

Character Education in Economic Learning

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ABSTRACT

The era of digitalization and globalization has encouraged humans to interact between humans in various parts of the world. Assimilation of character values is unavoidable, so every individual needs to maintain national identity so as not to become a dead country. Therefore, it is an important reason to implement character education in all educational units. One strategy that can be taken is to integrate character education into subjects including economics. This study aims to provide an overview of economic learning strategies based on character education. This research is a research that uses library strategy from various sources. The results of the study show five strategies that can be applied in character education-based economic learning, namely: (1) Identifying the character values to be achieved. (2) Straightening economic principles and providing correct insight into the Indonesian economic system. (3) Application in the learning process. (4) Creating good synergy with other parties. (5) Be consistent between what is said and what is done. These five strategies should be followed by making learning tools that are adjusted to the competency rules and standards from the Ministry of Education

Keywords: Modernization of the Digitalization Era, Globalization, Character Education, Economy

INTRODUCTION

Education in Law Number 20 of 2003 concerning the National Education System is defined as a conscious and planned effort to create a learning atmosphere and learning

process so that students actively develop their potential to have religious spiritual power, self-control, personality, intelligence, noble character, and skills. needed by himself, society, nation and state. Education in Indonesia itself is carried out based on Pancasila and the 1945 Constitution, which are rooted in religious values, Indonesian national culture and are responsive to the demands of changing times [1].

The definition of education according to Law Number 20 of 2003, if understood further, includes character education. This can be shown in the sentence "having religious spiritual power, self-control, personality, intelligence, noble character, and skills needed by himself, society, nation and state". This sentence, apart from being a definition of national education, also indicates the existence of an educational goal, namely. That is, education in Indonesia is to find a balance between divinity, individual, and social [2].

Character education is defined as a system of applying moral values to students through knowledge, awareness and willingness, and the implementation of these values, both towards oneself, others, the environment, nation and state as well as God Almighty, nationality so as to become a good human being. have good morals [3]. This understanding is in line with the notion of national education which has the aim of forming students to have balanced moral values between divinity (vertical relationship), individual (self), and social

(horizontal relationship). Character education is education that requires habituation (habit) on an ongoing basis, starting from the time students enter the education unit until they enter the community [4].

In the current era of digitalization and globalization, character education is indispensable and becomes something urgent to maintain national character [5]. In the era of digitalization and globalization, people are free to access information and interact with each other from various parts of the world. From these interactions, it is necessary to make efforts to maintain one's own identity, which is to maintain a national character. Because if a country loses its character, then the country will die. Characteristics of the state starting to experience a decline in character are marked by the emergence of behaviors and actions that are no longer in line with the values of the national character (18-character values: religious, honest, tolerant, disciplined, hard work, creative, independent, democratic, curiosity, national spirit, nationalism, respect, communicative, love peace, love to read, care for the environment, care for social, and responsibility).

Seeing the importance of character education, it is necessary to make efforts to emphasize character education into learning in Indonesia. One of these strategies is to integrate character education into the overall subject. Economics is one of the subjects that requires the cultivation of character education. The hope is to be able to shape students into economic beings in accordance with the philosophy of Pancasila and the 1945 Constitution. As in the 1945 Constitution Article 33 Paragraph 1 as the basis of the national economic system, which reads: "The economy is structured as a joint effort based on the principle of kinship" [6]. From the sound of the article, it can be concluded that the economy in Indonesia is structured on the basis of a joint effort (all elements of society work together in running the Indonesian economy) and the principle of kinship (reflecting the spirit of

togetherness, the spirit of mutual cooperation, and cooperation) [7].

Based on the explanation above, the researcher wants to explore the implementation of character education, especially in economic subjects. This paper is expected to provide an overview of character education strategies in economic learning, so that it can provide insight to readers about character education.

LITERATURE REVIEW

Philosophically, education has a broad meaning, namely the meaning of how the education process and what its goals are. Education as a process means the procedures that must be done by an educator in carrying out educational activities so that they can make the best outputs or goals in accordance with the plan. While the notion of education as a goal is the end result of the education of students who must change for the better and meet the expected competency standards. In addition, education also has a goal to create students to be independent, intelligent, and have a strong character in accordance with the philosophy of a nation. As stated in Law No. 20 of 2003 concerning the National Education System, national education is carried out based on Pancasila and the 1945 Constitution which is rooted in religious values, Indonesian national culture and can keep up with the times [1].

In Law No. 20 of 2003, education is defined as a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual power, self-control, personality, intelligence, noble character, and the necessary skills. himself, society, nation and state [1]. From this understanding, it has described the purpose of education which includes three dimensions, namely: divine, personal, and social dimensions. It means that education is not directed at secular education, not at individualistic education, nor is it a socialistic education. It can be interpreted that education in Indonesia is to find a

balance between divinity, individual, and social [2].

According to Kesuma, character education is an effort to educate students so that they can make wise decisions and practice them in everyday life, so that they can make a positive contribution to their environment [8]. Furthermore, Dalimunte defines character education as a system of applying moral values to students through knowledge, awareness and willingness, and the implementation of these values, both towards oneself, others, the environment, nation and state as well as God Almighty, nationality. so that they become human beings who have good morals [3].

Character education not only teaches what is right and wrong, but more than that. Character education instills good habits (habits) so that students are able to understand (cognitively) about right and wrong, are able to feel (effective), make good and bad decisions, maintain good things, and realize (psychomotor) good things. in everyday life wholeheartedly. It can be explained that good character education must involve three main elements in it, namely: good knowledge/moral knowing, good feelings/loving good/moral feeling, and good behavior/moral action. That is, character education should involve cognitive, emotional and physical aspects, so that a good person can be formed into a habit of the mind, heart, and hands [9] [10] [11] [12] [2] [13] [14]. Character education is emphasized on habits or habits that must be routinely done and practiced.

Three educational thinkers (including moral and character education), namely: Thomas Lichona, Ki Hajar Dewantara, and Lawrence Kohlberg, that in interpreting education have different emphases. Thomas Lickona focuses on a broad scope, namely cognitive, affective, and behavioral aspects, so as to form individuals with good personalities and citizens with noble character. Dewantara focuses on the study of moral values using the methods: honing, loving, and nurturing, as well as the tutwuri handayani approach: ing ngarsa sung tulada,

ing madya mbangun karsa, tutwuri handayani. Kohlberg focuses on the study of development or moral reasoning by prioritizing a cognitive approach and involving children in a democratic manner, while the affective and psychomotor approaches are not used [9].

However, in essence they emphasize the goal of forming students so that they have good intellectual/knowledge and morals, have national character, have noble character, and are carried out through a learning process with directed procedures and adequate infrastructure. In addition, they also argue that moral and character education needs to be developed in schools and will run effectively if the role of the family (parents) is involved [9].

MATERIALS & METHODS

The method in writing this article is literature study. Literature study is a method of collecting data by searching the literature while collecting all the information and information needed by the author. Sources of literature are obtained from journals, Invitations, and books that support this research.

RESULT AND DISCUSSION

The Urgency of Character Education

There are three main functions of character education. First, the function of developing and forming potential. Character education develops and shapes the potential of students to be kind, behave according to Pancasila, and think well. Second, the function of strengthening and repairing. Character education strengthens and improves the role of the family, educational unit, community, and government to participate and be responsible for developing the potential of citizens and building the nation towards an advanced, independent, and prosperous nation. Third, the filter function. Character education sorts out the nation's own culture and filters out foreign cultures that are not in line with the nation's cultural values and dignified national character [2].

Other functions of character education are also mentioned in the PKK Guidebook, namely: (1) Building a national life that has a variety of cultures (multicultural). (2) Building a nation's civilization that is intelligent, has a noble culture, and can contribute to the development of human life; develop the basic potential to be heart, think, behave, and be a good example. (3) Building the attitude of citizens who love peace, are independent, creative, and able to coexist with other nations in one harmony [15].

Character education is very important for the Indonesian people, because education is a reflection that describes the personality of the nation's identity. National identity shows personality or national identity, namely the identity of a nation, which is taken from cultural values and religious values that the nation believes about the truth. Character education is the basis for the formation of a nation's quality character, which does not ignore social values, such as togetherness, tolerance, mutual assistance and respect, mutual cooperation, noble character, morals, patriotic spirit, and science and technology oriented, imbued with faith and piety. to God Almighty based on Pancasila [2].

From the explanation above, it can be underlined that character education is not only aimed at educating cognitively but also involving emotions and spirituality according to the values of Pancasila. Character education can give birth to superior personalities who are not only cognitively superior, but can also lead to success or success [2].

However, character does not come by itself. Character needs to be built and shaped intentionally and consciously based on their respective identities. Even though this nation consists of humans who directly or indirectly always move and interact with other nations (globalization) who also carry various kinds of their respective identities. However, it is necessary for this nation to remain in character by maintaining its national identity as a supporter of the life of the nation and state in the face of external

forces. Because if this is not done, this country will die [2].

The need for character education is urgent because there have been signs of erosion of the nation's character. As quoted by Bambang, the signs of the decline in the character of the Indonesian nation are shown in ten signs of the times that are currently happening: (1) Violence against children and adolescents is increasing. (2) Dishonesty becomes entrenched. (3) A fanatical attitude towards certain groups. (4) Low respect for teachers and parents. (5) Good and bad morals are getting blurry. (6) Worsening of the use of speech (slurs, insults, slander, blasphemy, ridicule, alay, mesoh) without paying attention to the feelings of others. (7) Self-destructive behavior (drugs, alcohol, free sex) is increasing. (8) Low sense of responsibility as individuals and citizens. (9) There is mutual suspicion and a decrease in work ethic. (10) Lack of mutual concern [5].

Another opinion that shows the need for character education is expressed by Mahatma Gandhi. He mentioned several signs that a country will die, according to Mahatma Gandhi (Founding Father - India) in the theory of Seven Deadly Sins (seven sins that can kill a country), namely when culture, values, and behavior have grown: (1) Pleasure without conscience. (2) Wealth without Work. (3) Business without morality. (4) Knowledge without character. (5) Religion without sacrifice. (6) Science without humanity. (7) Politics without principles [2].

So it becomes an absolute thing for character education to be carried out at any level of education. Character education must be formulated in the curriculum, applied educational methods, and practiced in learning and culture/school rules. Character education can be delivered through: the business world, mass media, government, education units (involving: principals, teachers, staff, students) as well as families and community members. Thus, a quality Indonesian young generation will be formed and able to live independently in daily life,

both for oneself, fellow human beings, the environment, nation and state, as well as with God Almighty.

History of Character Education

Character education in Indonesia has actually been known since the era of independence in 1945 until now. In its development, character education is certainly influenced by several aspects that

distinguish one period from another. These aspects include: political, social, economic, and cultural. However, character education from the beginning until the reform era is still maintained to ensure the quality of superior human resources. The following table is presented to determine the characteristics of character education development in Indonesia [4]:

Tabel 1. Characteristics of Character Education Development in Indonesia

PERIOD	KARAKTERISTIK KEBIJAKAN PENDIDIKAN KARAKTER
Beginning of Independence (1945 - 1950)	Education is colored by the spirit of revolution for the long effort to seize independence. The 1945 Constitution and Pancasila became the basis of national education. The aspired national character adopts Ki Hadjar Dewantara's thought which is called the six pillars of character, namely: giving examples/woorbeeld, habituation/pakulinan, teaching/wulang wuruk, orders, coercion and punishment, behavior, and inner and outer experiences (including: knowing / understand, feel/gross, and do/do). The essence of character education is aimed at the goals of national education which emphasizes the spirit of love for the homeland and the spirit of heroism. The implementation of education refers to the curriculum or commonly called the lerr plan or the 1947 Lesson Plan.
Liberal Democracy (1950 - 1959)	The socio-political situation is unstable, marked by a change in the government structure to the Republic of Indonesia, so that education is not running optimally. Pancasila became the nation's philosophy and the basis of national education even though the 1945 Constitution was replaced by the 1950 Constitution. Educational development focuses on overcoming current problems and building solid foundations for adapting to the new form of government. Education refers to the Unraveled Lesson Plan 1952 which pays attention to the content of lessons with everyday life.
Guided Democracy (1959 - 1965)	Education is said to be political, this is evidenced by the application of the principles of national education, namely Pancasila and USDEK Political Manifestations (Manipol). Character education does not stand alone, but is integrated in the Sapta Usaha Tama da Pancawardhana, one of which seeks a new education system that supports national moral development. The implementation of character education refers to the 1964 Education Plan, which contains educational principles (Pancawardhana), such as: (a) Indonesian personality and culture. (b) The patriotic spirit is complete, plenary. (c) Based on Pancasila. (d) The spirit of mutual cooperation. (e) Have a pioneer spirit (self-help and creativity). (f) Humans are virtuous and virtuous. (g) Awareness of modesty and prioritizing honesty. (h) Awareness of prioritizing obligations over rights. (i) Awareness of prioritizing public interest over personal interests. (j) Willingness to sacrifice and live frugally. (k) Recognize the principles of guided democracy. (l) Recognize the principles of a guided economy. (m) Disciplined. (n) Have the ability to value time. (o) Rational and economical way of thinking. (p) Awareness of working to build by working hard.
The New Order	Education is directed as the nation's development agenda. Referring to the 1968 Curriculum which emphasizes efforts to form true Pancasila people, strong and physically healthy, enhancing intelligence and physical skills, morals, character, and religious beliefs. Integrated character education in P-4 upgrading, which is then included in the subjects of Pancasila Moral Education and National Struggle History Education.
Reform	The foundation of national education is stated in Law No. 20 of 2003 concerning the National Education System which is based on Pancasila and the 1945 Constitution. National education has the aim of developing abilities and character. Development of the character of students so that they have faith and fear of God Almighty, have noble character, are healthy, knowledgeable, capable, creative, independent, and become democratic and responsible citizens.

Sumber: Aris Shofa et al, 2020

Character Education Values and Principles

The values of character education should be sourced from cultural values, religion,

national education goals, and Pancasila. As quoted by Sukadari, the values of character education consist of 18 values and can be seen in the table below [2]:

Table 2. Character Education Values According to the Ministry of National Education

CHARACTER VALUES	DESCRIPTION
Religious	Obedient attitudes and behavior in carrying out the teachings of the religion adhered to, tolerant and living in harmony with adherents of other religions.
Honest	Behavior that is based on efforts to establish himself who is always trusted in words, work, and actions.
Tolerant	Attitudes and actions that respect differences in ethnicity, religion, attitudes, opinions, and actions of others who are different from themselves.
Discipline	Actions that show obedient and orderly behavior towards the provisions of the regulations

Table 2 To Be Continued...

Hard work	Behavior that shows genuine effort in overcoming all learning and task barriers and completing them as well as possible.
Creative Independent	Think and do something to produce new ways and results from what you have. Attitudes and behaviors that are not easy to depend on others in completing various tasks.
Democratic	A way of thinking, behaving, and acting that assesses the rights and obligations of himself and others
Curiosity	Attitudes and actions that always try to find out more deeply and widely about everything that is learned, seen, or heard.
Spirit of nationality	Ways of thinking, acting, and insight that position the interests of the nation and state above personal and group interests.
Love the Motherland	Ways of thinking, behaving, and acting that show loyalty, concern and high appreciation for the language, social, economic, cultural, physical environment, and politics of the nation
Value	Attitudes and actions that encourage achievement to produce something useful for society and recognize or respect the success of others.
Friendly Communicative	Actions that show a sense of communicative pleasure talking, socializing, and collaborating with others.
Love peace	Attitudes, words, and actions that cause others to feel safe and happy in their presence.
Like to read	The habit of taking time to read all kinds of reading materials that can provide virtue for him.
Environmental care	Attitudes and actions that have tried to prevent and develop efforts to repair damage to the surrounding nature.
Social Care	Attitudes and actions always want to help other people/people in need.
Responsibility	The attitude and behavior of a person in carrying out his duties and obligations towards himself, society, the environment (social, culture, and nature), the state and God Almighty.

Sumber: Sukadari, 2018

Julaiha cited five groups of character values, including: (1) Human behavior in relation to God Almighty. (2) Human behavior in relation to oneself (such as: honest, responsible, healthy lifestyle, discipline, hard work, self-confidence, entrepreneurial spirit, logical thinking, critical, creative and innovative, independent, curious, and love science). (3) Human behavior in relation to fellow human beings (such as being aware of the rights and obligations of self and others, obeying social rules, respecting the work and achievements of others, polite, and democratic). (4) Human behavior in relation to the environment. (5) Human behavior in relation to nationality (such as: nationalism and respect for diversity) [13].

There are other opinions regarding the character values mentioned by Gunawan and better known as Cinta 360 Degrees. There are eight character values that can be linked in the learning process, namely: (1) Love of Allah and the Messenger; (2) The love of parents and teachers; (3) Love of neighbor; (4) Love of excellence; (5) Self-love; (6) Love of science and technology; (7) Love the natural surroundings; and (8) Love of the nation and state [16].

Character education will be carried out well if the teacher in its implementation pays attention to the principles of character education. The following are the principles of character education from several experts:

Tabel 3. Character Education Principles

NAMA PENULIS	PRINSIP-PRINSIP PENDIDIKAN KARAKTER
	Values can be taught or strengthen the noble values of the nation's culture through thought, taste, initiative, heart exercise, and sports associated with the object being studied which is integrated with the subject matter. The process of developing national character is carried out through every subject and in every learning activity (extracurricular and intracurricular). The process of developing national character is a process that occurs continuously since students enter the education unit.
Saiful Bahri [17]	Dialogue or discussion about the parable of the object being studied to do thinking, feeling, doing intention, qolbu, and sports in order to raise self-awareness as a servant of Allah, a member of society and the nation as well as a citizen, and as part of the environment in which they live. . The self-development program is carried out through activities, such as: routine/school culture, exemplary, integrating character education with subjects, as well as referring to the development of Basic Competencies for each subject through thought, taste, intention exercise, qolbu exercise, and sport. In addition, the development of learning tools refers to the principles of KTSP (now Curriculum 13).
Zubaedi [14]	Sustainable, it is interpreted that the process of character development process occurs continuously, starting from the beginning of students to the end of the education unit, even to plunge into the community. Through all subjects, self-development and spiritual culture, as well as local content. Values are not as strict as being taught, but developed and implemented (learning activities are aimed at developing cognitive, affective, and psychomotor). The educational process is carried out in an active and fun way.

Table 3 To Be Continued...

Character Education Quality Standars [18]	<p>Promoting basic ethical values as the basis of character. Identify the character comprehensively to include thoughts, feelings, and behaviors. Using a sharp, proactive, and effective approach to building character. Creating a caring school community. Provide opportunities for students to show good behavior. Coverage of a meaningful and challenging curriculum that values all learners, builds their character, and helps them to succeed. Strive for the growth of self-motivation in students. Functioning all school staff as a moral community that shares responsibility for character education and is loyal to the same basic values. There is a division of moral leadership and support the day after tomorrow in building character education initiatives. Functioning family and community members as business partners in building character. Evaluating the character of the school, the function of the school staff as character teachers, and the manifestation of positive character in students' lives.</p>
Dasyim Budinsyah [13]	<p>Education should be carried out continuously, meaning that the process of character development has a long process, from starting to entering until students graduate from the education unit. Character education should be integrated through culture and self-development of the education unit (character education must be integrated into all subjects). Character values are taught by process, knowledge, doing and finally getting used to it. The educational process should be active and fun by applying the tut wri handayani principle in every behavior shown.</p>

Sumber: Various Sources Researched by Researchers

Based on the thoughts of experts, the authors conclude several principles of character education, namely: (1) Character education must be integrated with curriculum/subjects/learning processes, extracurricular activities, culture, and school rules. (2) Character education must be sustainable, meaning that it must be carried out continuously, starting from the beginning of education until entering the community. (3) Character education is aimed at developing cognitive, affective, and psychomotor abilities. (4) Using a sharp, proactive, and effective approach to build character. (5) Character values are taught by process, knowledge, doing and finally getting used to it. (6) The educational process should be active and fun by applying the theory of Patrap Tri Loka, namely: Ing Ngarsa Sung Tuladha, Ing Madya Mangun Karsa, and Tut Wuri Handayani. Which means an educator must be able to set an example, provide encouragement, and provide encouragement to students to develop character values. (7) Involving family and community members in an effort to build character. (8) There is an evaluation of character education that is applied to all school members. (9) Values are taught to strengthen the noble values of the nation's culture through thought, taste, intention, and exercise.

Character Education Stages and Processes

The stages of character education include: (1) Ages 1-6 years entering the trustworthiness stage or the stage of building and growing self-confidence; (2) Ages 6 – 9 years enter the responsibility stage or the stage of inculcating an attitude of responsibility and discipline towards the chosen choice; (3) Ages 9-11 years enter the stage of respect or the stage of treating others as one would like to be treated; (4) Ages 11-13 years enter the stage of fairness or the stage of following rules, not easily blaming others, and not prejudiced; (5) Ages 13-17 years entering the caring stage or adolescent stage need to inculcate the value of being friendly, helping people, forgiving , and care about others; (6) Age >18 years entering the stage of citizenship or detention from adulthood, good citizens, democracy, responsibility, cooperation, obeying the law, and playing a role in building community [16].

Meanwhile, the process of character education begins with the existence of character in every human being. The character is created and added with character values (process created). After that, it is glued, internalized, and habituation in behavior (embedded process). Furthermore, the character that has been internalized is further developed (process developed), this is related to cultural

dynamics. Characters that are formed and well maintained (the process is ultimately manipulated), are maintained. Then the character that has been formed is directed (managed process), so that it becomes a cultural value. This process occurs continuously and will never be completed [16].

Character Education Based Learning Strategy

Character education-based learning strategies should be implemented effectively, which is more concrete. Marten mentions three stages that need to be done in character learning, namely: value identification, value learning, and value application [19].

Identification of values, is the stage of identifying moral values that at least must be owned by students. However, it is also possible to identify values that are universally applicable or targeted. Universal values can refer to the 18 national character values that have been mentioned in the previous discussion. While the targeted values are values that apply in the community (community culture).

Value learning, is the stage of inculcating the values that have been identified. This stage can be done by: creating an environment in accordance with the values set, the need for exemplary, making a code of ethics or rules for good behavior, providing explanations and discussions about the importance of being moral, teaching ethics in decision making, and encouraging students to develop good values. good, namely by creating situations that inspire character behavior.

The application of values, is the stage of providing opportunities for students to apply them. The most important thing at this stage is consistency between what is said and what is done. In addition, there is a need for the formation of regular and consistent character habits.

The development of character education needs to be carried out through several strategies, including: First, the integration of

character values into subjects [20][3][5][21]. This integration is done by inserting it into learning tools, which are then practiced and instilled in students through the learning process.

Second, building character values through habituation and example into the cultures or rules/policies in the school environment [20][3][5][21]. This needs to be done regularly and continuously by all school members in order to create an atmosphere of character.

There are two forms of efforts to create a character atmosphere, namely: the creation of a vertical character culture and the creation of a horizontal character culture. The creation of a vertical character culture (ilahillah), is manifested in the form of a relationship with God Almighty, through an emphasis on religious activities such as: reading the Qur'an, praying in congregation, fasting Monday and Thursday, istighosah, and so on. The creation of a horizontal (human) character culture is carried out by positioning the school as a social institution in which there is a structure of human relations which can be classified into three relationships, namely: (1) The relationship between superiors and subordinates. (2) Professional relations. (3) Equal or voluntary relationships based on positive values, such as: honesty, mutual respect, generosity, brotherhood, and so on. The development of a horizontal character culture can be formed through a habituation, exemplary, and persuasive approach (inviting school members in a subtle way) [3].

Third, integration through extracurricular activities [3][5]. Examples of extracurricular activities that can be used as a forum for character education are: Scouts, Youth Scientific Work, Paskibraka, Islamic Spiritual Studies, Student Council, Youth Information and Counseling Center/PIK-R, School Security Police/PKS, and others). Fourth, strengthening character values into the environment and activities at school. The fourth strategy can be done by creating an atmosphere of character in the school

[3][20][5]. For example: installing slogans about character values in the school environment, supervising school leaders or teachers/educational staff on the implementation of character education.

Fifth, empowerment and socialization aimed at parents and school residents [5][2]. Empowerment is aimed at stakeholders (school residents and parents) in order to develop their active participation in character development. Meanwhile, the socialization is aimed at raising awareness and positive attitude towards the

development of the nation's character in order to create a society that has Pancasila. Sixth, cooperation and coordination with parents and the community, institutions, mass media, business world, and government [2]. This collaboration and coordination is carried out to streamline and streamline efforts to develop character values.

In more detail, the formation of positive characters can be done through several approaches and models presented in the table below:

Tabel 4. Approaches and Models in Character Education

NAME OF RESEARCHER	APPROACH
Dalimunte [3]	Structural instructive approach, namely the strategy of character building has become a commitment and policy of school leaders so that various policies and regulations appear that support character activities in schools along with various supporting infrastructure including the habituation side.
	A formal curricular approach, namely character building is carried out in integrating and optimizing teaching and learning activities in all subjects and characters developed.
	A fragmented mechanical approach, namely a character-building strategy based on the understanding that life consists of various aspects and views education as planting and developing a set of life values, each of which runs and moves according to its function.
Amri et al., [14]	A systematic organic approach, namely character education is a school system that seeks to develop a value- and ethical-based view or spirit of life which is manifested in attitudes, behaviors, and life skills that have character for all school members.
	Value planting approach, is an approach that focuses on inculcating social values so that they can be firmly embedded in students.
	Cognitive development approach, that is, students are accustomed to think actively about the moral problems that exist around them, where students are trained to make decisions. So that in the end students are trained to be responsible for the decisions they make.
	Value clarification approach by giving emphasis to help students examine their own feelings and actions, which further enhances the ability of students' awareness of the values that are self-defined by students.
Guidebook PPK [15]	Action learning approach, seeks to emphasize the efforts of the population to facilitate by providing opportunities to carry out moral actions that are carried out individually/in groups.
	Class-based approach, can be done through: integration into the curriculum, class management/class management, choice and use of learning methods, thematic learning, literacy movement, guidance and counseling services.
	School culture-based approach, is an activity to create a climate and environment that supports KDP to cope with the classroom and involves the entire system, structure, and education actors in schools. Included in this approach is overall school governance, curriculum design, and the making of school rules and regulations.
	Community-based approach, which involves and collaborates with institutions, communities, and communities outside the school environment.
NAME OF RESEARCHER	MODEL
Amri et al., [14]	Applying learning methods that involve the active participation of students. This can be done through: providing concrete, meaningful, and relevant subjects to the context of their lives.
	Creating a conducive learning environment. This data is created through: assignment, habituation, training, learning, direction, and example.
	Provide character education explicitly, systematically, and continuously.
	Learning methods that pay attention to the uniqueness of each student, which applies all aspects of human intelligence.
Nurul Zuriah [2]	The autonomy model, namely by positioning character education as a separate subject.
	Integration model, which integrates character education with all subjects.
	Extracurricular model, which includes character education through activities outside of school hours. There are two forms: (1) Extracurricular activities managed by the school with the person in charge. (2) Partnership with other institutions that have the capability in character building.
	Collaboration model, which is collaborating the three models above.

Sumber: Various Sources Researched by Researchers

The appropriate approach is an approach that emphasizes student activity. Examples of learning methods that can be used: scientific learning methods/scientific

learning, inquiry/discovery learning methods, problem-based learning methods/problem-based learning, project-based learning methods/project-based

learning, cooperative learning methods/cooperative learning, learning-based methods text/ text-based instruction/ genre based instruction). Some of these methods can be chosen by the teacher contextually with the hope that students can have the skills needed in the XXI century, such as: critical thinking skills, communication skills, creative thinking, including mastery of international languages, and cooperation in learning (collaborative learning) [22].

Character Education-Based Economic Learning

Character education is an effort to instill intelligence in thinking and behaving well and becomes a characteristic that can be applied in dealing with oneself, others, the environment, and God Almighty which is manifested into the mind (cognitive/knowledge), attitude (affective), and behavior / actions (psychomotor). Character education considers all aspects according to the theory of character education development which covers three domains at once. To create good character education, it is necessary to integrate learning activities including economic subjects. This is needed so that students can practice economic material in accordance with the philosophy and life of the nation in their daily lives.

Fahimul formulates that character education in economics is referred to as morals or character in economic actors which is built and realized in economic activities that are oriented towards progress and do not harm other parties. Furthermore, Fahimul summarizes three attitudes that need to be instilled and manifested in economic learning, namely: responsibility, honesty, and caring [23].

First, the responsible attitude of economists to themselves, others, and to the country's economy. Being responsible for yourself means that as a producer, you should take care to maintain your business by utilizing the potential that exists in yourself as much as possible. Economic actors (producers)

who are responsible for themselves will have a positive influence on the economy of others and the country. For example: it can provide jobs to the surrounding community, so that people who get income can contribute to state revenue, namely through taxes or others. In addition, as a producer should be responsible for things that can harm others, for example in terms of environmental damage. In addition, economic actors (consumers) should also be responsible for economic activities. Consumers in consuming goods or services must be selective and careful.

Second, promoting honesty in economic activities. This is necessary because if economic activity is carried out without honesty, sooner or later it will collapse. The cultivation of an attitude of honesty can foster trust in consumers about the products produced, so that it will lead to business progress. On the other hand, an attitude of honesty needs to be developed as a way to avoid negative actions that are intended to maximize profits, but in reality they are detrimental to many people.

Third, instilling a caring attitude which is an attitude oriented towards attention, both attention to others and the environment. The attitude of concern must be embedded in business actors so as not to cause activities that cause losses, for example: counterfeiting, illegal forest burning, environmental pollution, and others. This caring attitude is often forgotten by economic actors, they only think about big profits without paying attention to the after effects. In fact, such actions can clearly threaten the sustainability of the national economy.

Furthermore, in a study conducted by Yoyok et al., it is stated that character education is related to economic learning, then several strategies and models are needed. Here are some strategies that can be cited, namely [24]: First, a clear, firm, and precise understanding of the economic system based on the ideal foundation (Pancasila), the constitutional basis (UUD 1945, Government Regulations, Presidential

Decrees, Decrees, Regional Regulations, and others) and operational basis (national planning, covering the interests of provinces and cities/districts; the basis for planning and implementation, including planning carried out by departments/institutions and regions (provinces and cities/districts)). On the other hand, it is necessary to have an understanding of the goals, targets and targets rooted in the Pancasila Economic System (SEP) that reflects Indonesian culture, such as: (1) The role of the state and private businesses is still needed to be developed side by side to create a just and prosperous society. (2) The principle of kinship and intimacy of human relations is the basis of working relations between economic institutions. (3) The community has a central role in the SEP, meaning that the steps must be in accordance with and in harmony with the interests of the community. (4) Earth and water and other natural resources for the prosperity of the people are controlled by the state. (5) The SEP value system influences the behavior of economic actors and always follows the dynamics of community growth.

Second, education staff need to direct students through various media and activities so that students try to find references from various media. In addition, being able to introspect and prepare to become a meaningful Indonesian person. Third, describe Indonesia's economic conditions on a micro and macro scale, provide information about the capabilities of Indonesia's natural and human resources, and determine the position of Indonesia's economy globally. Fourth, in order to develop character, one can take advantage of the existing culture in the institution. And emphasizes critical and creative thinking, collaboration, and learning to make plans, programs, policies and statement decisions based on the philosophy of the Indonesian nation. Fifth, habituation or example that is carried out in stages, for example: habituation through the learning process. Sixth, cooperate with various institutions, mass media, private institutions, and

community leaders. Cooperation is carried out by providing examples or examples of meaningful, innovative, productive, responsible, persistent, honest, and others life.

In addition to the strategies above, there are also models that can be used, including: (1) Providing information about the Indonesian economy rationally, so that it can be understood correctly about what, why, and how the Indonesian economy is. (2) Formulating policies/regulations, culture, and standards of behavior to be agreed upon and carried out together in order to be able to form conditions that reflect an attitude of character and love for the homeland. (3) Creating communication with various parties to strengthen relations and cooperation, as well as socializing the institution's vision and mission, contents and targets of character education so that they can change patterns of thought, attitudes, and actions that have national character. (4) The process of developing character education requires exemplary and honesty, realistic and religious life patterns, not for temporary worldly prosperity and welfare but for life [24].

The right character-based economic learning approach is to use student centered, because it emphasizes the activities and attitudes of students. This approach is expected to develop character on the basis of the awareness of the hearts of the students themselves. In addition, students will discuss phenomena and look for alternative problem solving. This economic learning approach can be reflected in the learning method which includes the inclusion of values, exemplary, facilities and skill development. And to accelerate and support the achievement of goals, an economics textbook based on character education is needed [24].

From the descriptions of character education, researchers can conclude about economic learning based on character education, namely character education must be instilled into economic subjects through the following steps: First, identify the

character values to be instilled in students. This identification can be adjusted to the character values mentioned by the ministry of education or can also be determined according to the culture or rules that apply in the local community. For example, the economy requires values of honesty, responsibility, caring, mutual cooperation, togetherness, religious, hard working, not easily discouraged, creative, open to change, and others that are considered in accordance with the Indonesian economy.

Second, provide a precise and clear understanding of the Indonesian economic system based on Pancasila and the 1945 Constitution, as well as other regulations set by the government. Teachers also need to make it clear to students that in doing economic activities they should not be separated from religious rules (divinity) and always pay attention to the rights for themselves, others, and the environment. In addition, teachers also need to straighten out the previous economic principle which was "With the smallest cost to get the maximum benefit" to "maximizing existing potential, maximizing existing resources, resource efficiency, maximizing results according to costs or resources. available" [23]. Because these two economic principles have different meanings. As explained by Amri, that this principle needs to be straightened out because it contains elements of greed and greed, and has the intention to earn big profits by keeping costs to a minimum. With this context, it is possible for economic actors to reduce costs to a minimum by going through improper means (committing fraudulent actions such as: using hazardous materials or using materials that are no longer feasible but are transformed into as if they are fit for use, not giving proper rights to employees / labor, corruption, and other commendable acts).

Third, instill and familiarize / imitate the values of national character into students. This can be done in the learning process (introduction, core, and closing) and outside the classroom. In preliminary activities, it can be done by: getting students to pray

before and after the learning process, providing motivations that can build the character of students. This activity can be done by: applying learning methods that can hone students' abilities in exploring literacy, critical thinking, creative thinking, communicative, collaborative so that students will get used to solving problems and making decisions. Teachers should link learning materials with real life, have broad insight, and update with the times. Teachers also need to reprimand students if they take actions that are not in accordance with character values. Closing activities are carried out by: reflection, giving appreciation, drawing conclusions, and conveying future learning plans, as well as giving advice.

Fourth, build good relations and cooperation with other parties such as parents, institutions, the business world, the mass media, the community, and the government. The formation of a good synergy can make it easier for teachers to instill and familiarize students with the character values that have been identified previously.

Fifth, be consistent between what is said and what is done so that students can make teachers as role models. This last strategy is a very important strategy and must be applied by a teacher. As the meaning of the word "guru" in Javanese according to *kerata basa* or *jarwa dhosok* is an abbreviation of "*digugu lan ditiru*" which has the meaning to be followed and imitated [16]. Therefore, a teacher should meet several criteria to be able to become a strong and ideal figure according to the average base.

Furthermore, Gunawan said that a teacher will carry out his duties well if he applies the "*Dasa Ma*" or *Dasa "M"*, namely: *Manembah* (faith and fear God, worship according to religion and belief). *Momong* (*ing ngarso sung tulodho* – guiding, nurturing, directing, and being a role model; *ing madyo manguk karsa* – giving enthusiasm, motivation to be independent and creative; *tut wuri handayani* – giving influence and encouragement from behind, so that students dare to walk and perform in

forward and able and willing to take responsibility). Momot (patient and resistant in dealing with problems; able to accept advice, criticism, suggestions, and absorb information; open-minded; not proud when flattered).

Momor (able to adapt to both vertical and horizontal relationships; open to the times).

Mursid (has broad insight and point of view in making decisions but does not deviate).

Murokapi (its presence and presence is very necessary and meaningful for students, prioritizing the public interest in carrying out tasks, being wise and fair in making decisions). Mapam (having strong physical and mental resilience, namely diligent, tenacious, determined, alert, virtuous, not easily fascinated and surprised, not arrogant, and responsive). Mituhu (loyalty to Pancasila, the 1945 Constitution, laws and regulations, superiors, duties, and work with full responsibility). Mitayani (reliable). *Mumpuni* (having more abilities) [16].

The learning model that can be applied is the disclosure/research-based learning model (discovery/inquiry learning), because this model can strengthen the scientific/scientific approach, integrated thematic (thematic between subjects), and thematic (in a subject). approach that can be used, namely the scientific/scientific approach. Another model, is a learning model that can produce project-based learning, because it can encourage students to produce contextual work, both individually and in groups [25].

In addition to the models above, teachers are allowed to use learning models according to the situation and conditions in the field. Some suggested learning models are learning models that emphasize the activeness of students, for example: cooperative learning, problem based learning, contextual teaching and learning, and PAIKEM.

The implementation of the above strategies certainly cannot be separated from the manufacture of learning tools that have been adapted to the competencies and standards that have been regulated by the Ministry of

National Education. With the above strategies, it is hoped that students can be formed into economic humans who pay attention to themselves and relationships between others, between the environment, and God Almighty. In addition, they can become economic actors who obey the rules set by the state based on the philosophy of the nation and the 1945 Constitution (in accordance with Article 33 of the 1945 Constitution). So that it can contribute properly and correctly to the Indonesian economy towards a better and advanced nation following the times, as expected from national education as stated in Law Number 20 of 2003.

CONCLUSION

Character education is an effort to instill good habits (habits) so that students are able to understand right - wrong, able to feel, make good - bad decisions, maintain good things, and realize good things in everyday life. The good life that is meant is for oneself, among others, the nation and state, the environment, and God Almighty. Character education can be delivered through: the business world, mass media, government, education units (involving: principals, teachers, staff, students) as well as families and community members. The history of character education has existed since the first time the Indonesian state was founded, namely at the beginning of Independence in 1945 until now. Character education in Indonesia is based on Pancasila and the 1945 Constitution.

In the era of digitalization and globalization, the application of character education is urgent, because it is starting to see a decline in the values of national character. The urgency of one of them can be done through the integration of character education in subjects, culture/rules, extracurricular, school environment, as well as collaborating with parents, community, institutions, and government.

There are several strategies that can be applied in implementing character education that is integrated into economics subjects:

(1) Identifying the character values to be achieved. (2) Straightening economic principles and providing correct insight into the Indonesian economic system. (3) Application in the learning process. (4) Creating good synergy with other parties. (5) Be consistent between what is said and what is done. These five strategies should be followed by making learning tools that are adjusted to the competency rules and standards of the Ministry of National Education.

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