

**THE EFFECT OF MINI BANK LABORATORY MANAGEMENT,  
CUSTOMER SERVICE SKILL AND RECORDING FINANCIAL  
TRANSACTIONS SKILL TOWARD STUDENTS'  
UNDERSTANDING BASIC OF BANKING  
IN SMK N 1 PENGASIH ACADEMIC YEAR 2016/2017**

**UNDERGRADUATE THESIS**

This Undergraduate Thesis is Submitted to Fulfill a Part of the Requirement to  
Obtain the Degeree of Bachelor Education in Faculty of Economics  
Yogyakarta State University



**By:  
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**ACCOUNTING EDUCATION STUDY PROGRAM  
ACCOUNTING EDUCATION DEPARTMENT  
FACULTY OF ECONOMICS  
YOGYAKARTA STATE UNIVERSITY  
2017**

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Had been approved and validated on September 8<sup>th</sup>, 2017  
To be defended in the front of Board of Examiners  
Accounting Education Study Program  
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## VALIDATION

The undergraduate thesis entitled:




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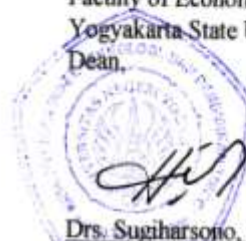
Had been defended in front of Board of Examiners on September 8<sup>th</sup> 2017

And had been successfully passed.

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## DECLARATION OF AUTHENTICITY

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TOWARD STUDENTS' UNDERSTANDING BASIC OF  
BANKING IN SMK N 1 PENGASIH ACADEMIC YEAR  
2016/2017

Hereby I declare that this undergraduate thesis is my own original work. According to my knowledge, there is no work or opinion written or published by others, except as reference or citation by following the prevalent procedure of scientific writing.

Yogyakarta, August 25<sup>th</sup> 2017

Writer



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## **MOTTO**

“Stop aspiring is the greatest tragedy in human life.” (Andrea Hirata)

“Man jadda wajada” (Arab Proverb)

“I only complain of my suffering and my grief to Allah” (Q.S. Yusuf: 86)

“Patience and gratitude are the loveliest ways to enjoy this life.” (Author)

“Allah will give us the best answers about our hopes and prayers. He is the own of the best scenario, so don’t worry about this life. Just enjoy it. (Author)

## **DEDICATIONS**

All Praises to Allah SWT, who has given me mercies and blessing. All humility I dedicate this simple work to:

1. My beloved parent, Mrs. Ngateni and Mr. Supriyadi who always pray and provide support both morally and materially. Hopefully I can always make them proud of me.
2. My brother, Nurhuda Irawan who supports me and accompanies me always.
3. My family UKMF Kristal where I learn alot of big and beautiful things.

## **FAIRINGS**

Thanks to my friends who always accompany and help me everywhere and every conditions: Adet, Pita, Risma, Sekar, JDA Family, Vitas, Pipit, Erna and others.

**THE EFFECT OF MINI BANK LABORATORY MANAGEMENT,  
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**ABSTRACT**

This research is aimed to know (1) the effect of Mini Bank Laboratory Management towards Students' Understanding Basic of Banking in SMK N 1 Pengasih (2) the effect of Customer Service Skill on Banking Skills towards Students' Understanding Basic of Banking in SMK N 1 Pengasih (3) the effect of Recording Financial Transactions Skill on Banking Skills towards Students' Understanding Basic of Banking in SMK N 1 Pengasih (4) the effect of Mini Bank Laboratory Management, Customer Service Skill, and Recording Financial Transactions Skill toward Students' Understanding Basic of Banking in SMK N 1 Pengasih.

This research used quantitative approach and the type of this research was a causal comparative. This study was population research with population were all of students class X that consist of 32 Students from class X AK1 and 32 students from class X AK2 in SMK N 1 Pengasih. Data Collection Technique use Questionnaire and test. Then Data Analysis Techniques were simple regression and multiple regression.

The results of this study were: (1) There was a positive influence of Mini Bank Laboratory Management ( $X_1$ ) on Students' Understanding Basic of Banking (Y) by  $rx_{1y} = 0,729$ ;  $r^2_{x_1y} = 0,532$ ;  $t_{value} = 8,327$ ;  $t_{table} = 2,001$  and 5% of significant level, (2) There was a positive influence Customer Service Skill ( $X_2$ ) on Students' Understanding Basic of Banking (Y) by  $rx_{2y} = 0,669$ ;  $r^2_{x_2y} = 0,443$ ;  $t_{value} = 6,698$ ;  $t_{table} = 2,001$  and 5% of significant level, (3) There was a positive influence of Recording Financial Transaction Skill ( $X_3$ ) on Students' Understanding Basic of Banking (Y) by  $rx_{3y} = 0,453$ ;  $r^2_{x_3y} = 0,205$ ;  $t_{value} = 3,969$ ;  $t_{table} = 2,001$  and 5% of significant level, (4) Mini Bank Laboratory Management, Customer Service Skills and Recording Financial Transaction Skill together had a positive effect on Students' Understanding Basic of Banking by  $ry_{3(1,2,3)} = 0,814$ ;  $r^2_{y_{1(1,2,3)}} = 0,662$ ;  $F_{value} = 38,592$ ;  $F_{table} = 2,761$ .

**Key Words :** Customer Service Skills, Mini Bank Laboratory Management, Recording Financial Transaction Skill, Students' Understanding Basic of Banking

**PENGARUH MANAJEMEN LABORATORIUM BANK MINI,  
KETERAMPILAN PELAYANAN PELANGGANDAN KETERAMPILAN  
PENCATATAN TRANSAKSI KEUANGAN TERHADAP PEMAHAMAN  
DASAR-DASAR PERBANKAN SISWA DI SMK N 1 PENGASIH  
TAHUN AJARAN 2016/2017**

**Oleh:  
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**ABSTRAK**

*Penelitian ini bertujuan untuk mengetahui (1) pengaruh Manajemen Laboratorium Mini Bank Terhadap Pemahaman Siswa Dasar-dasar Perbankan di SMK N 1 Pengasih (2) Pengaruh Keterampilan Pelayanan Nasabah terhadap Pemahaman Siswa Dasar Perbankan di SMK N 1 Pengasih (3) Pengaruh Pencatatan Keterampilan Transaksi Keuangan terhadap Pemahaman Siswa Dasar Perbankan di SMK N 1 Pengasih (4) Pengaruh Manajemen Laboratorium Mini Bank, Keterampilan Pelayanan Nasabah, dan Pencatatan Transaksi Keuangan Siswa terhadap Pemahaman Dasar Perbankan di SMK N 1 Pengasih.*

*Penelitian ini menggunakan pendekatan kuantitatif dan jenis penelitian ini adalah komparatif kausal. Penelitian ini merupakan penelitian populasi dengan populasi adalah seluruh siswa kelas X Akuntansi yang terdiri dari 32 siswa kelas X AK1 dan 32 siswa kelas X AK2 di SMK N 1 Pengasih. Teknik Pengumpulan Data menggunakan kuesioner dan tes. Kemudian Teknik Analisis Data adalah regresi sederhana dan regresi berganda.*

*Hasil dari penelitian ini adalah: (1) terdapat pengaruh positif Manajemen Laboratorium Mini Bank ( $X_1$ ) terhadap Pemahaman Dasar-dasar Perbankan ( $Y$ ) dengan  $rx_{1y} = 0,729$ ;  $r^2_{x_1y} = 0,532$ ;  $t_{hitung} = 8,327$ ;  $t_{tabel} = 2,001$  dan 5% tingkat signifikansi, (2) terdapat pengaruh positif Keterampilan Pelayanan Nasabah ( $X_2$ ) terhadap pemahaman dasar-dasar perbankan siswa ( $Y$ )  $rx_{2y} = 0,669$ ;  $r^2_{x_2y} = 0,443$ ;  $t_{hitung} = 6,698$ ;  $t_{tabel} = 2,001$  dan tingkat signifikansi 5%. (3) terdapat pengaruh positif dari Keterampilan Pencatatan Transaksi Keuangan ( $X_3$ ) terhadap pemahaman Dasar-dasar Perbankan siswa ( $Y$ )  $rx_{3y} = 0,453$ ;  $r^2_{x_3y} = 0,205$ ;  $t_{hitung} = 3,969$ ;  $t_{tabel} = 2,001$  dan tingkat signifikansi 5%. (4) Manajemen Laboratorium Bank Mini, Keterampilan Pelayanan Nasabah dan Keterampilan Pencatatan Transaksi Keuangan secara bersama-sama memiliki pengaruh positif terhadap Pemahaman Dasar-dasar Perbankan  $ry_{3(1,2,3)} = 0,814$ ;  $r^2_{y_{1(1,2,3)}} = 0,662$ ;  $F_{value} = 38,592$ ;  $F_{table} = 2,761$ .*

*Kata Kunci: Keterampilan Pencatatan Transaksi Keuangan, Keterampilan Pelayanan Nasabah, Manajemen Laboratorium Bank Mini, Pemahaman Dasar-dasar Perbankan Siswa*

## FOREWORD

First of all, I would like to thank Allah SWT the Almighty that has given me blessing, mercy, and guidance so this undergraduate thesis entitled “The Effect of Mini Bank Laboratory Management and Banking Skills toward Students’ Understanding Basic of Banking in SMK N 1 Pengasih Academic Year 2016/2017” can be finished. I realize that it would not have been possible without the support of many people. Therefore, I would like to express my deepest gratitude to the following:

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The researcher hopes that their kindness get a better rewards by Allah SWT. Finally, researcher hope that this work will be usefull for the readers.

Yogyakarta, August 24<sup>th</sup>, 2017  
Writer



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## **CHAPTER I INTRODUCTION**

### **A. Problem Background**

The existence of Vocational High Schools (*Sekolah Menengah Kejuruan/ SMK*) required to meet the needs of the society, namely workforce that have skills and professional attitudes in their fields. The primary mission of SMK is to prepare students as candidates of prepared workers to enter the workforce. In hope, by SMK the unemployment rate will be reduced because of the skilled and professional human resources have been prepared.

However, judging from the number of unemployment in Daerah Istimewa Yogyakarta (DIY) that graduates of SMK are high. The Head of *Dinas Tenaga Kerja dan Transmigrasi* DIY, dr. Andung Prihadi Santoso, M.Kes., by *jogja.tribunnews.com* mentioned that based on BPS data in 2014 the open unemployment rate in the province up to 3.33 %, while on August 2015 the number of unemployment in DIY is high, around 80.245 people. This amount consists of almost 75% of the graduate SMA/SMK or under of it. About 54% more unemployed that graduated from SMA/SMK, then Junior High School about 12%, and Elementary School around 8%. From these data, show us there are up to 75% unemployment in the province is dominated by graduates of elementary, middle, and high school/vocational school. On the other hand, unemployed undergraduate school around 18% (*jogja.tribunnews.com*, July 20, 2016). Unemployment is dominated by 54.28% of high school graduates and 70% of vocational school, while

18.05% of undergraduate. In terms of age, unemployment is dominated by group of 15-34 years around 81%. Kulon Progo Regency has open unemployment rate up to 2.88%. BPS data of 2014 showed the number of unemployed 50.16% graduated from high school (kabarkulonprogo.com, June 4, 2015).

These data showed that vocational graduates contribute the highest number of unemployment. But, evaluate on the main goal of SMK, vocational graduates have to ready enter in to the working world. Indeed, there are several factors that bring the industries difficulty to employ the graduates of SMK. One of them is the lack of skills in their each field. This argument is supported by statement of Parianto Utomo, HR staff PT Yogya Presisi Teknikatama Industri (YPTI) by *beritasatu.com* stated that not all vocational school graduates can be directly worked or applied in the working world, just qualified vocational graduates who proved ready to work.

There are many vocational schools in 5 regencies of DIY province. Head of Education, *Dinas Pendidikan Pemuda dan Olahraga* DIY, Kadarmantha Baskoro Aji by *beritasatu.com* said that the number of SMK DIY about 51 schools, while the private sector 152. Thus annually 203 SMK in DIY graduated around 22 thousand students.

SMK N 1 Pengasih is one of the business schools and management in Kulon Progo. SMK is That consists of several departments including accounting. Accounting needs practice in order to give an ease when studying

especially productive subjects. Productive subjects consist of some subjects, include basics of banking.

Understanding basics of banking is needed in the banking world. According to Winkel and Mukhtar in Sudaryono (2012: 44) understanding is a person's ability to grasp the meaning and significance of the material that has been studied, which is expressed by outlining the basic contents of a reading or changing data presented in some form into another form. According to syllabus of SMK N 1 Pengasih, main material Basics of Banking include savings deposits recording transactions, recording transactions of crediting, and recording transactions of credit cards. Mastery of the subject matter Basic of Banking becomes very urgent provision for officers of mini bank to perform their duties. Financial transactions need understanding and discernment so they can be recorded properly by officers.

According to the observations that have been done, students' understanding of the material basics of banking is not good enough. It can be seen from the result of students' daily quiz. Most of them only got slightly score above the *Kriteria Ketuntasan Minimal* (KKM). Students' score of the Basics of Banking at Basic Competencies class X AK1 got an average grade 78,33 while X AK2 got 78,72. From these data it can be seen that the average grade is exceeding predetermined KKM, 75,00. However, there are at least 5 students or 15,63% of the class X AK1 and 7 students, or 21,88% of the class X AK2 who scored under KKM or did not pass in the *Kompetensi Dasar*



(KD). In addition there are 6 students from class X AK1 and 2 students from class X AK2 who scored 75,00.

Mutmainah and Widodo (2014) revealed that, Mini Bank Facility is needed to provide skills and give an ease in practicing theories about banking, Good management is needed to optimize mini bank laboratory that in accordance with expectations. In this case is a mini bank laboratory management in SMK N 1 Pengasih. Only views of SMK in DIY have mini bank laboratorium. So there should be potential for SMK N 1 Pengasih to further develop banking skills students in Accounting Department. In terms of management of mini banks, school involves the role of accounting students who have been in schedule. According to observations, the activities undertaken by the students became officer on duty just started at 09.30 am up to 02.00 pm. In a day, a mini bank involving four students, each student as a teller, bookkeeper, cashier and recorder transactions into the computer. However, such a system has been running for a semester, so it is not yet to the neat. Because of the uneven distribution of student picket makes every student on duty does not had been have become teller, bookkeeper, cashier and transactions recorder.

On the other hand, understanding also requires practice to train the skills to give an ease in understanding. According to Wowo Sunaryo (2013: 3) skill is a consistent production through movements that are goal-oriented and studied specifically for the task. Banking skills must be possessed by students of accounting at this school that related to the basics of banking.

Students' banking skills are the psychomotor skills that consist of two skills, namely skills in recording financial transactions and customer service. Both of these skills are needed in banking. Recording financial transaction skill is students skill in recording the transactions that occurred before in the journal and also include skills to calculate interest and so on. While customer service skills consist of opening and depositing of savings account, withdrawals by clients, credit services, and so on.

According to the observations on Thursday, January 26, 2017 at SMK N 1 Pengasih showed that students' skills in banking are still in the low. It can be seen from the students that they often made mistakes, especially in recording financial transactions, so at the end financial report is not balanced, whereas socialization and guidance given by the teacher is good. Meanwhile, in providing service to customers the students did not pay attention to standards and proper procedures. Thus, made students not maximized in providing services, took too long, less responsiveness to customers, serving in a position to eat, and so on. Likewise, by the performance is still not optimal and not professional yet.

Based on the background above, researcher is interested in studying "The Effect of Mini Bank Laboratory Management, Customer Service Skill and Recording Financial Transactions Skill toward Students' Understanding Basic of Banking in SMK N 1 Pengasih Academic Year 2016/2017"

## **B. Problem Identification**

1. High unemployment of graduates of vocational schools in DIY.
2. The lack of skills possessed by graduates of vocational school, so not all vocational school graduates can be directly worked or applied in the working world. Only qualified graduates who proved ready to work.
3. Students' understanding the Basics of Banking is low.
4. Some schools do not have laboratories and other supporting facilities to improve students' skills in the areas of expertise that has been selected.
5. SMK N 1 Pengasih has mini bank laboratory that potentially to improve the skills of the student, but the management is not good enough.
6. Skills of recording the financial transactions on banking skills of the students are still low.
7. The customer service skill on banking skills of the students is still low.

## **C. Problem Limitation**

This study focuses on banking laboratory management and banking skills to the students' understanding of the subject Basics of Banking in accounting field of SMK N 1 Pengasih in order to have a focused and in-depth finding. Researcher just observed on Mini Bank Laboratory Management not on class. Researcher focus on mini bank laboratory management functions such as planning, organizing, actuating and controlling. In addition, the subjects Basics of banking research focuses on material about savings. The skill measured in this study was also limited to the recording of financial transactions skills and customer service skills.

Recording financial transactions skills are limited in performing the recording of transactions that occur in the mini bank laboratory. Customer service skills adopting a conventional bank services so that in this study was limited to a performance in serving customers; provide fast service, accurate and satisfactory; knowledge, politeness, and abilities of students; as well as providing a genuine concern.

#### **D. Problem Formulation**

Based on problem identification and problem limitation, then the problem can be formulated as follows:

1. How is the effect of mini bank laboratory management towards students' understanding Basic of Banking in SMK N 1 Pengasih?
2. How is the effect of customer service skill on banking skills towards students' understanding Basic of Banking in SMK N 1 Pengasih?
3. How is the effect of recording financial transactions skill on banking skills towards students' understanding Basic of Banking in SMK N 1 Pengasih?
4. How is the effect of mini bank laboratory management, customer service skill, and recording financial transactions skill toward students' understanding Basic of Banking in SMK N 1 Pengasih?

#### **E. Research Objective**

1. Knowing the effect of mini bank laboratory management towards students' understanding Basic of Banking in SMK N 1 Pengasih.

2. Knowing the effect of customer service skill on banking skills towards students' understanding Basic of Banking in SMK N 1 Pengasih.
3. Knowing the effect of recording financial transactions skill on banking skills towards students' understanding Basic of Banking in SMK N 1 Pengasih.
4. Knowing the effect of mini bank laboratory management, customer service skill, and recording financial transactions skill toward students' understanding Basic of Banking in SMK N 1 Pengasih.

#### **F. Research Benefit**

1. Theoretical
  - a. The results of this study are expected to provide inputs to support study the effect of mini bank laboratory management and banking skills to students' understanding in SMK N 1 Pengasih academic year 2016/2017.
  - b. The results of this study would be useful in expanding knowledge in the field of education related to effect of mini bank laboratory management and banking skills to students' understanding in SMK N 1 Pengasih academic year 2016/2017. Insights this knowledge can also be a discourse of knowledge for students in the educational environment, particularly the field of accounting education in studying accounting at Yogyakarta State University.
  - c. The results of this study can be used as reference for subsequent researchers who have the same research objects.

## 2. Practical

### a. For The School

This research can provide information and feedback on effect of mini bank laboratory management and banking skills toward students' understanding in SMK N 1 Pengasih academic year 2016/2017 by the school stakeholders, so that the school can evaluate and strive to improve the quality of mini bank management and education in order to be better than before.

### b. For Students

This research is devoted to researching effect of mini bank laboratory management and banking skills to students' understanding in SMK N 1 Pengasih academic year 2016/2017. This research is expected to be used by students to applicate knowledge obtained during lectures and can augment the knowledge gained, so it can be equipped in the future.

### c. For researchers

Researchers can gain knowledge about effect of mini bank laboratory management and banking skills to students' understanding in SMK N 1 Pengasih academic year 2016/2017. In addition, researchers can contribute directly in the evaluation of education policies to produce this paper.

## **CHAPTER II LITERATURE REVIEW**

### **A. Theoretical Review**

#### **1. Understanding Basic of Banking**

##### **1) Understanding Basic of Banking Definition**

Definition of understood by *Kamus Besar Bahasa Indonesia* has a clever sense. Sudijono (2006: 50) delacred understanding is a person's ability to comprehend something after knowing and remembering. Sardiman (2009: 42) explained the material comprehension (understanding) can be interpreted as holding something in mind that in the learning process must understand on mentally meaning and philosophy, intent and implications and application, do students can understand a situation. In addition, according to the 2013 curriculum guide said that understanding is the next level in the cognitive domain that requires students to demonstrate their understanding by changing or manipulating information. By both above definitions can be concluded that understanding is the ability to master something, not just to remember and know the course, but were able to change some of the information into a form that they understand the intent.

The understanding can be divided into three interrelated categories, namely:

- a. understanding of the translation (low level)

- b. Understanding of the interpretation (the second level)
- c. Understanding of extrapolation (high level)

According to Nyoman Pasek Suadnyana acquisition of knowledge or skills developed by course, usually indicated by test scores or the number given by the teacher. Melandy and Aziza by Suadnyana Nyoman Pasek (2015), understanding of accounting is an ability of a person to know and understand about accounting. Understanding of accounting can be measured by the value of the courses or subjects.

Suwardjono (2005: 4) stated accounting knowledge can be viewed from two sides of understanding that are as professional knowledge (expertise) that is practiced in the real world as well as a discipline of knowledge taught high school. Accounting as an object of knowledge high school, accounting academics regard as the two areas of study is the field of practice and theory. Accounting theory can not be separated from the practice of accounting for its main purpose is to explain the current accounting practice and provide the basis for the development of the practice. Likewise, banking requires an understanding of basics of banking that has been obtained previously. By those definitions, they can be concluded that understanding the basics of banking is the extent ability to understand the basics of Banking well as a set of knowledge (body of knowledge) as well as the processes or practices.



## 2) Understanding's Affect Factors

Sardiman (2009: 45-46) said that there are eight psychological factors support students in learning and they are can not be separated in the process of understanding, namely:

- |                 |                |
|-----------------|----------------|
| a) Attention,   | e) Memory,     |
| b) Observation, | f) Thinking,   |
| c) Feedback,    | g) Talent, and |
| d) Fantasy,     | h) Motif       |

In addition to the factors above, there are also other indicators of success by Nyoman Suadnyana Pasek (2015) as a benchmark in knowing students' understanding as follows:

- a) Capability of sparingmaterial in high achievement either individually or groups.
- b) Assessment that outlined in goals of teaching (basic competencies) has been achieved by students either individually or groups.

A process of learning can be said successful when the learning objectives can be achieved. Tests required for knowing students' understanding in receiving subjects submitted by teachers. Measuring Basics of Banking understanding can be analyzed by students' score list (*Daftar Kumpulan Nilai/ DKN*). List of students's score is the result of the assignment and daily tests and also summative tests were given to students. Test is one of tools to

diagnose or measure the individual circumstances (Sudijono, 2006: 65).

## **2. Mini Bank Laboratory Management**

### **a. Definition**

Management in English which adapted into Bahasa contains two substances (form), namely as a process or activity managing people and as people who perform the management activities called manager. *Kamus Besar Bahasa Indonesia* defined management is as the process of using resources effectively to achieve the goals. Terry and Rue (1985: 19) also revealed that management is the process of working together to utilize the human resources (HR) and nonhuman resources by implementing management functions of planning, organizing, actuating and controlling to achieve the goal effectively and efficiently.

Management has a big role in dynamicizing potential school. According Sudjana in Tim Lecturer of Education Administration UPI (2014: 87) management is a series of different activities undertaken by a person based on the norms that have been established and in practice and has a relationship and interconnectedness each other. Tim Lecturer Education Administration UPI (2014: 87) also mentioned the three focus to mean management:

- 1) Management as an expertise and became forerunner of management as a profession. Management as a science to emphasize on skills and managerial abilities are classified into ability or technical skills, human and conceptual.

- 2) Management as the process is to establish a systematic and integrated measure as management activities.
- 3) Management as an art, it reflected in the difference in the style of a person using or empower others to achieve goals.

Stephen P. Robbins and Mary Coulter (2010: 7) said that the management of work activities involves coordination and supervision of the work of others, so that the work can be completed efficiently and effectively.

By definitions above can be concluded that management is work activities that involve and utilize resources to achieve effective and efficient manner with due regard to the management functions of planning, organizing, actuating and controlling. The definition above shows the critical role of management in every aspect, no exception laboratory management.

Lowe, et. al (2012) revealed

*Laboratory experimentation is often seen as an important tool within science education. Whilst the specific role and the quality of the learning outcomes that can be achieved from practical work is the subject of much research and debate, laboratory experimentation is nevertheless still widely used.*

Laboratory is a place that used to do experiments and research, so that an important role in education. Kemendikbud (2008) stated the laboratory is a place to apply the theory of knowledge, theoretical testing, verification testing, research and so by using tools that adequate quantity and quality.

While Richardson (1957: 70) explained that the laboratory has the following functions:

- 1) A place for finding problems and solve it.
- 2) A good place for students to do experiment, training, demonstration or other methods.
- 3) Makes students' understanding and awareness of the role of scientists.
- 4) May lead to understanding and students' awareness of facts, principles, concepts and generalizations.
- 5) Provides opportunities for students to work with specific tools and materials, cooperate with friends, motivated to express and find and satisfaction with the results achieved.
- 6) Pioneering the development of attitudes, good habit and useful skills.

By definition above it can be concluded that banking laboratory is a place that used to apply scientific theories Basics of Banking by using tools that an adequate quantity and quality. Nurul Hidayati (2015) revealed that mini bank laboratory is a media of learning for the students before entering workforce. The establishment of banking institutions in this school is a positive effort to decrease consumer culture among students. Mini Bank is one of production unit on accounting program to improve students' banking skill by applying role as like as conventional banking.

While the purpose of the establishment of mini bank laboratory quoted Nurul Hidayati (2015) as follows:

- a) A place of students to improve their skills in accounting and practice the theory on the real situation.
- b) A place to develop the science that has received especially accounting subjects.
- c) A place to save and educate students for life-saving, economical and consumptive.
- d) A place to practice and manage finances.

While benefits of Mini Bank in Nurul Hidayati (2015) referred as follows:

- a) Membantu meringankan siswa dalam memenuhi kebutuhan sarana dan prasarana pembelajaran dengan pemberian kredit.*
- b) Membantu orang tua siswa untuk modal usaha dan wiraswasta melalui pemberian kredit kepada siswa.*
- c) Membantu warga belajar untuk keperluan produktif dan konsumtif walaupun masih terbatas.*
- d) Membantu Bapak/Ibu guru dan karyawan melalui pemberian kredit*
- e) Sebagai tempat menabung bagi guru, karyawan dan siswa*
- f) Sebagai tempat pembayaran administrasi sekolah*

#### **b. Indicators of Mini Bank Laboratory Management**

Based on G. R.Terry and Rue (1985: 17) there are management functions that can be used as indicators in this study:

##### **1) Planning**

Planning is the process of defining goals, define strategies, and develop a work plan to manage activities (Stephen P. Robbins and Mary Culter, 2010: 9). Mulyasa (2003: 20) also mentioned that planning is a systematic process in making decisions about actions to be taken in future. In terms of education, planning has two main functions, namely:

- a) Planning is a systematic effort that illustrates arranging of actionto achieve the goal of the organization or institution by considering available resources.*
- b) Planning is a direct activity or use the limited resources effectively and efficiently to achieve the goals.*

In planning, there are several factors to be considered, namely:

- a) Specific, it means that a plan must be clear goals and objectives.
- b) Measurable, meaning that a plan should be measured the level of success.
- c) Achievable which means the plan can be achieved, or in another sense, a plan is not a chimera.
- d) Realistic, that means a plan must be tailored to capabilities and existing resources.
- e) Time limit, it means that plans are made to have a certain time limit, making it easier to evaluate.

## 2) Organizing

According to Stephen P. Robbins and Mary Culter (2010: 239)

Organizing is preparing and structuring the work to achieve organizational goals. Its mean, this function determines what is to be done, how and who finish it, in other words it is a division of job description. The purpose of organizing by Stephen P. Robbins and Mary Culter (2010: 239) are as follows:

- a) Dividing the work into tasks and specific department.
- b) Assigning work and responsibilities associated with individual jobs.
- c) Coordinate diverse organizational tasks.
- d) Collating the work into units.
- e) Building relationships between individuals, groups and departments.
- f) Creating a hierarchy of formal authority.
- g) Allocating and put the resources of the organization.

### 3) Actuating

Mulyasa (2003: 21) stated that the implementation of an activity to realize the plan into action in order to achieve goals effectively and efficiently.

### 4) Controlling

Controlling is an attempt to observe asystematically and continuously; record; give explanations, instructions, guidance and fix the error things. Controlling is a key of the success in entire management process, need to be viewed in a comprehensive, integrated, and not limited to certain things (Mulyasa, 2003: 21). Handoko (2000: 25) revealed that controlling include elements of setting standards implementation, measuring actual performance and comparing it by established standards and also taking required corrective action when it goes wrong.

### c. Facilities and Infrastructure of Mini Bank Laboratoty

Facilities of banking practice room standard based on *Peraturan Menteri Pendidikan Nasional RI Nomor 40 Tahun 2008 tentang Standar Sarana dan Prasarana untuk SMK/ MAK*.

#### **Tools:**

1. Workbench
2. Stool
3. Cupboard for saving tools and materials

**Equipment:**

All about equipment for banking service.

**d. Actuating and Managing of Mini Bank Laboratory**

Organize's structure of Mini Bank Laboratory:

Responsible Person : Isna Masyurah, S.Pd.

Cash Holder : Dra. Sumiyati

On the other hand, students are involved into duty officer.

Student duties as follows:

- a) Take and return the business results of banks mini every day to the cashier or a designated officer.
- b) Filling the attendance of students picket mini bank provided.
- c) Filling the daily cash book mini bank.
- d) Record every financial transaction in the mini bank transaction evidence correctly.

Duties and Responsibilities of the Board

1) Chief

- a) Coordinating all of mini bank activities.
- b) Receiving, accommodating, an inventory of the problems that exist for banks consulted to Pembina mini.
- c) Communicating all received information from companion to students.
- d) Communicating all received information from students to companion.



- e) Maintain fluency for students who will run a mini bank practices include determining the schedule and group practices.
- f) Communicating all duty results to companion.

## 2) Secretary

- a) Responsibility on students' administration.
- b) Making schedule and practice attendance.
- c) Receiving goods from companion and write down on inventory book.
- d) Writing down all of practice equipment on use to book.
- e) Calculating supplies at the end of the month.

## 3) Treasurer

- a) Being responsible on finance of mini bank.
- b) Being responsible on petty cash expenditure of mini bank.
- c) Helping on mini bank actuating.
- d) Helping on financial report preparation.

## 4) Cashier

- a) Preparing all needed tools
- b) Calculating cash and matching on daily book then giving transaction service.
- c) Be responsible for recording transactions and expenditure of money created by the loan, savings, services and other parts of the draft decision.

### 5) Book Keeping

- a) Record transaction receipts and disbursements in books Cash Receipts and Expenditures and match with a diary, a list of savings balances, loan balances register and book notes.
- b) Noting the non expenditure transactions and cash receipts and completed bookkeeping.
- c) Preparing financial statements
- d) Separating evidence of transactions in accordance with the group.

## 3. Customer Service Skill

### a. Definition of Customer Service Skill

Skill is related tasks ability that are owned and carried out in a timely manner. These skills are the ability to operate jobs easily and accurately. This definition is usually inclined to psychomotor activity.

Singer in Wowo Sunaryo (2013: 23) defined that skill is the degree of success consistently inachieving objectives that efficiently and effectively. The terminology, skill is something that can be learned and used for specific tasks. Moreover, it is of interest as an orientation directs it to achieve specific results. According Wowo Sunaryo (2013: 23), skills result can be quantitative or qualitative, therefore skills are consistent production through movements that are goal-oriented, and studied specifically for the task.

According to Kotler (2002: 83) service is any action or activity that can be offered by one people to another, in the main point service is intangible thing and does not result in any ownership. According Kinteki (2012) service is real action and an effect of a social nature in which the production and consumption of services are not separated significantly, because it happens simultaneously and occur in the same place and time. From both definitions above, they can be concluded that customer service is essentially any activity intended to provide customer satisfaction through services that can meet the needs and desires of customers.

Notions above can be summarized the obtained sense of customer service skills is an attempt to gain competency responsive, fast and precise in dealing by problems of learning or the degree of success that is consistent in each activity to provide customer satisfaction.

#### **b. Indicator of Customer Service Skill**

Kotler (2002: 499) states that there are five dimensions to measure the quality of service that called by SERVQUAL model wich developed by Parasuraman, V.A. Zeithhaml, and L.L. Berry. Here are five dimensions:

##### **1) Tangibles**

According Tjiptono (1996: 70) tangibe is physical evidence of the service it can be physical equipment used, the physical

representation of the services (for example, a credit card). Lupiyoadi (2001: 148) revealed tangible is the ability of a company to demonstrate the existence to external parties. Performance and ability of facilities and infrastructure, and the state of the company's physical surroundings is tangible proof of the services provided by the service providers, include physical facilities (buildings, warehouses, etc.). Fixtures and equipment used (technology), as well as the appearance of employees. While Kotler (1997: 53) stated that tangible is "physical facilities and equipment as well as the appearance of professional employees."

## 2) Reliability

Reliability according Lupiyoadi (2001: 148) is the company's ability to provide services as promised that accurate and reliable. Performance should be in line by expectations of customers, which means punctuality, the same service, for all customers without error, sympathetic attitude, and with high accuracy. Tjiptono (1996: 69) defined reliability covers two main points, namely consistency (performance) and the ability to be trusted (dependability). Definition of reliability by Tjiptono (2007: 14) revealed, is the ability to provide services promised to quickly, accurately, and satisfying.

### 3) Responsiveness

According Lupiyoadi (2001: 148) responsiveness is the ability to help and provide fast service (responsiveness) and right to the customer, by delivering of clear information. Allowing consumers wait for officer without apparent reason makes a negative perception in the quality of service.

### 4) Assurance

According Lupiyoadi (2001: 148) is a guarantee of knowledge, politeness, and the ability of the company's employees to gain customers' trust to the company. Assurance consists of several components, such communication, credibility, security, competence and courtesy.

### 5) Empathy

According Lupiyoadi (2001:148)

*“Empati adalah memberikan perhatian yang tulus dan bersifat individual atau pribadi, yang diberikan kepada para nasabah dengan, berupaya memahami keinginan konsumen. Dimana suatu perusahaan diharapkan memiliki pengertian dan pengetahuan tentang nasabah, memahami kebutuhan nasabah secara spesifik, serta memiliki waktu pengoperasian yang nyaman bagi nasabah”.*

According Tjiptono (1996: 70) empathy is the "ease of doing relationships, good communication, personal attention, and understanding the needs of customers".

#### 4. Recording Financial Transactions Skill

##### a. Definition of Recording Financial Transactions

As like as other business sector, banks need accounting. According to Weygandt, et. al (2013: 4) in the book Financial Accounting (IFRS Edition) “Accounting consists of three basic activities, it **identifies**, **records** and **communicates** the economic events of an organization to interested user”. AICPA (American Institute of Certified Public Accountant)said accounting isart of recording, and management in a certain way and in the size of monetary transactions and events that are generally included financial and interpret the results. Of notions it can be concluded that the accounting is the process of recording, and management and financial reporting of an incident.

The most crucial thing in accounting is the process of recording. Weygandt, et. al (2013: 4) states thatonce a company identifies economic events, it records those event in order to provide a history of its financial activities. Weygandt, et. al (2013: 4-5) also added that“recording consists of keeping a systematic, chronological diary of events, measured in dollars and cents. In recording, a company also classifies and summaries economic events”. While a financial transaction implies that every transaction that occurs in the company will be accounted for using the monetary unit. Monetary unit in companiesbased on the curency in that country.

By definitions above, they can be concluded that the skills of recording financial transactions is an attempt to gain competency responsive, fast and precise in dealing with problems of learning or the degree of success that is consistent in terms of record every transaction that occurs in the entity using the monetary unit in a systematic and chronological.

**b. Indicator of Recording Financial Transactions**

The indicators of recording financial transactions skill by Falakhudin and Kartini in Mulasiwi et al., (2016) and adapted on theory of Weygandt, et. al (2013):

- 1) Students are able to analyze the transaction data in the general journal quickly and correctly without seeing modules and asking friends and teachers.
- 2) Students are able to classify accounting data quickly and completely without seeing modules and asking friends and teachers.
- 3) Students are able to record the transaction data quickly and completely without seeing modules and asking friends and teachers.
- 4) Students are able to post transaction data quickly and completely without seeing modules and asking friends and teachers.

## 5. Basic of Banking Subject

Subject Basics of Banking is one of the subjects that studied by class X SMK N 1 Pengasih in first and second semester. In the first semester, the subject matters that taught in these subjects are about the monetary system in Indonesia, money, financial institutions, banks as financial intermediaries, banks and bank branches, activities of banks, commercial banks and rural banks, establishments and bank secrecy, and the sources of bank funds. In the second semester, the subject matters are clearing deposits, savings, savings deposits, other bank services, payment traffic transactions, and also the use of bank funds.

Savings in the subject matter contained a definition of savings, savings requirements and calculate interest on savings. By paying attention to the subject matter and practice it in mini bank laboratory, students expected to understand regarding such subject matter. The materials related to savings are as follows:

### a. Saving Definition

Savings is the most popular among the public, from simple manner like save money on cushion till taken up in a more modern form, the activities of saving move from home to financial institutions such as banks. Saving in *Undang-undang Perbankan nomor 10 tahun 1998* is deposits that can be withdrawn only under certain conditions agreed, but it can not be withdrawn by check, deposit ticket and other analysis tools are equalized it.



b. Saving Withdrawal

There are several tools withdrawal of saving, depends on the requirements of each bank, willing to use the tools they want. This tool can be used individually or simultaneously. The tools are:

a) Saving Book

Saving book is a book that is held by the customer, which contains records of savings balances, withdrawal, deposit transactions, and charges may occur. This book is used at the time of withdrawal that can directly decrease or increase the existing balance in the saving book.

b) Withdrawal Slip

Withdrawal slip is a form to withdraw some funds from his saving account. In this form customers write down their name, account number, amount of money, and customer's signature to withdraw some money. Withdrawal form is called a withdrawal slip and is usually used in conjunction with a saving book.

c) Receipt

Receipts are evidence of withdrawal issued by banks which functions the same as a withdrawal slip, which is written the name of towing, towing numbers, the amount of money, and the signature of the pickup. This tool can also be used simultaneously by saving book.

d) Plastic Card

This card like as credit card that made by plastic and can be used to withdraw money from his saving, both in banks and at Automated Teller Machine (ATM).

c. Requirements for Saver

To save money in the bank required a variety of requirements. The aim is that the services provided to customers to be perfect. Besides, it also provides the security and convenience as well as profits for banks and customers.

Matters that relating to saving bank can be arranged by the organizers, it is in accordance by Bank Indonesia's rule. Rules and equirement can be made by each bank as attractive as possible, so bank customers interested to save their money at the bank.

a) Bank Organizer

Each bank can organize savings, both government or private banks and commercial banks and also rural banks (*Bank Pengkreditan Rakyat/ BPR*), except for foreign banks.

b) Term of Savers

For the terms of the savings depends on the bank concerned. Such procedures must be met, namely the amount of deposit/ withdrawal, aged savers, savers addresses, and others.

c) Deposit Amount

Either minimum first deposit saving or next deposit and a minimum number that must be available in the saving book depend on each bank.

d) Withdrawal

Maximum amount that must be withdrawn by customers shall not exceed the minimum amount and frequency of withdrawals in each day, whether at any time or every day depend on the bank concerned.

e) Interest and Incentive

Amount of interest and its calculation method based on a daily rate, average or the lowest balance depend on each bank. Incentives as like as gifts, souvenirs and others in order to attract customers to save money depend on the bank too.

f) Closure Savings

The conditions for the closing of the savings by the bank can be done by the customer himself or closed by the bank for any reason.

3. Counting Interest

Each will obtain interests that can be calculated on the daily balance, average balance or the lowest balance.

## B. Relevant Research

1. Mandasari Dewi (2013) in her research entitled “*Analisis Keberhasilan SMK Muhammadiyah 2 Surakarta Melatih Ketrampilan Siswa Kelas XI Akuntansi dengan Bank Sekolah*”. The result showed 1) Scoring system student skills in banking include service elements to customerMentari Bank and the accounting cycle is completed by a bank officer; 2) Service Standard Bank Schools in SMK Muhammadiyah 2 Surakarta has been run appropriateas procedures covering a wide range of existing services, namely savings, credit, and others; 3) Students of class XI accounting has been able to complete theevery steps of Bank's financial accounting cycle includes transactions daily and period-end financial statements. The conclusion of this study that the Mini Bank able to improve students 'skills in banking sector by preparing financial statements in accordance with accounting cycle although students' skills in serving customers is less well then conventional banks in general. The similarity Mandasari research and this study on the variables studied were banking skills of students. While the difference on the type of research that used. A previous study used a qualitative approach, while this study use a quantitative approach. Moreover, the difference in the indicators used to measure the skills of accounting, previous studies book keeping skill measured from the completion of the accounting cycle as a whole every month in the mini bank, while this

study focuses only on the preparing journal skills. Another difference are subject, place and time of the study.

2. Rani Kumalasinta, Sri Witurachmi dan Elvia Ivada (2014) in their research entitled "*Analisis Pengelolaan Laboratorium Produktif Akuntansi (Bank Unit Produksi) sebagai Sarana Pembelajaran Siswa Akuntansi pada Sekolah Menengah Kejuruan Negeri Se-Surakarta*".

The results showed that: the level of availability of facilities and infrastructure in the laboratory unit of production as infrastructure of learning accounting student at SMK Negeri in Surakarta categorized as good and do not deviate from *Peraturan Menteri No. 40 tahun 2008*, with an average percentage rate of 72.92% and an average score of 3.64; the level of laboratory management unit of production as infrastructure of learning accounting student at SMK Negeri in Surakarta from planning, organizing, implementing, and monitoring and evaluation, categorized as good with an average percentage rate of 80.57% and an average score of 4.03; the implementation of practical activities in the laboratory unit of production as a means of learning accounting student at SMK Negeri in Surakarta categorized either by the average percentage rate of 83.53% and an average score of 4.17.

The similarity research that conducted by Rani Kumalasinta, Sri Witurachmi and Elvia Ivada to this study is on one of the variables that studied, namely the control or management of mini bank laboratory. While the difference is the type of research approach. The previous

study used a qualitative approach, but this study used a quantitative approach. In previous research management functions using planning, implementation, monitoring and supervision and evaluation, whereas in this study using the functions of planning, organizing, actuating and controlling as an indicators. Another difference are subject, place and time of the study.

3. Eka Sartika (2013) in her research entitled “*Pengaruh Kualitas Pelayanan terhadap Kepuasan Siswa sebagai Nasabah Pada Bank Mini SMK Smart Akuntansi di SMK Negeri 3 Jepara*”. The result of this studies, shows that the five variable of service quality has effect to the students’s satisfaction as customers 52,7%. Partially, variable of tangible has effect to the students’s satisfaction as customers 4,0%, variable of assurance has effect to the students’s satisfaction as customers 6,15% and variable of emphaty has effect to the students’s satisfaction as customers 11,29%. Meanwhile, variable of reliability and responsiveness has no effect partially to students’s satisfaction as customer in Mini Bank of SMK Smart Accounting.

The similarity research that conducted by Eka Sartika to this study is on one of the variables that studied, namely customer service skill. Another similiarity is quality model of customer service: SERVQUAL. While the difference is Y variable. Another difference are subject, place and time of the study.

4. Siti Mutmainah and Joko Widodo (2014) in their research entitled *“Manajemen Bank Mini Akuntansi sebagai Media Pembelajaran bagi Siswa Program Keahlian Akuntansi di SMK NU Lasem Kabupaten Rembang”*. The results showed that Bank management function Mini Accounting has been done properly. Students program accounting expertise felt I knew the benefits of learning media Mini Accounting Bank, because in addition to simplify the lesson also gives the students to practice the skills in the world of banking directly. Based on the results of this study concluded that the Bank's management accounting Mini has been implemented properly. Benefits Bank Mini Accounting accounting skills program for students is very helpful in practice the theory learned in the classroom so that students after graduation can be more ready to face the world of work.

Similarity research conducted by Siti Mutmainah and Joko Widodo with this study is on one of the variables studied, namely the control or management of mini bank laboratory. While the difference in the type of research approaches, if the previous study used a qualitative approach, this study use a quantitative approach. In addition, in previous research management functions used are planning, organizing, directing and monitoring whereas in this study use planning, organizing, actuating and controlling as indicators. Another difference are the subject, place and time of the study.

### **C. Framework**

1. The Effect of Mini Bank Laboratory Management towards Student's Understanding Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017.

SMK Negeri 1 Pengasih a formal vocational education majors who have accounting expertise, which has the duty and responsibility to shape students to be able to have the professional ability or skill oriented directly in accordance with the demands of the job. So that the school seeks to provide facilities and programs that support and hone the skills of students in each field of expertise, which opened in the school, one of which the accounting, by providing mini bank laboratory.

Only several schools that have mini bank laboratory. So it is potential for SMK N 1 Pengasih to develop banking skills students in accounting. Therefore, it needs good management so that the laboratory can run well and to be a forum to give students an understanding of banking accounting field of study at the school. The management of work activities that involve and utilize resources to achieve effective and efficient manner with due regard to the management functions of planning, organizing, actuating and controlling.

If the management functions in the laboratory has been running well, then the understanding of matter Banking Basics students will also be good. One of the functions of management is planning a stage one of



them to set goals that will be achieved in the presence of the mini bank laboratory.

2. The Effect of Customer Service Skill towards Student's Understanding Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017.

Customer service skill is also needed in the world of banking. Customer service skill consists of several things, namely reliability in service, responsiveness officer, the guarantees given by the clerk, empathy, and tangibles.

Thus, a mini bank customer service skill is one equipped to understand a material that has been delivered. Productive subjects, such as the basics of banking require practice in order to understand the material more quickly.

3. The Effect of Recording Financial Transaction Skill towards Student's Understanding Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017.

Besides facilities such as laboratories, recording of financial transactions skill is also needed in the world of banking. Skills results can be quantitative or qualitative, therefore skills are consistent production through movements that are goal-oriented, and studied specifically for the task.

Having recording financial transaction skill by a bank officer is one equipped to understand a material that has been delivered before.

Productive subject, such as the basic of banking requires practice in order to understand the material more quickly.

4. The Effect of Mini Bank Laboratory Management Customer Service Skill and Recording Financial Transactions Skill toward Student's Understanding Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017.

SMK Negeri 1 Pengasih a formal vocational education majors who have accounting expertise, which has the duty and responsibility to shape students to be able to have the professional ability or skill oriented directly in accordance with the demands of the job. So that the school seeks to provide facilities and programs that support and hone the skills of students in each field of expertise, which opened in the school, one of which the accounting, by providing mini bank laboratory.

Not all of SMK management and business have Mini Bank Laboratory, only a certain number of schools. So the potential for SMK N 1 Pengasih to further develop banking skills students in accounting. Therefore, it needs good management so that the laboratory can run well and to be a forum to give students an understanding of banking accounting field of study at the school. The management of work activities that involve and utilize resources to achieve effective and efficient manner with due regard to the management functions of planning, organizing, actuating and controlling.

If the management functions in the laboratory has been running well, then the understanding of matter Banking Basics students will also be good. One of the functions of management is planning a stage one of them to set goals that will be achieved in the presence of the mini bank laboratory.

Besides facilities such as laboratories, recording of financial transactions skill is also needed in the world of banking. Skills results can be quantitative or qualitative, therefore skills are consistent production through movements that are goal-oriented, and studied specifically for the task.

Having recording financial transaction skill by a bank officer is one equipped to understand a material that has been delivered before. Productive subject, such as the basic of banking requires practice in order to understand the material more quickly. Customer service skill is also needed in the world of banking. Customer service skill consists of several things, namely reliability in service, responsiveness officer, the guarantees given by the clerk, empathy, and tangibles. Thus, a mini bank customer service skill is one equipped to understand a material that has been delivered. Productive subjects, such as the basics of banking require practice in order to understand the material more quickly.

#### D. Research Paradigm

Of the research framework above, it can be made the research paradigm to describe the relationship between the dependent and independent variables as follows:

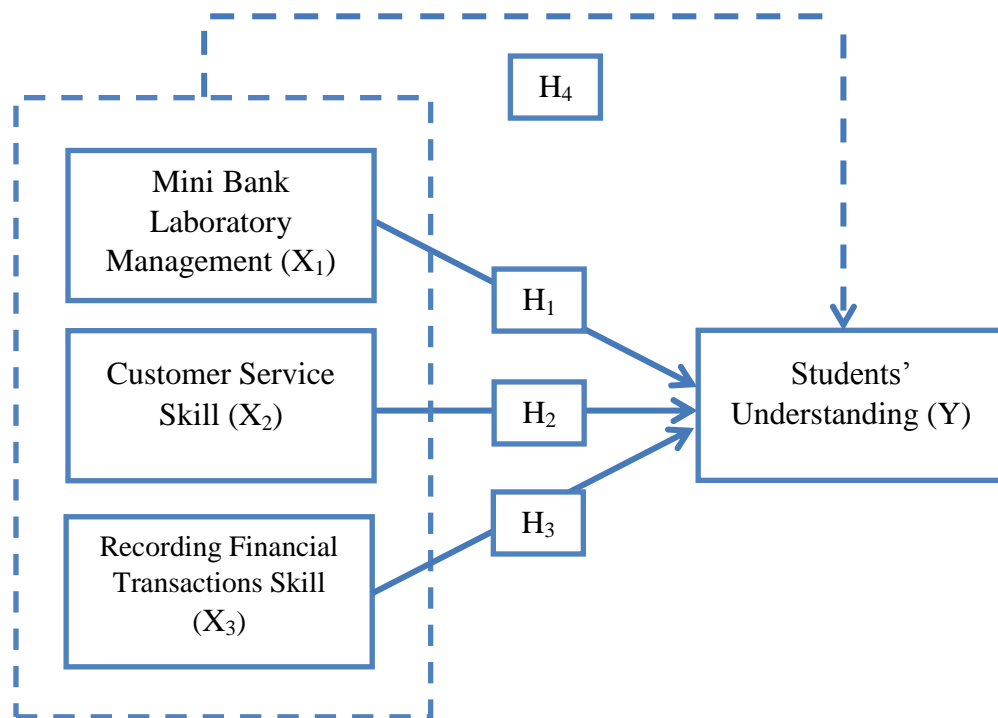


Figure 1. Research Paradigm

#### E. Research Hypothesis

Based on the framework above, it can be hypothesized research is conducted as follows:

1.  $H_1$  : Mini Bank Laboratory Management has positive effect towards Students' Understanding of Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017.

2. H<sub>2</sub> : Customer service Skill has positive effect towards Students' Understanding of Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017.
3. H<sub>3</sub> : Recording Financial Transaction Skill has positive effect towards Students' Understanding of Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017.
4. H<sub>4</sub> : Mini Bank Laboratory Management, Customer Service Skill and Recording Financial Transaction Skill have positive effect toward Students' Understanding of Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017.

## **CHAPTER III RESEARCH METHOD**

### **A. Research Design**

This study used quantitative approach. According Sugiyono (14: 2015) quantitative data analysis / statistics have aim to test the hypothesis that has been set. The type of this research was a causal comparative that found out the causal relationship among the dependent variable was comprised of students' understanding in the independent variables are mini bank laboratory management, customer service skill and recording financial transaction skill.

### **B. Place and Time Research**

This research has been conducted in SMK N 1 Pengasih, Kulon Progo from March 2017 to May 2017.

### **C. Population and Sample**

This study was population research wich population were all of accounting students class X that consist of 32 Students from class X AK1 and 32 students from class X AK2 in SMK N 1 Pengasih, so total amount was 64 students.

### **D. Operational Definition**

#### **1) Students' Understanding Basic of Banking**

Understanding Basics of Banking's is the extent of ability in understanding basics of Banking and also a body of knowledge as well as the processes or practices. Having of knowledge or skills indicated by test scores or the number given by the teacher or professor.

## 2) Mini Bank Laboratory Management

Management of Mini Bank Laboratory is working activities in a MiniBank laboratory involving and utilize resources to achieve the purpose of the laboratory is effectively and efficiently by taking attention on management functions such as planning, organizing, actuating and controlling.

## 3) Customer Service Skill

Customer service skills is an attempt to gain competency responsive, fast and precise in dealing with problems of learning or the degree of success that is consistent in each activity to provide customer satisfaction.

## 4) Recording Financial Transactions Skill

Recording financial transactions skill is an attempt to gain competency responsive, fast and precise in dealing with problems of learning or the degree of success that is consistent in terms of record every transaction that occurs in the entity using the monetary unit in a systematic and chronological.

# **E. Data Collection Technique**

## 1. Questionnaire

Questionnaire is a technique of data collection is done by giving a set of questions or written questions to respondents (Sugiyono, 2015: 199). The questionnaire used in this study to measure variable of mini

bank laboratory management and customer service skill for accounting students of SMK N 1 Pengasih.

## 2. Test

This test is used to measure the ability of the base and the attainment or achievement (Suharsimi, 2013: 266). In this study, the test used to measure students' understanding of Basics of Banking subject and banking skills such as recording of financial transactions that occur in mini bank laboratory. Making this test notice KD Basics of Banking and also involve teachers to make more relevant for measuring the understanding and skills of students recording of financial transactions.

## **F. Research Instrument**

### 1. Questionnaire

Data collection through a closed questionnaire was used to measure Mini Bank Laboratory Management and Customer Service Skill. Questionnaires distributed to all accounting students class X who have studied basic of banking subject. Grating statements in the questionnaire as follow:



Table 1. Questionnaire Grating for Mini Bank Laboratory Management

Variable	Aspect	Indicator	Item	Total
Mini Bank Laboratory Management	1. <i>Planning</i>	1. Spesific	1,2,	8
		2. Measurable	3, 4	
		3. Realistic	5,6	
		4. Time Period	7, 8	
	2. <i>Organizing</i>	1. Dividing the work into tasks and specific department.	9, 10,	11
		2. Assigning work and responsibilities associated with individual jobs.	11, 12	
		3. Collating the work into units.	16, 17	
		4. Creating a hierarchy of formal authority.	15, 18, 19	
		5. Allocating and put the resources of the organization.	13, 14*	
	3. <i>Actuating</i>	1. Doing the plans	20*, 21, 22, 23	4
	4. <i>Controlling</i>	1. Setting standards implementation	24*, 30	7
		2. Measuring actual performance and comparing it by established standards	25, 27, 29	
		3. Taking required corrective action when it goes wrong	26, 28	
Total				30

\* ) negative questions

Tabel 2. Questionnaire Grating for Customer Service Skills

Variable	Aspect	Indicator	Item	Total
Customer Service Skills	Reliability	1. The ability to provide the services promised reliably	1,2*,3	3
		2. The ability to provide the services promised accurately	4, 5, 6*	3
	Responsiveness	1. Willingness to deliver services quickly	7, 8, 9, 10	4
	Assurance	1. Capabilities that include knowledge, competence to service provided	11, 12*	2
		2. Capabilities of politeness to services provided	13, 14	2
		3. Capabilities that include credibility or trustworthiness to services provided	15, 16*	2
		4. The ability to creates feeling of secure or free from danger, risk or doubt for services provided	17, 18	2
	Empathy	1. Ease in establishing aces and communication	19,20, 21	3
		2. Willingness to pay attention and solve the problems of students needs.	22, 23	2
	Tangible	1. Officer performance	24, 25, 26 27, 28	3
		2. Communication material owned		2
Total				28

\* ) *negative questions*

Source: Rizky Ginanjar by modification

In this study, a questionnaire used by researchers is closed questionnaire, respondents chose one of the answers that are given on the answer sheet. Questionnaire in this study use Likert scale by modification, in the form of statements followed by columns that show levels: *Sangat Setuju (SS)*, *Setuju (S)*, *Tidak Setuju (TS)*, dan *Sangat Tidak Setuju (STS)*. At any statement that was answered by the respondents have values listed in the table below:

Table 3. Scoring Criterias

Answer Alternatives	Score	
	Positive	Negative
<i>Sangat Setuju (SS)</i>	4	1
<i>Setuju (S)</i>	3	2
<i>Tidak Setuju (TS)</i>	2	3
<i>Sangat Tidak Setuju (STS)</i>	1	4

## 2. Test

This test instrument is used to measure students' understanding of the understanding of basics of banking and banking skills on recording financial transactions aspect that occur in the mini bank. The test is multiple choice that associated by a choice of five models and also in essay form. Students' understanding measured by 7 questions that consist of 5 multiple choice and 2 essays. Then, for Recording Financial Transaction Skill measured by 3 questions of essay. They are consists of calculating interest, making customer savings report, and preparing journal for each transaction that occur in Mini Bank.

## G. Test Instruments

### 1. Validity Test

The trials instruments carried out using an applied test to measure the level of validity of questionnaires and tests used, carried out using Product Moment correlation formula of Suharsimi Arikunto (2010: 213), namely:

$$r_{xy} = \frac{N(\sum XY) - (\sum X)(\sum Y)}{\sqrt{\{N\sum X^2 - (\sum X)^2\} \{N\sum Y^2 - (\sum Y)^2\}}}$$

Descriptions :

$r_{xy}$  = Coefficient validity  
 $N$  = number of respondents  
 $\sum X$  = number of item score (X)  
 $\sum Y$  = number of total score (Y)  
 $\sum X^2$  = number of squares item score (X)  
 $\sum Y^2$  = number of squares total score (Y)

Measurement used is when  $r_{count} > r_{table}$  at significant level of 5% (0.05) then the questions on the questionnaire were declared invalid. Validity test is done by using SPSS (Statistics Package and Social Science) 22.0 for windows. To test the validity of each grain can be seen in the column Corrected item total correlation. Criteria considered valid if the coefficient exceeds or equal to 0.3.

To test the validity of instruments are using data processing application program's. Based on the results of data analysis that Mini Bank Laboratory Management consists of 30 item statements and Customer Service Skill consists of 28 items statements. After having tested to 32 students of Class XI Accounting SMK Negeri 1 Pengasih,

then proceeds the questionnaire of Mini Bank Laboratory Management from 30 items, 4 items expressed fall (Invalid), Customer Service Skill from 28 items, 5 items expressed fall (Invalid). Instruments of the validity of the test results are summarized in the table as follows:

Table 4. The Result of Validity Instruments

Variable	Total of Items	Total Invalid Number Items	Invalid item Number	Total Invalid Number Items
Mini Bank Laboratory Management	30	4	1, 15, 20, 22	26
Customer Service Skill	28	5	1, 5, 11, 14, 18	23

Source: Primary data that have been processed

The fall item or not valid have removed and the valid items according to researcher is still represented each indicator that wants disclosed, so that the instrument is still eligible to use.

## 2. Reliability Test

A test instrument in terms of reliability test will be performed using the formula used by Cronbach Alfa (Suharsimi Arikunto, 2013: 239).

Cronbach Alfa Here is the formula:

$$r_{11} = \left[ \frac{k}{(k-1)} \right]$$

Description :

$r_{11}$  = Instruments Realibility

$k$  = the number of questions

$\sum \sigma_b^2$  = number of item variance

$\sigma_i^2$  = Total variance

According Sugiyono (2010: 257) r11 calculation results obtained were then interpreted by the level of reliability coefficient. Correlation as a benchmark to determine the level of reliability of the instrument:

- a. 0,00 till 0,199 = very low
- b. 0,20 till 0,399 = low
- c. 0,40 till 0,599 = enough
- d. 0,60 till 0,799 = high
- e. 0,80 till 1,00 = very high

Instruments can be said to be reliable if Alpha coefficient equal or greater than 0.60. If the Alpha coefficient less than 0.60 so it is not reliable instrument. Reliability trials Alpha coefficients were calculated using SPSS Statistics 22.0 where reliable if it meets Cronbach's Alpha > 0.60. The results of reliability tests called reliable when alpha coefficient score exceeds 0.6.

Table 5. The Result of Reliability Instruments

Variable	Alpha Cronbach Coefficient	Reliability Description
Mini Bank Laboratory Management and Customer Service Skil	0,843	Very Strong

Source: Primary data that have been processed

## H. Data Analysis Technique

### 1. Descriptive Statistics

Descriptive statistics are statistics that used to analyze data by describing or depicting the datas that have been collected without intending of making conclusions apply to the public (Sugiyono, 2015:

207-208). Data viewed by average, standard deviation, minimum value and the amount of research data.

## 2. Classical Assumption Test

### a. Linearity Test

Linearity test is used to determine whether the independent variable with the dependent variable has a linear or not. Between both variables are influential if the linear increase in the independent variable score followed by the increase in the dependent variable. To know both of them, two variables have to check with F on significant grade 5%. To check this linearity test use SPSS 21 Application, then the result of Fvalue check with  $F_{table}$  on 5% significant grade. If  $F_{value}$  is less than or equal to  $F_{table}$ , so the connection between dependent variable and independent variable is non-linear.

### b. Multicollinearity Test

Multicollinearity test is done to determine whether there is a relationship between the independent variables. Multikolinearitas demonstrated their value by looking at the value of tolerance ( $\alpha$ ) VIF (Variance inflated Factor). If the tolerance value  $\leq 0.10$  with VIF  $\geq 10$  it can be said there is multicollinearity.

### 3. Statistic Test

#### a. Simple Linear Regression Test

Simple Linear Regression Test is used to test the causal relationship between a independent variable and a dependent variable.

##### a) Make a simple linear regression line

The following simple regression equation by Sugiyono (2015: 261):

$$Y' = a + bX$$

Description:

$Y'$  = Prediction Score

$a$  = constant

$b$  = regression coefficient

$X$  = independent variable

##### b) Significancy Test by t Test

Below t formula by Sugiyono (2015: 230)

$$t = \frac{r (\sqrt{n-2})}{\sqrt{(1-r^2)}}$$

Description:

$t$  = t score

$r$  = correlacy coefficient

$n$  = number of-n

Price arithmetic t compared by t table at a significance level of 5%. If  $t_{\text{arithmetic}} \geq t_{\text{table}}$  means no influence between independent variables and the dependent variable individually, so the hypothesis is accepted.



## b. Multiple Linear Tests

Multiple linear tests is intended to determine the effect of variables which number more than one to one dependent variable together.

Here are the steps:

### 1) Make a line equation

The equation used is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

Description

Y = Understanding's Variable

X<sub>1</sub> = Management of Mini Bank Laboratory Variable

X<sub>2</sub> = Variable of Customer Service Skill

X<sub>3</sub> = Variable of Recording Financial Transactions

a = Constants

b<sub>1</sub>, b<sub>2</sub>, b<sub>3</sub> = Regression coefficient

(Sugiyono, 2015: 275)

### 2) Finding the coefficient of determination between the predictor

X<sub>1</sub> and X<sub>2</sub> with kriterium Y through a formula in Sugiyono

(2015: 252):

$$R^2_{y(x_1, x_2, x_3)} = \frac{\alpha_1 \sum x_1 Y + \alpha_2 \sum x_2 Y}{\sum Y^2}$$

Description:

$R^2_{y(x_1, x_2)}$  : coefficient of determination between Y with X<sub>1</sub>, X<sub>2</sub> and X<sub>3</sub>

$\alpha_1 \alpha_2$  : number of independent variable

$\sum Y^2$  : number of criterium Y squares

$\sum x_1 Y, \sum x_2 Y$  : the number of products between X<sub>1</sub> and Y; X<sub>2</sub> and Y

### 3) Simultaneous Significance Tests (F Test)

According to Sugiyono (2015: 252), here is F formula:

$$F = \frac{R^2/k}{(1 - R^2)/(n - k - 1)}$$

Description:

F : F price regression line

K : is the number of independent variables

n : number of samples

$r^2$  : coefficient of determination between the criterion with Predictor

After calculation of F arithmetic compared with F table at a significance level of 5%. If the F count  $\geq$  F table, then the independent variable has an effect on the dependent variable together. If the significance value less than 0.05 then there is significant influence between the variables on the dependent variable indepen together and the hypothesis was accepted.

## **CHAPTER IV**

### **RESULT AND DISCUSSION**

In this chapter will be discussed on the report of research results that have been done include description SMK N 1 Pengasih, data descriptions, prerequisite analysis test, hypothesis testing, discussion of research results and limitations of research.

#### **A. Description of Research Results**

##### **1. Description of SMK N 1 Pengasih**

SMK 1 Pengasih is one of the Vocational High School in D.I. Yogyakarta Province was established on January 1, 1968. This SMK was previously as private SMEA then changed to be public SMEA Wates, based on the Decree of the Minister of Education and Culture of the Republic of Indonesia Number: 162 / UKK3 / 1968 dated January 2, 1968 by opening three classes, Bookkeeping and Administration. In 1997 SMEA Wates changed its name to SMK Negeri 1 Pengasih based on the Decree of the Minister of Education and Culture of the Republic of Indonesia Number: 036 / O / 1997 dated March 7, 1997. In 2003 SMK N 1 Pengasih opened a fashion expertise program, in 2004 opened the program Multimedia expertise, and in 2005 opened the Hospitality Accommodation Program. SMK 1 Pengasih now has six departments.

The accounting department itself has two classes for each class. Each class consists of 32 students. Accounting Expertise Program, accompanied by teachers and a total of 61 people. The teacher consists of 24 civil servant teachers and 37 honorary teachers. As for the number of

employees as many as 17 people consisting of employees TU (Administration), security, yardman and another employees.

**Vision of SMK Negeri 1 Pengasih:**

*Menjadi Lembaga Diklat bertaraf Internasional untuk menghasilkan SDM yang taqwa, profesional, mempunyai unjuk kerja dan mampu berkompetisi di tingkat Nasional maupun Internasional.*

**Misions of SMK Negeri 1 Pengasih:**

1. *Melaksanakan pendidikan dan latihan yang berwawasan keunggulan, dengan adanya:*
  - a. *Pendidik dan tenaga kependidikan yang kompeten*
  - b. *Kurikulum yang sesuai dengan pasar kerja nasional dan internasional*
  - c. *Sarana dan prasarana yang memadai serta lingkungan yang kondusif*
  - d. *Jalinan kerja sama dengan stakeholder*
2. *Melaksanakan pembelajaran dengan pendekatan CBT, PBT, dan Lifeskill untuk membentuk tamatan yang profesional.*
3. *Melaksanakan pembinaan kesiswaan yang terstruktur untuk membentuk insan yang taqwa.*
4. *Melaksanakan pengabdian masyarakat.*
5. *Menerapkan manajemen berbasis Sistem Manajemen Mutu (SMM) ISO 9001:2000*

## 2. Data Descriptions

The results that described consist of mean, median, mode and standard deviation. Furthermore, the data are presented in the form of frequency distribution tables and frequency diagrams for each variable.

### a. Students' Understanding Basic of Banking

Students' understanding Basic of Banking of class X Accounting SMK N 1 Pengasih is measured by using test. Based on the results of tests that have been performed, the average 77,14 with the lowest score of 50 and the highest score is 100. The middle score of this student is 76,00 with the score that often appears is 70. Standard deviation from the data processing obtained result is 8,811. These results can be summarized by the table below:

Tabel 6. Students' Understanding Basic of Banking Data Result

Description	Score
Mean	77,14
Min	50
Max	100
Median	76
Mode	70
Standard Deviation	8,811

Source: Primary data that have been processed, 2017

By the data above, it can be made frequency distribution table with the following calculation:

#### 1) Determining the number of interval classes (K)

$$\begin{aligned}\text{the number of interval classes (K)} &= 1 + 3,3 \log n \\ &= 1 + 3,3 \log 63 \\ &= 1 + 5,937\end{aligned}$$

$$= 6,937 \text{ rounded up}$$

$$= 7$$

2) Determining the range of classes (R)

$$\text{Range (R)} = (\text{the highest score} - \text{the lowest score}) + 1$$

$$= (100 - 50) + 1$$

$$= 57 + 1$$

$$= 51$$

3) Determining the length of the interval class (P)

$$\text{the length of the interval class (P)} = \frac{\text{Range}}{\text{the number of the class}}$$

$$= \frac{51}{7}$$

$$= 7,2 \text{ rounded up}$$

$$= 8$$

4) Preparing frequency distribution table of Understanding of

Basic of Banking variable

The frequency distribution table for the variables of Understanding of Fundamentals of Banking based on the calculation which has been made as follows:

Tabel 7. Frequency Distribution Table Understanding of Basic of Banking variable

No	Interval Class	Frequency (F)	Percentage %
1	50 – 57	1	1,59
2	58 – 65	3	4,76
3	66 – 73	18	28,57
4	74 – 81	24	38,10
5	82 – 89	12	19,05
6	90 – 97	3	4,76
7	98 – 105	2	3,17
<b>Total</b>		<b>63</b>	<b>100</b>

Source: Primary data that have been processed, 2017

Based on the table above, it can be described in the histogram as follows:

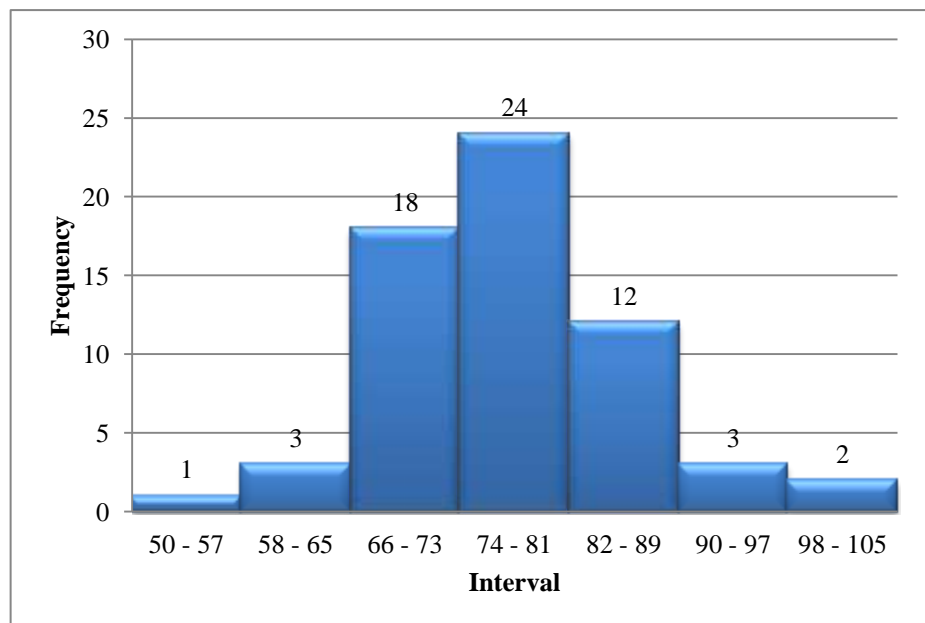


Figure 4. Students' Understanding Basic of Banking Histogram

Identifying of the tendency of the understanding of Banking Basics in this study by using the value of *Kriteria Ketuntasan Minimal* (KKM) that is 75. If learning achievement  $\geq$  75, students can be said to be complete learning or competent and

vice versa if the achievement  $<75$ , Can be said students have not yet complete or not competent. Based on the above data, the following tendency categories can be created:

Table 8. Tendency Category of Understanding Basic of Banking

No.	Category	Frequency		Tendency
		Absolut	Relatif (%)	
1.	$\geq 75$	38	60,32 %	Competent
2.	$<75$	25	39,68 %	Not Competent Yet
Total		63	100	

Based on the table can be known understanding of Basics of Banking on the category of Competent there 38 students (60,32%) and Not Competent Yet category of 25 students (39,68%). The variables tendency to understand Basics of Banking can be presented in Pie Chart as follows:

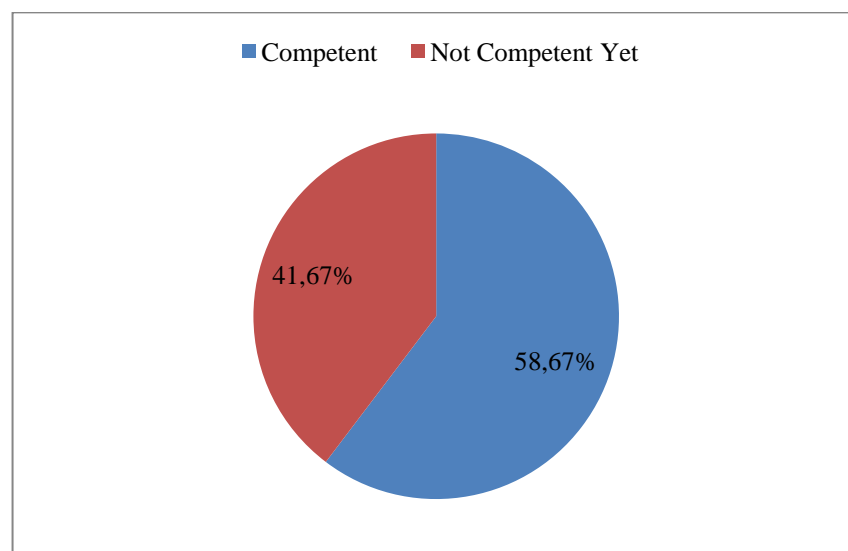


Figure 5. Basic of Banking Variable Pie Chart



## b. Mini Bank Laboratory Management

Data of Mini Bank Laboratory Management was obtained through questionnaire which consist of 23 statement items with 63 respondents. Ideal score given max 4 and minimum 1, so ideal highest score is 92 and ideal lowest score is 23. Based on research data that is processed, variable Mini Bank Laboratory Management has highest score 92 and lowest score 66 with average 74,40. The middle value of this result is 72,00 with the value that often appears is 69. Standard deviation from data processing obtained result 7,201. These results can be summarized by the table below:

Tabel 9. Mini Bank Laboratory Management Statistic Data Result

<b>Description</b>	<b>Score</b>
<i>Mean</i>	74,40
<i>Min</i>	66
<i>Max</i>	92
<i>Median</i>	72
<i>Mode</i>	69
<i>Standard Deviation</i>	7,201

Source: primary data that have been processed

By the data above, it can be made frequency distribution table with the following calculation:

1) Determining the number of interval classes (K)

$$\begin{aligned}\text{the number of interval classes} &= 1 + 3,3 \log n \\ &= 1 + 3,3 \log 63 \\ &= 1 + 5,937 \\ &= 6,937 \text{ rounded up } 7\end{aligned}$$

2) Determining range class (R)

$$\begin{aligned}
 \text{Range (R)} &= (\text{highest score} - \text{lowest score}) + 1 \\
 &= (92 - 66) + 1 \\
 &= 26 + 1 \\
 &= 27
 \end{aligned}$$

3) Determining the length of the interval class (P)

$$\begin{aligned}
 \text{the length of the interval class (P)} &= \frac{\text{Range}}{\text{the number of the class}} \\
 &= \frac{27}{7} \\
 &= 3,86 \text{ rounded up } 4
 \end{aligned}$$

4) Preparing frequency distribution table Mini Bank Laboratory Management

The frequency distribution table for the variable of Mini Bank Laboratory Management based on the calculation which has been made as follows:

Tabel 10. Frequency Distribution Table Mini Bank Laboratory Management

No	Interval	Frequency (F)	Percentage %
1	66 – 69	22	34,92
2	70 - 73	16	25,40
3	74 - 77	12	19,05
4	78 – 81	1	1,59
5	82 – 85	5	7,94
6	86 – 89	1	1,59
7	90 – 93	6	9,52
<b>Jumlah</b>		<b>63</b>	<b>100</b>

Source: Primary data that have been processed, 2017

Based on the table above, it can be described in the histogram as follows:

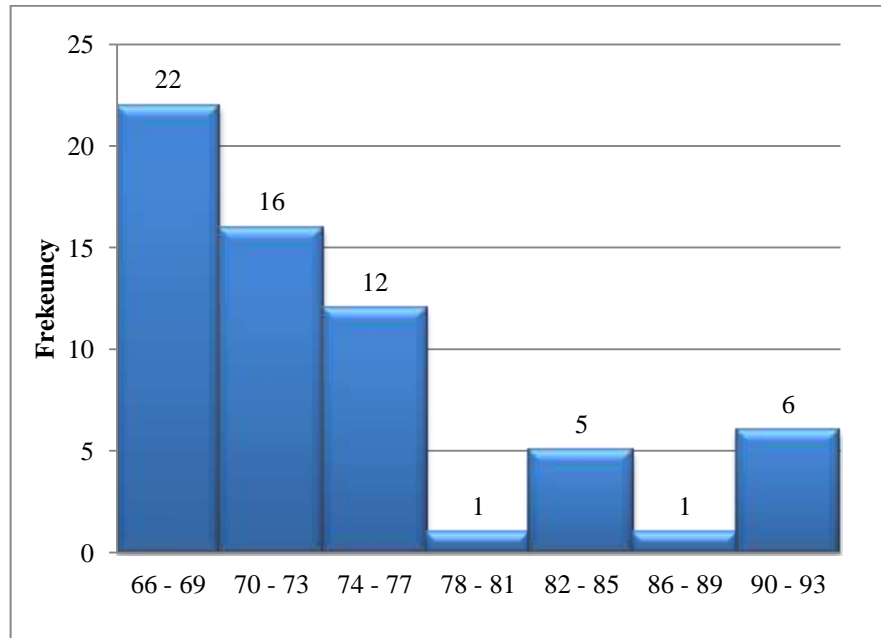


Figure 4 Mini Bank Laboratory Management variable Histogram

Identifying of the tendency or height of the Laboratory Mini Bank Management use score ideal category. The calculations are bellow:

$$\text{Total Score} = 23$$

$$\text{Scoring} = 1 - 4$$

$$X_{\min i} = 23 \times 1 = 23$$

$$X_{\max i} = 23 \times 4 = 92$$

$$M = \frac{1}{2} (X_{\max} + X_{\min}) = \frac{1}{2} (92 + 23) = 57,5$$

$$\begin{aligned} SD &= \frac{1}{6} (X_{\max} - X_{\min}) \\ &= \frac{1}{6} (92 - 23) = 11,5 \end{aligned}$$

Furthermore, the variable of Mini Bank Laboratory Management is classified into 4 categories of variable tendency that is very high, high, low, and very low. The categorization of the tendency of Mini Bank Laboratory Management based on 4 categories with the following provisions (Djemari Mardapi, 2008: 123)

Tabel 11. Categorization of Mini Bank Laboratory Management

No	Formula	Limitation	Category
1	$X \geq M + 1,5 \text{ SD}$	$X \geq 74,75$	Very High
2	$M \leq X < M + 1,5 \text{ SD}$	$57,5 \leq X < 74,75$	High
3	$M - 1,5 \text{ SD} \leq X < M$	$40,25 \leq X < 57,5$	Low
4	$X \leq M - 1,5 \text{ SD}$	$X \leq 40,25$	Very Low

Based on the table can be known understanding of Banking Basics on the category above, Then the distribution of categories of Mini Bank Laboratory Management can be made the following table:

Tabel 12. Tendention Category of Mini Bank Laboratory Management

No	Score	Frequency		Category
		Absolute	Relative	
1	$X \geq 74,75$	22	34,92 %	Very High
2	$57,5 \leq X < 74,75$	41	65,08 %	High
3	$40,25 \leq X < 57,5$	0	0,00 %	Low
4	$X \leq 40,25$	0	0,00 %	Very Low
Total		63	100 %	

Source: Primary data that have been processed, 2017

The table above shows that there are very high categories of 22 (34,92%), high categories of 41 (65,08%), low categories of 0 (0,00%), and very low categories of 0 (0%) . It can be concluded that the variable Mini Bank Laboratory Management included in

the high category of 65,08%. From the calculation above, the tendency of variable Mini Bank Laboratory Management can be presented in Pie Chart as follows:

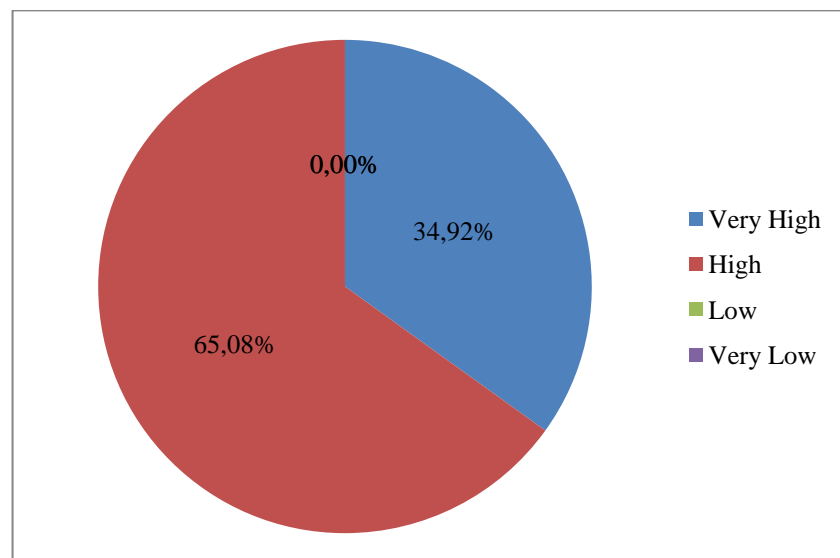


Figure 6. Mini Bank Laboratory Management Pie Chart

### c. Customer Service Skill

Data of Customer Service Skills variable is obtained through a questionnaire consisting of 26 statement items with 63 respondents. Ideal score given max 4 and minimum 1, so ideal highest score is 104 and ideal lowest score is 26. Based on research data that is processed, Customer Service Skill variable has highest score 104 and lowest score 66 with average 81,51. The middle value of this result is 80,00 with a value that often appears is 75. Standard deviation from the data processing obtained results 8,649. These results can be summarized by the table below:

Tabel 13. Customer Service Data Result

<b>Description</b>	<b>Score</b>
Mean	85,51
Min	66
Max	104
Median	80
Mode	75
Standard Deviation	8,649

Source: Primary data that have been processed, 2017

By the data above, it can be made frequency distribution table with the following calculation:

1) Determining the number of interval classes (K)

$$\begin{aligned}
 \text{the number of interval classes (K)} &= 1 + 3,3 \log n \\
 &= 1 + 3,3 \log 63 \\
 &= 1 + 5,937 \\
 &= 6,937 \text{ rounded up} \\
 &= 7
 \end{aligned}$$

2) Determining the range of classes (R)

$$\begin{aligned}
 \text{Range (R)} &= (\text{the highest score} - \text{the lowest score}) + 1 \\
 &= (104 - 66) + 1 \\
 &= 39
 \end{aligned}$$

3) Determining the length of the interval class (P)

$$\begin{aligned}
 \text{the length of the interval class (P)} &= \frac{\text{Range}}{\text{the number of the class}} \\
 &= \frac{39}{7} \\
 &= 5,57 \text{ rounded up } 6
 \end{aligned}$$

#### 4) Preparing frequency distribution table Customer Service Skill

##### Variable

The frequency distribution table for the variable Customer Service Skill Banking based on the calculation which has been made as follows:

Table 14. Frequency Distribution Table of Customer Service Skill

No	Interval Class	Frequency (F)	Percentage %
1	66 - 71	22	9,52
2	72 - 77	16	30,16
3	78 - 83	12	26,98
4	84 - 89	1	11,11
5	90 - 95	5	15,87
6	96 - 101	1	3,17
7	102 - 107	6	3,17
<b>Total</b>		<b>63</b>	<b>100</b>

Source: Primary data that have been processed, 2017

Based on the above table, it can be described in the histogram as follows:

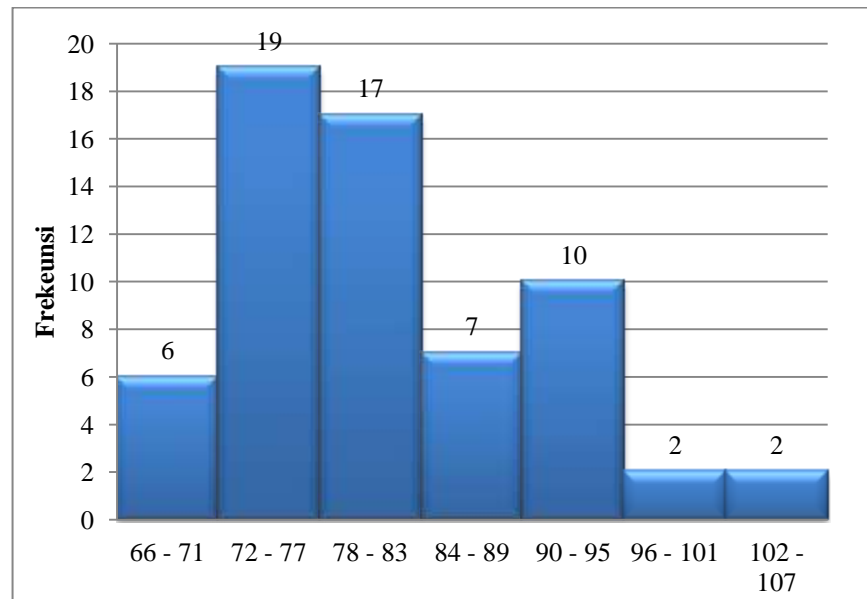


Figure 6. Histogram of Customer Skill

The categorization of Customer Service Skills variables use ideal score criteria. The calculations are as follows:

$$\text{Total} = 26$$

$$\text{Scoring} = 1 - 4$$

$$X_{\min i} = 26 \times 1 = 26$$

$$X_{\max i} = 26 \times 4 = 104$$

$$M = \frac{1}{2} (X_{\max} + X_{\min}) = \frac{1}{2} (104 + 26) = 65$$

$$\begin{aligned} SD &= \frac{1}{6} (X_{\max} - X_{\min}) \\ &= \frac{1}{6} (104 - 26) = 13 \end{aligned}$$

Furthermore variable Customer Service Skill classified into 4 categories tendency variable that is very high, high, low, and very low, The categorization of the tendency of Customer Service Skill is based on 4 categories with the following conditions (Djemari Mardapi, 2008: 123)



Tabel 35. Categorization of Customer Service Skill

No	Formula	Limitation	Category
1	$X \geq M + 1,5 \text{ SD}$	$X \geq 84,5$	Very High
2	$M \leq X < M + 1,5 \text{ SD}$	$65 \leq X < 84,5$	High
3	$M - 1,5 \text{ SD} \leq X < M$	$45,5 \leq X < 65$	Low
4	$X \leq M - 1,5 \text{ SD}$	$X \leq 45,5$	Very Low

Referring to the categories of calculated tendencies, the distribution of Customer Service Skills categories can be made the following table:

Tabel 46. Categorization of Customer Service Skill

No	Score	Frequency		Category
		Absolut	Relative	
1	$X \geq 84,5$	19	30,16 %	Very High
2	$65 \leq X < 84,5$	44	69,84 %	High
3	$45,5 \leq X < 65$	0	0,00 %	Low
4	$X \leq 45,5$	0	0,00 %	Very Low
Total		63	100 %	

Source: Primary data that have been processed, 2017

The table above shows that there are very high category of 19 (30,16%), high category equal to 44 (69,84%), low category 0 (0,00%), and very low category 0 (0%) . It can be concluded that Customer Service Skill variable included in high category is 69,84%. From the above calculation, the tendency of Customer Service Skills variable can be presented in Pie Chart as follows:

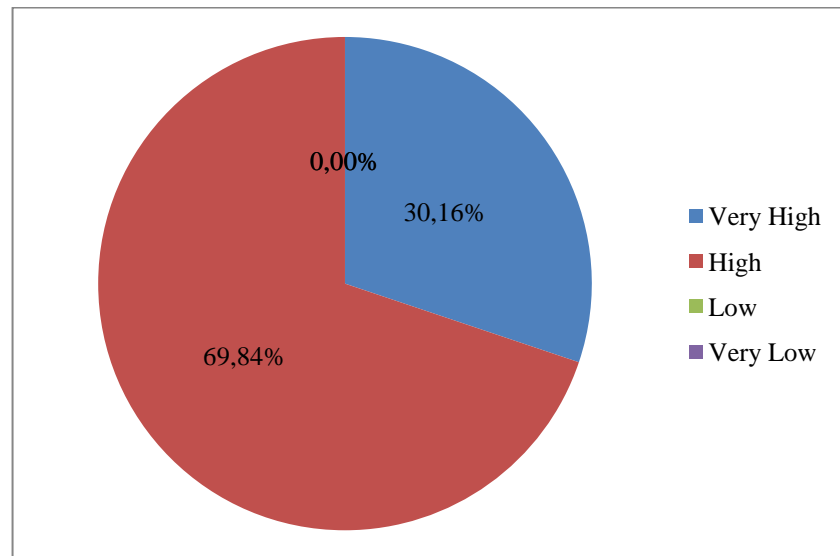


Figure 7. Pie Chart of Customer Service Skill

#### d. Recording Financial Transaction Skill

Financial Accounting Recording Skills of Grade X Students Accounting SMK N 1 Compassionate is measured by using test. Based on the results of tests that have been implemented, the average 85 with the lowest value of 40 and the highest value is 100. The middle value of this student is 93,02 with a value that often appears is 100. Standard deviation from the data processing obtained 17,43 results. These results can be summarized by the table below:

Tabel 17. Recording Financial Transaction Skill Data Result

Description	Score
Mean	85
Min	40
Max	100
Median	93,02
Mode	100
Standard Deviation	17,43

Source: Primary data that have been processed, 2017

By the data above, it can be made frequency distribution table with the following calculation:

1) Determining the number of interval classes (K)

$$\begin{aligned}\text{the number of interval classes (K)} &= 1 + 3,3 \log n \\ &= 1 + 3,3 \log 63 \\ &= 1 + 5,937 \\ &= 6,937 \text{ rounded up} \\ &= 7\end{aligned}$$

2) Determining the range of classes (R)

$$\begin{aligned}\text{Range (R)} &= (\text{the highest score} - \text{the lowest score}) + 1 \\ &= (100 - 40) + 1 \\ &= 60 + 1 \\ &= 61\end{aligned}$$

3) Determining the length of the interval class (P)

$$\begin{aligned}\text{the length of the interval class (P)} &= \frac{\text{Range}}{\text{the number of the class}} \\ &= \frac{61}{7} \\ &= 8,71 \text{ rounded up} \\ &= 9\end{aligned}$$

4) Preparing frequency distribution table

The following is the frequency distribution table for the Recording Financial Transaction Skill variable based on the calculations that have been made as follows:

Tabel 18. Frequency Distribution Table of Mini Bank Laboratory Management

No	Interval Class	Frequency (F)	Percentage %
1	40 – 48	3	4,76%
2	49 – 57	5	7,94%
3	58 – 65	1	1,59%
4	66 – 74	13	20,64%
5	75 – 83	1	1,59%
6	84 – 92	6	9,52%
7	93 - 101	34	53,97%
<b>Jumlah</b>		<b>63</b>	<b>100</b>

Source: Primary data that have been processed, 2017

Based on the table above, it can be described in the histogram as follows:

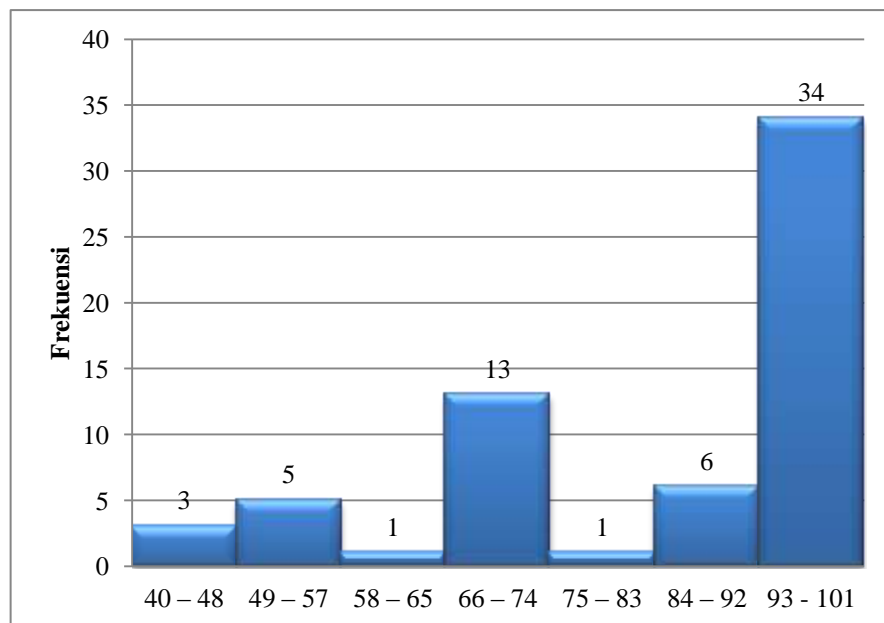


Figure 8. Histogram of Recording Financial Transaction Skill

The identification of the tendency or the low level of Financial Transaction Logging Skill in this study uses the value of *Kriteria Ketuntasan Minimal* (KKM) in accordance with the rules given by the school that is 75. If learning achievement  $\geq 75$ ,

students can be said Competent or competent and vice versa if the achievement  $<75$ , Said the students are not competent yet. Based on the above data, the following tendency categories can be created:

Tabel 19. Tendency Category of Recording Financial Transaction Skill

No.	Category	Frequency		Tendency
		Absolut	Relatif (%)	
1.	$\geq 75$	41	65,08	Competent
2.	$<75$	22	34,92	not competent yet
Total		63	100	

Based on the table can be seen Skills of Recording Financial Transaction in the category of complete as many as 41 students (65,08%) or can be said all students thoroughly. The variables tendency of Recording Financial Transaction Skill can be presented in Pie Chart as follows:

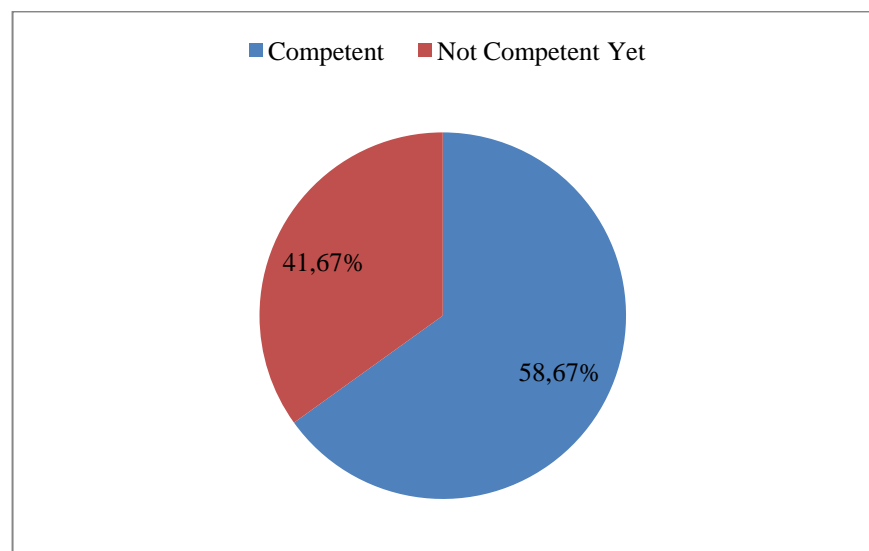


Figure 9 Recording Financial Transaction Skill Pie Chart

## B. Analysis Prerequisite Test

### 1. Linearity Test

Linearity test is used to determine whether each independent variable (X) has a linear relationship or not with the dependent variable (Y). If there is a linear relationship, then regression analysis can be done. To know that, both variables must be tested by F test. The relationship between the independent variable (X) and the dependent variable (Y) is said to be linear if the price is  $F_{count} \leq F_{table}$ , at 5% significance level. The results of linearity testing after the calculation is summarized in the following table:

The effect of Mini Bank Laboratory Management and Banking Skills toward Students' Understanding of Basic of Banking in SMK N 1 Pengasih

Table 20. Linearity Test Results

No	Variabels	$F_{count}$	$F_{table}$	Desc.
1.	The effect of Mini Bank Laboratory Management towards Students' Understanding of Basic of Banking	2,033	2,76	Linear
2.	The effect of Customer Service Skill towards Students' Understanding of Basic of Banking	0,989	2,76	Linear
3.	The effect of Recording Financial Transactions Skill towards Students' Understanding of Basic of Banking	1,198	2,76	Linear

Based on the results of linearity test in the table, it was concluded that F count  $X_1$ ,  $X_2$  and  $X_3$  are smaller than F table that is 2,033; 0,989 and 1,198 is smaller than 2,76. Thus there is a linear relationship between the variables of Mini Bank Laboratory Management( $X_1$ ), Customer Service Skills ( $X_2$ ) and Recording Financial Transaction Skills ( $X_3$ ) to Students' Understanding of Basic of Banking (Y), so that data analysis can proceed.

## 2. Multikolinearity Test

Multicollinearity test is used to determine the presence or absence of multicollinearity among independent variables as a condition of the use of multiple regression in testing the third hypothesis. The criteria for multicollinearity is if the VIF value is below 1 with a tolerance value of 1 or more (Singgih Santoso, 2015: 353).

Multicollinearity test results are summarized in the following table:

Table 21. Multikolinearity Test Results

Variable	Tolerance	VIF	Descriptions
Mini Bank Laboratory Management	0,398	2,511	Non Multikolinierity
Customer Service Skill	0,413	2,420	Non Multikolinierity
Recording Financial Transactions Skill	0,944	1,059	Non Multikolinierity

Source: Primary data that have been processed, 2017

The table above shows that all variables have a tolerance value below 1 and VIF value above 1, so it can be concluded that the regression model

in this study does not occur multicollinearity or no relationship between dependent variables. That is, data deserve further research.

### C. Hypothesis Test Results

Hypothesis testing in this research was done by using multiple regression analysis technique for first, second and third hypothesis and to test the fourth hypothesis used simple regression analysis technique and multiple regression with three predictors. Hypothesis testing using the help of statistical application program, explanation of the results of hypothesis testing in this study are as follows:

#### 1. First Hypothesis Test

The first hypothesis to be tested in this study is there is a positive effect Mini Bank Laboratory Management to Students' Understanding Basic of Banking at SMK N 1 Pengasih Academic Year 2016/2017. The hypothesis test used simple regression analysis. Summary of the results of the first hypothesis can be seen in the following table:

Tabel 22. First Hypothesis Test Result

Model*	Koef	$r_{xly}$	$r^2_{xly}$	$t_{hitung}$	$t_{tabel}$	P	Ket
(Konstanta)	28,412						Positive
$X_1$	0,596	0,729	0,532	8,327	1,998	5%	

\*) Dependent Variable: Students' Understanding Basic of Banking

#### 1) Simple Regression Lines Equation

Based on the above table, then the regression equation can be expressed in the following regression equation:

$$Y = 0,596X_1 + 28,412$$



The equation shows that the value of regression coefficient is positive value 0,596 which means if the value of Mini Bank Laboratory Management ( $X_1$ ) go up one unit then Students' Understanding Basic of Banking ( $Y$ ) go up equal to 0,596.

2) Coeffisien Corelation ( $r$ )

The result of simple regression analysis with one predictor shows the correlation coefficient ( $r$ ) of 0,729. The positive correlation coefficient indicates that the Mini Bank Laboratory Management has a positive effect on Students' Understanding Basics of Banking.

3) Coeffisien Determination ( $r^2$ )

The result of simple regression analysis with one predictor is known that the coefficient of determination ( $r^2$ ) 0,532, this means that the Management of Mini Bank Laboratory able to influence 53,2% change in Students' Understanding Basics of Banking. This indicates that there are 46,8% factors or other variables that may affect the Students' Understanding Basics of Banking.

## 2. Second Hypothesis Test

The second hypothesis to be tested in this study is that there is a positive influence of Customer Service Skill to Students' Understanding Basics of Banking at SMK N 1 Pengasih Academic Year 2016/2017. The hypothesis test used simple regression analysis. Summary of results of the second hypothesis testing can be seen in the following table:

Tabel 23. Second Hypothesis Test Result

Model*	Koef	$r_{x2y}$	$r^2_{x2y}$	$t_{hitung}$	$t_{tabel}$	P	Desc.
(Konstanta)	31,100						Positive
$X_1$	0,653	0,666	0,443	6,968	1,998	5%	

\*) Dependent Variabel: Studnts' Understanding Basic of Banking

#### 1) Simple Regression Lines Equation

Based on the above table, then the regression equation can be expressed in the following regression equation:

$$Y = 0,653X_2 + 31,100$$

The equation shows that the value of regression coefficient is positive value 0, 653 which means if the value Customer Service Skill ( $X_2$ ) go up one unit then Students' Understanding Basics of Banking (Y) go up equal to 0, 653.

#### 2) Coeffisien Corelation (r)

The result of simple regression analysis with one predictor shows the correlation coefficient (r) of 0,666. The positive correlation coefficient indicates that the Customer Service Skill has a positive effect on Students' Understanding Basics of Banking.

#### 3) Coeffisien Determination ( $r^2$ )

The result of simple regression analysis with one predictor is known that the coefficient of determination ( $r^2$ ) 0,443 this means that the Customer Service Skill ables to influence 44,3% change on Students' Understanding Basics of Banking. This indicates that there

are 54,7% factors or other variables that may affect the Students' Understanding Basics of Banking.

### 3. Third Hypothesis Test

The third hypothesis to test a positive effect of Recording Financial Transation Skill towards Students' Understanding Basic of Banking in SMK N 1 Pengasih Academic Year 2016/2017. To test the hypothesis used simple regression analysis. Summary of the results of the first hypothesis can be seen in the following table:

Tabel 24. Third Hypothesis Test Result

Model*	Koef	$r_{xly}$	$r^2_{xly}$	$t_{hitung}$	$t_{tabel}$	P	Desc
(Konstanta)	15,998						Positive
$X_3$	0,892	0,453	0,205	3,969	1,998	5%	

\*) Dependent Variable: Students' Understanding Basic of Banking

#### 1) Simple Regression Lines Equation

Based on the above table, then the regression equation can be expressed in the following regression equation:

$$Y = 0,892X_3 + 15,998$$

The equation shows that the value of regression coefficient is positive of 0,892 which means if the Recording Financial Transation Skill ( $X_3$ ) go up one unit so Students' Understanding Basic of Banking (Y) is go up 0,892.

#### 2) Coeffisien Corelation (r)

The result of simple regression analysis with one predictor showed a correlation coefficient (r) of 0.453. The positive correlation

coefficient indicates that the Financial Transaction Recording Skill has a positive influence on Students' Understanding Basics of Banking.

### 3) Coefficient Determination ( $r^2$ )

The result of simple regression analysis with one predictor is known that the coefficient of determination ( $r^2$ ) 0,205, this means that the Skill of Recording of Financial Transaction able to influence 20,5% change in Students' Understanding Basics of Banking. This indicates that there are 79.5% factors or other variables that may affect the Students' Understanding Basics of Banking.

## 4. Fourth Hypothesis

The fourth hypothesis to be tested in this research is there are positive influence of Mini Bank Laboratory Management, Customer Service Skill and Recording Financial Transaction Skills toward Students' Understanding Basic of Banking at SMK N 1 Pengasih Academic Year 2016/2017. The fourth hypothesis was tested by using multiple regression analysis. Summary of the results of the fourth hypothesis can be seen in the following table:

Table 25. Fourth Hypothesis Result

Variable	Coeffisien Regresion	t count	Sig	Conclusion
Mini Bank Laboratory Management	0,517	3,528	0,001	Signifikan
Customer Service Skill	0,314	2,619	0,011	Signifikan
Recording Financial Transactions Skill	0,167	4,223	0,000	Signifikan
Constanta	= -1,092			
<i>Rsquare</i>	= 66,2%			
F count	= 38,592			
F table	= 2,76			
Sig	= 0,000			
Source: Primary data that have been processed, 2017				

#### a. Regression Line Equation

From the regression analysis results can be seen the multiple regression equation as follows:

$$Y = K + a_1X_1 + a_2X_2 + a_3X_3$$

$$Y = -1,092 + 0,517X_1 + 0,314 X_2 + 0,167 X_3$$

Multiple regression analysis by using F test (Fisher) aims to determine the effect of all variables that include the Management of Mini Bank Laboratory, Customer Service Skills and Financial Transaction Recording Skills of Understanding Fundamentals of Student Banking SMK N 1 Pengasih Year Teaching 2016/2017. If the significance value is less than 0,05, then the regression model is statistically significant. From the test results obtained the value of F arithmetic of 38,952 is greater than F table of 2,76 with a significance of 0,000. Since the niali F arithmetic > F table (38,952 >

2,67) and significance greater than 0,05 ( $0,000 < 0,05$ ), it can be concluded that hypothesis stating ( $H_4$ ) " Mini Bank Laboratory Management, Customer Service Skill and Recording Financial Transaction Skill have positive effect toward Students' Understanding of Basic of Banking in SMK 1 Pengasih Academic Year 2016/2017 " is accepted.

b. Coeffisien Determination ( $R^2$ )

Coefficient of determination is a tool to measure the magnitude of the influence of independent variables on the dependent variable. The magnitude of the coefficient of determination ranges from 0 to 1, the coefficient of determination close to 1, the greater the influence of independent variables on dependent variables.  $R^2$  test results in this study obtained a value of 0,662. This shows that the Understanding of Fundamentals of Banking is influenced by Mini Bank Laboratory Management, Customer Service Skills and Recording Skill of Student Financial Transaction SMK N 1 Pengasih Year Teaching Year 2016/2017 equal to 66,2%, while the rest 33,8% influenced by other factor Which is not included in this study.

c. Relative Contributions (SR) and Effective Contributions (SE)

Relative contribution is used to find out how big the contribution of each independent variable is examined in comparison to the dependent variable. While the effective contribution is used to find out how big the effective contribution of each variable with fixed

attention to other independent variables that are not researched. The relative donation and effective contribution of each variable can be seen in the following table:

Tabel 26. Contibussion Relative and Efektive Result

Indepence Variabels	Contribussion	
	Relative	Efektive
Mini Bank Laboratory Management	49,07%	32,48%
Customer Service Skill	32,65%	21,61%
Recording Financial Transactions Skill	18,28%	12,10%
<b>Total</b>	<b>100%</b>	<b>10,3%</b>

Based on the results of the analysis listed in the table above it can be seen that the Mini Bank Laboratory Management gave a Relative Contribution of 49,07%, Customer Service Skill of 32,65% and Recording Financial Transaction Skill accounted for 18,28%, Effective contribution of variable Laboratory Mini Bank Laboratory Management of 32,48%, Customer Service Skill of 21,61% and Recording Financial Transaction Skill accounted for 12.10%. Total Effective contribution of 66.20%, which means jointly variable Mini Bank Laboratory Management, Customer Service Skill and Recording Financial Transaction Skills provide effective contribution of 66.20% while 33.80% is given by other variables that are not discussed in this research.

## **D. Discussion**

### **1. The Effect of Mini Bank Laboratory Management towards Students' Understanding of Basic of Banking**

The results of this study indicate that there is a positive influence of the Management of Mini Bank Laboratory ( $X_1$ ) on Understanding Fundamentals of Banking (Y). It can be proved by the result of t test statistic for the variable of Laboratory Management of Mini Bank to Understanding of Banking Basics obtained by tcount of 3,528 and t table 1,669 or  $t_{count} > t_{table}$  ( $3,528 > 1,669$ ), this research succeeds to prove the first hypothesis Stated "The influence of Banking Laboratory Management on Understanding Banking Basics" is accepted. Through simple regression analysis, the correlation coefficient  $r_{x_1y}$  is 0,729 and the coefficient of determination  $r^2_{x_1y}$  is 0,532, which means that the Management of Mini Bank Laboratory ( $X_1$ ) gives an effect to the Understanding of Banking Basics (Y) of 53,2% and the rest (46,83% ) Is influenced by other factors. Thus it can be said that the higher Laboratory Management of Bank Mini ( $X_1$ ), the higher will also Understanding Fundamentals of Banking (Y) in students.

This is in line with the theory of John W. Hansen & Gerald G. Lovedahl (2004) in which "learning by doing" is an effective means of learning, meaning that one will learn effectively when he does something. Understanding learners of teaching materials will be more effective if he not only get the concept, but he is also able to find the



concept itself. Thus, the laboratory in this case will play an important position.

Kemendikbud (2008) stated that the laboratory is a place to apply scientific theory, theoretical testing, test proofing, research and so on by using the tools that become the completeness of the facility with adequate quantity and quality. Richardson (1957: 70) suggests that the laboratory has the following functions:

- 1) *Dapat melahirkan berbagai macam masalah untuk dipecahkan.*
- 2) *Tempat yang baik bagi siswa untuk melakukan eksperimen, latihan, demonstrasi atau metode lain.*
- 3) *Dapat menyebabkan timbulnya pengertian dan kesadaran siswa akan peranan ilmu.*
- 4) *Dapat menyebabkan timbulnya pengertian dan kesadaran siswa akan fakta, prinsip, konsep dan generalisasinya.*
- 5) *Memberikan peluang kepada siswa untuk bekerja dengan alat dan bahan tertentu, bekerja sama dengan teman, termotivasi untuk mengungkapkan dan menemukan dan kepuasan atas hasil yang dicapai.*
- 6) *Merintis perkembangan sikap, kebiasaan yang baik dan keterampilan yang bermanfaat.*

All laboratory functions can be realized if the practical activities are prepared, designed, and managed properly so that it can support the success of the learning process in line with the intended learning objectives. Without good management of the laboratory owned, then all facilities will not be able to function properly, can even disrupt the attention of learners, the waste of time, energy, costs that accompany the ongoing practice.

In this research, the scope of management of mini bank laboratory includes planning, organizing, implementation and supervision.

Management is a work activity that involves and utilize resources to achieve goals effectively and efficiently by taking into account management functions in the form of planning, organizing, implementation and supervision. In this case the laboratory did not escape the need of good management.

From the questionnaire that has been processed, the Mini Bank Laboratory Management in SMK N 1 Pengasih has an average of 74,40. Referring to the category of calculated tendencies, the Management of Mini Bank Laboratories in SMK N 1 Pengasih shows the high category, it means that the management is done well. These results indicate that a good Management of Bank Mini Lab will give a good result on students' understanding Basics of Banking also so that the average score of students 77,14 with the category of student tendency is expressed thoroughly.

If seen from the category of tendencies on Understanding Basics of Banking is good. In addition, the category of tendency for the Mini Bank Laboratory Management in SMK N 1 Pengasih also shows the category high or have good, meaning that in both variables is actually no problem. Although the results do not indicate any problem with understanding or management, the results indicate that the mini-bank laboratory should be processed as best as possible where students apply the theoretical knowledge they have learned in the classroom. This becomes a homework for the mini bank builder as the responsible and

other school parties to optimize the facilities available as a place of student learning. Student involvement in mini bank management will well provide an understanding of the banking in a small scope, in this case the mini bank located in the school, so the students' Understanding Basics of Banking will be good.

Management of Mini Bank Laboratories in SMK N 1 Pengasih is measured by using questionnaires distributed to students of Class X Accounting Department. The selection of students as well as officers of Bank Mini as owners of information about management is caused by directly or indirectly the students are involved in the Management of Mini Bank Laboratories. In the planning and organizing aspects of the students are not directly involved, but students who feel the impact of planning and organizing by the Bank Mini management.

Determination of a specific plan is a plan that must be clear the purpose and objectives, in this study measured by students know and understand about the rules contained in Bank Mini, where the regulation is the impact of the intent and purpose of the establishment of the Mini Bank. The measurable aspect in planning means the plan should be measurable for its success rate. So the researchers use the procedures in the Mini Bank Laboratory for measurable aspects, with the understanding of the procedure then, at the end of the evaluation plan can be measured success rate based on whether the student can run the procedure well or not. For the realistic aspects of the use of a statement that explains that

the rules and procedures are made in accordance with the current conditions. That is, according to the number of human resources, facilities and conditions of other resources. While for deadlines or plans made have a certain time limit so as to facilitate the evaluation, used periodic meetings and giving explanation every officer / student will be on duty.

Regarding the organization, measured in this study there are several points, namely:

- 1) Divide the work into specific tasks and departments.
- 2) Assign jobs and responsibilities related to the work of the individual.
- 3) Assemble various jobs into units.
- 4) Make formal hierarchical authority.
- 5) Allocate and place the resources of the organization.

From these points the researcher puts into statements such as the making of the Mini Bank officer picket schedule, assigning tasks appropriate to the needs of Bank Mini, assigning tasks and responsibilities to each individual equally. Dividing the work into tasks and specific departments whose purpose is to make the work coordinated so that students can do their work without overlapping with other officers. This has been done by the supervisor as the person in charge of the Mini Bank Laboratory in SMK N 1 Pengasih. In addition, in an

organization, it takes the division of tasks and responsibilities to each individual, so that each student has a responsibility. Putting the work into units, such as the teller section given the task and responsibility, the cash holder is given the task or job, as penginput transactions are given the appropriate work. Creating a formal hierarchy is also done in the Mini Bank Laboratory SMK N 1 Pengasih, such as making the organizational structure in this laboratory and then allocate and place resources, both human resources and other resources such as equipment and equipment.

Other aspects, such as actuating and supervision of students involved directly, though not entirely because the board of Mini Bank still participate in the implementation. Aspects of implementation such as the journey of tasks according to schedule, direction and rules and procedures apply. While the last aspect is an aspect of supervision. Supervision is the key to success in the overall management process, needs to be seen in a comprehensive, integrated, and not limited to certain things. This includes elements of setting implementation standards, measuring actual implementation and comparing it with predefined standards and taking corrective action required when the implementation is deviant. Supervision in Mini Bank Laboratory SMK N 1 Pengasih itself involves students and coaches. From the student's own side, it includes correcting the wrong things like the happening of the cash difference and making sure there is no mistake in performing the task. While from the side of the coach, including providing direction,

checking the duties and responsibilities of students provide correction and re-explanation if things do not fit with the plan and conduct regular monitoring.

From all of these aspects, Mini Bank Laboratory Management in SMK N 1 Pengasih can be said to be good according to the views of the students. With good management, the laboratorium functions can run properly, so understanding the basics of Banking Student Class X Accounting Department is also good. The results are also supported by research conducted by Siti Mutmainah and Joko Widodo (2014). Based on the result of the research, about the planning function applied by Mini Accounting Bank SMK NU Lasem of Rembang Regency, according to information obtained by informants, Bank Mini Accounting first set the goal of Mini Bank Accounting own. Then, in terms of organizing, Mini Bank Accounting SMK NU Lasem has been divided clearly and adapted to its ability. The procedure of organizing Mini Accounting Bank is the division of labor, departmentalization, coordination. All the duties and responsibilities have been arranged and clearly alurnya in accordance with that illustrated in the chart structure of the organization Mini Bank Accounting.

This organization is done carefully and detailed functions so that the Mini Accounting Bank as a learning medium not only produce good academic value but also provide real experience and organizing skills so that students are ready to face the challenges of work in the banking

world. In the organization of Mini Bank Accounting established the structure of the responsible, generally held by the principal as a decision in terms of fulfillment facilities to support the continuity of Mini Bank Accounting.

Supervision is done by the manager of Mini Accounting Bank by examining various bookkeeping, reports, performance and operational activities of business unit, management and management. Every month the coordinator of Bank Mini Accounting must check the performance of employees, bookkeeping income, expenditure, and crediting, the amount of balances that still exist each month and there are problems faced by members of the board in carrying out daily tasks.

From all aspects of management in research Joko Widodo and Siti Mutmainah (2014) showed that the management of Mini Bank laboratory in SMK NU Lasem Rembang Regency is good so it is useful for students accounting skills program in practicing the theory obtained in the classroom. This means that the management functions are running well, one of them is with the function to conduct experiments, exercises, demonstrations or other methods as has been disclosed by Richard (1957: 70).

In addition there are also studies conducted by Rani Kumalasinta, Sri Witurachmi and Elvia Ivada which shows that the level of laboratory management of Unit Production Bank as a means of student accounting

learning at SMK Negeri Se-Surakarta starting from aspects of planning, organizing, implementation, supervision and evaluation is good . Overall level of laboratory management of Bank Production Unit as a means of learning accounting students at SMK Negeri Se-Surakarta included in the category of "good" with an average percentage level of 80.57% and the average score of 4,03.

## **2. The Effect of Customer Service Skill towards Students' Understanding Basic of Banking**

The results of this study indicate that there is a positive influence Customer Service Skills ( $X_2$ ) on Students' Understanding Basic of Banking (Y). The result of t test statistic for Customer Service Skill variable to Students' Understanding Basic of Banking obtained by tcount 2,619 and t table 1,669 or t count > t table ( $2,619 > 1,669$ ), then the result of this research proves that second hypothesis stated " Customer Service skillto Students' Understanding Basic of Banking ". Through simple regression analysis, the correlation coefficient  $r_{x_1y}$  is 0,669 and the coefficient of determination  $r^2_{x_1y}$  is 0,443, which means that the Customer Service Skill ( $X_2$ ) has an effect on Understanding Basic of Banking (Y) of 44.3% and the rest (55,7%) Influenced by other factors. Thus it can be said the higher the Customer Service Skills ( $X_2$ ) then the higher will also Understanding Fundamentals of Banking (Y) in students.

Two of the factors that influence understanding by Sardiman (2009: 45-46) are observations and responses. By giving service the



customer, understand through observation and do directly. In addition, students will get a direct response when in the field.

Customer service skill is an effort to obtain the competent, fast and accurate competence in facing the learning problem or consistent degree of success in each activity to give the customer satisfaction. In this research, customer service using SERVQUAL model by assessing five dimensions, namely tangibles, reliability, responsiveness, assurance, and empathy. Tangibles include physical facilities and equipment and professional employee performance. In this case, assessed from aspects of tangibles include physical appearance and professionalism of students in serving customers of Mini Bank.

Reliability, is the ability of the company to provide services as promised accurately and reliably. Performance must be in line with customer expectations that mean punctuality, equal service, for all customers without error, sympathetic attitude, and with high accuracy. In accordance with this context, what is considered in this aspect is the service that is not long-distance, objective, clear service and does not leave the job when assigned to be the officer of Mini Bank.

Responsiveness is an ability to help and provide prompt and responsive service to customers, with clear information delivery. Allowing consumers to wait in the absence of a clear reason causes a negative perception in the quality of service. In this study, the statements used to assess interpersonal responsiveness, students can provide services

quickly, enthusiastically, willing to help customers, and willing to be complained.

Guarantees are the knowledge, courtesy, and ability of company employees to cultivate the trust of customers to the company. It consists of several components such as communication, credibility, security, competence and courtesy. The assessment used in this study uses statements addressed to students of class X Accounting as well as being a Mini Bank officer, among others knowledge of procedures, warm service, maintaining confidentiality, no error records and always ensuring the amount of money. While the last aspect is empathy. Empathy is the ease of doing relationships, good communication, personal attention, and understanding the needs of the customers. For example present when assigned, looking for a replacement if absent, able to communicate and respond well, both questions and complaints from customers.

Given the good service shows the understanding of the Fundamentals of Banking is also good. From the questionnaire that has been processed, Customer Service Skills of students of class X SMK N 1 Pengasih has an average of 85,51. Referring to the category of calculated tendencies, Customer Service Management of grade X students of SMK N 1 Pengasih shows high category, meaning Customer Service Skills conducted by X grade students are good. These results indicate that good Customer Service Skill positively influence to Students' Understanding

Basic of Banking so that the average score of students 77,14 with the category of student tendency is competent.

By the category of tendencies on Students' Understanding Basic of Banking is good. In addition, the trend category for Customer Service Skills variables in SMK N 1 Pengasih also indicates high or good category, it means that in both variables there is actually no problem. Although the results do not indicate any problems regarding the understanding or the Customer Service Skills, the results indicate that the mini-bank laboratory should be processed as best as possible where students apply the theoretical knowledge they have acquired in the classroom. This becomes a homework for the mini bank builder as the responsible and other school parties to optimize the facilities available as a place of student learning. With the existence of mini banks, students are trained to have good customer service skills. Applying good customer service skills requires an understanding of standards and service procedures, as well as students need to understand the conditions contained in the banking system. For that teachers need to emphasize to accounting students to optimize the opportunity in carrying out duties as a mini bank picket officer in school. The goal is that understanding Basic of Banking will also be good.

No research is really relevant. However, following research conducted by Eka Sartika (2013), in the research states that Mini Bank SMK Smart Accounting is a pioneering unit of production Accounting

Department expected to produce and support activities majors. The goal is that students have a stock of skills and knowledge of accounting and banking services so that students are expected to have more value when compared with students on the other SMK Business Management. In addition, research conducted by Mandasari Dewi (2013) said that the skills studied in this research are fast, fast and precise behavior of students in serving customers in accordance with Bank Mentari procedures. From the results of the research, Bank Mentari has customer service procedures that must be executed by customers and bank officers, in accordance with the results of interviews with coordinators and customers who give each other answers more or less the same that the bank officers have been running customer service procedures well, only one customer Which the researchers stated that the officers are already running the procedure well but there are still some shortcomings sometimes serve customers for too long.

### **3. The Effect of Recording Financial Transaction towards Students' Understanding Basic of Banking**

The results of this study indicate that there is a positive influence of Recording Financial Transaction Skills ( $X_3$ ) on Students' Understanding Basic of Banking (Y). The result of t test statistic for Customer Service Skill variable to Students' Understanding Basic of Banking obtained by tcount 4,223 and t table 1,669 or t count > t table (4,223 > 1,669), hence result of this research proves that second

hypothesis stated "Recording of Financial Transactions on Students' Understanding Basic of Banking". Through simple regression analysis, the correlation coefficient  $r_{x_1y}$  is 0,453 and the coefficient of determination of  $r^2_{x_1y}$  is 0,205 which means that the Financial Transaction Recording Skill ( $X_3$ ) has an effect on the Understanding Basics of Banking (Y) of 20,5% and the rest (79,5% ) Is influenced by other factors. Thus it can be said the higher the Skills of Recording Financial Transaction ( $X_3$ ) Understanding Basic of Banking (Y) on students it will be higher also.

Practical learning can increase the interest, attention and participation of learners to the lesson. It happens for several reasons as follows:

- a. Learners will try to learn and prepare themselves in understanding the transaction because it must be in charge of handling transactions in real and not only in theory.
- b. Learners pay more attention to the transactions they make because they have to make their own transaction proof, transact correctly and account for their financial real.
- c. On their own experience, learners easily develop conceptual understanding by linking the theories they learn in the classroom with real practice, making it easy to understand the material.

Indicators of transactions recording skills are as follows:

- 1) Students are able to analyze data transactions in general journals quickly and correctly without looking at the module and ask friends and teachers.
- 2) Students are able to classify accounting data quickly and correctly without looking at the module and ask friends and teachers.
- 3) Students are able to record transaction data quickly and correctly without looking at the module and ask friends and teachers.
- 4) Students are able to enter the transaction data quickly and correctly without looking at the module and ask friends and teachers.

Recording Financial Transaction Skills in this study were measured using a test in the form of a description given by the researcher. The questions consist of 3 questions with the material of interest calculation, the preparation of customer account statements and the journalism of the transaction. The first question concerning the calculation of interest charged by the customer with the method of daily interest. The matter consists of 6 financial transactions with 3 interest rate assumptions. From that question the student is asked to calculate not only the interest received by the customer at the end of the month only, but the student is asked to calculate from the time range of the transaction of interest giving, the number of days, the nominal, the interest rate, the calculation and the result of the interest of each transaction. So the total amount of interest earned by the customer at the end of the month.

The second question is a matter of combining customer account statements and interest calculations. The matter consists of 12 transactions by one customer. Students are required to record the transaction into the client's account statement by calculating the accrued interest if using the lowest interest rate method. While the third question is a matter of journalizing the usual transaction in Bank Mini. The matter consists of 7 financial transactions, students are required to make the required journals. In addition students are also required to make calculations such as interest charged to customers and installments to be paid by customers every month.

From the value that has been processed, the Recording Financial Transaction Recording skill of grade X students of SMK N 1 Pengasih has an average of 85 with the highest score of 100 or the right students all in the work. Referring to the category of calculated tendencies, the Recording Financial Transaction Recording skill of grade X students of SMK N 1 Pengasih show the complete category, which means that the Recording Financial Transaction Recording skill conducted by the X grade students are good. The result shows that good Recording Financial Transaction Recording skill positively influence to Students' Understanding Basics of Banking so that the average score of student 77,14 with student tendency category is expressed.

If seen from the category of tendencies on Students' Understanding Basics of Banking is good. In addition, the category of tendency for

financial transaction recording skill variable in SMK N 1 Pengasih also shows high or good category, meaning that in both variables there is actually no problem. Although the results do not indicate any problems regarding the understanding or Recording Financial Transaction Skills, the results show that the mini-bank laboratory should be processed as best as possible where students apply the theoretical knowledge they have acquired in the classroom. This becomes a homework for the mini bank builder as the responsible and other school parties to optimize the facilities available as a place of student learning. With the existence of mini banks, students are trained to have good financial transaction recording skills. Applying good recording Financial Transaction skills requires an understanding of existing records in the banking system, either interest / profit sharing or journal records required or other records required in banking. For that teachers need to emphasize to accounting students to optimize the opportunity in carrying out duties as a mini bank picket officer in school. The goal is that Students' Understanding Basics of Banking will also be good.

No research is really relevant. However, following the research conducted by Mandasari Dewi (2013), in the research mentioned that bank officers confess in making the financial statements of banks apply mutual help strategies so that if there are difficulties all officers helped. Another solution if other officers can not help the officer ask for help to the coordinator of the bank or with the accounting teacher. The same



explanation is expressed by the bank coordinator that the accounting class XI students have been trained to make financial reports since class X which has been given the material so that on the rise of class XI students can directly apply these materials into the financial statements of the bank.

#### **4. The Effect of Mini Bank Laboratory Management, Customer Service Skill, Recording Financial Transaction Skill toward Students' Understanding Basic of Banking in SMK N 1 Pengasih**

The results of this study indicate that there is a positive influence between the Management of Mini Bank Laboratory, Customer Service Skills and Financial Transaction Recording Skills to Understanding Banking Basics. Test F performed show that  $F_{count} 38,592$  is bigger than  $F_{table}$  at significance level 5% and df 59 equal to 2,76. It means that  $F_{count}$  is greater than  $F_{table}$  ( $38,592 > 2,76$ ). So the results of this study prove that the fourth hypothesis stated "There is a positive influence Bank Mini Laboratory Management, Customer Service Skills and Skills Recording of Financial Transactions to Understanding the Basics of Banking". Through multiple regression analysis obtained correlation coefficient  $R_{x_{1,2,3}y}$  amounted to 0,814 and the determination coefficient  $R^2_{x_{1,2,3}y}$  amounted to 0,662, which means that the Laboratory Management Bank Mini ( $X_1$ ), Skills Customer Service ( $X_2$ ) and Skills Recording Financial Transactions ( $X_3$ ) have an impact both together

towards understanding Fundamentals of Banking (Y) is 66,2% and the rest (33,8%) is influenced by other factors.

Mini Bank Laboratory Management contributes 49,07% Relative, 32,65% Customer Service Skills and Financial Transaction Logging Skills accounted for 18,28%, Effective contribution of variable Laboratory Management Mini Bank of 32,48%, Customer Service Skills of 21,61% and Financial Transaction Recording Skills accounted for 12,10%, Effective total donation amounting to 66,20%, which is jointly variable Bank Mini Laboratory Management, Customer Service Skills and Skills Recording Financial Transactions provide the effective contribution of 66,20% and 33,80% by other variables that are not discussed in this research.

Laboratory is the place to apply the theory of knowledge, theoretical testing, verification testing, research and so on by using the tools that the completeness of the facility with an adequate quantity and quality, All laboratory functions can be realized if the practical activities are prepared, designed, and managed properly so that it can support the success of the learning process in line with the intended learning objectives. Without good management of the laboratory owned, then all facilities will not be able to function properly, can even disrupt the attention of learners, the waste of time, energy, costs that accompany the ongoing practice.

Two of the factors that influence understanding by Sardiman (2009: 45-46) are observations and responses. By doing the service to serve the customer, understand through observation and do directly. In addition, students will get a direct response when in the field. Given the good service shows the understanding of the Fundamentals of Banking is also good.

With practice as a duty officer Mini Bank which has the task of one record financial transactions that occur in the Bank mini, then on the experience gained themselves, learners easily build understanding of the concept by linking the theory learned in class with real practice so it is easy to understand the material. Of the three independent variables: Mini Bank Laboratory Management, Customer Service Skills, and Recording Financial Transaction Skills indicate that each of these variables has a positive influence on understanding the Fundamentals of Banking. Together these variables have a positive effect of 66,20%.

#### **E. Research Limitation**

This research has been conducted and conducted in accordance with scientific procedures, but still has limitations, among others:

1. Researchers realize that data collection techniques using questionnaires or questionnaires will lead to the bias of respondents, because the questionnaire used by researchers is a questionnaire about student perceptions.

2. Researchers use the test as a measure of Customer Service Skills and Students' Understanding Basic of Banking in accordance with the material and syllabus given by the teacher, but the researchers did not test in advance about the test.
3. There were many questions in test so it took a relatively long time. This resulted in saturation by students in doing it.
4. Researcher did not observe on class before doing the research, just observe the mini bank laboratory management.

## **CHAPTER V**

### **CONCLUSION AND SUGGESTION**

#### **A. Conclutions**

Based on the discussion that has been described previously, then obtained the following conclusions:

1. There is a positive influence of Mini Bank Laboratory Management ( $X_1$ ) to Students' Understanding Basic of Banking (Y). It can be proved by the result of t test statistic for the variable of Mini Bank Laboratory Management to Students' Understanding Basic of Banking obtained by tcount of 3,528 and t table 1,669 or t count > t table ( $3,528 > 1,669$ ), with  $r_{x_1y}$  correlation coefficient of 0,729 and coefficient of determination  $R^2_{x_1y}$  of 0,532 which means that Mini Bank Laboratory Management ( $X_1$ ) give influence to Students' Understanding Basic of Banking (Y) equal to 53,2% and the rest (46,83%) influenced by other factor. So this research succeeds to prove the first hypothesis which states "There is influence of Mini Bank Laboratory Management to Students' Understanding Basic of Banking " accepted.
2. There is a positive influence Customer Service Skill ( $X_2$ ) on Students' Understanding Basic of Banking (Y). The result of t test statistic for Customer Service Skill variable to Students' Understanding Basic of Banking obtained by tcount 2,619 and t table 1,669 or t count > t table ( $2,619 > 1,669$ ), with  $r_{x_1y}$  correlation coefficient 0,669 and coefficient determination  $r^2_{x_1y}$  equal to 0,443 which mean That the Customer

Service Skill ( $X_2$ ) has an effect on Students' Understanding Basic of Banking (Y) is 44,3% and the rest (55,7%) is influenced by other factors. So the results of this study prove that the second hypothesis stated "There is a positive influence Customer Service Skills to Understanding Students' Understanding Basic of Banking ".

3. There is a positive influence of Recording Financial Transaction Skill ( $X_3$ ) on Students' Understanding Basic of Banking (Y) it is indicated by the result of t test statistic for Recording Financial Transaction Skill variable to Students' Understanding Basic of Banking obtained by tcount value 4,223 and t table 1,669 or T count > t table ( $4,223 > 1,669$ ), with  $r_{x_1y}$  correlation coefficient of 0,453 and coefficient of determination  $r^2_{x_1y}$  equal to 0,205 meaning that Recording Financial Transaction Skill ( $X_3$ ) gives influence to Students' Understanding Basic of Banking (Y) equal to 20,5% and The rest (79,5%) is influenced by other factors, So the results of this study prove that the second hypothesis stated "There is a positive influence of Recording Financial Transaction Skill on Students' Understanding Basic of Banking ".
4. Mini Bank Laboratory Management, Customer Service Skills and Recording Financial Transaction Skill together have a positive effect on Students' Understanding Basic of Banking of Class X Accounting SMK Negeri 1 Pengasih Academic Year 2016/2017. The Management of Mini Bank Laboratories contributed 49,07%, Customer Service Skills 32,65% and Recording Financial Transaction Skill accounted for 18,28%.

Effective contribution of variable Mini Bank Laboratory Management of 32,48%, Customer Service Skills of 21,61% and Recording Financial Transaction Skill accounted for 12,10%. Total Effective contribution of 66,20%, which means jointly Mini Bank Laboratory Management, Customer Service Skills and Recording Financial Transaction Skills provide effective contribution of 66,20% while 33,80% is given by other variables that are not discussed in this research.

## **B. Suggestions**

Based on the results of the research discussion and the conclusion of the research above, it can be given some suggestions as follows:

### **1. For Guide of Mini Bank Laboratory**

Guide of Mini Bank Laboratory need to make proper procedures and arrangements of the Mini Bank management. The goal is that the existing management in the Mini Bank Laboratory is better and improved, so that the functions of the management can run well. It affects the Understanding Basics of Banking Students will be good too. Moreover, the supervisor involves more students in the management system, so the students are more actively participate in the Laboratory of Mini Bank as their means of learning the Basics of Banking.

In addition, from the results of questionnaire obtained the lowest value is in the sixth statement about the coordination meeting periodically. For that, it is expected the guide makes a plan to conduct meetings every period. In addition to planning also to evaluate the

performance of officers, finance, systems and resources. The involvement of the students of Mini Bank officers in the coordination meeting also recommends researchers, in addition to train students to be active, also train students to think christically and become a means of student officers of Mini Bank to convey their aspirations. In the future, the mentor or guide signates several students as the coordinator of other students.

## 2. Students

Students need to utilize the Mini Bank Laboratory as a learning tool well, because not all Business and Management schools have it. In addition, the implementation of duties as a staff of Bank Mini Laboratory well, students are expected to have a good understanding on Basic of Banking. This is caused by students learning practically directly in applying the theory they get.

In addition, from the results of questionnaire obtained the lowest value is in the 18th statement about the ability to explain customer in detail when give a service. Therefore, students are expected to practice speaking skills more actively in the classroom by asking or answering, read the procedure well, knowing and asking about the detail product from the teacher, more actively giving suggestion for the customer about the product they will use.

When viewed from the results of the understanding problem obtained the lowest score on the question number one on savings, but



the average student chooses demand deposits. For that students pay more attention to the differences of the two types of savings in a way more carefully and more read references.

### 3. Other Researchers

Data collection techniques in this study only use questionnaires or questionnaires only, for researchers further suggested to include interviews on data collection techniques for data obtained more accurate. In addition to the use of test instruments, for further research is advised to test in advance the problem. So the results really illustrate the skills and understanding of students. Preparation also takes into account the time so that students are not saturated in doing it. The next researcher is also advised to further study the relevant research and theories so as to produce better research.

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# **APPENDICES**

## Appendix 1. Instrument Questionnaire Try Out

### ANGKET PENELITIAN THE EFFECT OF MINI BANK LABORATORY MANAGEMENT AND BANKING SKILLS TOWARD STUDENTS' UNDERSTANDING OF BASIC OF BANKING IN SMK N 1 PENGASIH ACADEMIC YEAR 2016/2017

#### Petunjuk Pengisian Angket:

1. Tulislah identitas anda dengan benar
  2. Perhatikan dan baca dengan seksama setiap pernyataan yang ada
  3. Beri tanda centang (V) pilihan jawaban anda pada kolom yang sudah tersedia yaitu SS, S, KS, TS yang tersedia dibelakang pertanyaan.
  4. Keterangan SS (Sangat Sesuai), S (Sesuai), KS (Kurang sesuai), TS (Tidak Sesuai)
  5. Kumpulkan kembali jika anda sudah selesai mengisi dan teliti kembali angket anda
  6. Peneliti akan menjaga rahasia identitas responden.
- 

Nama :

Kelas :

#### A. Manajemen Laboratorium Perbankan

##### 1. Perencanaan

No	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
1.	Saya tahu mengenai maksud dan tujuan didirikannya Bank Mini				
2.	Saya tahu dan paham mengenai aturan yang terdapat di Bank Mini				
3.	Pengurus Bank Mini (guru pembimbing) memberitahu mengenai prosedur yang ada di Bank Mini				
4.	Saya paham tentang prosedur yang ada di Bank Mini				
5.	Menurut saya, aturan dan prosedur yang ada di Bank Mini sesuai dengan kondisi saat ini				
6.	Menurut saya, prosedur yang ada di Bank Mini bertele-tele				
7.	Setiap periode, pengurus Bank Mini selalu mengadakan rapat				
8.	Pengurus Bank Mini memberikan pengarahan atau penjelasan tugas kepada petugas piket ketika akan bertugas				

## 2. Pengorganisasian

No	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
9.	Pengurus Bank Mini membuat jadwal piket sebagai petugas Bank Mini untuk setiap kelas				
10.	Di Bank Mini terdapat beberapa tugas seperti teller, pemegang kas, dan pembukuan				
11.	Pengurus Bank Mini membagi-bagikan tugas dan tanggung jawab kepada setiap petugas				
12.	Terdapat tanggung jawab yang jelas pada setiap tugas yang diberikan oleh pengurus Bank Mini				
13.	Pengurus Bank Mini memberikan tugas dan tanggung jawab kepada setiap petugas sesuai dengan kemampuannya				
14.	Saya tidak dapat melakukan tanggung jawab saya ketika menjadi petugas piket Bank Mini karena terlalu berat bagi saya				
15.	Saya tahu tugas, tanggung jawab dan wewenang saya ketika menjadi petugas piket di Bank Mini				
16.	Terdapat pembagian tugas yang merata pada setiap petugas piket di Bank Mini				
17.	Terdapat <i>Rolling</i> atau perputaran dan pergantian tugas, sehingga saya sudah merasakan setiap bagian tugas yang terdapat di Bank Mini				
18.	Saya tahu susunan pengurus di Bank Mini				
19.	Pengurus Bank Mini memasang stuktur pengurus di Laboratorium Bank Mini				

## 3. Pelaksanaan

No	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
20.	Saya menjalankan tugas sebagai petugas piket tidak sesuai jadwal yang telah dibuat sebelumnya				
21.	Saya mendengarkan perintah dan pengarahan dari pengurus atau guru Pembina				
22.	Saya menjalankan tugas sesuai dengan arahan dan perintah Pembina				
23.	Saya menjalankan tugas sesuai aturan dan prosedur yang berlaku				

#### 4. Pengawasan

No	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
24.	Pembina tidak pernah memberikan arahan sebelum Bank Mini di Buka				
25.	Pembina selalu mengecek tugas dan tanggung jawab yang petugas piket lakukan setelah tugas selesai				
26.	Pembina memberikan koreksi dan penjelasan kembali jika terdapat sesuatu yang tidak benar				
27.	Pembina melakukan control atau pengawasan kepada petugas piket secara berkala				
28.	Saya berusaha secara mandiri terlebih dahulu untuk mencari penyebab dan mengoreksinya kembali jika terjadi selisih kas				
29.	Saya selalu memastikan tidak ada kekeliruan dalam tugas saya				
30.	Pembina memberikan contoh jurnal transaksi keuangan di bank mini				

#### B. Keterampilan Perbankan Aspek Pelayanan Nasabah

##### 1. Dimensi Reliabilitas

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
1.	Ketika saya diberikan tanggung jawab untuk menjadi petugas bank mini, saya menjalankannya sesuai jadwal dan membukanya tepat waktu				
2.	Saya memberikan prosedur yang bertele-tele kepada nasabah				
3.	Saya memberikan pelayanan yang objektif kepada seluruh nasabah yang datang (tidak pilih-pilih)				
4.	Dalam pelaksanaan tugas di bank mini, saya dapat memberi arahan kepada nasabah dengan jelas				
5.	Tidak terjadi kesalahan dalam penjurnalan transaksi				
6.	Saya sering meninggalkan bank mini ketika saya ditugaskan untuk piket				



## 2. Daya Tanggap

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
7.	Saya dapat memberikan pelayanan nasabah dengan cepat				
8.	Saya memberikan pelayanan kepada nasabah dengan antusias				
9.	Saya bersedia membantu nasabah bank mini jika terjadi suatu masalah terkait dengan bank mini				
10.	Saya bersedia untuk dikomplain jika terjadi kesalahan dalam pelayanan				

## 3. Jaminan

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
11.	Saya memberikan pelayanan sesuai dengan prosedur yang telah dibuat				
12.	Saya tidak tahu dan tidak menguasai prosedur pelayanan yang ada di bank				
13.	Saya memberikan pelayanan dengan ekspresi yang hangat dan menyenangkan				
14.	Saya memberikan pelayanan kepada nasabah dengan bahasa yang halus dan sopan meskipun nasabah tersebut teman sendiri				
15.	Saya selalu menjaga kerahasiaan data nasabah Bank Mini, baik data pribadi maupun jumlah rekening dan sebagainya				
16.	Saya sering melakukan kesalahan dalam mencatat tabungan nasabah sehingga saya sering dikomplain				
17.	Ketika saya mejadi petugas bank mini, saya selalu memastikan uang nasabah aman selama belum disetorkan kepada pembimbing				
18.	Saya tidak pernah mengalami kesalahan hitung dan kehilangan uang simpanan nasabah selama saya menjadi petugas, sehingga uang nasabah aman				

#### 4. Empati

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
19.	Saya selalu hadir ketika saya ditugaskan untuk menjadi petugas bank mini				
20.	Jika saya berhalangan hadir, saya mencari pengganti untuk menggantikan posisi saya				
21.	Saya mampu berkomunikasi dengan baik dan akrab kepada nasabah				
22.	Saya akan merespon dengan baik ketika nasabah bertanya				
23.	Saya akan merespon dengan baik ketika nasabah memberikan keluhan				

#### 5. Bukti Fisik

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
24.	Saya selalu berpenampilan sesuai dengan seragam yang telah ditentukan oleh sekolah				
25.	Saya selalu berpenampilan sesuai dengan ketentuan (baju dimasukkan, bersepatu, menggunakan ikat pinggang)				
26.	Penampilan saya selalu selaras dan rapi				
27.	Saya mampu menjelaskan dengan detail mengenai produk yang ditawarkan Bank ketika berhadapan dengan nasabah				
28.	Saya mampu menjelaskan prosedur kepada nasabah dengan baik				

Pengasih, Mei 2017  
Responden

(\_\_\_\_\_)

## Appendix 2. Data and Result of Questionnaire Instrument Try Out

### A. The Data Table of Instrument Try Out

#### 1. Customer Service Skills

No	Name	Customer Service Skill																														Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
1	Dinda Ayu G.P	3	3	3	3	3	4	2	3	3	4	4	3	3	4	3	3	4	3	2	3	3	3	3	4	3	4	3	4	4	3	97
2	Hestiningsih	3	3	2	2	3	2	2	2	3	2	3	3	3	3	3	3	2	2	3	3	3	3	3	2	2	3	2	3	3	2	78
3	Sarmi Asih	4	4	3	3	3	4	2	2	3	3	3	3	3	4	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3	3	93
4	Siti Rokhanah	3	3	4	3	3	3	2	3	4	3	3	2	3	3	4	2	3	2	4	4	3	3	3	3	3	4	3	4	3	3	93
5	Tri Wiji L	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	2	2	3	3	3	3	3	3	3	3	3	3	3	87
6	Vega Desta M	3	3	4	3	4	3	3	4	4	3	3	3	3	3	4	3	4	3	3	3	3	4	3	3	2	3	3	4	4	3	98
7	Nurdiana W	3	3	4	3	4	3	3	4	4	3	3	3	3	3	4	3	4	3	3	3	3	4	3	3	2	3	3	4	4	3	98
8	Vina Asyani	3	3	3	2	2	3	1	2	2	1	2	2	2	3	3	2	3	1	1	4	4	4	4	3	2	3	3	3	3	2	76
9	Gita Indah S	3	2	2	2	2	3	1	2	2	1	2	2	2	3	3	2	3	1	1	4	4	4	4	3	2	3	3	3	3	2	74
10	Nurul Da'watul	4	3	3	3	3	2	2	3	3	2	3	3	2	3	3	2	4	3	3	3	3	3	3	2	3	3	3	3	3	3	86
11	Dwi Nugraini	3	3	4	3	3	3	2	3	4	4	4	4	3	4	3	4	4	3	2	3	4	4	3	4	3	4	3	4	4	3	102
12	Ida Nurjana	3	3	4	4	3	3	1	3	4	2	2	3	2	4	3	4	2	2	1	4	3	3	3	4	2	3		4	4	3	86
13	Tri Rokhanah	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	2	2	3	3	3	3	3	3	3	3	3	3	3	87
14	Bekti Purwasih	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2	2	3	3	3	87
15	Enni Nugraheni	3	3	3	3	3	4	2	3	3	4	4	3	3	4	3	3	4	3	2	3	3	3	3	4	3	4	3	4	4	3	97
16	Nurul Subekti	3	3	3	3	4	3	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	92
17	Yeni N	3	3	3	3	4	3	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	92
18	Suratinah	4	4	3	3	3	4	2	2	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	92
19	Eva Safitri	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	90
20	Nur Astuti	4	3	3	3	3	3	2	3	3	3	3	3	3	3	3	4	4	4	4	3	3	3	3	3	3	3	3	3	3	2	93

No	Name	Customer Service Skill																														Total
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
21	Khalimah	3	2	2	2	2	3	1	2	2	1	2	2	2	3	3	2	3	1	1	4	4	4	4	3	2	3	3	3	3	2	74
22	Sunarti	4	3	4	3	3	3	1	3	4	4	4	3	2	3	3	4	3	2	3	3	3	3	3	4	2	2	2	4	4	3	92
23	Zahrotus S	3	3	2	2	3	3	2	2	3	2	3	3	3	3	3	3	2	2	3	3	3	3	3	2	2	3	2	3	3	2	79
24	Nur Syahidah	3	3	2	2	3	3	2	2	3	2	3	3	3	3	3	3	2	2	3	3	3	3	3	2	2	3	2	3	3	2	79
25	Fatma A	3	3	2	2	3	3	2	2	3	2	3	3	3	3	3	3	2	2	3	2	3	3	3	2	2	3	2	3	3	2	78
26	Sundari R	3	3	4	3	3	4	2	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	92
27	Siti Maulida S	3	3	3	3	3	3	2	3	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	90
28	Indria Sani M	4	4	4	4	3	3	1	3	3	3	3	3	3	4	3	3	4	3	3	3	3	3	4	4	3	3	3	3	4	3	97
29	Rohmatun N	3	3	2	3	3	3	4	4	4	4	3	3	4	3	3	4	3	4	3	4	3	3	3	4	4	4	3	3	3	3	100
30	Novikasari	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	89
		96	91	91	85	91	93	63	84	97	83	91	87	84	97	93	90	93	77	79	96	94	96	94	92	79	93	81	98	98	82	

## 2. Mini Bank Laboratory Management

No	Name	Mini Bank Laboratory Management																												
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	Total
1	Dinda Ayu G.P	3	4	4	3	3	4	3	3	3	3	3	4	3	3	3	4	3	2	4	4	3	3	3	4	4	4	3	3	93
2	Hestinationsih	3	3	3	2	3	3	2	3	3	3	3	3	3	2	3	3	3	2	3	3	3	3	3	4	4	3	3	3	82
3	Sarmi Asih	3	4	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	83
4	Siti Rokhanah	4	3	3	3	3	3	3	2	3	3	4	3	3	3	3	3	3	2	3	3	3	3	4	4	3	3	3	3	86
5	Tri Wiji L	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	83
6	Vega Desta M	4	3	4	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	4	3	4	3	3	3	3	90
7	Nurdiana W	4	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	4	3	4	3	3	3	3	89
8	Vina Asyani	4	3	4	3	2	3	3	3	3	3	3	3	4	4	3	3	3	3	3	3	3	3	3	4	3	3	3	3	88
9	Gita Indah S	4	3	4	3	2	3	3	3	3	3	3	3	4	4	3	3	3	3	3	3	3	3	3	4	3	3	3	3	88
10	Nurul Da'watul L	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	84
11	Dwi Nugraini	3	4	3	3	3	4	3	3	3	3	3	4	3	3	3	3	4	3	4	3	3	3	3	4	4	3	3	3	91
12	Ida Nurjana	3	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3	3	3	4	4	3	3	3	89
13	Tri Rokhanah	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	83
14	Bekti Purwasih	4	3	4	4	2	3	3	3	4	4	4	3	4	4	4	3	3	2	3	3	3	3	3	3	3	3	3	3	91
15	Enni Nugraheni	3	4	4	3	3	4	3	3	3	3	3	4	3	3	3	4	3	2	4	4	3	4	4	4	4	4	3	3	95
16	Nurul Subekti	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	4	3	3	3	84
17	Yeni Nurhidayah	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	4	4	3	3	3	85
18	Suratinah	3	4	3	3	3	3	3	2	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	83
19	Eva Safitri	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	82
20	Nur Astuti	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	82
21	Khalimah	4	3	4	3	2	3	3	3	3	3	3	3	4	4	3	3	3	3	3	3	3	3	3	4	3	3	3	3	88
22	Sunarti	3	4	4	3	3	4	3	3	3	3	4	3	3	3	3	3	4	2	3	4	3	3	3	4	4	4	3	3	92
23	Zahrotus Solehah	3	3	3	2	3	3	2	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	4	4	3	3	3	83

No	Name	Mini Bank Laboratory Management																													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	Total	
24	Nur Syahidah	3	3	3	2	3	3	2	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	4	4	3	3	3	83	
25	Fatma A	3	3	3	2	3	3	2	3	3	3	3	3	3	2	3	3	3	2	3	3	3	3	3	2	2	3	3	3	78	
26	Sundari R	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	83	
27	Siti Maulida S	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	2	4	3	3	3	3	4	4	3	3	3	87	
28	Indria Sani M	3	4	4	3	3	4	3	4	4	4	3	4	4	3	4	3	4	2	3	3	4	4	4	4	4	4	3	4	4	100
29	Rohmatun N	3	4	4	3	4	3	3	3	3	3	3	3	4	3	2	3	3	2	3	3	3	3	3	3	3	2	2	3	84	
30	Novikasari	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	84	
		9 7	9 9	10 2	8 7	8 6	9 6	8 6	8 8	9 0	9 2	9 3	9 4	9 6	9 2	9 2	9 1	9 4	7 1	9 6	9 3	9 1	9 4	9 3	10 6	10 1	9 2	9 0	9 1	2593	

#### Appendix 4. Validity Test

##### 1. Validity Test of Mini Bank Laboratory Management

Number of Item	r Value	r Table	Intrepretation
1	0,207	0,361	INVALID
2	0,473	0,361	VALID
3	0,647	0,361	VALID
4	0,733	0,361	VALID
5	0,594	0,361	VALID
6	0,363	0,361	VALID
7	0,459	0,361	VALID
8	0,758	0,361	VALID
9	0,683	0,361	VALID
10	0,893	0,361	VALID
11	0,617	0,361	VALID
12	0,559	0,361	VALID
13	0,507	0,361	VALID
14	0,418	0,361	VALID
15	,316	0,361	INVALID
16	0,517	0,361	VALID
17	0,664	0,361	VALID
18	0,797	0,361	VALID
19	0,399	0,361	VALID
20	-,140	0,361	INVALID
21	-0,373	0,361	VALID
22	-,124	0,361	INVALID
23	0,436	0,361	VALID
24	0,632	0,361	VALID
25	0,619	0,361	VALID
26	0,39	0,361	VALID
27	0,443	0,361	VALID
28	0,497	0,361	VALID
29	0,536	0,361	VALID
30	0,777	0,361	VALID

## 2. Validity Test of Customer Service

Number of Item	r Value	r Table	Intrepretation
1	,254	0,361	INVALID
2	0,503	0,361	VALID
3	0,731	0,361	VALID
4	0,441	0,361	VALID
5	-,139	0,361	INVALID
6	0,762	0,361	VALID
7	0,417	0,361	VALID
8	0,418	0,361	VALID
9	0,531	0,361	VALID
10	0,522	0,361	VALID
11	,232	0,361	INVALID
12	0,703	0,361	VALID
13	0,367	0,361	VALID
14	,360	0,361	INVALID
15	0,423	0,361	VALID
16	0,424	0,361	VALID
17	0,555	0,361	VALID
18	,093	0,361	INVALID
19	0,474	0,361	VALID
20	0,496	0,361	VALID
21	0,543	0,361	VALID
22	0,598	0,361	VALID
23	0,52	0,361	VALID
24	0,615	0,361	VALID
25	0,463	0,361	VALID
26	0,463	0,361	VALID
27	0,445	0,361	VALID
28	0,543	0,361	VALID



## Appendix 5. Reliability Test

**Scale: ALL VARIABLES**

### Case Processing Summary

		N	%
Cases	Valid	30	100,0
	Excluded <sup>a</sup>	0	,0
	Total	30	100,0

a. Listwise deletion based on all variables in the procedure.

### Reliability Statistics

Cronbach's Alpha	N of Items
,843	28

## Appendix 6. Instrument Questionnaire Try Out

**ANGKET PENELITIAN**  
**THE EFFECT OF MINI BANK LABORATORY MANAGEMENT AND**  
**BANKING SKILLS TOWARD STUDENTS' UNDERSTANDING**  
**OF BASIC OF BANKING IN SMK N 1 PENGASIH**  
**ACADEMIC YEAR 2016/2017**

**Petunjuk Pengisian Angket:**

1. Tulislah identitas anda dengan benar
  2. Perhatikan dan baca dengan seksama setiap pernyataan yang ada
  3. Beri tanda centang (V) pilihan jawaban anda pada kolom yang sudah tersedia yaitu SS, S, KS, TS yang tersedia dibelakang pertanyaan.
  4. Keterangan SS (Sangat Sesuai), S (Sesuai), KS (Kurang sesuai), TS (Tidak Sesuai)
  5. Kumpulkan kembali jika anda sudah selesai mengisi dan teliti kembali angket anda
  6. Peneliti akan menjaga rahasia identitas responden.
- 

**Nama :**

**Kelas :**

**A. Manajemen Laboratorium Perbankan**

**1. Perencanaan**

No	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
1.	Saya tahu dan paham mengenai aturan yang terdapat di Bank Mini				
2.	Pengurus Bank Mini (guru pembimbing) memberitahu mengenai prosedur yang ada di Bank Mini				
3.	Saya paham tentang prosedur yang ada di Bank Mini				
4.	Menurut saya, aturan dan prosedur yang ada di Bank Mini sesuai dengan kondisi saat ini				
5.	Menurut saya, prosedur yang ada di Bank Mini bertele-tele				
6.	Setiap periode, pengurus Bank Mini selalu mengadakan rapat				
7.	Pengurus Bank Mini memberikan pengarahan atau penjelasan tugas kepada petugas piket ketika akan bertugas				

## 2. Pengorganisasian

No	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
8.	Pengurus Bank Mini membuat jadwal piket sebagai petugas Bank Mini untuk setiap kelas				
9.	Di Bank Mini terdapat beberapa tugas seperti teller, pemegang kas, dan pembukuan				
10.	Pengurus Bank Mini membagi-bagikan tugas dan tanggung jawab kepada setiap petugas				
11.	Terdapat tanggung jawab yang jelas pada setiap tugas yang diberikan oleh pengurus Bank Mini				
12.	Pengurus Bank Mini memberikan tugas dan tanggung jawab kepada setiap petugas sesuai dengan kemampuannya				
13.	Saya tidak dapat melakukan tanggung jawab saya ketika menjadi petugas piket Bank Mini karena terlalu berat bagi saya				
14.	Terdapat pembagian tugas yang merata pada setiap petugas piket di Bank Mini				
15.	Terdapat <i>Rolling</i> atau perputaran dan pergantian tugas, sehingga saya sudah merasakan setiap bagian tugas yang terdapat di Bank Mini				
16.	Saya tahu susunan pengurus di Bank Mini				
17.	Pengurus Bank Mini memasang stuktur pengurus di Laboratorium Bank Mini				

## 3. Pelaksanaan

No	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
18.	Saya mendengarkan perintah dan pengarahan dari pengurus atau guru Pembina				
19.	Saya menjalankan tugas sesuai aturan dan prosedur yang berlaku				

#### 4. Pengawasan

No	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
20.	Pembina tidak pernah memberikan arahan sebelum Bank Mini di Buka				
21.	Pembina selalu mengecek tugas dan tanggung jawab yang petugas piket lakukan setelah tugas selesai				
22.	Pembina memberikan koreksi dan penjelasan kembali jika terdapat sesuatu yang tidak benar				
23.	Pembina melakukan control atau pengawasan kepada petugas piket secara berkala				
24.	Saya berusaha secara mandiri terlebih dahulu untuk mencari penyebab dan mengoreksinya kembali jika terjadi selisih kas				
25.	Saya selalu memastikan tidak ada kekeliruan dalam tugas saya				
26.	Pembina memberikan contoh jurnal transaksi keuangan di bank mini				

#### B. Keterampilan Perbankan Aspek Pelayanan Nasabah

##### 1. Dimensi Reliabilitas

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
1.	Saya memberikan prosedur yang bertele-tele kepada nasabah				
2.	Saya memberikan pelayanan yang objektif kepada seluruh nasabah yang datang (tidak pilih-pilih)				
3.	Dalam pelaksanaan tugas di bank mini, saya dapat memberi arahan kepada nasabah dengan jelas				
4.	Saya sering meninggalkan bank mini ketika saya ditugaskan untuk piket				

## 2. Daya Tanggap

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
5.	Saya dapat memberikan pelayanan nasabah dengan cepat				
6.	Saya memberikan pelayanan kepada nasabah dengan antusias				
7.	Saya bersedia membantu nasabah bank mini jika terjadi suatu masalah terkait dengan bank mini				
8.	Saya bersedia untuk dikomplain jika terjadi kesalahan dalam pelayanan				

## 3. Jaminan

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
9.	Saya tidak tahu dan tidak menguasai prosedur pelayanan yang ada di bank				
10.	Saya memberikan pelayanan dengan ekspresi yang hangat dan menyenangkan				
11.	Saya selalu menjaga kerahasiaan data nasabah Bank Mini, baik data pribadi maupun jumlah rekening dan sebagainya				
12.	Saya sering melakukan kesalahan dalam mencatat tabungan nasabah sehingga saya sering dikomplain				
13.	Ketika saya mejadi petugas bank mini, saya selalu memastikan uang nasabah aman selama belum disetorkan kepada pembimbing				

#### 4. Empati

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
14.	Saya selalu hadir ketika saya ditugaskan untuk menjadi petugas bank mini				
15.	Jika saya berhalangan hadir, saya mencari pengganti untuk menggantikan posisi saya				
16.	Saya mampu berkomunikasi dengan baik dan akrab kepada nasabah				
17.	Saya akan merespon dengan baik ketika nasabah bertanya				
18.	Saya akan merespon dengan baik ketika nasabah memberikan keluhan				

#### 5. Bukti Fisik

No.	Pernyataan	Alternatif Jawaban			
		SS	S	TS	STS
19.	Saya selalu berpenampilan sesuai dengan seragam yang telah ditentukan oleh sekolah				
20.	Saya selalu berpenampilan sesuai dengan ketentuan (baju dimasukkan, bersepatu, menggunakan ikat pinggang)				
21.	Penampilan saya selalu selaras dan rapi				
22.	Saya mampu menjelaskan dengan detail mengenai produk yang ditawarkan Bank ketika berhadapan dengan nasabah				
23.	Saya mampu menjelaskan prosedur kepada nasabah dengan baik				

Pengasih, Mei 2017  
Responden

(\_\_\_\_\_)

## **Appendix 7. Test**

### **SOAL TEST PENELITIAN PEMAHAMAN DASAR-DASAR PERBANKAN**

#### **Petunjuk Soal:**

1. Tulislah identitas anda dengan benar
2. Perhatikan dan baca dengan seksama setiap pertanyaan di setiap nomor
3. Pilihlah jawaban yang menurut anda paling tepat (a), (b), (c), (d) ataupun (e) pada soal pilihan ganda dengan cara memberikan tanda silang (X), dan tulislah jawaban beserta langkah-langkahnya (jika ada) yang menurut anda benar pada soal uraian
4. Teliti kembali jawaban anda sebelum dikumpulkan
5. Tes ini tidak mempengaruhi nilai anda

#### **A. Pilihan Ganda**

1. Simpanan yang penarikannya hanya dapat dilakukan menurut syarat-syarat tertentu yang disepakati, tetapi tidak dapat ditarik dengan cek, bilyet giro dan alat analisis lainnya yang dipersamakan, disebut dengan....
  - a. Giro
  - b. Tabungan
  - c. Deposito
  - d. Investasi
  - e. Saham
2. Berikut alat-alat yang dapat digunakan untuk menarik tabungan adalah....
  - a. Kartu Plastik
  - b. Bilyet
  - c. Cek
  - d. Slip setoran
  - e. Kartu Identitas

3. Hal-hal yang biasanya menjadi persyaratan bagi penabung adalah kecuali...
  - a. Jumlah setoran minimal
  - b. Penarikan tabungan
  - c. Kepemilikan Kartu Kredit
  - d. Bunga dan insentif
  - e. Penutupan tabungan
4. Berikut ini bank-bank yang boleh menyelenggarakan tabungan kecuali...
  - a. Bank Syariah dan Bank Umum
  - b. Bank Asing dan Bank Indonesia
  - c. Bank Umum dan BPR
  - d. BPR dan Bank Swasta
  - e. Bank Pemerintah dan Swasta
5. Perhitungan bunga yang diterima oleh nasabah biasanya menggunakan metode...
  - a. Saldo terendah
  - b. Rata-rata bergerak
  - c. Fluktuasi
  - d. Tetap
  - e. Saldo tertinggi

**B. Uraian**

1. Sebutkan sarana atau alat-alat yang dapat digunakan untuk menarik tabungan (4 jenis)!
2. Jelaskan prosedur pemberian kredit dan pembukaan rekening tabungan di bank sekolahmu, serta jelaskan dokumen apa saja yang dibutuhkan!



**SOAL TEST PENELITIAN**  
**KETERAMPILAN PENCATATAN TRANSAKSI KEUANGAN**

**Petunjuk Soal:**

1. Tulislah identitas anda dengan benar
2. Perhatikan dan baca dengan seksama setiap pertanyaan di setiap nomor
3. Isilah jawaban beserta langkah-langkahnya (jika ada) yang menurut anda benar pada soal uraian
4. Teliti kembali jawaban anda sebelum dikumpulkan
5. Tes ini tidak mempengaruhi nilai anda

1. *Perhatikan soal berikut ini dengan seksama*

Pada Bulan Februari, Adi tertarik untuk membuka tabungan di Bank Bumi Arta. Berikut saldo tabungan Adi selama bulan tersebut:

01 Feb 15.000.000,-  
10 Feb 8.500.000,-  
15 Feb 6.300.000,-  
23 Feb 9.200.000,-  
27 Feb 10.000.000,-  
28 Feb 8.700.000,-

Asumsi suku bunga:

01 – 10 Feb 12%  
11 – 20 Feb 15%  
21 – 28 Feb 13%

Hitunglah bunga yang diterima Adi pada bulan Februari jika Bank Arta menerapkan metode bunga harian!

2. Pada tanggal 14 Januari 2017, Senja membuka rekening pada Bank Jaya. Berikut rincian transaksi pada bulan Januari-Februari 2017 jika biaya administrasi sebesar 0,5% dari saldo akhir tabungan, sementara bunga dibagikan dengan metode saldo terendah dan suku bunga sebesar 9%.

14 Jan	Senja membuka rekening tabungan dengan menyetor Rp 250.000,-
16 Jan	Senja meyetorkan uang secara tunai sebesar Rp 370.000,-
18 Jan	senja menerima transfer dari kakaknya sebesar Rp 1.350.000,-
21 Jan	menyetorkan secara tunai sebesar Rp 100.000,-
27 Jan	mengambil secara tunai tabungan sebesar Rp 700.000,-
31 Jan	dikenakan administrasi
31 Jan	menerima bunga tabungan
02 Feb	mengambil tabungan sebesar Rp 200.000,- secara tunai
05 Feb	mendapat transfer dari orang tuanya sebesar Rp 2.300.000,-
17 Feb	mengambil secara tunai sebesar Rp 1.500.000,-
28 Feb	dikenakan administrasi sebesar 0,5% dari saldo akhir tabungan
28 Feb	menerima bunga tabungan

Dari transaksi-transaksi di atas, maka:

- a. Buatlah laporan rekening tabungan nasabah Senja!
  - b. Buatlah jurnal yang dibutuhkan oleh bank, sertakan hitungan yang dibutuhkan jika ada!
3. Bank sekolah “PERMATA” menyediakan jasa simpan pinjam untuk siswa sekolah tersebut. Berikut rincian transaksi yang terjadi di Bank Sekolah “PERMATA”selama minggu pertama bulan Maret 2017:
- |        |   |
|--------|---|
| 01 Mar | Nasabah Ani menyetorkan tabungannya sebesar Rp 50.000,-   |
| 02 Mar | nasabah Andi yang merupakan nasabah baru, membuka rekening tabungannya untuk pertama kali sebesar Rp 100.000,-                                    |
| 03 Mar | Nasabah Sinorita mengajukan pinjaman sebesar Rp 300.000,- untuk keperluan sekolahnya. Pada tanggal tersebut pinjaman disetujui oleh guru Pembina. |
| 04 Mar | Nasabah Ani mengambil tabungannya sebesar Rp 20.000,-   |
| 05 Mar | nasabah Aris mengangsur hutangnya minggu lalu Rp 200.000- dengan angsuran Rp 50.000 per minggu dan biaya bunga sebesar 2%.                        |
| 06 Mar | Nasabah Indri melunasi hutangnya dengan angsuran terakhir sebesar Rp 2.000 dan biaya administrasi Rp 500,-  |

07 Mar        Nasabah Andi menyetorkan uang untuk tabungannya sebesar Rp 15.000,-  
Dari transaksi di atas, maka buatlah **jurnal** yang diperlukan beserta hitungan yang  
dibutuhkan!

## Appendix 8. Understanding Scores

NO	NAME	1	2	3	4	5	6	7	SCORE
1	Anggita Prihatiningsih	0	10	10	10	10	20	25	85
2	Endang Wiji Astuti	0	10	10	10	10	20	3	63
3	Dian Puji Rahayu	0	10	10	10	10	20	20	80
4	Ria Yuniati	0	10	10	10	10	20	11	71
5	Dwi Safitri	0	10	10	10	10	20	23	83
6	Irma Sulistyaningsih	0	10	10	10	10	20	22	82
7	Puji Lestari	0	10	10	10	10	20	11	71
8	Tia Maysharoh	0	10	10	10	10	20	29	89
9	Arfenda Kusumaningrum	0	10	10	10	10	20	17	77
10	Tiyas Ariantini	0	10	10	10	10	20	14	74
11	Wanda	0	10	10	10	10	20	18	78
12	Annisa Putri Meilia	10	10	10	10	10	20	0	70
13	Linda Afifah	10	10	10	10	10	20	8	78
14	Kholifah Nur Rahayu	0	10	10	10	10	20	17	77
15	Norma Sekar F.	0	10	10	10	10	20	10	70
16	Dwi Yuliani Lestari	0	10	10	10	10	20	5	65
17	Purniawati	0	10	10	10	10	20	12	72
18	Natasya Sabila L	0	10	10	10	10	20	17	77
19	Arlinda Kurniawati	0	10	10	10	10	20	9	69
20	Sahana Bella S	10	10	10	10	10	20	19	89
21	Rika Ayu Astuti	0	10	10	10	10	20	14	74
22	Lisna Ariyani	0	10	10	10	10	20	10	70
23	Dwi Sumaryanti	10	10	10	10	10	20	7	77
24	Riski Ani W.W	10	10	10	10	10	20	1	71
25	Endah Hani Sartika	0	10	10	10	10	20	10	70
26	Etika Nur Hasanah	0	10	10	10	10	20	26	86
27	Herlina Widyastuti	0	10	10	10	10	20	18	78
28	Miya Anjarwati	0	10	10	10	10	20	10	70
29	Siti Shobariah	0	10	10	10	10	20	0	60
30	Nuryatimah	0	10	10	10	10	20	17	77
31	Eni Dwi Lestari	0	10	10	10	10	20	27	87
32	Nurul Paangesti	0	10	10	10	10	20	14	74
33	Rr. Ratna Khoirunnisa	0	10	10	10	10	20	10	70

NO	NAME	1	2	3	4	5	6	7	SCORE
34	Anisa Nur'aini	0	10	10	10	10	20	16	76
35	Arum Okavita	0	10	10	10	10	20	13	73
36	Leonardus P. P	0	10	10	10	10	20	10	70
37	Dian Pribadi	0	0	10	10	10	20	23	73
38	Septiana Safangatun	0	10	10	10	10	20	20	80
39	Nia Alvia Saharani	0	10	10	10	10	20	23	83
40	Ovita Gismawandarai	0	10	10	10	10	20	30	90
41	Yunita	0	10	10	10	10	20	30	90
42	Lina Duwi Prahantini	0	10	10	10	10	20	20	80
43	Rka Anggar Suci	0	10	10	10	10	20	30	90
44	Ika Wiji Cahyani	0	10	10	10	10	20	30	90
45	Prisca	0	10	10	10	10	20	27	87
46	Alis Yeni Prastika	0	10	10	10	10	20	16	76
47	Hema Noventa N. Sari	0	0	10	10	10	20	20	70
48	Dewi Febrianti	0	10	10	10	10	20	10	70
49	Rahayu	0	10	10	10	10	20	20	80
50	Qori Latifah	0	10	10	10	10	20	16	76
51	Isti Yuliana	0	0	10	10	10	20	25	75
52	Chori Nur Aziza	0	10	10	10	10	20	26	86
53	Luis Anastasya	0	10	10	10	10	20	16	76
54	Irma Amalia	0	10	10	10	10	20	10	70
55	Siti Choiriyah	0	10	10	10	10	20	15	75
56	Susi Khurniati	0	0	10	10	10	20	26	76
57	Isnaini Masrurroh	0	10	10	10	10	20	12	72
58	Fadhila Nurul C.	0	0	10	10	0	10	20	50
59	Indra Puspita Dewi	0	10	10	10	10	20	20	80
60	Hangesti Arum N.	0	10	10	10	10	20	22	82
61	Dwi Efita Nur	0	10	10	10	10	20	27	87
62	Nur Fitasari	0	10	10	10	10	20	18	78
63	Rosita	0	10	10	10	10	20	15	75
TOTAL		50	580	630	630	620	1250	1100	
AVERAGE		0,7937	9,2063	10	10	9,8413	19,841	17,46	
PERCENTAGE		7,9365	92,063	100	100	98,413	99,206	43,651	

## Appendix 9. Customer Skill Data

NO	NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	Total
1	Anggita	3	4	3	3	3	3	3	4	3	3	3	3	2	3	3	3	3	3	4	4	4	3	3	73
2	Endang Wiji	3	3	3	3	2	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	66
3	Dian Puji	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	4	4	3	3	3	72
4	Ria Yuniati	3	3	2	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	68
5	Dwi Safitri	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3	4	4	3	3	3	73
6	Irma	3	4	3	3	2	3	3	3	3	2	3	3	3	4	4	3	3	3	4	4	3	2	3	71
7	Puji Lestari	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
8	Tia Maysharoh	4	4	4	3	4	4	4	4	3	4	4	3	4	4	4	4	4	3	4	3	4	4	3	86
9	Arfenda	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
10	Tiyas Ariantini	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
11	Wanda	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	68
12	Annisa Putri	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	4	4	3	3	3	72
13	Linda Afifah	3	3	3	4	3	3	3	3	3	3	3	3	3	4	4	3	3	3	4	4	4	3	2	74
14	Kholifah Nur	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
15	Norma Sekar	3	4	3	3	3	3	3	3	4	3	3	3	4	4	4	3	3	3	4	3	3	3	3	75
16	Dwi Yuliani	4	4	3	3	3	3	3	3	3	3	3	3	4	4	4	3	3	3	4	4	4	3	3	77
17	Purniawati	3	4	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	4	4	4	4	3	3	75
18	Natasya Sabila	3	4	4	4	3	3	3	3	3	3	3	3	4	4	4	4	4	4	3	4	4	4	4	82
19	Arlinda	3	3	2	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	2	67

NO	NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	Total
20	Sahana Bella S	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	92
21	Rika Ayu	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
22	Lisna Ariyani	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	68
23	Dwi	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	4	4	3	2	3	69
24	Riski Ani W.W	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	68
25	Endah Hani	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
26	Etika Nur	3	4	4	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	4	4	4	3	3	75
27	Herlina	3	4	3	3	3	3	3	3	3	3	4	3	4	3	4	3	4	3	4	3	3	3	3	75
28	Miya	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3	4	4	4	3	3	74
29	Siti Shobariah	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	2	3	3	3	3	3	2	2	67
30	Nuryatimah	3	4	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3	73
31	Eni Dwi	3	4	3	3	3	3	3	4	3	3	3	3	4	3	3	3	3	3	4	4	4	3	3	75
32	Nurul	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	4	3	3	72
33	Rr. Ratna	3	3	3	3	3	3	3	3	3	3	3	4	3	3	4	4	4	4	3	3	4	3	3	75
34	Anisa Nur'aini	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3	71
35	Arum Okavita	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3	4	4	3	3	2	71
36	Leonardus P.	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
37	Dian Pribadi	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3	71
38	Septiana	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
39	Nia Alvia	3	4	3	3	3	3	3	3	3	4	3	3	4	3	3	3	3	3	3	3	3	3	3	72
40	Ovita	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	91

NO	NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	Total
41	Yunita	4	4	3	4	3	4	3	4	4	4	4	4	4	4	4	3	4	4	4	4	3	3	3	85
42	Lina Duwi	3	4	3	3	3	3	3	3	3	3	2	4	3	4	4	3	3	3	4	3	3	3	3	73
43	Rika Anggar	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	91
44	Ika Wiji	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	92
45	Prisca	4	4	3	3	3	4	4	3	3	4	4	3	4	3	4	4	4	4	3	4	4	3	3	82
46	Alis Yeni	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
47	Hema Noventa	3	3	3	4	4	3	3	4	3	4	3	3	3	4	4	3	3	3	4	4	3	3	3	77
48	Dewi Febrianti	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
49	Rahayu	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3	72
50	Qori Latifah	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
51	Isti Yuliana	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	91
52	Chori Nur	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	91
53	Luis	3	4	3	3	3	3	3	3	3	3	4	2	4	4	3	3	3	3	4	3	3	3	3	73
54	Irma Amalia	3	3	3	3	3	3	3	3	3	4	3	3	3	3	3	3	4	3	4	3	3	4	3	73
55	Siti Choiriyah	4	4	3	3	3	3	3	3	3	4	3	3	4	4	4	3	4	3	4	4	4	3	3	79
56	Susi Khurniati	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	69
57	Isnaini	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	68
58	Fadhila Nurul	3	3	3	2	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3	3	3	2	2	67
59	Indra Puspita	3	4	3	4	3	3	3	3	4	4	4	3	4	4	4	4	4	4	4	4	4	3	3	83
60	Hangesti	4	4	4	4	3	3	4	4	4	3	4	4	4	4	4	3	3	3	4	4	4	3	3	84
61	Dwi Efiti	3	4	3	3	3	3	3	3	3	3	3	3	3	4	4	3	4	3	4	4	4	3	3	76



NO	NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	Total
	Nur																								
62	Nur Fitasari	3	4	3	3	3	3	3	3	3	3	3	3	3	4	4	3	3	3	4	4	3	3	3	74
63	Rosita	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3	70
		200	217	196	201	194	197	197	202	197	202	201	199	207	215	217	198	205	201	226	222	211	193	189	

### Appendix 10. Mini Bank Laboratory Management Data

No	NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	Total
1	Anggita	3	4	3	3	4	4	4	4	4	4	4	4	4	3	4	3	4	4	3	4	3	3	3	3	3	3	92
2	Endang Wiji	3	4	4	4	3	3	3	4	3	3	3	3	3	3	3	2	3	3	3	2	3	4	3	3	3	3	81
3	Dian Puji	4	3	2	3	3	3	3	3	2	3	3	3	3	3	4	3	4	3	3	3	3	3	3	3	3	4	80
4	Ria Yuniati	2	3	2	3	3	2	2	4	3	3	3	3	3	3	3	2	2	3	3	3	2	3	2	3	3	3	71
5	Dwi Safitri	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	2	3	3	2	3	3	3	75
6	Irma	3	4	3	3	3	2	4	4	3	3	3	3	3	3	3	2	3	3	3	3	2	3	3	3	3	3	78
7	Puji Lestari	3	3	3	3	3	2	2	4	2	3	3	3	3	3	3	2	2	3	3	2	2	3	3	2	3	3	71
8	Tia Maysharoh	4	4	3	3	3	3	3	4	4	4	4	3	4	4	4	3	4	4	4	2	2	4	2	4	4	4	91
9	Arfenda	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	77
10	Tiyas Ariantini	3	3	3	3	3	2	3	3	2	3	3	3	3	3	3	2	3	3	3	3	2	3	3	3	3	3	74
11	Wanda	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	78
12	Annisa Putri	4	3	3	3	4	3	2	4	4	3	3	3	3	3	4	3	4	3	3	3	3	3	3	3	3	4	84
13	Linda Afifah	3	3	3	3	3	2	3	4	4	3	3	3	4	3	3	2	2	3	3	3	3	3	3	3	3	3	78
14	Kholifah Nur	3	4	3	3	3	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	80
15	Norma Sekar	3	4	3	3	3	2	3	3	3	3	3	4	3	3	3	3	3	4	3	4	3	4	3	4	4	3	84
16	Dwi Yuliani	3	4	4	4	4	3	3	4	4	4	4	3	4	4	4	3	4	3	4	3	3	3	3	4	4	3	93
17	Purniawati	4	4	4	4	4	2	3	4	4	4	4	4	4	4	3	3	4	4	4	3	3	4	3	4	4	3	95
18	Natasya Sabila	3	4	2	2	2	2	2	4	4	4	4	4	2	3	4	4	2	4	4	4	2	3	2	4	4	4	83
19	Arlinda	2	3	2	3	3	2	2	3	3	2	2	2	3	3	3	2	2	3	3	2	2	3	2	3	3	3	66

No	NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	Total
20	Sahana Bella S	4	4	4	3	4	2	4	4	3	4	4	3	4	4	4	2	2	3	4	4	4	4	4	4	4	4	94
21	Rika Ayu	2	4	3	2	3	2	3	4	3	3	3	3	2	3	3	3	3	3	3	3	2	3	2	3	3	3	74
22	Lisna Ariyani	2	3	3	3	3	2	3	3	3	3	2	2	3	3	2	2	2	3	3	3	2	3	2	3	3	3	69
23	Dwi	3	3	2	3	3	2	3	4	4	3	3	3	3	3	3	2	4	3	3	3	3	3	3	2	3	3	77
24	Riski Ani W.W	3	3	3	2	3	2	2	3	3	3	3	2	3	3	3	3	3	3	3	2	2	3	2	3	3	3	71
25	Endah Hani	3	3	3	3	3	2	3	3	3	3	2	2	3	3	3	2	2	3	3	3	2	3	3	3	3	3	72
26	Etika Nur	4	4	4	4	3	3	4	4	4	4	4	4	3	4	4	4	4	4	4	3	3	4	4	4	4	4	99
27	Herlina	3	4	3	3	3	3	3	4	3	4	4	3	3	3	4	3	3	4	4	4	3	3	3	3	3	3	86
28	Miya	2	3	3	2	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	75
29	Siti Shobariah	3	3	3	3	3	2	2	3	3	3	3	3	4	3	3	3	3	3	3	3	2	3	2	2	3	3	74
30	Nuryatimah	3	4	3	3	3	3	3	4	3	3	3	2	3	3	3	3	4	3	3	3	2	3	3	3	3	4	80
31	Eni Dwi	3	4	3	3	4	3	3	4	4	4	4	4	4	3	4	3	4	4	3	4	3	3	3	3	3	3	90
32	Nurul	3	3	3	3	3	2	4	4	4	4	4	4	3	4	4	3	3	3	3	3	3	3	3	3	3	3	85
33	Rr. Ratna	4	4	4	3	2	2	2	4	3	3	3	2	3	2	2	2	2	3	3	3	1	3	2	3	3	3	71
34	Anisa Nur'aini	3	4	4	4	3	3	4	3	3	2	2	2	3	3	3	2	3	3	3	3	3	3	3	3	3	3	78
35	Arum Okavita	3	4	3	2	3	3	3	3	3	3	3	2	3	3	3	2	3	3	3	2	3	3	3	3	3	3	75
36	Leonardus P.	3	3	3	3	3	2	2	3	3	2	3	2	3	3	3	2	3	3	3	3	2	3	3	3	3	3	72
37	Dian Pribadi	3	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	4	3	3	77
38	Septiana	3	4	3	3	3	2	3	4	3	2	2	2	3	3	3	3	2	3	3	3	3	3	3	3	3	3	75
39	Nia Alvia	4	2	4	4	3	2	3	4	4	3	3	3	3	3	3	3	2	3	4	2	3	3	3	4	4	3	82
40	Ovita	4	4	4	4	3	3	3	4	4	4	4	4	4	4	4	2	3	4	4	3	3	3	2	4	4	4	93

No	NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	Total
41	Yunita	4	4	4	4	3	3	3	4	4	4	4	4	4	4	4	2	3	4	4	4	4	4	4	4	4	4	98
42	Lina Duwi	4	4	4	4	2	2	2	4	4	4	3	3	4	3	3	2	3	3	3	4	2	3	3	3	4	3	83
43	Rika Anggar	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	103
44	Ika Wiji	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	104
45	Prisca	4	4	3	3	3	2	3	4	4	4	4	3	4	3	4	3	2	4	4	4	4	4	4	4	4	4	93
46	Alis Yeni	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	2	3	3	3	3	2	3	3	3	3	3	75
47	Hema Noventa	3	3	3	3	3	2	2	4	3	2	3	2	3	3	2	2	3	3	3	3	3	3	3	4	4	3	75
48	Dewi Febrianti	3	3	4	3	3	2	3	4	2	3	3	3	3	3	3	2	3	3	3	3	3	2	2	3	3	3	75
49	Rahayu	3	4	3	3	3	2	3	4	4	4	3	4	3	3	3	2	2	3	3	3	3	3	3	4	3	4	82
50	Qori Latifah	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	77
51	Isti Yuliana	3	3	4	3	4	2	3	4	4	4	4	3	4	4	4	4	4	4	4	3	3	4	3	3	3	3	91
52	Chori Nur	4	3	4	4	4	1	3	4	3	3	4	4	4	3	4	4	4	3	4	3	2	3	4	4	4	4	91
53	Luis	3	4	3	3	3	1	2	4	4	3	3	3	4	4	4	3	2	3	4	1	3	3	3	4	4	4	82
54	Irma Amalia	3	3	3	2	3	2	2	4	2	2	3	2	3	2	4	2	3	3	3	3	3	4	3	3	3	3	73
55	Siti Choiriyah	3	3	3	2	3	2	2	2	2	3	3	3	3	4	4	2	3	3	3	3	3	4	4	3	4	3	78
56	Susi Khurniati	3	3	3	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	77
57	Isnaini	3	4	3	3	3	2	3	4	3	2	3	2	3	3	3	2	3	3	3	3	4	2	3	3	3	3	76
58	Fadhila Nurul	3	4	3	3	3	1	3	4	4	4	4	4	4	4	3	2	2	3	3	3	3	3	2	3	3	3	81
59	Indra Puspita	4	4	4	4	4	1	1	4	4	4	4	4	3	3	4	3	4	3	4	3	3	3	3	3	3	3	87
60	Hangesti	4	4	4	4	4	1	1	4	4	4	4	4	4	3	3	1	4	4	4	2	3	3	3	3	4	4	87
61	Dwi Efitia	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4	4	3	3	4	81

No	NAME	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	Total
	Nur																											
62	Nur Fitasari	3	4	3	3	3	3	3	4	4	4	4	3	3	3	3	3	4	3	3	3	3	4	4	3	3	4	87
63	Rosita	3	3	3	3	3	2	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	4	3	3	3	3	79
		201	220	202	196	198	147	178	230	208	204	205	192	206	201	207	165	191	204	207	190	174	203	186	205	207	208	

## Appendix 11. Recording Skill Score

NO	NAME	1	2	3	SCORE
1	Anggita Prihatiningsih	9	15	19	100
2	Endang Wiji Astuti	5	15	7	62
3	Dian Puji Rahayu	9	15	18	98
4	Ria Yuniati	9	15	7	71
5	Dwi Safitri	9	15	19	100
6	Irma Sulistyaningsih	9	15	19	100
7	Puji Lestari	9	15	19	100
8	Tia Maysharoh	9	15	19	100
9	Arfenda Kusumaningrum	9	15	19	100
10	Tiyas Ariantini	9	15	19	100
11	Wanda	9	15	19	100
12	Annisa Putri Meilia	9	15	7	71
13	Linda Afifah	9	15	19	100
14	Kholifah Nur Rahayu	9	15	19	100
15	Norma Sekar F.	9	15	7	71
16	Dwi Yuliani Lestari	9	9	7	57
17	Purniawati	9	15	7	71
18	Natasya Sabila L	9	15	7	71
19	Arlinda Kurniawati	9	15	7	71
20	Sahana Bella S	9	15	7	71
21	Rika Ayu Astuti	8	15	7	69
22	Lisna Ariyani	8	15	7	69
23	Dwi Sumaryanti	9	9	7	57
24	Riski Ani W.W	9	9	7	57
25	Endah Hani Sartika	9	9	6	56
26	Etika Nur Hasanah	8	15	7	69
27	Herlina Widyastuti	9	15	7	71
28	Miya Anjarwati	8	15	7	69
29	Siti Shobariah	9	15	7	71
30	Nuryatimah	9	10	19	88
31	Eni Dwi Lestari	9	15	19	100
32	Nurul Paangesti	9	14	18	95
33	Rr. Ratna Khoirunnisa	9	15	19	100
34	Anisa Nur'aini	9	15	19	100

<b>NO</b>	<b>NAME</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>SCORE</b>
35	Arum Okavita	8	12	19	91
36	Leonardus P. P	9	7	5	48
37	Dian Pribadi	9	8	18	81
38	Septiana Safangatun	9	14	18	95
39	Nia Alvia Saharani	8	8	2	42
40	Ovita Gismawandarai	8	13	19	93
41	Yunita	8	14	17	91
42	Lina Duwi Prahantini	9	14	19	98
43	Rka Anggar Suci	9	15	19	99
44	Ika Wiji Cahyani	8	14	19	95
45	Prisca	9	14	18	95
46	Alis Yeni Prastika	8	13	18	91
47	Hema Noventa N. Sari	8	13	19	92
48	Dewi Febrianti	9	15	19	99
49	Rahayu	9	15	19	100
50	Qori Latifah	9	15	19	100
51	Isti Yuliana	5	15	19	90
52	Chori Nur Aziza	8	15	18	95
53	Luis Anastasya	9	0	15	56
54	Irma Amalia	9	13	19	95
55	Siti Choiriyah	9	13	19	95
56	Susi Khurniati	9	15	19	100
57	Isnaini Masruroh	9	15	19	99
58	Fadhila Nurul C.	7	10	0	40
59	Indra Puspita Dewi	8	15	19	98
60	Hangesti Arum N.	8	15	18	95
61	Dwi Efit Nur	9	15	18	98
62	Nur Fitasari	8	15	17	93
63	Rosita	8	15	17	93
TOTAL		541	855	900	
AVERAGE		8,58	13,6	14,3	
PERCENTAGE		95,3	90,5	75,2	

## Appendix 12. Prerequisites Test (Linearity Test)

### Understanding Basic of Banking\_Mini Bank Laboratory Management

ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Y * X1	(Combined)	3596,667	19	189,298	6,688	,000
	Between Groups					
	Linearity	2560,938	1	2560,938	90,482	,000
	Deviation from Linearity	1035,728	18	57,540	2,033	,029
	Within Groups	1217,047	43	28,303		
Total		4813,714	62			

### Understanding Basic of Banking\_Customer Service Skill

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Y * X2		(Combined)	3312,483	28	118,303	2,679	,003
	Between Groups	Linearity	2133,304	1	2133,304	48,315	,000
		Deviation from Linearity	1179,180	27	43,673	,989	,506
	Within Groups		1501,231	34	44,154		
	Total		4813,714	62			



### Understanding Basic of Banking\_Recording Financial Transaction Skill

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Y * X3	(Combined)		2130,471	17	125,322	2,102	,024
	Between Groups	Linearity	987,901	1	987,901	16,568	,000
		Deviation from Linearity	1142,570	16	71,411	1,198	,307
	Within Groups		2683,243	45	59,628		
	Total		4813,714	62			

### Appendix 13. Prerequisites Test (Multicollinearity Test)

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1,092	7,364	-,148	,883		
	X1	,517	,147	,423	,001	,398	2,511
	X2	,314	,120	,308	,011	,413	2,420
	X3	,167	,040	,329	,000	,944	1,059

a. Dependent Variable: Y

Collinearity Diagnostics <sup>a</sup>							
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	X1	X2	X3
1	1	3,962	1,000	,00	,00	,00	,00
	2	,030	11,523	,01	,01	,02	,93
	3	,006	26,108	,96	,06	,17	,04
	4	,002	41,784	,03	,93	,81	,03

a. Dependent Variable: Y

## Appendix 14. Hypothesis Results

### REGRESI LINEAR SEDERHANA

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,729 <sup>a</sup>	,532	,524	4,966

a. Predictors: (Constant), UNDERSTANDING

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1710,451	1	1710,451	69,344	,000 <sup>b</sup>
	Residual	1504,629	61	24,666		
	Total	3215,079	62			

a. Dependent Variable: LAB\_MANAGEMENT

b. Predictors: (Constant), UNDERSTANDING

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	28,412	5,557		5,112	,000
UNDERSTANDING	,596	,072	,729	8,327	,000

a. Dependent Variable: LAB\_MANAGEMENT

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,666 <sup>a</sup>	,443	,434	6,507

a. Predictors: (Constant), UNDERSTANDING

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2055,320	1	2055,320	48,549	,000 <sup>b</sup>
	Residual	2582,427	61	42,335		
	Total	4637,746	62			

a. Dependent Variable: CUSTOMER SERVICE

b. Predictors: (Constant), UNDERSTANDING

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	31,100	7,281		4,272	,000
UNDERSTANDING	,653	,094	,666	6,968	,000

a. Dependent Variable: CUSTOMER SERVICE

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,453 <sup>a</sup>	,205	,192	15,590

a. Predictors: (Constant), UNDERSTANDING

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3828,358	1	3828,358	15,751	,000 <sup>b</sup>
Residual	14825,959	61	243,049		
Total	18654,317	62			

a. Dependent Variable: RECORDING

b. Predictors: (Constant), UNDERSTANDING

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15,998	17,445		,917	,363
UNDERSTANDING	,892	,225	,453	3,969	,000

a. Dependent Variable: RECORDING

## REGRESI BERGANDA

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,814 <sup>a</sup>	,662	,645	5,248

a. Predictors: (Constant), X3, X2, X1

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3188,738	3	1062,913	38,592	,000 <sup>b</sup>
Residual	1624,976	59	27,542		
Total	4813,714	62			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1,092	7,364		-,148	,883
X1	,517	,147	,423	3,528	,001
X2	,314	,120	,308	2,619	,011
X3	,167	,040	,329	4,223	,000

a. Dependent Variable: Y

**Appendix 15. Effective Contribution and Relative Contribution**

NO	Y	X1	X2	X3	X1 . Y	X2 . Y	X3 . Y
1	85	73	92	89	6.205	7.820	7.565
2	63	66	81	87	5.610	6.885	7.395
3	80	72	80	89	6.120	6.800	7.565
4	71	68	71	90	5.780	6.035	7.650
5	83	73	75	88	6.205	6.375	7.480
6	82	71	78	89	6.035	6.630	7.565
7	71	69	71	89	5.865	6.035	7.565
8	89	86	91	86	7.310	7.735	7.310
9	77	69	77	89	5.865	6.545	7.565
10	74	69	74	89	5.865	6.290	7.565
11	78	68	78	86	5.780	6.630	7.310
12	70	72	84	89	6.120	7.140	7.565
13	78	74	78	89	6.290	6.630	7.565
14	77	69	80	90	5.865	6.800	7.650
15	70	75	84	89	6.375	7.140	7.565
16	65	77	93	89	6.545	7.905	7.565
17	72	75	95	90	6.375	8.075	7.650
18	77	82	83	88	6.970	7.055	7.480
19	69	67	66	86	5.695	5.610	7.310
20	89	92	94	89	7.820	7.990	7.565
21	74	69	74	89	5.865	6.290	7.565



NO	Y	X1	X2	X3	X1 . Y	X2 . Y	X3 . Y
22	70	68	69	89	5.780	5.865	7.565
23	77	69	77	90	5.865	6.545	7.650
24	71	68	71	89	5.780	6.035	7.565
25	70	69	72	88	5.865	6.120	7.480
26	86	75	99	86	6.375	8.415	7.310
27	78	75	86	90	6.375	7.310	7.650
28	70	74	75	89	6.290	6.375	7.565
29	60	67	74	89	5.695	6.290	7.565
30	77	73	80	86	6.205	6.800	7.310
31	87	75	90	89	6.375	7.650	7.565
32	74	72	85	85	6.120	7.225	7.225
33	70	75	71	85	6.375	6.035	7.225
34	76	71	78	84	6.035	6.630	7.140
35	73	71	75	85	6.035	6.375	7.225
36	70	69	72	89	5.865	6.120	7.565
37	73	71	77	87	6.035	6.545	7.395
38	80	69	75	83	5.865	6.375	7.055
39	83	72	82	77	6.120	6.970	6.545
40	90	91	93	82	7.735	7.905	6.970
41	92	85	98	79	7.225	8.330	6.715
42	80	73	83	75	6.205	7.055	6.375

<b>NO</b>	<b>Y</b>	<b>X1</b>	<b>X2</b>	<b>X3</b>	<b>X1 . Y</b>	<b>X2 . Y</b>	<b>X3 . Y</b>
43	98	91	103	88	7.735	8.755	7.480
44	100	92	104	78	7.820	8.840	6.630
45	87	82	93	83	6.970	7.905	7.055
46	76	69	75	89	5.865	6.375	7.565
47	70	77	75	75	6.545	6.375	6.375
48	70	69	75	80	5.865	6.375	6.800
49	80	72	82	88	6.120	6.970	7.480
50	76	69	77	82	5.865	6.545	6.970
51	95	91	91	84	7.735	7.735	7.140
52	86	91	91	85	7.735	7.735	7.225
53	76	73	82	83	6.205	6.970	7.055
54	70	73	73	88	6.205	6.205	7.480
55	75	79	78	89	6.715	6.630	7.565
56	76	69	77	84	5.865	6.545	7.140
57	72	68	76	75	5.780	6.460	6.375
58	50	67	81	82	5.695	6.885	6.970
59	80	83	87	89	7.055	7.395	7.565
60	82	84	87	84	7.140	7.395	7.140
61	87	76	81	84	6.460	6.885	7.140
62	78	74	87	77	6.290	7.395	6.545
63	75	70	79	84	5.950	6.715	7.140
<b>Total</b>	<b>4.860</b>	<b>4.687</b>	<b>5.135</b>	<b>5.406</b>	<b>398.395</b>	<b>436.475</b>	<b>459.510</b>

$\sum X_1 =$	4.687	$\sum X_1 Y =$	398.395	$a_1 =$	0,517
$\sum X_2 =$	5.135	$\sum X_2 Y =$	436.475	$a_2 =$	0,314
$\sum X_3 =$	5.406	$\sum X_3 Y =$	459.510	$a_3 =$	0,167
$\sum Y =$	4.860	$N =$	63		
$R$	81,400	$R \text{ Square}$	66,2		

Sumbangan Relatif = 18,28%

$$\begin{aligned}
 SR X_1 &= \frac{a_1 \cdot \sum X_1 Y}{JK_{reg}} \times 100\% \\
 &= \frac{205.970,22}{419.761,54} \times 100\% \\
 &= 49,07\%
 \end{aligned}$$

$$\begin{aligned}
 SR X_2 &= \frac{a_2 \cdot \sum X_2 Y}{JK_{reg}} \times 100\% \\
 &= \frac{137.053,15}{419.761,54} \times 100\% \\
 &= 32,65 \%
 \end{aligned}$$

$$\begin{aligned}
 SR X_3 &= \frac{a_3 \cdot \sum X_3 Y}{JK_{reg}} \times 100\% \\
 &= \frac{76.738,17}{419.761,54} \times 100\%
 \end{aligned}$$

Sumbangan Efektif

$$\begin{aligned}
 SE X_1 &= SR X_1 \% \times R^2_{y(1,2,3)} \\
 &= 49,07 \% \times 0,662 \\
 &= 32,48 \%
 \end{aligned}$$

$$\begin{aligned}
 SE X_2 &= SR X_2 \% \times R^2_{y(1,2,3)} \\
 &= 32,65 \% \times 0,662 \\
 &= 21,61 \%
 \end{aligned}$$

$$\begin{aligned}
 SE X_3 &= SR X_3 \% \times R^2_{y(1,2,3)} \\
 &= 18,28 \% \times 0,662 \\
 &= 12,10 \%
 \end{aligned}$$