THE EFFECT OF MINI BANK LABORATORY MANAGEMENT, CUSTOMER SERVICE SKILL AND RECORDING FINANCIAL TRANSACTIONS SKILL TOWARD STUDENTS' UNDERSTANDING BASIC OF BANKING

PENGARUH MANAJEMEN LABORATORIUM BANK MINI, PELAYANAN NASABAH DAN PECATATAN TRANSAKSI KEUANGAN TERHADAP DASAR-DASAR PERBANKAN

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Abstract
This research is aimed to know the effect of Mini Bank Laboratory Management, Customer Service Skill on Banking and Recording Financial Transactions Skill on toward Students' Understanding Basic of Banking in SMK N 1 Pengasih academic year 2016/2017. This study was population research wich population were all of accounting students class X about 63. 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 towards Students' Understanding Basic of Banking, (2) There was a positive influence Customer Service Skill towards Students' Understanding Basic of Banking, (3) There was a positive influence of Recording Financial Transaction Skill towards Students' Understanding Basic of Banking (4) Mini Bank Laboratory Management, Customer Service Skills and Recording Financial Transaction Skill together had positive effect toward Students' Understanding Basic of Banking.

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

Abstrak
Penelitian ini bertujuan untuk mengetahui pengaruh Manajemen Laboratorium Bank Mini, Keterampilan Pelayanan Nasabah, Pencatatan Ketrampilan Transaksi Keuangan, terhadap Pemahaman Siswa Dasar Perbankan di SMK N 1 Pengasih tahun Ajaran 2016/2017. Penelitian ini merupakan penelitian populasi dengan populasi adalah seluruh siswa kelas X Akuntansi yang terdiri dari 63 siswa. 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 terhadap Pemahaman Dasar-dasar Perbankan, (2) terdapat pengaruh positif Keterampilan Pelayanan Nasabah terhadap Pemahaman Dasar-dasar Perbankan, (3) terdapat pengaruh positif dari Keterampilan Pencatatan Transaksi Keuangan terhadap pemahaman Dasa-dasar Perbankan siswa (4) Manajemen Laboratorium Bank Mini, Keterampilan Pelayanan Nasabah dan Keterampilan Pencatatan Transaksi Keuangan secara bersama-sama memiliki pengaruh positif terhadap Pemahaman Dasar-dasar Perbankan.

Kata kunci: Ketrampilan Pencatatan Transaksi Keuangan, Ketrampilan Pelayanan Nasabah, Manajemen Laboratorium Bank Mini, Pemahaman Dasar-dasar Perbankan Siswa

INTRODUCTION

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 about12%, 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, unemployement 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 Tehnikatama 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, Kadarmanta 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, incluce 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 srudents 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 occured 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"

RESEARCH METHOD

Type of Research

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.

Place and Time Research

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

Population and Sample

This population is 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 academic year 2016/2017.

Procedure

The procedure of this research use questionnaire to obtain data on Mini Bank Laboratory Management and Customer Service Skill. Then test is used to obtain score on the Students' Understanding Basic of Banking and Recording Financial Transaction Skill.

Data, Intruments, and Test of Analysis

1. Data

Instruments in this research use accounting students of class XI AK1 SMK N 1 Pengasih wich number 30 students. Test of this instruments consist of Validity and Reiability test.

2. Test of Analysis

Test of data analysis considered of linearity test, multicollienarity test, simple regression (hypothesis 1,2 and 3) and multiple regression test (hypothesis 4).

RESULT AND DISCUSSION

Data Descriptions

Students' Understanding Basic of Banking

Identifiying 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 75, students can be said to be complete learning or competent and vice versa if the achievement <75, Can be said students are not competent yet. The tendency of Students' Understanding Basic of Banking can be presented in a pie chart as follow:
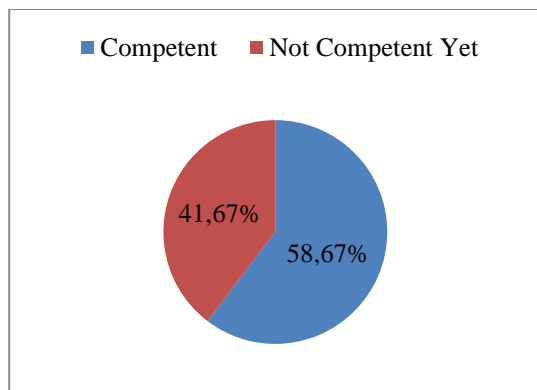
Figure 1. Basic of Banking Variable Pie Chart

Based on the pie chart above 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%).

Mini Bank Laboratory Management

Identifiying of the tendency or height of the Laboratory Mini Bank Management use score ideal category. Mini Bank Laboratory Management is classified into 4 categories of variable tendency that is very high, high, low, and very low.
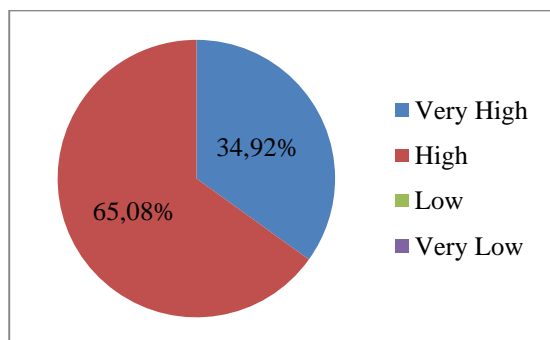

Figure 2. Mini Bank Laboratory Management Pie Chart

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%) .

Customer Service Skill

The categorization of Customer Service Skills variables use ideal score criteria. Customer Service Skil is classified into 4 categories of variable tendency that is very high, high, low, and very low.
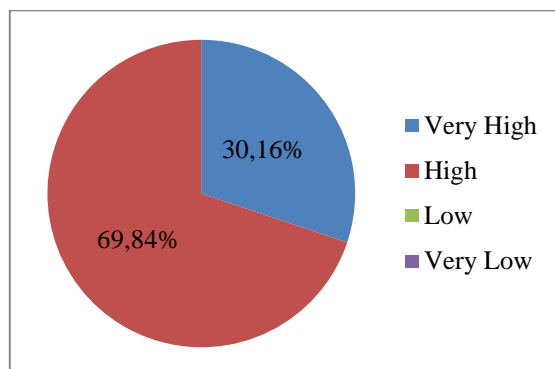

Figure 3. Customer Service Skill Pie Chart

The pie chart above shows that there are very high category of 19 (30,16%), high category equal to 44 (69,84%).

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   75, students can be said Competent.
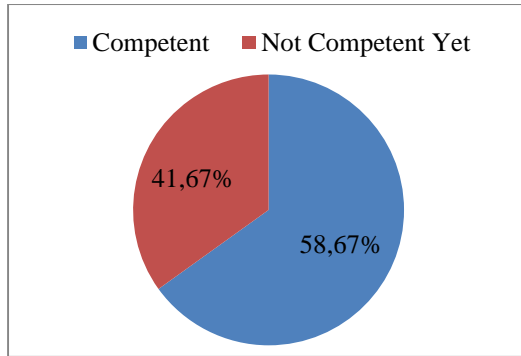
Figure 4. Recording Financial Transaction Skill Pie Chart

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.

Analysis Prerequisite Test

1. Linearity Test

The results of linearity testing after the calculation is summarized in the following table:

Table 1. Linearity Test Results

No	Variabels	F_{count}	F_{table}	Desc.
1.	X_1	2,033	2,76	Linear
2.	X_2	0,989	2,76	Linear
3.	X_3	1,198	2,76	Linear

2. Multicollinearity Test

The criteria for multicollinearity is if the VIF value is below 1 with a tolerance value of 1 or more. Multicollinearity test results are summarized in the following table:

Table 2. Multicollinearity Test Results

Var	Tol.	VIF	Desc.
X_1	0,398	2,511	Non Multicol
X_2	0,413	2,420	Non Multicol
X_3	0,944	1,059	Non Multicol

Research Hypothesis

1. There is a positive effect of Mini Bank Laboratory Management towards Students' Understanding Basic of Banking.

Summary of the results of the first hypothesis can be seen in the following table:

Table 3. First Hypothesis Result

Model*	Koef	r_{x_1y}	$r^2_{x_1y}$	t_{hitung}	t_{tabel}
(Cons)	28,412	0,729	0,532	8,327	1,998
X_1	0,596				

*) Dependent Variable: Students' Understanding Basic of Banking

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. Positive correlation coefficient indicates that first hypothesis is accepted. Then Management of Mini Bank Laboratory able to influence 53,2%.

2. There is a positive effect Customer Service Skill towards Students' Understanding Basic of Banking.

   Summary of the results of the first hypothesis can be seen in the following table:

Tabel 4. Second Hypothesis Test Result

Model*	Koef	r_{x2y}	r^2_{x2y}	t_{hitung}	t_{tabel}
(Cons)	31,100	0,666	0,443	6,968	1,998
X_2	0,653				

*) Dependent Variabel: Students' Understanding Basic of Banking

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. positive correlation coefficient indicates that secnd hypothesis is accepted. Then Customer Service Skill ables to influence 44,3%.

3. there is a positive effect of Recording Financial Transactions Skill towards Students' Understanding Basic of Banking.

   Summary of the results of the first hypothesis can be seen in the following table:

Tabel 5. Third Hypothesis Test Result

Model*	Koef	r_{x1y}	r^2_{x1y}	t_{hitung}	t_{tabel}
(Cons)	15,998	0,453	0,205	3,969	1,998
X_3	0,8				

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*) Dependent Variable: Students' Understanding Basic of Banking

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.

The result of simple regression analysis with one predictor showed a correlation coefficient (r) of 0.453. The positive correlation coefficient indicates that the third hypothesis is accepted. Recording of Financial Transaction Skill able to influence 20,5%.

4. There is a positive effect Mini Bank Laboratory Management, Customer Service and Recording Financial Transactions Skill toward Students' Understanding Basic of Banking.

Tabel 6. Fourth Hypothesis Test Result

Var	Coef	$r_{y(1,2,3)}$	$r^2_{y(1,2,3)}$
X_1	0,517		
X_2	0,314	0,814	0,662
X_3	0,167		
F_{count}	= 38,592		
F_{table}	= 2,76		

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

$Y = K + a_1X_1 + a_2X_2 + a_3X_3$

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

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 forth hypothesis is accepted. 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%.

CONCLUSIONS AND SUGGESTIONS

Conclusions

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) by $rx_1y = 0,729$; $r^2x_1y = 0,532$; $t_{value}=8,327$; $t_{table}=2,001$ and 5% of significant level.

2. There is a positive effect Customer Service Skill (X_2) on Students' Understanding Basic of Banking (Y) by $rx_2y = 0,669$; $r^2x_2y = 0,443$; $t_{value}=6,698$; $t_{table}=2,001$ and 5% of significant level.

3. There is a positive effect of Recording Financial Transaction Skill (X_3) on Students' Understanding Basic of Banking (Y) by $rx_3y = 0,453$; $r^2x_3y = 0,205$; $t_{value}=3,969$; $t_{table}=2,001$ and 5% of significant level.

4. Mini Bank Laboratory Management, Customer Service Skills and Recording Financial Transaction Skill together have a positive effect on Students' Understanding Basic of Banking of Class X Accounting SMK Negeri 1 Pengasih Academic Year 2016/2017 by $ry_{3(1,2,3)}=0,814$; $r^2y_{1(1,2,3)}=0,662$; $F_{value}=38,592$; $F_{table}=2,761$.

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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