challenges of the future in order to build a good character community, then, schools and universities have to be explicitly planned, focused and comprehensive. The quality of education is important to support the creation of people who are intelligent, character, educated, possessed peaceful life, open minded, independent, and able to openly compete the era of globalization, so they are able to increase the welfare of all Indonesian citizens.

Unfortunately, the research data show that there are still many problems to face in the efforts of improving the quality of human resources. Ratna Megawangi, the executive director of Indonesian Heritage Foundation (IHF), believes that there is something wrong with the educational system applied in this country for all this time. The national educational system has failed to inculcate the good character for students. The character is the principal key for a nation to develop. Indonesia, which is rich of natural resources, will not be able to develop if its human resources are characterless, dishonest, irresponsible, and not independent.

Being a person who possesses a good character requires a long process. Lickona (1992: 87) states that having knowledge of moral values is not enough to be a human who has a good character. Moral values must be accompanied with moral characters. Specifically, there are three elements that must be fulfilled in the model of a character education. The first one is *knowing the good*. To build a good character, knowing the good things is not enough, it is important to understand the reasons behind those good things. Up till now, students only educate to know which one is good or bad, without knowing the reasons why it is. Next the second one is *feeling the good*. This concept tries to evoke children's sense of love in doing something good. Children are trained to feel the effects of good action they have done. If the *feeling the good* is already embedded, it would be a "machine" or extraordinary power from within to do the good things and avoid the negative things. The last one is, *acting the good*. At this step, children are trained to do the noble or precious things. Without doing what is already known or felt, it will be meaningless. Until now, it is only an appeal, whereas to do something right must be trained so it becomes a part of everyday life. Those three factors must be trained continually so it will become a habit. Therefore, the concept that is built is *habit of the mind, habit of the heart, and habit of the hands*. The tickling question is whether the purpose of current learning has contributed an important role to build the students' characters with the development of value system adapted to the need of global life development.

Based on those problems, education, especially college must be able to find a solution. In the major of Education of Food Engineering and Wardrobe, Faculty of Engineering, State University of Yogyakarta, the curriculum has equipped the students by providing Consumer Education course that contributes to the development of the character building. The learning process is designed to develop the character building, using the method of reflective evaluation activity in every course by interpreting and internalizing values within them.

Knapp (1991) defines Consumer Education as the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors that affect consumer decisions. The other almost similar definition is also expressed by Bannister (1996), that Consumer Education is the process of gaining the knowledge and skills to manage personal resources and to participate in social, political and economic decisions that affect individual well-being and the public good. Based on these definitions, it can be said that Consumer Education is a process of acquiring knowledge and skills in managing personal financial resources, to take action against the factors that influence consumer decisions, and be a good citizen. Through this course, the students are expected to be wise consumers because they are given the provisions of knowledge and skills in managing personal finances, making wise decisions in buying something, and participating to become good citizens.

It is because Consumer Education not only teaches students to use the money well, but in fact it also contains lots of values. The values integrated in Consumer Education are important to be acculturated gradually and continuously in order to develop the awareness the public/student consumers to have a good character, which is reflected in the values system that are believed. Therefore, educational activities as a civilizing process should be full of educational values. The values become the foundation of principles and norms that guide the attitudes and behavior of people in life. The person's quality is determined by the values that

guide his or her attitudes and behavior. The person's character and personality are shaped by the values which are selected, afforded, and consistently translated into actions.

Community empowerment through Consumer Education is expected to lead the civilizing process that can shape the consumers' good characters in the community, so that it can be used as an action agenda for Indonesian education. It is urgent to apply because Consumer Education does not only offer knowledge and skills, but also improve the ability of critical thinking, problem solving, and actions which are the traits of a good character individual. As the implications of this position, then externally, the process of teaching and learning created by universities is expected to develop a class management culture and learning management climate which are meaningful, creative and dynamic, passionate, and dialogic, so it can be fun for students as said in the Act of National Education System (Act No. 20 of 2003 Article 40 paragraph 2 a). Then, the question arises is that whether all courses given to the students have been able to shape their characters to be independent scholars? Based on this question, it is reasonable to conduct a study by implementing the elements in the model of character education into the learning process of Consumer Education courses.

A study which is designed to develop learning activities to find the classroom effectiveness by reflecting the problem is called as reflective learning. Reflective learning is usually applied to improve the quality of students. According to Andrew Pollard (2002), reflective learning has several characteristics: a) implies an active attention, b) applied in a cycle where teachers monitor, evaluate, and revise their own learning continuously, c) requires the evidence to support the progressive development, d) requires the behavior of open-minded and responsibility.

Reflective learning is applied in a cyclical process in which teachers/lecturers plan the learning, make provision with reflective evaluation of the activity design, act, monitor, collect the data, analyze, evaluate, and revise their own learning continuously. These steps are applied to support the progressive development of better learning standards. Besides, the learners can deeply interpret what they have learned and help them to internalize the values embodied based on their interpretation. In designing reflective evaluation activities, there are three important things to concern; those are a) the purpose or intention of reflection which is applied, b) the evidence and reflection, and c) extension.

The objectives of this research are: (1) to identify student's reflection outcomes on moral values/life which are integrated in Consumer Education learning, (2) to determine the practice of moral values/life in Consumer Education by the students as the form of character building, and (3) to determine the effectiveness of the use of reflective learning activity as the dimension to form characters on Consumer Education courses.

Thus, to determine the role of the school/college as a media of character building through the study of values, as well as to support and expand the National Character Education program that has been initiated, it is necessary to study this matter more deeply.

B. RESEARCH METHOD

This research was conducted to reveal the values of life as a dimension to build character through the value learning of Consumer Education courses. In accordance with its objectives, this research was conducted as a survey research by using reflective evaluation activities method in collecting the data. The collected data were interpreted and understood. The process of learning in interpreting these values used the stages of the elements in the character education with reflective evaluation activities method. The ex-post facto comparative model used as the research approach was aimed to implement the intervention of the use of reflective evaluation activities method in exploring moral values/life contained in Consumer Education courses. The participants of this study were students of Education of Clothing Engineering

and Clothing Engineering Program at the Department of PTBB FT UNY who are taking courses in the second semester of Consumer Education from February to August.

The research instruments prepared and developed as the device of reflective evaluation activities were as follow: 1) reflective evaluation activities instrument to explore the learning objectives on Consumer Education courses (concept classification of Consumer Education), 2) reflective evaluation activities instrument to explore the moral values/life contained in the learning objectives, 3) reflective evaluation instrument of the linkage system of the value of life which has been explored by the dimensions of the character building, 4) reflective evaluation instrument about the importance of having the values of consumers' life according to students' opinions, 5) draft of instrument development of the character building based on the extracting the values of life as a result of students' reflective evaluation.

The data collected in this study were analyzed qualitatively based on the purposes of the research. The data were the results of reflective analysis which were related to the elements of character education stages by using a reflective activity sheets. Quantitative data were analyzed by using descriptive and t-test to determine the effectiveness of the use of reflective activity.

C. RESULT AND DISCUSSION

Sequentially, the explanation of the analysis results of the research data that has been obtained is begun by describing the context of values education based on the results of the reflective activities evaluation through structured interviews and questionnaires.

1. Analyze the results of students' reflection on life values in consumer education through family's environment

Educational values cannot be ignored because it is believed to play an important role to build character. The emergence of values, such as hedonism and drugs which are increasingly widespread in teenagers' lives, shows the failure of education in shaping the teenagers' character. It causes the anxiety of education in Indonesia. Then, it is a challenge because the high competence requires knowledge, as well as it demands high human values. To ward the negative influences of society development, such as the rapid flow of free market competition with the emergence the shopping centers that create consumptive behavior and the falling of some adolescents to drugs, the values learning should be directed closely to the people's lives by experiencing the values of life which develop in the aspects of building noble character. These efforts require synergistic cooperation between the educational centers roles (family, school/college, community), so character education through integrating values can be implemented effectively. One way to make the public ready is to give the provision of Consumer Education courses at the universities, especially in the Department of Education of Engineering Food and Cloth. Consumer Education contains many values of life that can shape the character of a wise consumer. The following is the general overview of the reflective analysis results of students' opinions, whose learning implementation used the reflective activity method, about the goal of Consumer Education learning and moral values/life integrated in the concept classification of Consumer Education.

In the opinion of students based on the interview, the values integrated in the Consumer Education are the ethical values (good-bad) associated with morals. According to them, the nature of good and bad already fused in action, it is closely related to social responsibility which is tested directly. In their opinion, moral values integrated in Consumer Education learning can help to shape the consumers' attitudes and behaviors to be wise that lead to the character building. Attitude, according to students, contains opinion of the self, while the behavior is a manifestation of actions that reflects the basic attitude. Completing one another,

attitude becomes the basic to act while actions express it. The analysis results of students' reflections find 37 learning goals and moral values integrated in Consumer Education learning which are found from the concept classification of Consumer Education. After exploring deeper, there are several learning objectives contained moral values which almost have the same charge and then simplified into 20 learning objectives and values of life as follows:

Below is the results of students' reflection on moral values/life integrated in the classification of the concept of Consumer Education.

Table 1. Moral Values of Life Integrated in the Classification of the Concept of Consumer Education

Consumer choice in Decision Making	Managing Personal Finance	Citizen Participation in Market Share
1. Wise	1. Self-awareness	1. Social tolerance
2. Aiming	2. Responsible	2. Care
3. Meticulous	3. Economical	3. Fair
4. Sensitive	4. Simple	4. Environmentally conscious
5. Trying to find information	5. Entrepreneurial/productive	5. Nationalist
6. Critical	6. Respect the value of money	
7. Bravery	7. Discipline	
8. Convidence		

The results of student's reflective analysis shows that the course material belonging to the concept of consumer choice in making purchasing decisions contains 8 learning objectives and 8 moral values/life as dimensions of character building. Based on the results of their analysis as well, there are seven learning goals and moral values/life on the concept of personal financial management. While in the concept of citizen participation in market share, there are five learning goals and moral values/life.

2. Analyze the results of students' reflection on life values in consumer education through school education

The data in the field indicates that students' character building is categorized as good. It is indicated by the average value of research results (162.14) of ideal score classification which put 183 as maximum and 59 as minimum. The good category can also be observed from the tendency of overall students' character building. Out of the 81 students, 72 of them (89%) are included into good category, 7 students (9%) tend to be categorized as enough, 1 person (1%) is categorized as less, and 1 (1%) tend to be categorized as low. It means that the level of students' dimension systems of life value which is believed to build the character shows that it has internalized and embodied in the daily actions

Based on these findings, there are only six dimensions that have been internalized well in shaping students character, those are the **dimensions of responsible, wise, meticulous, social tolerance, simple, and respect the value of money**. If it is seen as a whole of percentage scores, it is discovered a class (intervention) which use the method of reflective learning activities on the value of Consumer Education courses, 24.3% of students have habitually applied the value of the consumer lives in everyday life, while 45.7% of them have done values of consumers' life. In the nonintervention classes found 17.5% of students have habitually applied the value of the lives of consumers in everyday life, 48.5% of them have

done the life values of consumers. The findings indicate that there is still a difference on the improvement between the character building classes which use reflective activities method and classes which do not, but the difference is not too significant. The average score of the character building of the group of students who use the method of reflective activity (162, 78) is relatively greater than the average of the character building of the class who do not use it (161, 51). Based on these results, it can be concluded that there is an effectiveness of the uses of the reflective activity learning values methods in the course of the character building; there is an increase of character building in the class that uses reflective learning activity methods. The intervention method of values learning to students provides a significant effect on aspects of their character building.

Continuing or teaching moral values to the individual/children is one of the main obligations that must be executed by all elements of the society, as it will shape the character and becomes an important foundation for the formation of civilized and prosperous society (Ratna Megawangi, 2004). The same thing has been proved by the results of students' study on learning objectives and values of life by using a reflective activity. Based on the results, life values which integrated in Consumer Education course are 22 values of life. According to the students, the values of these findings strongly support for the consumer character building to be a wise consumer as long as these values can be embedded in the hearts of all people in community.

The results of this research are in line with Sudarminta's statement (2002), that the values is a foundation of principles and norms that guide the attitudes and behavior of people in life. People's character and behavior are shaped by the values which are selected, arranged, and consistently integrated into actions. One's values can be shown through their behavior or behavioral outcomes. In this study, students have perceived some important value system of life since it can contribute to fortify the influence of rapid moving information. These values need to be understood and internalized in order to be implemented in everyday life to become a habit. The value must be felt by each people as the advocates or principles to guide the life. Therefore, according to students, it is important to give serious educational values through the schools and community. The students also said that moral values/life integrated in Consumer Education is important to gain since it can make them a wise consumer in this globalization era.

This opinion is strengthened by Kevin Ryan and Thomas Lickona (1992), that the moral force in the society that involve in a action which build or bring a destruction, is not a coincidence. We can influence the society's character by influencing the character of its younger generation. Thus, building moral society becomes the responsibility of all the elements of society. Children will grow and become good character adults if they can grow up in the society who has good character. It becomes the comprehensive efforts that should be done by all of the elements of the society. In other words, human beings are not naturally or spontaneously grow to be human who have a good moral or become wise. It is the result of individual and community's lifetime efforts (Aristotle, 1987). This is an enormous challenges, so it needs an awareness of all elements that surround and affect the lives of young people, that character education should be applied explicitly (planned), focused and comprehensive, so the building of the society which have good character can be realized.

Based on this approach, character building is not only determined by giving educational values which use the positive written messages, but it also needs the values learning which is packed as real as possible and full of meaning and reflective result. It means that if the combination can be accomplished in harmony, so it will be able to form positive character. In other words, students' character will be well-formed if learning process always invite them to interpret through reflective activities to the teaching material. It means that when every material is always deeply interpreted between learning method and educational messages of

values of life, and considered as good to be owned and useful to guide life, then it will result the wise students' character building.

3. Analyze the implementation of life values in consumer education as form of character building implementation.

Educational values initiate one step to take in order to fix the quality of education in shaping the character of human resources. Based on the fact, today corruption and drugs are rampant in everywhere, and consumptive behavior has spreaded into teenagers. The students express their opinions about the importance of having life values through educational values in the Consumer Education learning.

According to the students, the values system of life that has been believed and internalized will be actualized in the form of everyday habitual actions as a reflection of their character building. The data in the field show that students' character building categorized as good. This finding is indicated by the average of research results (162.14) which is classified as good in the range of ideal score with 183 as maximum and 59 as minimum.. Below is the table of classification score of the character building.

Table 2. Classification Score of Character Building

Class	Score	Category
1	152 - 183	Good
2	121 - 151	Enough
3	90 - 120	Less
4	59 - 89	Low

The good category can also be observed from the tendency of overall students' character building. Of the 81 students, 72 of them (89%) are included into good category, 7 people (9%) tend to be categorized as enough, 1 person (1%) is categorized as less, and 1 (1%) tend to be categorized as low. From this information, it can be seen that the students' character building is categorized as good. It means that the level of students' dimension systems of life value which is believed to build the character shows that it has internalized and embodied in the daily actions.

Specifically, the specification of character building that has appeared if it is reviewed based on the dimensions of consumers' life value system can be seen in the following table.

Table 3. The Tendency of Students' Character Building Based on the Dimension of Option Answers

No	System Value of Life	Character Building			
		Intervention		Non intervention	
		Already a Habit	Already Doing	Already a Habit	Already Doing
1	Self-awareness	4%	59%	2%	58%
2	Responsibility	49%	36%	32%	42%
3	Save	14%	57%	13%	70%
4	Wise	32%	40%	30%	43%
5	Aiming	12%	56%	6%	64%
6	Meticulous	38%	40%	35%	47%
7	Looking for information	29%	44%	26%	44%

8	Social Tolerance	31%	60%	11%	51%
9	Sensitive	18%	48%	6%	62%
10	Critical	16%	48%	10%	37%
11	Care	6%	30%	5%	26%
12	Fair	10%	32%	10%	31%
13	Simple	33%	35%	27%	36%
14	Environmentally conscious	3%	38%	1%	36%
15	Productive	9%	57%	6%	71
16	Respect the value of money	48%	16%	42%	52%
17	Nationalism	22%	61%	17%	53%

The above findings illustrate that students' character building through integrating dimensional values system categorized as good. It means that the levels of giving role model and putting the system of life value that is believed to form the students' characters still need to be improved, because if it is observed deeply, the percentage scores on the options "have become a habit" has not showed a high rate yet. By integrating more dimensional value system of character building, students will increasingly internalize those values of life and familiarize themselves to apply them in the economic behavior, especially as a consumer in everyday life. Based on these findings, there are only six dimensions of value system that have been internalized well in order to build students' character, they are **the values dimensions of responsible, wise, meticulous, social tolerance, simple, and respect the value of money**. If it is seen as a whole of percentage scores, it is discovered a class (intervention) which use the method of reflective learning activities on the value of Consumer Education courses, 24.3% of students have habitually applied the life values of consumers in everyday life, while 45.7% of them have done values of life of consumers. In the nonintervention classes it is found that 17.5% of students have a habitually applied the life values of consumers in everyday life, and 48.5% of them have done the values of consumers' life. The findings indicate that there is still a difference on the improvement between the character building classes which use reflective activities method and classes which do not, , but the difference is not too significant.

D. CONCLUSIONS, IMPLICATIONS, AND SUGGESTION

1. Consumer Education teaching contains 20 moral values/life: self-awareness, responsible, saving, thoughtful, purposeful, meticulous, looking for information, social tolerance, sensitive, critical, care, fair, simple, environmentally conscious, productive, respect for the value of money, nationalism, discipline, courage, self-confidence.
2. There are some differences of effectiveness in the use the methods of reflective activity values learning on Consumer Education courses for students of character building. The average score which use reflective activities is 162.78 while the average score for those who do not use the method is 161.51 on the Consumer Education courses (average 162.78). On the students whose learning uses the method of reflective activity values learning, the change of character building is larger than those who do not use the method. Therefore, it can be concluded that there is an effectiveness of using the reflective activity learning values methods on Consumer Education courses.
3. Students' character building is categorized as good. Out of 81 students, 72 of them (89%) are categorized as good, 7 (9%) tend to be categorized as enough, 1 (1%) tends to be categorized as less, and 1 (1%) tends to be categorized as low.

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