

p-ISSN 2354-6107 | e-ISSN 2549-2292

# EKUITAS

Jurnal Pendidikan Ekonomi

Vol. 9 No. 1 June 2021



Homepage : <https://ejournal.undiksha.ac.id/index.php/eku>

Email : [jurnal.ekuitas@undiksha.ac.id](mailto:jurnal.ekuitas@undiksha.ac.id)

DEPARTMENT OF ECONOMIC EDUCATION  
UNIVERSITAS PENDIDIKAN GANESHA

## **EDITORIAL TEAM**

### **Chief Editor**

M Rudi Irwansyah, [Scopus ID: 57223036360] Department of Economic Education  
Universitas Pendidikan Ganesha, Indonesia

### **Editor**

1. Lulup Endah Tripalupi, Department of Economics Education,  
Universitas Pendidikan Ganesha, Indonesia
2. Riski Ayu Arnita, Prodi Pendidikan Akuntansi, Universitas Gunung  
Rinjani, Indonesia
3. Aldila Septiana, Department of Economics Education, STKIP PGRI  
Bangkalan, Indonesia
4. Arya Dharmayasa, Department of Economic Education, Universitas  
Pendidikan Ganesha, Bali, Indonesia
5. Marini Haryati Nenoliu, Department of Management, Sekolah Tinggi  
Ilmu Manajemen Kupang, Indonesia
6. Made Ary Meitriana, Department of Economic Education Universitas  
Pendidikan Ganesha, Indonesia
7. Shendy Andrie Wijaya, Department of Economic Education, IKIP PGRI  
Jember, Indonesia

### **Reviewer**

1. Dhany Efita Sari, [Scopus ID: 57215094035] Department of Economic  
Education, Universitas Muhammadiyah Surakarta, Indonesia
2. Naswan Suharsono, [Scopus ID: 57211923938] Department of Management,  
Universitas Negeri Malang, Indonesia



3. Bagus Shandy Narmaditya, [Scopus ID: 57194286237] Department of Economic Education, Faculty of Economics, Universitas Negeri Malang, Indonesia
4. Luh Indrayani, [Scopus ID: 57202852622] Department of Economic Education, Universitas Pendidikan Ganesha, Indonesia
5. Ratnawati Ratnawati, [Scopus ID: 5720107768] Department of Accounting, Universitas Wisnuwardhana, Indonesia
6. Iyus Akhmad Haris, Department of Economic Education, Faculty of Economic, Universitas Pendidikan Ganesha, Indonesia
7. Djoko Dwi Kusumojanto, [Scopus ID: 57194236208] Department of Management Universitas Negeri Malang, Indonesia
8. Khasan Setiaji, [Scopus ID: 57205343461] Department of Economics Education, Universitas Negeri Semarang, Indonesia
9. Mica Siar Meiriza, [Scopus ID: 57208009794] Department of Economics Education, Universitas Negeri Medan, Indonesia
10. Purba Andy Wijaya, Department of Accounting Education, Universitas Islam Riau, Indonesia
11. Sukarni Sukarni, Accounting Education Department, Universitas Islam Riau, Indonesia
12. Maryoni Stevanny Kainama, [Scopus ID: 57208403032] Department of Economic Education, Universitas Pattimura, Indonesia
13. Tiara Tiara, [Scopus ID: 57207875852] Department of Economic Education, FKIP Universitas Jember, Indonesia
14. Mohamad Arief Rafsanjani, [Scopus ID: 57198441635] Department of Economic Education, Universitas Negeri Surabaya, Indonesia
15. Andri Eko Prabowo, Accounting Education Department, Universitas Islam Riau, Indonesia



## FOCUS AND SCOPE

**Ekuitas: Jurnal Pendidikan Ekonomi** offers original articles on economics education. The journal is aimed at publishing and disseminating the results of researches and studies on economics education conducted by researchers, teachers, and practitioners of economic education. **Ekuitas: Jurnal Pendidikan Ekonomi** provides informative variety of papers geared toward theory and practice in the following area:

1. Issues and ideas, as well as contemporary research findings in the field of economic education
2. Innovation in the field of pedagogy, curriculum, hardware, teaching materials, and methods & models in economic learning
3. Evaluation of teaching methods, learning attitudes and interests, materials, or processes.
4. Reports on events that influence economic education in all levels of education age (from early childhood to adulthood) and three main lines of education, namely formal, nonformal, and informal.

## PEER REVIEW PROCESS

The article submitted to **Ekuitas: Jurnal Pendidikan Ekonomi** will be reviewed by at least one reviewer and one peer-reviewer.

The decision made for the article is the result of the Editorial Board's agreement based on the suggestions proposed by the reviewer(s) and peer-reviewer(s).

In order to sustain the peer review system, authors have an obligation to participate in peer review process to evaluate manuscripts from others. When appropriate, authors are obliged to provide retractions and/or corrections of errors to the editors and the Publisher. All papers submitted to **Ekuitas: Jurnal Pendidikan Ekonomi** will be peer reviewed for at least one round. **Ekuitas: Jurnal Pendidikan Ekonomi** adopts a one-blinded review policy: authors are blind to reviewers, but reviewers are not blind to authors. The peer review process is conducted in the online manuscript submission and peer-review system. After a manuscript is submitted to the online system, the system immediately notifies the editorial office. After passing an initial quality check by the editorial office, the manuscript will be assigned to one or more reviewers. After receiving reviewers' comments, the editorial team member makes a decision. Because reviewers sometimes do not agree with each other, the final decision sent to the author may not exactly reflect recommendations by any of the reviewers.

The decision after each round of peer review may be one of the following:



1. Accept without any further changes.
2. Accept with minor revision. The revised manuscript may or may not be sent to the reviewers for another round of comments.
3. Decline with resubmission encouraged. Major changes are necessary for resubmission. The revised manuscript will be peer reviewed for another round. Typically, it will be sent to the original reviewers.
4. Decline without encouraging resubmission. The manuscript is rejected for publication by **Ekuitas: Jurnal Pendidikan Ekonomi**.

These processes take a month for a maximum time. Plagiarism scanning will be conducted with the Anti-Plagiarism Software.

## OPEN ACCESS POLICY

This journal provides immediate open access to its content on the principle that making research freely available to the public supports a greater global exchange of knowledge.



## **EHICS STATEMENT**

Our ethic statements are based on COPE's Best Practice Guidelines for Journal Editors.



### **Publication decisions**

The editor is responsible for deciding which of the articles submitted to the journal should be published. The editor may be guided by the policies of the journal's editorial board and constrained by such legal requirements as shall then be in force regarding libel, copyright infringement and plagiarism. The editor may confer with other editors or reviewers in making this decision.

### **Fair play**

An editor at any time evaluate manuscripts for their intellectual content without regard to race, gender, sexual orientation, religious belief, ethnic origin, citizenship, or political philosophy of the authors.

Manuscripts may be rejected by the editorial office if it is felt that the work was not carried out within an ethical framework. Inderscience Publishers adheres to the principles outlined by COPE – Committee on Publication Ethics. Authors who are concerned about the editorial process may refer to COPE.

### **Confidentiality**

The editor and any editorial staff must not disclose any information about a submitted manuscript to anyone other than the corresponding author, reviewers, potential reviewers, other editorial advisers, and the publisher, as appropriate.

### **Disclosure and conflicts of interest**

Unpublished materials disclosed in a submitted manuscript must not be used in an editor's own research without the express written consent of the author.



## **Duties of Reviewers**

### **Contribution to Editorial Decisions**

Peer review assists the editor in making editorial decisions and through the editorial communications with the author may also assist the author in improving the paper. The journal review using double blind review. Both reviewers will reviewed the same manuscript and the decision will be announced after all of reviewers give the evaluation.

### **Promptness**

Any selected referee who feels unqualified to review the research reported in a manuscript or knows that its prompt review will be impossible should notify the editor and excuse himself from the review process.

### **Confidentiality**

Any manuscripts received for review must be treated as confidential documents. They must not be shown to or discussed with others except as authorized by the editor.

### **Standards of Objectivity**

Reviews should be conducted objectively. Personal criticism of the author is inappropriate. Referees should express their views clearly with supporting arguments.

### **Acknowledgement of Sources**

Reviewers should identify relevant published work that has not been cited by the authors. Any statement that an observation, derivation, or argument had been previously reported should be accompanied by the relevant citation. A reviewer should also call to the editor's attention any substantial similarity or overlap between the manuscript under consideration and any other published paper of which they have personal knowledge.

### **Disclosure and Conflict of Interest**

Privileged information or ideas obtained through peer review must be kept confidential and not used for personal advantage. Reviewers should not consider manuscripts in which they have conflicts of interest resulting from competitive, collaborative, or other relationships or connections with any of the authors, companies, or institutions connected to the papers.

## **Duties of Authors**

### **Reporting standards**

Authors of reports of original research should present an accurate account of the work performed as well as an objective discussion of its significance. Underlying data should



be represented accurately in the paper. A paper should contain sufficient detail and references to permit others to replicate the work. Fraudulent or knowingly inaccurate statements constitute unethical behavior and are unacceptable.

### **Originality and Plagiarism**

The authors should ensure that they have written entirely original works, and if the authors have used the work and/or words of others that this has been appropriately cited or quoted.

It is basically author's duty to only submit a manuscript that is free from plagiarism and academically malpractices. The editor, however, double checks each article before its publication. The first step is to check plagiarism against offline database developed by Jejak Research Centre and, secondly, against as much as possible online databases. Base on the online databases, the plagiarism percentage that allowed is no more than 20 percent.

### **Multiple, Redundant or Concurrent Publication**

An author should not in general publish manuscripts describing essentially the same research in more than one journal or primary publication. Submitting the same manuscript to more than one journal concurrently constitutes unethical publishing behaviour and is unacceptable.

### **Acknowledgement of Sources**

Proper acknowledgment of the work of others must always be given. Authors should cite publications that have been influential in determining the nature of the reported work.

### **Authorship of the Paper**

Authorship should be limited to those who have made a significant contribution to the conception, design, execution, or interpretation of the reported study. All those who have made significant contributions should be listed as co-authors. Where there are others who have participated in certain substantive aspects of the research project, they should be acknowledged or listed as contributors.

The corresponding author should ensure that all appropriate co-authors and no inappropriate co-authors are included on the paper, and that all co-authors have seen and approved the final version of the paper and have agreed to its submission for publication.

### **Disclosure and Conflicts of Interest**

All authors should disclose in their manuscript any financial or other substantive conflict of interest that might be construed to influence the results or interpretation of their manuscript. All sources of financial support for the





project should be disclosed.

### **Fundamental errors in published works**

When an author discovers a significant error or inaccuracy in his/her own published work, it is the author's obligation to promptly notify the journal editor or publisher and cooperate with the editor to retract or correct the paper.



## TABEL OF CONTENTS

<a href="#"><u>Gerakan Literasi Finansial di SMA Kabupaten Kubu Raya Kalimantan Barat</u></a> <i>Heni Kuswanti, Maria Ulfah</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.32710">10.23887/ekuitas.v9i1.32710</a>	<a href="#">PDF</a> 1-8
<a href="#"><u>Analisis Sistem Informasi Akuntansi Pengeluaran Kas pada CV Macarindo Berkah Group Jember</u></a> <i>Tiara Tiara, Fitri Ayu Winarni, Sri Kantun</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.31111">10.23887/ekuitas.v9i1.31111</a>	<a href="#">PDF</a> 9-17
<a href="#"><u>Local Agricultural Products Strategy to Improve Resilience in a New Adaptation Era</u></a> <i>I Gusti Ayu Purnamawati, Gede Adi Yuniarta, Elly Herliyani</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.32918">10.23887/ekuitas.v9i1.32918</a>	<a href="#">PDF</a> 18-26
<a href="#"><u>Menyelidik Strategi Pengelola LPD Desa Adat Pedawa dalam Menekan Non Performing Loan (NPL)</u></a> <i>Luh Putu Novita Wahyuni, Ni Wayan Yulianita Dewi</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.27469">10.23887/ekuitas.v9i1.27469</a>	<a href="#">PDF</a> 27-33
<a href="#"><u>Penerapan Model Pembelajaran Learning Cycle 5E dalam Meningkatkan Hasil Belajar Siswa</u></a> <i>I Komang Gangga Parama Jaya, Luh Indrayani</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.28425">10.23887/ekuitas.v9i1.28425</a>	<a href="#">PDF</a> 34-43
<a href="#"><u>Analisis SWOT Daerah Tujuan Wisata Ranu Bedali</u></a> <i>Mochammad Mahfud, I Wayan Suwendra</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.28036">10.23887/ekuitas.v9i1.28036</a>	<a href="#">PDF</a> 44-49
<a href="#"><u>Non Performing Loan, Loan to Deposit Ratio, Good Corporate Governance, Net Interest Margin, Return on Assets, Capital Adequacy Ratio dan Economic Value Added Terhadap Harga Saham</u></a> <i>Kadek Ayu Supriatini, Ni Luh Gede Erni Sulindawati</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.26756">10.23887/ekuitas.v9i1.26756</a>	<a href="#">PDF</a> 50-59

<a href="#"><u>Faktor-Faktor Penentu Kualitas Penyerapan Anggaran Dana Desa</u></a> <i>Kadek Krisna Desiantini, Made Aristia Prayudi</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.26573">10.23887/ekuitas.v9i1.26573</a>	<a href="#">PDF</a> 60-68
<a href="#"><u>Persepsi Orang Tua Siswa Terhadap Biaya Pendidikan</u></a> <i>Putu Yulia Apsari Dewi, Luh Indrayani</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.27034">10.23887/ekuitas.v9i1.27034</a>	<a href="#">PDF</a> 69-78
<a href="#"><u>Pengelolaan Zakat, Infak, dan Shadaqah oleh Lembaga Amil Zakat, Infak, dan Shadaqah Muhammadiyah (LAZISMU) Buleleng</u></a> <i>Riska Yuliana, Naswan Suharsono</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.27123">10.23887/ekuitas.v9i1.27123</a>	<a href="#">PDF</a> 79-84
<a href="#"><u>Analisis Tingkat Literasi Keuangan SMK N 1 Singaraja dan SMA N 4 Singaraja</u></a> <i>El Dimas Handy Irhamy, Wayan Cipta</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.27363">10.23887/ekuitas.v9i1.27363</a>	<a href="#">PDF</a> 85-92
<a href="#"><u>Pengaruh Luas Lahan, Modal dan Jumlah Produksi Terhadap Pendapatan Petani Sayur di Kecamatan Baturiti</u></a> <i>I Gusti Ayu Bintang Pradnyawati, Wayan Cipta</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.27562">10.23887/ekuitas.v9i1.27562</a>	<a href="#">PDF</a> 93-100
<a href="#"><u>Pengaruh Kesadaran Wajib Pajak, Kewajiban Moral, Tingkat Pendidikan dan Kondisi Keuangan pada Kepatuhan Wajib Pajak Kendaraan Bermotor</u></a> <i>Kadek Ayu Widia, I Nyoman Putra Yasa</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.27583">10.23887/ekuitas.v9i1.27583</a>	<a href="#">PDF</a> 101-108
<a href="#"><u>Meningkatkan Aktivitas Belajar Mata Pelajaran Ekonomi Melalui Model Pembelajaran Kooperatif Tipe TPS dan Tipe Jigsaw</u></a> <i>Putu Kusuma Adnyani, Lulup Endah Tripalupi</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.28034">10.23887/ekuitas.v9i1.28034</a>	<a href="#">PDF</a> 109-115

<a href="#"><u>Produktivitas Kerja Karyawan Berdasarkan Upah dan Lingkungan Kerja</u></a> <i>Luh Ayu Yustika Dewi, I Nyoman Sujana</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.28267">10.23887/ekuitas.v9i1.28267</a>	<a href="#">PDF</a> 116-126
<a href="#"><u>Evaluasi Penerapan Good Governance pada Laporan Pertanggungjawaban Alokasi Dana Anggaran</u></a> <i>Janardana Ramendra, Putu Sukma Kurniawan</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.28294">10.23887/ekuitas.v9i1.28294</a>	<a href="#">PDF</a> 127-136
<a href="#"><u>The Influence of the Covid-19 Pandemic on the Financial Performance of Construction SOEs Listed on the Indonesia Stock Exchange</u></a> <i>Alvia Herna Tertia, Waspodo Tjipto Subroto</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.34110">10.23887/ekuitas.v9i1.34110</a>	<a href="#">PDF</a> 137-145
<a href="#"><u>Kepuasan Masyarakat terhadap Pelayanan Publik pada UPTD. Pelayanan Pajak dan Retribusi Daerah Provinsi Bali</u></a> <i>Ni Kade Sri Purnawati, I Nyoman Sujana</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.28324">10.23887/ekuitas.v9i1.28324</a>	<a href="#">PDF</a> 146-154
<a href="#"><u>Telaah Kritis Terhadap Upaya Peningkatan Literasi Keuangan Melalui Tabungan Sekolah</u></a> <i>Muhammad Rifqi Hidayat, Rusdiana Rusdiana</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.34028">10.23887/ekuitas.v9i1.34028</a>	<a href="#">PDF</a> 155-164
<a href="#"><u>Pengaruh Faktor Kebudayaan dan Faktor Pribadi terhadap Perilaku Menabung Siswa SMK Negeri 1 Negara</u></a> <i>Komang Trilia Intayani, Made Ary Meitriana</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.28399">10.23887/ekuitas.v9i1.28399</a>	<a href="#">PDF</a> 165-171
<a href="#"><u>Peran Kesadaran Halal dan Efektivitas Iklan Youtube Terhadap Minat Pembelian Kosmetik Sariayu</u></a> <i>Elvira Dewi Santika, Asep Muhamad Ramdan, Deni Muhammad Danial</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.30638">10.23887/ekuitas.v9i1.30638</a>	<a href="#">PDF</a> 172-178
<a href="#"><u>Kajian Komoditas Ekspor Unggulan pada Sektor Industri Pengolahan Jawa Timur dalam Menghadapi RCEP</u></a> <i>Jodi Rizki Kusuma, Achmad Room Fitrianto</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.33634">10.23887/ekuitas.v9i1.33634</a>	<a href="#">PDF</a> 179-186



<a href="#"><u>Efektivitas Model Pembelajaran Blended Learning dalam Meningkatkan Kemandirian dan Hasil Belajar Peserta Didik pada Masa Pandemi Covid-19</u></a> <i>Nur Lailatul Mufidah, Jun Surjanti</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.34186">10.23887/ekuitas.v9i1.34186</a>	<a href="#">PDF</a> 187-198
<a href="#"><u>Persepsi dan Pemahaman Pelaku Usaha Terhadap Pentingnya Laporan Keuangan pada UMKM</u></a> <i>Mohammad David Santiago, Sri Dwi Estiningrum</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.34373">10.23887/ekuitas.v9i1.34373</a>	<a href="#">PDF</a> 199-205
<a href="#"><u>Implementasi Model Pembelajaran Patriot untuk Mengembangkan Kemampuan Mengelola Usaha Mahasiswa</u></a> <i>Naswan Suharsono</i> <a href="https://doi.org/10.23887/ekuitas.v9i1.35966">10.23887/ekuitas.v9i1.35966</a>	<a href="#">PDF</a> 206-211

