



การประชุมสัมมนานานาชาติ

“การวิจัย วัดผลสัมพัทธ์แห่งประเทศไทย ครั้งที่ ๒๒ : มโนทัศน์ใหม่ด้าน

การวิจัย วัดผล และสถิติการศึกษาสำหรับอาเซียน”

**The 22nd International Conference on Research,
Measurement of Thailand (New Conceptions of Educational
Research Measurement and Statistics for the ASEAN)**

January 27 – 31, 2014

**ภาควิชาวิจัยและจิตวิทยาประยุกต์ คณะศึกษาศาสตร์ มหาวิทยาลัยบูรพา
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Reflective Evaluation of The Attainment of Consumer Education Curriculum in Students Life as Dimension of Character Builders

Sri Wening

Abstract

This study is objected to describe (1) the contents of life values in curriculum/ consumer education material by students, (2) the implementation of consumer life values consisted in consumer education material by students, and (3) the effectiveness of consumer life values consisted in curriculum/consumer education material in building students character.

This is a survey study using *expost facto* method by mean of reflective evaluation for the learning outcomes. Using the method of reflective evaluation activity, the learning outcomes are analyzed using quantitative descriptive approach. The population of this study is students of fashion technic education study program who have sat for consumer education subject of the 2013 odd semester. This study uses stratified random sampling. Descriptive analysis is used to reveal the result of reflective evaluation about the importance of consumer education material, to delve into the values consisted in consumer education, and to analyze the implementation of consumer life values by students.

The finding shows that (1) six aspects of life values as character builders dimension are consisted in consumer education study material, (2) the implementation of life values by students is categorized as good (11 of 123 students (9%) are included into very good, 106 (86%) are included good, and 6 students (5%) tend to good enough), and (3) the curriculum/consumer education material has not been effective in building consumer character. It is shown by the attainment score of B category (range 71-75) which is only 76% of effective limit 80% implemented by all students of study sample.

Key words: reflective evaluation, curriculum attainment, consumer education

INTRODUCTION

Education is a fundamental need of every human being. It is hoped that through education, the life movement of every human will be based on religious, moral, and humanity values. The international development in the fields of economic, politic, and social culture

demands us to develop the quality of our human resources to be prepared, perspective, and strong ones in facing it. That is why National Education Department has implemented various efforts to raise the education quality. The basic change to raise the education quality is through improving curriculum, raising the learning quality, and changing the evaluation system.

The change and development of life aspects need to be responded by a high qualified and professional education performance. Curriculum structure is designed to be suitable to the demand, the challenge, and the condition of schools/education institutions. The curriculum developed today demands a learning which even more involves students to be active and creative. The learning emphasizes more on the process. Thus, it needs an evaluation of the attainment of the curriculum implemented to the learning.

The subject of consumer education is included into the treasure of social knowledge connected to consumer behavior. Thus, the learning process of it can be used as a tool to develop students' character through critical thinking and creative problem solving in their daily life. There are many social life problems and life values related to consumer behavior and protection in the learning process of social knowledge material.

In the curriculum of consumer education, consumer life values are classified into three aspects of knowledge and skill. Those are managing personal finances, making wise decision, and participating in being a good society member. Thus, consumer education values will be those which can bring humans into their happiness and prosperity.

However, survey and observation in campus show that some students have not turned out to apply the knowledge and the skill they learned. It can be seen from the fact that some students did not dare to complain when they experience a loss. They were also reluctant to seek redress, carelessly discard things not in a dustbin, and lazy to create products on their own.

Based on those phenomena, the writer is interested to make a reflective evaluation of consumer education curriculum in the life of students of fashion technic education study program and of fashion technic study program of PTBB FT UNY. Thus, the problems of this study is defined as, (1) based on the result of students' reflection, what consumer life values insist in curriculum/consumer education material?, (2) have the consumer life values that consisted in the curriculum/consumer education material been well practiced by students in their daily life?, and (3) how effective those values in building the students' character?

The enforceability of the curriculum according to the objectives, the success, and the society demands can be done by evaluation activity. Trespeces (1993: 23) gives his opinion that evaluation is a process of describing, searching, and giving information which is very useful for a decision making in defining an alternative decision.

The enforceability of the curriculum that includes the result which will be attained by students in the form of competence can be seen from an assessment activity. There are several objectives to be attained in doing an assessment of learning result. The important objectives according to DjemariMardapi (2004: 20) are 1) to know the students' ability level, 2) to measure the students' growth and development, 3) to diagnose the students' difficulty in learning, 4) to know the learning result, 5) to know the study result, 6) to measure the curriculum attainment, 7) to encourage students, and 8) to encourage educators to educate better. Based on that definition and objectives, it can be seen that evaluation is a process of an activity or a learning activity which is very important in improving the education quality. Evaluation is also held to know the success level and the effectiveness of a program by comparing the defined criterion (the attained objectives) and it's result.

As described earlier, evaluation is an activity to look back at what has been done. The process of looking back at the things is meant to reveal the strengths and the weaknesses of the things as well as for the improvement purposes called reflection. Like looking at yourself in the mirror, you could see the reflection of your ownself in it. Based on this example, the writer includes the activity of reflection in the process of evaluation. A learning which is designed to improve learning and teaching activities by looking at the effectiveness of the class through reflecting the problem is called reflective learning. Reflective learning is usually done to improve the students quality. According to Andrew Pollard (2002), reflective learning has some characteristics such as a) implicate an active notice, b) is applied in teacher cycle of monitoring, evaluating, and revising the learning itself continuously, c) needs evidences to support the progressive improvement, d) needs an open minded behavior and responsibility.

Reflective learning is applied in a cyclical process in which teachers map out the learning, make provision with a design of reflective activities, act, monitor, collect data, analyze, evaluate, and revise their learning continuously. This is done to aggressively support the better learning standards. In designing the reflective activities, there are three important things that accompanied. Those are a) the purpose and the objective of doing the reflection, b) evidences and reflection, and c) extension.

Bannister (1996) defines consumer education as *the process of gaining the knowledge and skills to manage personal resources and to participate in social, political, and economic decisions that affect individual well being and the public good*. Based on that definition, consumer education in this study is the process of gaining knowledge and skills in managing personal financial resources and in participating in decisions that affect individual well being and the public good.

The concept of consumer education has five principal bases which are consumers' social responsibility in doing consumption activities in order to protect themselves. Those principal bases are 1) critical awareness, 2) activities and participation in acts, 3) social awareness, 4) environmental awareness, and 5) camaraderie/solidarity (Tantri, 1995: 24). Thus, this is the importance of consumer education in national education curriculum in order for students to have a high awareness of consumer protection, which in turn will motivate them to behave properly in accordance to consumer life values, until the values are crystallized into character.

Putrohari (2009) gives an opinion that competence attainment is knowledge, explanation, and skill which are commanded as a special experience. Knowledge is defined as a certain part of information. Explanation has an implication of the ability to express this knowledge in numerous ways, observing its connection to other knowledge, and problems. Meanwhile, skill is described as knowing how to do something.

Competence-based assessment must be addressed to know the success of the defined basic competence so that the mastery level of material can be seen clearly (Martiris Yamin, 2009). Therefore, critical thinking-based learning assessment is not only of the result or the product of problems solving which only reflects the way of thinking critically but also of a series of processes of solving the problems. It is because in the learning of thinking critically, the basic competence includes all activities of identifying problems that connect to consumer right, responsibility, and protection, of understanding the background of problems, of formulating problems, of discussing by referring to the theoretical study to examine the cause and acts that should be done, of finding the solution of problems solving, of concluding, of interpreting, and of suggesting.

School as the second educational institution which is built as a vehicle of formal education plays a very important role in building and developing students' knowledge, skills, behavior, and values. The interaction climate between one and other, school environment/educational institution certainly involves various life values. Those values can be in the form of values that are intentionally institutionalized through a number of formal stipulations or in the form of values that are defined through a written curriculum.

In addition, school is a place of the meeting of life values that are born personally and are shown in the form of individual mind, utterance, and action. Those values emerge spontaneously in various personal uniqueness of every individual so that the values that are reflected through that individual performance play an important role in the building of meaningful individuals. David and Frank (1997) say that school is a strategic place for educating character. It is because

children from any society will be educated in school. In addition, children spend most of their time in school so that what they got at school will affect their character building.

The Study Result and Discussion

1. Students' Reflective Analysis of Life Values Consisted in Curriculum/Consumer Education Material

Based on the students' reflection, it is shown that curriculum/education subject material contains many consumer life moral values. The finding of those students' reflective analysis result shows 16 life values consisted in curriculum/consumer education material. Those values will wisely build a consumer's character if they are practiced continuously. The values that are consisted in curriculum/consumer education material are those of ethic (good and bad) related to moral such as self awareness, responsibility, economical, purposeful, thorough, wise, searching for information, social tolerance, sensitive, critical, care, justice, simple, productive, environmental awareness, and value money.

2. The Implementation of Consumer Life Values Consisted in Curriculum/Consumer Education Material by Students

This finding is based on the result of students' reflection through reflective activity sheets about the students' practice of consumer life values they learnt in consumer education subject. The result of this consideration is based on the percentage of the column of the values implementation using four optional answers showing activities of practicing the values. The scoring is as follows: has become a daily habit is scored (4), already know and often do is scored (3), already know but rarely do (2), and already know but never do is scored (1).

The field data shows that the practice of the life values as a builder of students character is categorized as good. This is indicated by the average score of the study result (174,97) that is classified in the range of ideal score of good category of maximum score 244 and minimum score 61. The following is the score classification table of consumer education values practice.

Table1 ScoreClassification of Life Values Practice

Class	Score	Category
1	>199 - 244	Very good
2	>153 - 199	Good
3	>107 - 153	Enough
4	61 - 107	Minus

From the explanation above it can be seen that life values have been believed and are internalized and actualized by students in the form of daily habituating acts as a reflection of their character building. 11 of 123 students (9%) are categorized as very good, 106 students (86%) are in good category, and 6 students (5%) tend to be good enough in practicing the life values consisted in the curriculum/consumer education material. From that information, it can be seen that the students character building is categorized as good. It means that the life values that have been internalized in the students' mind have well been practiced in the form of daily acts believed as character builders.

Students character building through the practice of life values consisted in curriculum/consumer education material is categorized as good. It can be seen from 13 of 16 life values consisted in consumer education material that have been well internalized in building students character. There are only three values under 70% score: care, justice, and environmental awareness.

If we observe in detail, in the practice of life values by students based on the classification of often do and have become a habit, 87 students (70,73%) have practiced the values. Meanwhile, based on the classification of never do and rarely do the life values, 36 students (29,27%) are in this category. This finding proves that the implicit values in consumer education material have been well practiced by students though there are still some students who rarely or never practice them in their daily life. Thus, it can be said that consumer life values in consumer education material give an advantage in building students character.

3. The Effectiveness of Curriculum/Consumer Education Material in Building Students Character through Life Values Consisted in It

The result of this study summarizes reflective result of life values practice by students in the form of a descriptive statistic. Based on the collected data, it can be seen that reflective evaluation that is used to observe the practice of life values done by the students, if seen from the values implementation/practice in their daily life, shows that 76% students have gained the

implementation score above 174 (71%) of the maximum 244 (100%). This variable of values practice is the limit of B score range if seen from the conversion score in college of score B (71-75).

The practice of life values by students seen from the practice attainment shows that the learning of consumer education which contains life values is not yet effective to build students character (score 76% is still under 80% of the attainment of all students). It is clearly seen that students' awareness to practice life values in their daily life is not yet maximally applied.

The following table shows the practice level of life values aspects as a dimension of character builders.

Table 2 The Practice of Life Values Consisted in Curriculum/Consumer Education Material

No	Consumer Life Values	The Practice of Life Values	
		Often Do and Become A Habit	Never and Rarely Do
1	Self Awareness	74%	28%
2	Responsibility	91%	9%
3	Economical	77%	23%
4	Wise	78%	22%
5	Purposeful	74%	26%
6	Thorough	84%	16%
7	Searching Information	79%	21%
8	Social Tolerance	97%	3%
9	Sensitive	77%	23%
10	Critical	75%	25%
11	Care	47%	53%
12	Justice	53%	47%
13	Simple	79%	21%
14	Environmental Awareness	52%	48%
15	Productive	74%	26%
16	Valuing Money	75%	25%

Based on that table, it can be seen that from 16 aspects of life values digged from curriculum/consumer education material there are 13 life values (81%) are in above the average

of practice score (71%) practiced by students. This result shows that values learning through the learning of consumer education is believed by students to give advantage in building wise consumers in passing their daily life.

Summary and Suggestion

Summary

1. According to the students, the curriculum/consumer education material that they learn implicitly contains six aspects of consumer life values as a dimension of character builders.
2. The practice of those consumer life values by students as character builders is categorized as good. This is shown from the average score of the study result (174.97) of the ideal score classification range of maximum 244 and minimum 61. 11 of 123 students (9%) are categorized as very good, 106 students (86%) are classified into good, and 6 students (5%) tend to be in good enough category.
3. The curriculum/consumer education material in which moral/life values consisted in is not getting close to be effective in building consumers' character. It can be seen from the attainment score of B category (range 71-75) that is only 76% of effective score of 80% practiced by all students of the study sample. Thus, it can be summarized that moral/life values consisted in the Subject of consumer education is not/not yet effective in building consumers' character.

Suggestion

To improve the quality of character building through the learning of values of moral/consumer life values conductively and optimally, there are some efforts that can be done such as:

1. Improving the strength of teachers'/lecturers' awareness to always willingly and continuously embed values education by structurally connecting those values with the subject material that is designed in the reference unit of learning, without any instructions from the leader.
2. Embodying character education in schools/colleges in curriculum (specially designed) does not mean in the form of certain Subject. However, it can be taught outside the Subjects using an intentionally intervention such as reflective activities method to reveal the values outside the Subjects or other specially designed assignments.
2. Reproducing creativity training forms for teachers/lecturers to develop the values learning, from the material content and the learning strategy to the learning scene design that will be integrated in Subjects material in order to be effective and meaningful for students.

3. Designing a values learning using students collaborative learning strategy as a mediation of peers in order to be more effective to embed life values suitable to their characteristics.

*****This paper is the original edition that has not been yet corrected by suggestion of peer reviews**

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CERTIFICATE OF PARTICIPATION

This is to certify that

Dr. Sri Wening

Oral Presentation

has participated in The 22nd International Conference on Research and Measurement of Thailand : New Conceptions of Educational Research, Measurement and Statistics for the ASEAN held at Burapha University, Chonburi, Thailand
27-31 January 2014

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