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Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang

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Abstrak. Kegiatan ini bertujuan untuk mengedukasi anak-anak usia dini, mengenal uang dengan benar, mengelola uang dengan bijaksana, pentingnya menabung untuk masa depan, sehingga anak-anak memiliki tingkat pengetahuan dan keterampilan dasar mengelola keuangan dengan baik dan benar. Kegiatan dilaksanakan di Desa Pisang Pala Kecamatan Galang dengan target anak-anak yang berada pada kelas 5 dan kelas 6 SDN 101979 dan SD Inpress. Luaran kegiatan adalah tingkat literasi keuangan anak anak berubah dari not literate menjadi minimal less literate atau bisa menjadi well literate, kemudian akan dituangkan dalam artikel yang diterbitkan pada prosiding atau jurnal nasional. Metode edukasi dilakukan melalui sosialisasi dan edukasi dengan menyampaikan materi secara langsung, praktek membuat celengan dari botol minuman bekas, dan focus group discussion sehingga bisa melihat langsung umpan balik dan perkembangan peserta pengabdian. Hasil yang diperoleh ternyata anak-anak memiliki tingkat literasi keuangan yang rendah, mengenal uang hanya sebagai alat membeli atau memperoleh sesuatu yang diinginkan, tidak memiliki tabungan yang aktif, dan ternyata anak-anak menyebutkan bahwa orang tua mereka tidak mengarahkan untuk menabung, dan uang saku yang diberikan hanya untuk jajan atau membeli mainan. Seluruh peserta sangat antusias mengikuti seluruh rangkaian kegiatan, memberikan banyak pertanyaan dan mengikuti seluruh instruksi yang diberikan oleh tim pengabdi.

Kata kunci*: Literasi keuangan, Anak, Usia Dini, Uang, Tabungan*

Abstract. This activity aims to educate children at an early age, get to know money properly, manage money wisely, the importance of saving for the future, so that children have a basic level of knowledge and skills to manage finances properly and correctly. The activity was carried out in Pisang Pala Village, Galang District, targeting children who were in grade 5 and grade 6 of SDN 101979 and SD Inpress. Activity output is the level of early childhood financial literacy changing from not literate to at least less literate or can be well literate, then it will be stated in articles published in proceedings or national journals. The educational method is carried out through outreach and education by delivering material directly, the practice of making piggy bank from used drink bottles, and focus group discussions so that they can see directly the feedback and development of service participants. The results obtained show that children have low levels of financial literacy, recognize money only as a means of buying or obtain something they want, do not have active savings, and it turns out that children say that their parents do not direct savings, and allowance which is given only for snacks or buying toys. All participants were very

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enthusiastic about participating in the whole series of activities, giving lots of questions and following all instructions given by the team.

Keywords: *Financial Literacy, Children, Early Childhood, Money, Savings*

PENDAHULUAN

Keluarga yang sejahtera sangat berhubungan dengan kemampuan keuangan yang dimiliki oleh seluruh anggota keluarga dalam mengelola keuangan pribadinya. Kemampuan keuangan yang dimiliki tidak hanya tentang mampu menghasilkan pendapatkan yang cukup memenuhi kebutuhan hidup, melainkan juga kemampuan untuk mengelola keuangan dengan bijak dan tepat, mengambil keputusan yang tepat dalam menggunakan uang. Kesulitan keuangan keluarga lebih banyak disebabkan karena anggota keluarga tidak memiliki pengetahuan dan keterampilan mengelola keuangannya pribadinya dengan baik sehingga berdampak pada kesehatan dan kesejahteraan mereka secara fisik maupun rohani. Tingkat literasi keuangan yang baik akan memberikan dampak pada kesejahteraan masa depan pribadi dan keluarga. (Gunawan, Pulungan, & Koto, 2018; Pulungan, 2017; Rapih, 2016)

Banyak studi yang memberikan informasi bahwa sikap seseorang dalam mengelola keuangannya, berkaitan dengan pola konsumtif, pola belanja, dan pilihan mereka untuk menggunakan uangnya untuk barang atau asset tidak berharga atau tidak produktif, membeli tanpa perencanaan, membeli tanpa mempertimbangkan manfaat, bersifat hedon, mengutamakan lifestyle, menjaga gengsi dan penngakuan status sosial mengancam kesejahteraan dan keamanan masa depan seseorang dan keluarga secara menyeluruh yang berdampak pada kesejahteraan ekonomi suatu bangsa/negara secara lebih luas. Kebiasaan konsumtif ini atau perilaku hedon ini tidak hanya pada orang dewasa tetapi juga sudah terjadi pada anak-anak, karena orang dewasa yang menjadi contoh teladan tidak memberikan pelajaran atau contoh yang baik sehingga anak-anak mengikuti kebiasaan atau perilaku yang salah (Gunawan et al., 2018; Pulungan, Murviana, & Syahfitri, 2018; Rapih, 2016)

Pendidikan keuangan sangat penting bagi semua kalangan usia, khususnya anak-anak. Pendidikan tentang bagaimana cara mengelola keuangan secara bijak sesuai dengan kebutuhan. Edukasi tentang mengelola uang dengan baik harus dimulai sejak usia dini khususnya anak pra sekolah dan anak usia sekolah dasar. Bangsa Indonesia sendiri masih sangat jarang atau sedikit melakukan edukasi keuangan pada anak usia dini, kondisi ini terjadi di lingkungan keluarga hingga sekolah/universitas. Ada budaya masyarakat yang merasa sungkan, sensitif atau tabu jika membicarakan uang, anak-anak belum pantas untuk membicarakan uang, sehingga pengetahuan, sikap dan perilaku masyarakat kita tentang mengelola keuangan masih sangat terbatas. Dampaknya muncul bahwa literasi keuangan bukan kecakapan hidup yang penting untuk menjadi bekal hidup dan masa depan anak.

Data diperoleh bahwa tingkat literasi keuangan anak masih sangat rendah, pola hidup hedon dan konsumtif sangat menguasai perilaku dan kehidupan remaja saat ini, rendahnya jumlah tabungan milik pelajar menjadi fokus dan alasan penting untuk mulai memperhatikan pengetahuan dan keterampilan keuangan anak-anak sejak dini sehingga nanti masa remaja dan dewasanya memiliki keuangan yang sehat. Berdasarkan survey nasional literasi dan inklusi keuangan pada

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tahun 2016 yang dilakukan oleh (OJK 2016), menunjukkan indeks literasi keuangan masih sebesar 29,66%(Otoritas Jasa Keuangan, 2016; Pulungan et al., 2018) Tingkat literasi keuangan yang rendah banyak terjadi pada masyarakat berpenghasilan rendah karena kondisi keuangan mereka masih belum cukup, mereka tidak banyak bersentuhan dengan produk dan layanan perbankan karena mereka lebih mengandalkan tabungan bersifat tradisional(Kusuma, 2014)

Pemerintah bersama OJK dan perbankan nasional menggalakkan program edukasi keuangan bagi anak sejak usia dini sehingga anak-anak Indonesia memiliki tingkat literasi keuangan yang baik, tidak bersifat konsumtif dan hedon, mampu mengendalikan pengeluaran, mampu membedakan mana kebutuhan dan mana keinginan. Sejak awal mereka belajar, semakin dini mereka belajar pentingnya menabung maka akan semakin besar manfaatnya bagi masa depan.

Perlu dilakukan pengabdian berupa edukasi keuangan bagi anak-anak usia dini yang berada pada tingkat usia sekolah dasar kelas 5 dan 6 di Desa Pisang Pala Kecamatan Galang. Mayoritas anak-anak sangat gemar belanja, jajan, dan mereka tidak memiliki tabungan tetapi memiliki uang saku yang cukup banyak. Edukasi ini akan mengajarkan mereka tentang makna dan pentingnya uang, mengelola uang dengan baik dan benar, pentingnya menabung, tabungan sangat bermanfaat untuk meraih masa depan yang baik, sehingga mereka akan terbiasa hidup dengan bijaksana dalam menggunakan uang dan terbiasa menabung demi masa depan yang mapan.

METODE DAN BAHAN

Pengabdian masyarakat ini dilakukan melalui beberapa tahapan kegiatan yang saling berkaitan satu sama lain. Pengabdian diawali dengan melakukan survey langsung kepada masyarakat Desa Pisang Pala untuk melihat situasi dan kondisi masyarakat serta kondisi perilaku keuangan masyarakat termasuk anak-anak kecil di sana. Survey dilakukan dengan teknik diskusi dan wawancara langsung. Target pengabdian ini langsung kepada anak-anak kecil yang sekolah di SD negeri yang ada di Desa Pisang Pala Kecamatan Galang. Tahapan awal survey dilakukan agar bisa mempersiapkan materi yang akan disampikan, menyusun jadwal pelaksanaan edukasi, pembagian tugas kepada tim pengabdian.

Sosialisasi dilakukan di awal Agustus 2019 dengan melakukan silaturahim kepada kepala desa sekaligus menyampaikan maksud dan tujuan pelaksanaan pengabdian ini, jadwal dan jalinan kerja sama antara tim dan kepada desa. Tim pengabdian ini terdiri dari 1 orang dosen ekonomi, 1 orang dosen manajemen pendidikan, dan 2 orang mahasiswa. Peserta pengabdian ini adalah anak-anak SD Inpress dan SDN 101979. Tim fokus pada siswa SD kelas 5 dan 6, total peserta ada 50 orang. Pelaksanaan pengabdian dilaksanakan pada tanggal 16 Agustus 2019. Tempat pelaksanaan di SD Inpress dan SDN 101979. Tim pengabdian bekerja sama menggunakan pendanaan pribadi.

Tim pengabdian menyampaikan materi yang terdiri dari (1) mengenal uang (2) mengelola uang dengan benar (memilih antara kebutuhan dengan keinginan) (3) pentingnya menabung (menggunakan media celengan atau simple)

HASIL DAN PEMBAHASAN

Peserta pengabdian masyarakat adalah anak-anak SD di kelas 5 dan 6, diketahui hanya 37% yang memiliki tabungan secara formil atau memanfaatkan tabungan yang disediakan lembaga keuangan formil (simpanan pelajar), 20% tidak memiliki tabungan formil dari lembaga keuangan formil seperti bank melainkan menggunakan celengan atau menyimpan uangnya pada orang tua (ibu), sisanya jauh lebih besar 43% tidak memiliki tabungan sama sekali. Berdasarkan hasil Focus

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Group Discussion (FGD) yang dibuat dengan cara belajar, bermain, dan berhitung (CALISTUNG) bersama anak-anak diperoleh beberapa informasi bahwa (1) mereka mengenal uang hanya sebagai untuk uang jajan dan bermain, uang menjadi alat untuk memenuhi keinginan mereka membeli mainan, uang bukan sebagai alat membeli masa depan yang nyaman (2) mereka tidak dibiasakan untuk menabung oleh orang tua, orang tua mereka tidak mengenalkan budaya menabung atau menelaskan bahwa tabungan sangat penting (3) orang tua memberikan uang karena diminta untuk membeli mainan atau jajanan (4) anak-anak tidak paham membedakan mana kebutuhan dengan keinginan (5) mayoritas anak-anak menjawab orang tua mereka sendiri terlihat lebih banyak membeli dibandingkan menyimpang uang (6) uang saku dominan untuk belanja atau jajan(7) perilaku keuangan yang mereka jalani sekarang sebagai akibat kondisi keuangan orang tua yang memiliki penghasilan sedikit atau "miskin" (istilah anak-anak). Peserta sangat antusias mengikuti kegiatan belajar, bermain sambil berhitung. Mereka memperhatikan dengan sangat seksama seluruh materi yang kami sampaikan. Hasil lain yang kami peroleh dari evaluasi tingkat pengetahuan keuangan anak-anak tersebut hanya 2% yang memiliki *well literate*artinya secara penuh orang tua mengajarkan dan memberikan contoh teladan tentang pentingnya menabung, tidak banyak jajan, memiliki uang saku yang produktif, 50% memiliki tingkat literasi rendah "*not literate"*karena sama sekali tidak memahami tabungan, uang saku yang produktif, mayoritas lebih senang jajan atau belanja dibandingkan menabung, dan menyatakan orang tuanya tidak memberikan contoh teladan dalam menabung. 48% anak-anak diketahui sangat rendah tingkat literasi keuangannya "*less literate"* karena mereka memahami dan sadar bahwa menabung itu penting, jajan yang banyak menghabiskan seluruh uang saku tidak baik, tetapi mereka tidak memiliki tabungan dan tetap lebih memilih mengelola uang sakunya dengan membeli keinginan mereka karena didukung oleh orang tua.

Masyarakat ekonomi rendah mayoritas memiliki literasi keuangan yang rendah dan tidak mampu mengelola keuangan dengan baik. Mereka masih percaya dengan pihak yang menawarkan produk tabungan atau investasi yang tidak resmi, menggunakan jasa rentenir untuk memperoleh dana darurat karena lebih mudah meskipun akan menyulitkan karena disertasi bunga tinggi, masih mengandalkan tengkulak bahkan terjerat investasi bodong (Pulungan, 2017) Literasi keuangan yang baik akan menggambarkan perilaku yang baik dalam mengelola keuangan pribadi, sehingga nanti mampu membuat keputusan yang baik dalam menggunakan uangnya maupun untuk masa depannya (Gunawan et al., 2018)

Hari pertama diberikan materi diberikan dengan santai dan ringan, program calistung disampaikan dengan alat peraga dengan melibatkan mahasiswa untuk membantu memperagakan membuat celengan dari botol plastik bekas dan diwarnai sehingga anak-anak sangat antusias untuk mengisi celengan yang mereka buat sendiri. Materi juga diberikan pada hari kedua yang disertai dengan evaluasi akhir untuk melihat feedback hasil dari edukasi yang diberikan kepada anak-anak. Pada saat pemberian materi, anak-anak juga sangat antusias memberikan tanya jawab tentang uang, tentang tabungan, tentang masa depan, bahkan tentang "enaknya jadi orang kaya" sehingga tim pengabdi bisa melihat perkembangan pengetahuan mereka tentang uang, tabungan dan pentingnya persiapan masa depan.

Hasil evaluasi di hari kedua tim memberikan pertanyaan yang sama dengan pertanyaa pada hari pertama dan diperoleh hasil yang baik. Anak-anak sudah bisa memahami untuk memiliki perilaku yang positif dalam menggunakan uang sakunya, penting memiliki tabungan, tidak menghabiskan seluruh uang, tidak jajan atau membeli sesuatu karena keinginan melainkan

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mengutamakan menabung. Secara terukur terjadi peningkatan pengetahuan mereka tentang uang dan tabungan walaupun tidak signifikan, yaitu seluruhnya sudah memiliki tabungan, mau memasukkan uang jajannya ke dalam celengan yang sudah dibuat. 5% anak-anak masuk dalam kategori "*well literate"*, 48% kategori "*less literate"* tapi sudah memiliki tabungan dari botol calengen yang dibuat sendiri, dan 47% kategori "*not literate"*.

Anak-anak bersama orang tua sangat berharap ada sosialisasi dan edukasi lanjutan dari tim pengabdi untuk tahun berikutnya sehingga anak-anak terus dalam pantauan dan bimbingan untuk menabung dan melatih mereka mengelola keuangan dengan baik. Mereka juga berharap kami tetap membuka komunikasi untuk berdiskusi dengan memberikan nomor kontak whatsapp secara pribadi. Materi edukasi juga ditinggalkan bagi orang tua sehingga mereka dapat membaca dan mengedukasi anak-anaknya secara mandiri di rumah.

SIMPULAN

Anak-anak memiliki tingkat literasi keuangan yang rendah, memahami uang hanya untuk konsumtif (jajan atau membeli mainan atau sesuai dengan keinginan), mereka tidak memahami perbedaan kebutuhan dan keinginan, orang tua mereka tidak mengajarkan pentingnya menabung atau menggunakan uang saku dengan baik. Anak-anak sangat senang dengan progam Calistung (baca, nulis, berhitung sambil bermain), mereka antusias menerima materi yang diberikan, semuanya semangat memuat celengen dari botol plastik bekas yang dikreasikan sesuai dengan keinginan mereka. Tim pengabdi memberikan materi dengan bahasa dan komunikasi yang ringan khusus untuk anak-anak SD sehingga mudah dipahami, dengan cara yang menyenangkan sehingga anak-anak mudah menerima dan memahami materi dan target pengabdian tercapai. Pengabdian berjalan lancar dan terjalin komunikasi yang baik dan menyenangkan antara peserta dan tim pengabdi.

UCAPAN TERIMA KASIH

Ucapan terima kasih penulis sampaikan kepada pihak kepala desa dan masyarakat Desa Pisang Pala Kecamatan Galang khususnya anak-anak yang mau menerima kehadiran dan antusias mengikuti kegiatan yang tim pengabdi laksanakan. Terima kasih juga kepada mahasiswa yang membantu program pengabdian masyarakat ini.

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06-Oct-2018

Dear Dr. :

Manuscript ID JPA-18-0139 entitled : " Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang " which you submitted to Journal of Psychoeducational Assessment, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter. I appreciate your patience with the review process.

The reviewers noted strengths in the manuscript, particularly its methods and execution; however, the reviewers also expressed concerns about it. Based on the reviewers' responses, I ask that you revise your manuscript to address their comments in a revision. The reviewers were helpful in detailing ways to think about these issues and adjust the manuscript accordingly, so I encourage you to examine their comments carefully as you revise. It is likely I will send your revised manuscript to one of these initial reviewers. As with any manuscript, I cannot guarantee that these efforts will translate to acceptance in JPA.

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Reviewer(s)' Comments to Author:

Reviewer: 1

Comments to the Author
Thank you for the opportunity to review this manuscript (JPA-18-0139). This article described the development and validation of the Perceived Research Environment Scale (PRES), a faculty-report measure for use in higher education institutions. I hope the following comments will assist the authors in revising their manuscript.

1.) This study seems to lack of a cohesive, unifying theoretical framework. The authors vaguely reference potential applications of Bronfenbrenner's ecological theory, but it is unclear how this theory guided instrument development and the analyses. The authors also reference several studies exploring various aspects of research environments, but these variables do not seem to be united in any particular framework. It would have been more compelling for the authors to apply a specific theoretical framework to guide the development of the measure.

2.) On page 7, the authors describe a method for randomly assigning participants to Samples A and B. They contend that the groups were comparable with respect to several demographic variables; however, I am most interested in knowing whether the groups were comparable with respect to institution. Participants came from only four institutions, and it is likely that participants from the same university would rate their research environments similarly (given that they are likely experiencing similar pressures). Is it possible that either Samples A or B consisted of a disproportionately large or small number of faculty from any one of the four institutions? This might impact the results. Ideally, the sample would have comprised faculty from a variety of different institutions.

On a related note, it might be interesting to see whether faculty from the same institution had similar ratings of their research environments. I suppose the ratings might be similar for some items (availability of funding) but less similar for items that vary more across individuals (e.g., access to informal mentoring).

3.) The authors note that there were no significant differences between Sample A and Sample B with respect to age. I'm not sure how meaningful this assertion is, given that approximately 50% of participants in both samples did not report their ages. This constitutes a fairly large amount of missing data.

In general, how were missing data handled in this study? This is important to discuss in the manuscript.

4.) I would have liked to have had some more information about the 42 academics included in the focus groups as well as the four independent reviewers who rated the suitability of the items (p. 6). For example, who were the reviewers and what qualified them for this task?

5.) The authors administered a measure of research involvement (i.e., the Research Involvement Scale). I would be curious to know if Samples A and B differed with respect to scores on this measure. If one group were more involved in research than the other, the two samples would not be comparable on a very important dimension (especially given the nature of the instrument the authors are developing).

6.) The authors sampled participants with a wide range of academic roles, including professors and lecturers. I can imagine that some of these positions are not inherently or contractually research roles. Would respondents with positions that were non-research oriented be the best respondents for this type of measure?

7.) The sample included very few full professors (i.e., approximately 1% of each subsample), which seems problematic for a couple of reasons. First, how might this have impacted the authors attempts to determine whether items were responded to differently by faculty in various positions? Were subsamples for each position (e.g., full professor, associate professor, assistant professor) large enough (and comparable enough in size) to detect response differences across groups? Second, full professors may have more institutional knowledge and research experience than associate and assistant professors. To have so few in the sample appears to be a notable limitation of this study.

8.) I would have also recommended that the authors collect data regarding the length of time participants had been at their respective institutions. Newer faculty might not have had enough time to form opinions about their respective research environments.

9.) I would have been interested to see the internal consistency values for the PRES total score and subscale scores in Sample B. I would recommend the authors report these values.

10.) For the CFA, the authors suggest that three of the four models (i.e., 2nd order model, 5-factor model, and bifactor model) had satisfactory fit statistics. However, CFI values for the 5-factor and 2nd order models were below .95. Some research has suggested that a more appropriate criterion for CFI values is .95 or greater (rather than .90

or greater). The authors may wish to revise their language accordingly. (Please see Hu and Bentler, 1999; reference provided below.)

11.) Minor comments:
a. On page 3, the authors write, “Duffy et al. (2013) interview 17 of the most research-productive counselling psychologists within the American Psychological Association accredited counselling program.” Did the authors mean 17 faculty across a variety of APA-accredited programs?
b. In the implications section, I would further emphasize the potential value of the PRES for informing organizational change. This point is a good one and should be further developed. For example, more detail about the specific uses of the instrument for facilitating organizational improvement would be interesting (and would ultimately make the paper more compelling).

Reference

Hu, L., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis. Conventional criteria versus new alternatives. Structural Equation Modeling, 6, 1-55.

Reviewer: 2

Comments to the Author
This manuscript reports on the development and psychometric evolution of a measure of perceived research environment. Specifically, the measure is designed to tap into a construct comprised of a number of dimensions related to an individual’s perception of the availability of resources, support, and appreciation of research efforts within the institution in which the individual is employed. I found the manuscript to be clear and well-written. The authors did a nice job explaining the concept of the perceived research environment and why it is important, as well as the previous attempts to at psychometric instruments to capture the construct. As illustrated in the introduction, previous measures have been quite specific to either certain fields (e.g., nursing), or populations (e.g., graduate students). Thus, the authors make a good case for a general perceived research environment scale that could be applicable to Universities or other research institutions, regardless of the specific discipline. However, I would recommend the authors add a paragraph at the end of the introduction, before the “Present Study” section, summarizing this and making this rationale more explicit.

There are other strengths of this paper, including conducting item analyses, evaluation of the internal structure with EFA followed by a CFA in a random hold-out sample to confirm the factor structure. The factor analytic methods were appropriate and fit the theoretical conception of the construct, including use of principal axis factoring, direct oblimin rotation, which allows for correlations among the rotated factors, and the use of Velicer’s MAP and parallel analysis to inform the decision on the number of factors to retain. With that said, there are also some areas that should be addressed to improve the paper and the contribution of the study.

I appreciate the fact that the authors conducted focus groups as one of the methods for identifying the important domains of the construct. It would probably be useful if the authors provided a bit more detail about how the information from the focus groups was analyzed, and what dimensions they identified, independent of the dimensions that the identified from the literature review.

The conduct of the item analyses, including evaluation of item response distributions, item-total correlations, and inter-item correlations was appropriate, and an often over-looked step in the process of test development. Although the authors indicated that none of the items were eliminated based upon the item analyses, it would still be useful information to present the results of the item analyses in a table, including mean, standard deviation, skewness, kurtosis, and item-total correlation of each item, as well as the mean item-total correlation, if not for the original set of items, at least for the final set of items after eliminating items due to factor loading issues.

For the EFA, the authors indicate that both the minimum average partial (MAP) and parallel analysis procedures indicated 5 factors, but they do not present the results of the analysis. It is good practice to provide the numbers generated from these procedures that lead to the conclusion. So, for the parallel analysis, the first 6 actual and random eigenvalues can be presented.

Regarding the CFA, the procedures were reasonable, and the fit statistics were appropriate. The computation of Omega’s was also useful. My one suggestion here would be to present a table or figure showing the loadings of the bifactor model, which was determined to be the best fitting model.

The validity analyses were fairly limited in scope, but the measures used were reasonable and the correlations found were supportive of construct validity.

The Discussion section was a bit lacking in content. Given that construct validation requires a multitude of evidence from different methods and perspectives, what is especially needed in the discussion section is suggestions for further developments, such as other constructs, measures, and criterion variables would be useful to further establish the nomological network and construct validity of scores from this measure. I found the statement that the measure

would be useful for “early stages of career counseling” to be perplexing. Perhaps I am missing something, but it seems this measure would only be applicable to someone who is already working in an institution with some kind of research focus. Otherwise, what “research environment” are they reporting on. In addition, it is premature to recommend a measure for applied use after one development study.

3. Bukti Konfirmasi Submit Revisi Pertama, Respon kepada Reviewer, dan Artikel yang Diresubmit (3 Nov 2018)

Gmail

Journal of Psychoeducational Assessment - Manuscript ID JPA-18-0139.R1

Journal of Psychoeducational Assessment <onbehalfof@manuscriptcentral.com> Sat, Nov 3, 2018 at 8:08 PM
Reply-To: JPA@sagepub.com
To:

03-Nov-2018

Dear Dr. :

Your manuscript entitled "Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang " has been successfully submitted online and is presently being given full consideration for publication in Journal of Webology

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Thank you for submitting your manuscript to Journal of Psychoeducational Assessment.

Sincerely,
Journal of Psychoeducational Assessment Editorial Office

Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang

MANUSCRIPT ID: JPA – 18 – 0139

Reviewer: 1

Comments to the Author
Thank you for the opportunity to review this manuscript (JPA-18-0139). This article described the development and validation of the Perceived Research Environment Scale (PRES), a faculty-report measure for use in higher education institutions. I hope the following comments will assist the authors in revising their manuscript.

1.) This study seems to lack of a cohesive, unifying theoretical framework. The authors vaguely reference potential applications of Bronfenbrenner's ecological theory, but it is unclear how this theory guided instrument development and the analyses. The authors also reference several studies exploring various aspects of research environments, but these variables do not seem to be united in any particular framework. It would have been more compelling for the authors to apply a specific theoretical framework to guide the development of the measure.

Response:
We updated our previous explanations regarding Bronfenbrenner's theory and this section on pages 2-3:

The important role of the research environment for academics is consistent with Bronfenbrenner's (1979, 1986) ecological systems theory. This perspective emphasises that, compared to the objective environment, perceptions of the environment are of primary significance, because it is these that affect and guide behaviour. Bronfenbrenner argued that developing individuals are surrounded by interrelated systems. The inner circle, or microsystem, is where academics have direct, face-to-face contact with significant others, primarily their colleagues. Clusters of microsystems are called mesosystems (e.g., academics talking to colleagues from other departments constitutes a linkage between two systems). Beyond this are settings (i.e., exosystems) that are not experienced directly by the academics, but nonetheless influence their microsystem through links such as communications from management. Bronfenbrenner also described a macrosystem, which incorporated the wider society and culture. The influences here come via policy and reward systems in the university. Bronfenbrenner further proposed a chronosystem, which captures change over time in the characteristics of the individual (e.g., career-related transitions) and environmental change (e.g., national pressure to increase scientific publications and social conditions).

For the individual academic in the research-focused environment, a relational viewpoint, which focuses on the developing individual in a changing context, is considered a useful perspective from which to comprehensively understand occupational and career behaviours (Vondracek, Lerner, & Schulenberg, 1986). These theorists argued that due to the continually changing nature of the individual and the context, a dynamic interactional approach, or a developmental contextual perspective, should be applied to understand occupational and career development. A developmental contextual point of view proposes that the context is not only continually changing, but also that the changes are influenced by the individuals and their characteristics. When considered from this perspective, occupation and career development reflect an interactive process where individuals both affect and are

affected by the features of their environment, including social, cultural, and physical conditions.

In line with Bronfenbrenner's (1979, 1986) ecological systems theory and Vondracek et al.'s (1986) person-context relationships proposition, individuals will function better, demonstrate adapted outcomes, and be more satisfied when their characteristics fit the demands of the environment. Individuals with a good person-environment fit are also likely to receive favourable feedback and input from the surroundings. Conversely, mismatched individuals will tend to demonstrate poorer outcomes and receive less positive feedback.

Person factors (e.g., personality) and background contextual variables (e.g., socio-economic status) also shape learning experiences and thus affect occupational and career behaviours. From a social cognitive perspective (Bandura, 1991; Lent, Brown, & Hackett, 1994), individual interpretations of these experiences shape the development of self-efficacy (beliefs about one's ability to successfully manage and perform courses of action) and outcome expectations (beliefs about the consequences of given actions). Further, self-efficacy fosters favourable outcome expectations, and both self-efficacy and outcome expectations, independently and jointly, foster interests (e.g., research interests and activity) and the development of goals (e.g., intentions to engage in research activities), which, in turn, motivate research-related actions (e.g., research involvement). The success or failure that follows these actions promotes further learning, which then prompts individuals to revise their self-efficacy and outcome expectations, and, in turn, leads to a change in interests and goals. Thus, providing direct and vicarious research-related experiences, giving the opportunity to engage in various research tasks, and opening up research possibilities, should lead to differentiated beliefs about the academic's own capabilities and consequences of performing a particular behaviour, which, in turn, should cultivate research-focused interests and goals that will become more crystallised over time.

2.) On page 7, the authors describe a method for randomly assigning participants to Samples A and B. They contend that the groups were comparable with respect to several demographic variables; however, I am most interested in knowing whether the groups were comparable with respect to institution. Participants came from only four institutions, and it is likely that participants from the same university would rate their research environments similarly (given that they are likely experiencing similar pressures). Is it possible that either Samples A or B consisted of a disproportionately large or small number of faculty from any one of the four institutions? This might impact the results. Ideally, the sample would have comprised faculty from a variety of different institutions.

On a related note, it might be interesting to see whether faculty from the same institution had similar ratings of their research environments. I suppose the ratings might be similar for some items (availability of funding) but less similar for items that vary more across individuals (e.g., access to informal mentoring).

Response:

The composition of academics from the four institutions did not differ significantly across Sample A and Sample B, $\chi^2(3) = 6.31$, $p = .10$. *We added information regarding this on pages 10 and 17.*

With respect to the related note on whether academics from the same university reported similar ratings of their research environment, we did not calculate this, for while it might be interesting, we considered it more relevant for future studies, for example, related to whether different research environments were related to different levels of research output.

3.) The authors note that there were no significant differences between Sample A and Sample B with respect to age. I'm not sure how meaningful this assertion is, given that approximately 50% of participants in both samples did not report their ages. This constitutes a fairly large amount of missing data.

In general, how were missing data handled in this study? This is important to discuss in the manuscript.

Response:

We retained all cases from participants who completed all of the questionnaire items, as all participants were academics. Only a small number of responses (24 survey booklets) had missing scale data, and these were omitted from the analyses.

Some participants did not complete some of their demographic variables. We did not delete these cases or estimate any of the demographic data, as these data were used primarily to describe the sample. We added a statement to this effect in the Limitations section:

"We showed that the scale was unrelated to several demographic variables (e.g., age, gender, tenure, level of education, and institutions), suggesting no inherent bias based on these characteristics; however, we had missing demographic data, and future studies need to confirm this, and examine structural invariance on these and other variables to support the usefulness of the scale."

4.) I would have liked to have had some more information about the 42 academics included in the focus groups as well as the four independent reviewers who rated the suitability of the items (p. 6). For example, who were the reviewers and what qualified them for this task?

Response:

We added these statements on page 6: "The independent reviewers who rated the suitability of the items consisted of 1 professor in psychology who had expertise in career development and test development and 3 doctoral-level psychology academics who had expertise in test development."

We also added these statements on page 7: "The 42 academics included in the focus groups consisted of 6 professors, 12 associate professors, 12 assistant professor, 6 lecturers, and 6 junior lecturers….."

5.) The authors administered a measure of research involvement (i.e., the Research Involvement Scale). I would be curious to know if Samples A and B differed with respect to scores on this measure. If one group were more involved in research than the other, the two samples would not be comparable on a very important dimension (especially given the nature of the instrument the authors are developing).

Response:

The scores of the Research Involvement Scale for Sample A and Sample B did not differ significantly, $t(596) = -.33$ ($p = .74$). We added this information on page 10.

6.) The authors sampled participants with a wide range of academic roles, including professors and lecturers. I can imagine that some of these positions are not inherently or contractually research roles. Would respondents with positions that were non-research oriented be the best respondents for this type of measure?

Response:

All academics sampled had a research component to their role. The practice of employing academics who are teaching-only or administration-only is rarely employed in Indonesia, unlike in some Western countries.

7.) The sample included very few full professors (i.e., approximately 1% of each subsample), which seems problematic for a couple of reasons. First, how might this have impacted the authors attempts to determine whether items were responded to differently by faculty in various positions? Were subsamples for each position (e.g., full professor, associate professor, assistant professor) large enough (and comparable enough in size) to detect response differences across groups? Second, full professors may have more institutional knowledge and research experience than associate and assistant professors. To have so few in the sample appears to be a notable limitation of this study.

Response:

We added this comment to the Limitation section on page 16:

"We only had a very small number of professors in the samples, and the number of associate professors, assistant professors, and lecturers were not proportional. Future studies need to consider the proportion of their sample when collecting data in academics, as this will affect the response regarding perceived research environment."

8.) I would have also recommended that the authors collect data regarding the length of time participants had been at their respective institutions. Newer faculty might not have had enough time to form opinions about their respective research environments.

Response:

We did have these data, but originally did not consider it as a way to describe the sample. We have now reported these details in the Participants section on page 9-10.

9.) I would have been interested to see the internal consistency values for the PRES total score and subscale scores in Sample B. I would recommend the authors report these values.

Response:

We added this ~~ese~~ statement~~s~~ on page 13: "In Sample B, Alpha for the full scale was .93 (M = 112, SD = 16.65), Factor 1 (α = .90, M = 22.87, SD = 4.29), Factor 2 (α = .94, M = 20.36, SD = 6.22), Factor 3 (α = .87, M = 24.44, SD = 3.70), Factor 4 (α = .91, M = 22.53, SD = 4.80), and Factor 5 (α = .89, M = 21.79, SD = 4.59)."

10.) For the CFA, the authors suggest that three of the four models (i.e., 2nd order model, 5-factor model, and bifactor model) had satisfactory fit statistics. However, CFI values for the 5-factor and 2nd order models were below .95. Some research has suggested that a more appropriate criterion for CFI values is .95 or greater (rather than .90 or greater). The authors may wish to revise their language accordingly. (Please see Hu and Bentler, 1999; reference provided below.)

Response:

Hair, Black, Babin, and Anderson (2010) provide fit statistics recommendations that are sensitive to sample size and the number of observed variables to be estimated. For example, a significant χ^2, $\chi^2/df < 3.0$, CFI and TLI values > .92, and RMSEA < .08 indicate satisfactory fit when sample size > 250 and observed variables number between 12 and 30. The CFI

values should be greater than .95 when sample size > 250 and observed variables number below 12.
Our sample size was 292 and the number of observed variables were 15.

11.) Minor comments:
a. On page 3, the authors write, "Duffy et al. (2013) interview 17 of the most research-productive counselling psychologists within the American Psychological Association accredited counselling program." Did the authors mean 17 faculty across a variety of APA-accredited programs?

Response:
The sample was comprised of counseling psychology faculty who were the most cumulatively productive. Duffy et al.'s (2013) study focused on a very specific group of psychologists within one subfield of psychology, i.e., counseling psychology. We clarified this statement in the text on page 4.

b. In the implications section, I would further emphasize the potential value of the PRES for informing organizational change. This point is a good one and should be further developed. For example, more detail about the specific uses of the instrument for facilitating organizational improvement would be interesting (and would ultimately make the paper more compelling).

Response:
We accepted your advice. We added the uses of the instrument for facilitating organizational improvement in the implication section.

Reference

Hu, L., & Bentler, P. M. (1999). Cutoff criteria for fit indexes in covariance structure analysis. Conventional criteria versus new alternatives. Structural Equation Modeling, 6, 1-55.

References:
Duffy, R. D., Torrey, C. L., Bott, E. M., Allan, B. A., & Schlosser, L. Z. (2013). Time management, passion, and collaboration: A qualitative study of highly research productive counseling psychologists. *The Counseling Psychologist, 41,* 881-917. doi: 10.1177/0011000012457994

Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E. (2010). *Multivariate data analysis. A global perspective.* (7th ed.). New Jersey, NJ: Prentice Hall.

Reviewer: 2

Comments to the Author
This manuscript reports on the development and psychometric evolution of a measure of perceived research environment. Specifically, the measure is designed to tap into a construct comprised of a number of dimensions related to an individual's perception of the availability of resources, support, and appreciation of research efforts within the institution in which the individual is employed. I found the manuscript to be clear and well-written. The authors did a nice job explaining the concept of the perceived research environment and why it is important, as well as the previous attempts to at psychometric instruments to capture the

construct. As illustrated in the introduction, previous measures have been quite specific to either certain fields (e.g., nursing), or populations (e.g., graduate students). Thus, the authors make a good case for a general perceived research environment scale that could be applicable to Universities or other research institutions, regardless of the specific discipline. However, I would recommend the authors add a paragraph at the end of the introduction, before the "Present Study" section, summarizing this and making this rationale more explicit.

Response:
We accepted your suggestion. We added these statements on page 6: "It is obvious that there is no general perceived research environment scale suitable for academics. We address this gap by designing a brief, multidimensional, and psychometrically sound instrument that could be applicable to universities and other research institutions regardless of specific disciplines."

There are other strengths of this paper, including conducting item analyses, evaluation of the internal structure with EFA followed by a CFA in a random hold-out sample to confirm the factor structure. The factor analytic methods were appropriate and fit the theoretical conception of the construct, including use of principal axis factoring, direct oblimin rotation, which allows for correlations among the rotated factors, and the use of Velicer's MAP and parallel analysis to inform the decision on the number of factors to retain. With that said, there are also some areas that should be addressed to improve the paper and the contribution of the study.

I appreciate the fact that the authors conducted focus groups as one of the methods for identifying the important domains of the construct. It would probably be useful if the authors provided a bit more detail about how the information from the focus groups was analyzed, and what dimensions they identified, independent of the dimensions that the identified from the literature review.

Response:
We accepted your suggestion. We added these statements on page 7: "The independent reviewers who rated the suitability of the items consisted of 1 professor in psychology who had expertise in career development and test development and 3 doctoral-level psychology academics who had expertise in test development. They independently reviewed the discussions and determined the core ideas, and the team met to synthesise the results. The team identified five salient aspects: of beneficial social relationships, positive reinforcement, support, encouragement, and role modelling."

The conduct of the item analyses, including evaluation of item response distributions, item-total correlations, and inter-item correlations was appropriate, and an often over-looked step in the process of test development. Although the authors indicated that none of the items were eliminated based upon the item analyses, it would still be useful information to present the results of the item analyses in a table, including mean, standard deviation, skewness, kurtosis, and item-total correlation of each item, as well as the mean item-total correlation, if not for the original set of items, at least for the final set of items after eliminating items due to factor loading issues.

Responses:
We accepted your suggestion and added this table:

Table 2
Results of the item analyses

Item	Skewness	Kurtosis	Mean	SD	Item-total correlation
1.	-1.18	2.00	4.57	.93	.62
2.	-1.20	2.43	4.61	.97	.64
3.	-1.05	1.48	4.56	.97	.51
4.	-.73	1.17	4.61	.83	.63
5.	-.97	1.16	4.66	.97	.62
6.	-.90	.14	4.2	1.35	.63
7.	-.81	.10	4.05	1.36	.55
8.	-1.17	.63	4.28	1.32	.56
9.	-.99	.29	4.21	1.34	.52
10.	-.55	-.43	3.88	1.34	.65
11.	-.69	.93	4.96	.78	.41
12.	-.80	1.17	5.15	.73	.37
13.	-.78	.38	4.96	.92	.39
14.	-.68	.70	4.90	.83	.50
15.	-.58	.79	4.87	.76	.39
16.	-1.08	1.32	4.52	1.03	.73
17.	-.83	1.10	4.44	1.02	.72
18.	-1.08	1.38	4.67	1.08	.65
19.	-.81	.71	4.41	1.03	.69
20.	-1.08	1.14	4.53	1.08	.74
21.	-.34	.03	4.08	1.02	.41
22.	-.35	-.46	4.20	1.20	.33
23.	-.55	.15	4.35	1.06	.56
24.	-.61	.22	4.52	1.01	.58
25.	-.69	.91	4.66	.92	.51

For the EFA, the authors indicate that both the minimum average partial (MAP) and parallel analysis procedures indicated 5 factors, but they do not present the results of the analysis. It is good practice to provide the numbers generated from these procedures that lead to the conclusion. So, for the parallel analysis, the first actual and random eigenvalues can be presented.

Responses:
We added this statement on page 11: "The first eigenvalues are: 14.93, 5.20, 2.38, 1.83, and 1.61."

Regarding the CFA, the procedures were reasonable, and the fit statistics were appropriate. The computation of Omega's was also useful. My one suggestion here would be to present a table or figure showing the loadings of the bifactor model, which was determined to be the best fitting model.

Response:
We added these statements on page 14: "Item loadings for factor 1 ranged from .28 to .62, factor 2 from .80 to .89, factor 3 from .30 to .80, factor 4 from .53 to .80, factor 5 from .32 to .55. Item loading for perceived research environment ranged from .35 to 77."

The validity analyses were fairly limited in scope, but the measures used were reasonable and the correlations found were supportive of construct validity.

The Discussion section was a bit lacking in content. Given that construct validation requires a multitude of evidence from different methods and perspectives, what is especially needed in

the discussion section is suggestions for further developments, such as other constructs, measures, and criterion variables would be useful to further establish the nomological network and construct validity of scores from this measure. I found the statement that the measure would be useful for "early stages of career counseling" to be perplexing. Perhaps I am missing something, but it seems this measure would only be applicable to someone who is already working in an institution with some kind of research focus. Otherwise, what "research environment" are they reporting on. In addition, it is premature to recommend a measure for applied use after one development study.

Response:

We accepted your suggestions and revised our statements on page 17:

"Practitioners can use the scale as a diagnostic tool at an early stage of individual's career stage as academics, as well as an evaluation instrument in the next career stages."

And also added these statements on page 17:

"Finally, further developments, such as testing the relationships with other constructs, measures, and criterion variables would be useful to establish the nomological network and construct validity of scores from this measure."

***

Journal of Psychoeducational Assessment

Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang

Journal:	*Journal of Psychoeducational Assessment*
Manuscript ID	JPA-18-0139.R1
Manuscript Type:	Regular Article
Keywords:	perceived research environment, scale development, academics, university, higher education

Abstract:	This activity aims to educate children at an early age, get to know money properly, manage money wisely, the importance of saving for the future, so that children have a basic level of knowledge and skills to manage finances properly and correctly. The activity was carried out in Pisang Pala Village, Galang District, targeting children whowere in grade 5 and grade 6 of SDN 101979 and SD Inpress. Activity output is the level of early childhood financial literacy changing from not literate to at least less literate or can be well literate, then it will be stated in articles published in proceedings or national journals. The educational method is carried out through outreach and education by delivering material directly, the practice of making piggy bank from used drink bottles, and focus group discussions so that they can see directly the feedback and development of service participants. The results obtained show that children have low levels of financial literacy,

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Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini
Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang

Introduction

Education, research, and services are the three key functions characterizing the academic profession in modern-day, higher education systems (Eam, 2015), although academic research and publications have been increasingly emphasised at most universities around the world, as involvement in research-related activities is recognised as an effective means to upgrade a university's profile (Nguyen, Klopper, & Smith, 2016). Previous studies have demonstrated that engagement in research potentially improves teaching quality and enhances knowledge and competence, and this contributes to high quality research supervision, which is critical for developing graduate students as independent researchers (Lindsay, Breen, & Jenkins, 2002).

Reflecting this, there has been a continuing trend for universities in developed countries to increase their focus on research, and this tendency has spread to developing countries, where research is increasingly viewed as a high priority (Nguyen et al., 2016). Consequently, research has become an important function for academics everywhere, as research productivity is now a primary consideration in several important organisational decisions, such as hiring, maintenance of tenure, promotions, and salary increases for academics (Chen, Gupta, & Hoshower, 2006). As academics are required to publish their research results nationally and internationally in high quality, peer-refereed journals (Nguyen et al., 2016), researchers have been interested in identifying the predictors of research involvement and performance in academics (e.g., Whelan & Markless, 2013).

This research has shown that, among the factors that influence research productivity, environmental factors are some of the most powerful ones (Bland & Ruffin, 1992), which has led researchers to identify the elements that characterise a good research environment

For Peer Review

PERCEIVED RESEARCH ENVIRONMENT SCALE

Table 4

Summary Data for Sample B (N = 292; correlations above diagonal)

	Indonesian											
Scale	*M*	*SD*	Range	α	1	2	3	4	5	6	7	8
1. Full scale	112.00	16.65	28-145	.93	-	.81***	.65***	.63***	.80***	.64***	.47***	.49***
2. Subscale 1 (beneficial social relationship)	22.87	4.29	5-30	.90		-	.40***	.48***	.52***	.54***	.30***	.35***
3. Subscale 2 (positive reinforcement)	20.36	6.22	5-30	.94			-	.12*	.49***	.10*	.14*	.24**
4. Subscale 3 (support and expectations)	24.44	3.70	6-30	.87				-	.38***	.49***	.38***	.32***
5. Subscale 4 (focus on research)	22.53	4.80	5-30	.91					-	.39***	.54***	.58***
6. Subscale 5 (positive role models)	21.79	4.59	5-30	.89						-	.35***	.27**
7. Organisational culture/ support for research	67.24	15.40	24-144	.93							-	.54***
8. Research involvement	100.82	21.12	18-108	.97								-

Note. * $p < .05$; ** $p < .01$; *** $p < .001$

For Peer Review

4. Bukti Konfirmasi Review dan Hasil Review Kedua (29 Des 2018)

Gmail

Journal of Psychoeducational Assessment - Decision on Manuscript ID JPA-18-0139.R1

Journal of Psychoeducational Assessment <onbehalfof@manuscriptcentral.com> Sat, Dec 29, 2018 at 12:51 AM
Reply-To: tobin@temple.edu
To:
Cc: dsaklofs@uwo.ca

28-Dec-2018

Dear Dr. :

Thank you for submitting a revision of the Manuscript ID JPA-18-0139.R1 entitled "Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang " to Journal of Psychoeducational Assessment (JPA). I have now received a review from one of the experts in the field who reviewed your initial submission and has examined your revised manuscript and cover letter. This review is included below for your reference. I have also carefully read the manuscript and your cover letter in response to reviewers' comments.
After reviewing these materials, the reviewer and I noted significant improvement over the last version. As you will see in the review, the reviewer identifies several minor issues. Rather than restating the reviewers' comments here, I will simply ask that you carefully read these comments and adjust the manuscript to address them. Once you do so, I would be pleased to recommend to the Editor, Don Saklofske, that the manuscript be published in JPA.

To revise your manuscript, log into https://jurnal.umsu.ac.id/ and enter your Author Center, where you will find your manuscript title listed under "Manuscripts with Decisions." Under "Actions," click on "Create a Revision." Your manuscript number has been appended to denote a revision.

You may also click the below link to start the revision process (or continue the process if you have already started your revision) for your manuscript. If you use the below link you will not be required to login to ScholarOne Manuscripts.

*** PLEASE NOTE: This is a two-step process. After clicking on the link, you will be directed to a webpage to confirm. ***

https://jurnal.umsu.ac.id/index.php/snk/article/view/3630/3343

You will be unable to make your revisions on the originally submitted version of the manuscript. Instead, revise your manuscript using a word processing program and save it on your computer.

Once the revised manuscript is prepared, you can upload it and submit it through your Author Center.

When submitting your revised manuscript, you will be able to respond to the comments made by the reviewer(s) in the space provided. You can use this space to document any changes you make to the original manuscript. In order to expedite the processing of the revised manuscript, please be as specific as possible in your response to the reviewer(s).

IMPORTANT: Your original files are available to you when you upload your revised manuscript. Please delete any redundant files before completing the submission.

Because we are trying to facilitate timely publication of manuscripts submitted to Journal of Psychoeducational Assessment, your revised manuscript should be submitted within 30 days from receipt of this letter. If it is not possible for you to submit your revision in this amount of time, please advise the Associate Editor before the 30 day period as the link to you article will expire and you will not be able to re-submit your paper without making a specific request.

Once again, thank you for submitting your manuscript to Journal of Psychoeducational Assessment and I look forward to receiving your revision.

Sincerely,
Dr. Renée Tobin

Associate Editor, Journal of Psychoeducational Assessment
tobin@temple.edu

Don Saklofske
Editor

Reviewer(s)' Comments to Author:

Reviewer: 1

Comments to the Author
Thank you for the opportunity to review this revised manuscript (JPA-18-0139.R1). Overall, I appreciate the authors' responsiveness to reviewer feedback and believe their edits have much improved the manuscript. I hope the authors will find the following comments helpful as they continue to revise their manuscript.

1. I greatly appreciated the authors' expansion of their theoretical rationale in the introduction. However, I would recommend removing the paragraph on the social cognitive perspective (p. 3-4). The study is already situated in the work of Bronfenbrenner (1979) and Vondracek et al. (1986), and applying too many theoretical perspectives makes it hard to distill the study's rationale. Moreover, the social cognitive perspective's emphasis on self-efficacy and other specific individual variables seems less relevant to this study, given that the PRE is intended to measure characteristics of the research environment (and not of the individual academic).
2. In their response to reviewers, the authors noted that all academics in this setting had research components to their roles. I would recommend stating this in the manuscript.
3. I appreciated your analysis of potential differences in institutional affiliation between Samples A and B. I also appreciated your reporting internal consistency values in Sample B.
4. On page 16, the authors state that practitioners can use the PRE as a diagnostic tool for individuals. I am unclear as to why and how this would be useful. Many academics have little control over their research environments. It seems to me that this scale would be much more useful for conducting systems-level needs assessments and planning for departmental/organizational change. I would emphasize these potential applications (rather than emphasizing potential applications for individual academics).
5. Minor comments

a. While the manuscript is generally well-written, its first two sentences are "run-on" sentences. I would recommend revising them.
b. On page 6 (line 43), the sentence beginning with "it is obvious that" could be revised as follows: "To the authors' knowledge, a perceived research environment scale suitable for academics has yet to be published in the peer-reviewed literature."
c. When referring to internal consistency values, please write "Cronbach's alpha" rather than just "alpha."
d. On page 4 (line 52), the phrase "or at hobbies" should read "or engaged in hobbies."
e. In describing the OCSR and the RI measures (p. 10), please use complete sentences (e.g., "A sample item from this measure is…")

5. Bukti Konfirmasi Submit Revisi Kedua, Respon kepada Reviewer, dan Artikel yang Diresubmit (2 Jan 2019)

Gmail

Journal of Psychoeducational Assessment - Manuscript ID JPA-18-0139.R2

Journal of Psychoeducational Assessment <onbehalfof@manuscriptcentral.com> Wed, Jan 2, 2019 at 3:24 PM
Reply-To: JPA@sagepub.com
To:

02-Jan-2019

Dear Dr. :

Your manuscript entitled "Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang " has been successfully submitted online and is presently being given full consideration for publication in Journal of Psychoeducational Assessment.

Your manuscript ID is JPA-18-0139.R2.

Please mention the above manuscript ID in all future correspondence or when calling the office for questions. If there are any changes in your street address or e-mail address, please log in to ScholarOne Manuscripts at https://jurnal.umsu.ac.id/ and edit your user information as appropriate.

You can also view the status of your manuscript at any time by checking your Author Center after logging in to https://jurnal.umsu.ac.id/

As part of our commitment to ensuring an ethical, transparent and fair peer review process SAGE is a supporting member of ORCID, the Open Researcher and Contributor ID (https://jurnal.umsu.ac.id/). We encourage all authors and co-authors to use ORCID iDs during the peer review process. If you already have an ORCID iD you can link this to your account in ScholarOne just by logging in and editing your account information. If you do not already have an ORCID iD you may login to your ScholarOne account to create your unique identifier and automatically add it to your profile.
Thank you for submitting your manuscript to Journal of Psychoeducational Assessment.

Sincerely,
Journal of Psychoeducational Assessment Editorial Office

RESPONSE TO THE REVIEWER
OF THE JOURNAL OF PSYCHOEDUCATIONAL ASSESSMENT

MANUSCRIPT ID: JPA – 18 – 0139. R1

Reviewer: 1

Comments to the Author
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1. I greatly appreciated the authors' expansion of their theoretical rationale in the introduction. However, I would recommend removing the paragraph on the social cognitive perspective (p. 3-4). The study is already situated in the work of Bronfenbrenner (1979) and Vondracek et al. (1986), and applying too many theoretical perspectives makes it hard to distill the study's rationale. Moreover, the social cognitive perspective's emphasis on self-efficacy and other specific individual variables seems less relevant to this study, given that the PRE is intended to measure characteristics of the research environment (and not of the individual academic).

Response:
We accepted your suggestion. We removed the paragraph on the social cognitive perspective (p. 3-4)

2. In their response to reviewers, the authors noted that all academics in this setting had research components to their roles. I would recommend stating this in the manuscript.

Response:
We accepted your suggestion. We stated it in the Participants section on page 9.

3. I appreciated your analysis of potential differences in institutional affiliation between Samples A and B. I also appreciated your reporting internal consistency values in Sample B.

Response:
Thank you for your previous suggestion.

4. On page 16, the authors state that practitioners can use the PRE as a diagnostic tool for individuals. I am unclear as to why and how this would be useful. Many academics have little control over their research environments. It seems to me that this scale would be much more useful for conducting systems-level needs assessments and planning for departmental/organizational change. I would emphasize these potential applications (rather than emphasizing potential applications for individual academics).

Response:

*We accepted your suggestion. On page 16, we revised our statement: "*Practitioners can use the scale for conducting systems-level needs assessments and planning for departmental/organisational change."

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a. While the manuscript is generally well-written, its first two sentences are "run-on" sentences. I would recommend revising them.

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Response:

We accepted your suggestions.

a. We revised the first two sentences: "Education, research, and services are the three key functions characterising the academic profession in modern-day, higher education systems (Eam, 2015). However, academic research and publications have been increasingly emphasised at most universities around the world, as involvement in research-related activities is recognised as an effective means to upgrade a university's profile (Nguyen, Klopper, & Smith, 2016)."

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c. We revised "alpha" to "Cronbach's alpha" when referring to internal consistency values on page 10, 12, and 13.

d. On page 4 (line 52), we revised "or at hobbies" to "or engaged in hobbies."

e. In describing the OCSR and the RI measures on page 10, we revised our previous sentences to complete sentences: "A sample item from this measure is…"

***

Journal of Psychoeducational Assessment

Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang

Journal:	https://jurnal.umsu.ac.id/
Manuscript ID	JPA-18-0139.R2
Manuscript Type:	Regular Article
Keywords:	perceived research environment, scale development, academics, university, higher education

Abstract:	This activity aims to educate children at an early age, get to know money properly, manage money wisely, the importance of saving for the future, so that children have a basic level of knowledge and skills to manage finances properly and correctly. The activity was carried out in Pisang Pala Village, Galang District, targeting children who were in grade 5 and grade 6 of SDN 101979 and SD Inpress. Activity output is the level of early childhood financial literacy changing from not literate to at least less literate or can be well literate, then it will be stated in articles published in proceedings or national journals. The educational method is carried out through outreach and education by delivering material directly, the practice of making piggy bank from used drink bottles, and focus group discussions so that they can see directly the feedback and development of service participants. .

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Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini
Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang

Introduction

Education, research, and service are the three key functions characterising the academic profession in modern-day, higher education systems (Eam, 2015). However, academic research and publications have been increasingly emphasised at most universities around the world, as involvement in research-related activities is recognised as an effective means to upgrade a university's profile (Nguyen, Klopper, & Smith, 2016). Previous studies have demonstrated that engagement in research potentially improves teaching quality and enhances knowledge and competence, and this contributes to high quality research supervision, which is critical for developing graduate students as independent researchers (Lindsay, Breen, & Jenkins, 2002).

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For Peer Review

6. Bukti Konfirmasi Artikel Accepted (16 Jan 2019)

Gmail

Journal of Psychoeducational Assessment - Decision on Manuscript ID JPA-18-0139.R2

Journal of Psychoeducational Assessment <onbehalfof@manuscriptcentral.com> Wed, Jan 16, 2019 at 3:28 AM
Reply-To: tobin@temple.edu
To:
Cc:

15-Jan-2019

Dear Dr. :

I have now carefully read the revised manuscript and your cover letter in response to reviewer comments. After reviewing these materials, I noted that you addressed all issues raised in the last round of reviews. Thus, it is a pleasure to accept your manuscript entitled "Pemberdayaan Siswa Melalui Edukasi Keuangan Sejak Dini Sebagai Upaya Pembentukan Karakter Cerdas Mengelola Uang " in its current form for publication in Journal of Psychoeducational Assessment.

Thank you for your fine contribution. On behalf of the Editors of Journal of Psychoeducational Assessment, we look forward to your continued contributions to the Journal.

Sincerely,
Dr. Renée Tobin
Associate Editor, Journal of Psychoeducational Assessment
tobin@temple.edu

Don Saklofske
Editor

Reviewer(s)' Comments to Author:

7. Bukti Konfirmasi Artikel Published Online (11 Feb 2019)

Gmail

Your article is now published online

SAGE Journals <noreply@sagepub.com> Mon, Feb 11, 2019 at 1:50 PM
Reply-To: noreply@sagepub.com
To:
Cc: sage.eprints@sagepub.com

Dear Diponegoro University,

Thank you for publishing your article with SAGE Publishing and Journal of Psychoeducational Assessment. Your article “Development and Initial Validation of Perceived Research Environment Scale for Higher Education Academics is now published and your complimentary e-copy is available at https://journals.sagepub.com/eprint/XAezNJfPJRHnjn49D3Bc/full.

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