
International Of The Economic Morality Of Pancasila In Economic Behavior On Economic Education Master Students In Universitas Negeri Malang

Wahyu Rizki Aris Suseno¹⁾, **Sri Umi Mintarti Widjaja**²⁾, **Sugeng Hadi Utomo**³⁾
^{1,2,3)} Faculty of Economics and Business, Universitas Negeri Malang, Indonesia

*Corresponding Author

Email : wahyurizkiarissuseno@gmail.com

Abstract

Human behavior related to social life certainly cannot be separated from the study of morality, because in life, humans need to develop an attitude of attention, appreciation, and concern for others, of course, while still internalizing the values of Pancasila in practice. This study uses a qualitative approach to the type of phenomenology. The location of this research is in the Faculty of Economics and Business, State University of Malang. The subject of this research is an active student of Master of Economics Education. The selection of informants carried out in the study was carried out by various criteria using the purposive sampling technique. Data collection techniques using interviews, observation, and documentation. This research concludes that the master students of Economics Education, State University of Malang internalize the economic morality of Pancasila in their economic behavior. Students' knowledge of economic morality is obtained through three educational channels, namely formal, informal, and non-formal education.

Keywords: Economic Morality, Pancasila Economy, Economic Behavior

INTRODUCTION

The phenomenon of society today has undergone many changes in terms of function, technology, lifestyle, economy, and even the norms that apply in society. This happens as a result of changes in the system of customs that exist in society. These changes do not only occur in modern society but have penetrated traditional societies which are thick with customs as norms in regulating people's behavior both social behavior and economic behavior (Damayanti, 2019). The economic behavior of the community according to Etzioni (1992) is not solely dominated by rationality but is also influenced by considerations to pay attention, respect, and care for others, which is called morality. Talking about economic morality means talking about means to achieve goals outside of oneself. Morality is not a purely self-seeking goal, but because morality is an unavoidable means, we judge it for our own sake (Hazlitt, 2003). Humans in their daily lives have grown up in a world that has moral considerations. These considerations have been passed every day by each individual by paying attention to the behavior of others. When an individual fails to consider a matter related to applicable moral behavior, there will be a sense of guilt in himself.

The results obtained are that currently, students are starting to understand the importance of economic morality in economic behavior. There is a principle that they hold as a reminder in doing something. These principles are different for each student, some hold religious principles, as well as other principles that they absorb from social life in their environment (Damayanti, 2019). This is due to the influence of modernization caused by the times that inevitably affect the mindset of students. This is following the findings of research conducted by Hasyim (2006) which found that in economic interactions several moral criteria have an important role in economic decisions. Self-respect and honesty are not in line with economic rationality and adherence to local religion and culture, which prioritizes good relations between people, rather than profit motives, is also inconsistent with economic rationality.

The implementation of existing education in Indonesia today still shows that many education at the elementary level and higher education are still adopting learning with western theories. According to Mubyarto (2009: 215), economic education is based on a conventional (western) economics, economics is not able to break down inequality (justice), structured poverty, damage to nature (environment), widespread moral degradation, and stretched social coherence. Meanwhile, according to Sri-Edi Swasono (2005:5), the danger of studying Western economics is in mainstream economics textbooks and pro-Neo-classical economics literature. Economic learning that adheres to western theory teaches humans to be individualistic or self-interested (self-interested), self-serving and greedy and will later give birth to a capitalist/liberal economic condition. Another error can also be seen from economic learning that is more directed to Neoliberal economics so that economic learning that has been taught so far has not been fully linked to the Pancasila economy. So that in practice the impact of western economic learning causes students to be individual and lack a sense of togetherness and kinship (Miftakhur, 2019).

Education in Indonesia is inseparable from the teachings of Pancasila, its values can be internalized into economic education. Economic learning that is happening today can affect the thinking patterns and attitude patterns of students who are based on the belief that humans are homo economicus. So, in this case, it teaches students to always pursue self-interest efficiently. According to (Miftakhur, 2019) economic efficiency is considered to only be realized through free market-style competition, as a result, this teaching emphasizes competition (competitivism), not cooperation (cooperative), and not togetherness (mutualism), nor kinship (brotherhood), and nor is it mutual interest and prosperity (mutual inters), which does not reflect the precepts in Pancasila.

Like the community or household in the family, students are also inseparable from economic activities that aim to fulfill the needs and desires of everyday life, including consumer goods and services. Consumption made by students varies from consumption of staple foods, clothing, and also consumption that focuses on lecture needs such as buying books, stationery, internet access, and other lecture needs. In practice, the attitude of students in their economic activities tends to have an individualistic attitude rather than prioritizing group interests. They assume that the goods they have are for their benefit without any desire to share them with other student friends. In this case, it has clearly been emphasized by Adam Smith, that humans have two contradictory traits, namely selfish selfishness, and social sympathetic traits.

Regarding economic behavior, researchers try to see a concept of Pancasila economic morality behavior where Pancasila economic behavior is an economic behavior that refers to Pancasila values based on the elaboration of each of the precepts. With the main foundation, namely Pancasila, where in economic behavior, of course, Pancasila values based on the elaboration of each precept must be raised to realize a just and humane life for all Indonesian people. Especially now that the moral degradation of the Indonesian people is getting worse in the form of more and more economic behaviors that ignore these primal values.

Generally, students at various universities, especially at the Universitas Negeri Malang are in the age range of 18-25 years, in this phase students are categorized into the late adolescence phase group leading to the adult phase and will experience a process of change and problems in the search for short-term self-identity. Santrock, 2007; Hurlock, 2009). The characteristics possessed by students in this age range are that they are easily attracted to the influence of things that are contemporary, wasteful, and tend to be unstable. Students will learn more from the environment and will tend to imitate what they think is true (Munandar, 2001; Gushevinalti, 2010). Students themselves have been defined as a group of teenagers heading into adulthood who take advantage of their time by adding knowledge and knowledge and

expertise in the hope that they will have a useful orientation in the future. Many students have ignored the existence of appropriate economic morality, so self-awareness is needed so that students live according to their needs and do not become excessive which can later lead to a consumptive lifestyle and still care about the existence of other people around them.

In addition to being in their late teens to adulthood, students of the Faculty of Economics, Universitas Negeri Malang in the Master of Economics study program were taken as research subjects also due to economic changes that occurred as a result of student economic disparities, hedonism, technological developments, and several other causes. This gap can change the way students live, starting from the way they socialize, the way they dress, and the way they live economically. In addition, Master of Economics Education students are used as research subjects because (1) Master of Economics Education students must have gone through a long educational process and of course have acquired a good and broad knowledge of the economy both in the family, community or formal environment; (2) Masters in Economics Education students who will later become teachers must become prospective teachers who have important assets in the implementation process regarding the process of internalizing economic morality in everyday life.

The behavior of students who have followed the current era, if observed, tends to deviate from moral teachings. As individuals who are certainly inseparable from unlimited wants and needs, this age range is one of the factors that cause individuals to become more consumptive and not have a nature that does not care about other people around them. However, as an economics student, you should be able to behave economically following economic principles, namely rational economic behavior, and of course have a sense of caring for others. The cultivation of Pancasila values can be practiced through economic activities that are driven by the economic morality of Pancasila. Following this phenomenon, the researcher wants to conduct a research study to see and analyze the economic behavior of students in terms of economic morality. Here, the researcher wants to know about the process of internalizing the economic morality of Pancasila, master students of Economics Education, Universitas Negeri Malang through their economic activities and through educational programs that are being pursued so that later they will be able to equip students in the process of making economic decisions.

The research subject or master student of Economics Education is said to have economic morality in his economic behavior when the student can consider all the good and bad in all his economic actions. In addition, the research subject or master student in Economics Education is said to have Pancasila economic morality in their economic behavior, namely when these students can behave following the precepts contained in Pancasila, namely the principles of truth, humanity, harmony, agreement, and justice in the economic activities carried out. daily. Based on the explanation above, the researcher focuses on discussing the morality of Pancasila economics carried out by master students of Economics Education in their economic behavior.

RESEARCH METHODS

The research method used in this study is a descriptive method with a qualitative approach. A qualitative approach is used to obtain complete, meaningful, and in-depth information according to the actual situation. The use of this qualitative approach is used to focus on things that are not easy to measure. This study aims to describe how the internalization of the economic morality of Pancasila students of Economics Education, Universitas Negeri Malang in their economic activities. The type of research used in this study uses the type of phenomenological analysis. This type is used to show that the implementation

of research on the internalization of students' Pancasila economic morality in their economic behavior occurs naturally, and is not manipulated so that it is in normal conditions. This type of phenomenological analysis was carried out following the research objective, namely to obtain as complete information as possible about the economic morality of Pancasila students. This phenomenological research was conducted through in-depth interviews with participants. Interviews are directed at understanding the perceptions or attitudes of the informants towards their daily life experiences.

The selection of research subjects used purposive sampling with observations made to obtain the information that the researchers needed. This research is considered complete if the researcher has obtained all the necessary data regarding the economic morality of Pancasila students in their economic behavior. Data collection techniques used are observation, interviews, and documentation. The data that has been collected will then be analyzed to become research results. The data analysis technique used in this study consisted of several stages, namely, among others, data reduction, verification, and conclusion drawing techniques. Furthermore, to determine the validity of the data in the study, the researchers used technique/method triangulation and source triangulation.

RESULTS AND DISCUSSION

The Indonesian nation is a nation that has an ideology, namely Pancasila. Pancasila is used as a guide or direction for the Indonesian people, which has 5 precepts, namely (1) Belief in One God, (2) Just and Civilized Humanity, (3) Indonesian Unity, (4) Democracy Led by Wisdom and Wisdom in Consultation/Representation. and (5) Social Justice for all Indonesian people. As social beings, of course, humans need help from other people, therefore in every aspect of life, it is imperative to practice the precepts of Pancasila, as well as in economic activities. In economic behavior based on Pancasila, individuals and society are required to always remember the existence of God, and always prioritize humanity, unity, deliberation, and social justice in state life.

Based on the results of data collection through observation, interviews, and documentation, several findings regarding the Pancasila economic morality education path for students were obtained from 3 educational paths. The informal education path, namely through family or parents, is the educational path that is most often accepted by students in the process of internalizing the economic morality of economic education students at the Universitas Negeri Malang. This happens because in the informal education pathway through family and parents, individuals will get the first education which is the initial guidance in providing knowledge about economic morality following economic precepts in more depth. As stated by the informant W/INF2/105522/AC which stated that "...the first to teach of course must be your family, we as humans live side by side so we have to think about the existence of other people ..." from this statement information was obtained that informant AC gets the process of internalizing Pancasila economic morality from the family scope.

Through the process of economic morality education provided by the family, it will have a major impact on individuals, especially children as the nation's next generation. So that later family member who has been given knowledge about economic morality following the precepts of Pancasila is expected not to fall into the misleading current of modernization and as an effort to bring the mindset closer so that their attitudes and behavior are following the economic morality of Pancasila. The tendency of the internalization process path that most influences shaping students' moral behavior is the doctrine of family and parents. In addition, in this family education path, they also get advice in the form of doctrine and moral teachings regarding self-prevention to avoid improper actions. This is following the opinion of Emma

(2012) which states that through the example of parents and the moral message given in the form of advice, the informant can realize the loss and suffering due to the actions that the informant has done.

The next is the formal education path, namely through schools and campuses as places that also dominate in the process of internalizing the economic morality of economic education students at the Universitas Negeri Malang. This can happen because, in schools and universities, teachers and lecturers will be a guide for students. Teachers who are judged as a guide in behavior will be very easy for students to imitate, therefore the knowledge about Pancasila economic morality given by teachers and lecturers will greatly affect students. The doctrine given by the teacher will permeate since the students are in the formal sphere. Therefore, the doctrines regarding economic behavior that are moral, and beneficial to others and behavior that is not following Pancasila should be given directly so that students can carry them into adulthood. This is in accordance with the statement of the informant W/INF6/140522/IA which stated that "...the school is still madam. Most of them receive it in the school environment if that's not how they are trained." Statement Based on the informant IA formal institutions such as schools also plays a role in the process of internalizing the economic morality of Pancasila.

The formal education path, namely through education in schools and other educational institutions related to economic morality, will be oriented towards cognition, affection, and psychomotor which is more meaningful in forming rationality, feelings, and moral behavior that considers the existence of other people. Meanwhile, non-formal education channels through organizations, training, information media, and peers are more oriented towards formation that puts forward feelings and behavior. And the last one is through non-formal education, namely through the surrounding environment, social media, and training venues which also play a role in shaping the economic moral behavior of students of economic education at the Universitas Negeri Malang, although not too dominant. This is following research conducted by Basri (2011) which states that attitudes and interests in economic morality are internalized through parents or family, schools, recitations/spirituality, information media, and the surrounding community which will ultimately form the dominant internalization path in shaping student economic morality. Obtaining the meaning of values from Pancasila, certainly cannot happen by itself but through a learning process that occurs repeatedly from various educational paths that affect student behavior. The learning process that occurs can occur through doctrine, teachings, advice, and experiences that have been experienced by individuals. This is following the opinion of Kohlberg (1995) who states that the internalization process occurs repeatedly which is part of socialization where people learn from the external environment, namely through the family environment and the surrounding environment.

Based on the research that has been done, it can be seen that the informants have also practiced the Pancasila precepts in their economic activities. In making decisions, informants consider deciding on taking the action. So that when the student's economic behavior is good and by Pancasila economic morality, it will lead to harmony, unity, and prosperity in economic activities. Economic behavior is to the Pancasila precepts is carried out by practicing moral and beneficial economic activities for oneself and others, of course, activities that do not cause harm to others. In addition, in making decisions, master students of Economics Education, Universitas Negeri Malang also consider deciding on taking the action. Students also maintain an attitude so that they can always establish good relations with others, can understand each other, and understand and can accept each person's differences to create a harmonious relationship in social life. In addition, the informants also maintain an attitude so that good relations can always be established. with others, able to understand each other, understand and be able to accept the differences of each person to create harmonious relationships in social

life. This is also the opinion of Rizzaludin (2014) who states that the meaning of Pancasila democracy in economic behavior is an activity that is carried out consciously and with the participation of all parties to work together, and contribute energy and capital to realize common interests, not the interests of individuals.

With the Pancasila economic morality in economic behavior, it emphasizes the importance of social life that can show respect for others in the surrounding environment. By not making negative competition between individuals that will be detrimental to others. This is done so that the economic gap will be reduced or even non-existent. This is to research conducted by Basri (2011) which states that economic morality means weighing the impact of economic activity and respect for equal rights in economic activity, the willingness to be on par with others in comparable circumstances, positions, and status. the same rights. This student of economic education at the State University of Malang is not only limited to interpreting economic activities in general but also always relates it to Pancasila which is the basis of the philosophy of the Indonesian state. In the Pancasila, five precepts have been understood and practiced by students in carrying out economic activities, including the following:

1. The Value of the 1st Pancasila Economic Morality

Economic activities that are religious to the findings in this study are economic activities that pay attention to applicable values and ethics and pay attention to the commands and prohibitions of God Almighty. This first precept has a broad understanding and can also be accounted for before God as the owner of the world and everything in it. God's commands that must be carried out by his servants include doing right, being fair, being honest, paying obligations, being frugal by not wasting money, and being useful to others. While the prohibitions that must be avoided in economic activities are cheating that can harm others, consuming or producing illicit goods, and deceiving others. By this statement, Sri Edi Swasonomi (2009: 8) states that the value of God in economic activities treats the existence of religious ethics and morals, not materialism. So religious people carry out sharia thanks to faith as guidance from Allah SWT. This is also what was revealed by Wahyudi (2016) who explained that the first precepts in Pancasila provide awareness that human life in the world is like taking a test. And from the results of these tests will determine his eternal life in the hereafter. One of these tests is when humans are ordered to do good deeds, not to do activities that harm others, to actions that can damage the earth.

Based on what has been explained above, it is in accordance with the opinion of W/INF2/105522/AC which says that "...in my opinion, economic activities that prioritize honesty, are trustworthy...". Economic activity in the findings in this study revealed that before students take economic action there is a moral consideration to make decisions in their economic activities. The first consideration made by students is because of the encouragement of the obligation to obey the commands of God Almighty. If the student violates God's command, there will be a sense of guilt and fear of punishment and sanctions from God Almighty. This is by Emma's (2012) statement which explains that although the sanctions given are supra-rational, it is the belief in things that are beyond human ratio that encourage humans to remain submissive and obedient to the commands of the Almighty God.

2. The Value of the 2nd Principle of Pancasila Economic Morality

Human value is an economic activity that is carried out by prioritizing human values such as being kind and beneficial to others, not being arbitrary to others, selling useful goods, and not harming others. This is what has been expressed by Sri Edi Swasono (2009: 8) who states that the value of humanity is an economic activity that is humanistic, just, and civilized,

and does not recognize equity, exploitation, or usury. This is also the opinion of Nanis (2020) who states that the second principle of Pancasila teaches humans to treat other humans according to their dignity as creatures of God Almighty. In practice in everyday life, upholding human values can be done by helping people in need regardless of religion, degree, race, and different economic groups.

In alluding to human issues, humans cannot be separated from the characteristics of social beings and cannot stand. So, from this explanation, it can be seen that humans as social beings must have a sense of humanity in themselves so that later humans will have a sense of caring for each other and will not have a sense of arbitrariness towards others. This is the opinion expressed by Rizzaludin (2014) who explains that this human value is an economic activity that is carried out fairly, such as not fixing excessive prices for buyers and not cheating, and also selling goods that are useful to buyers. buyer.

According to W/INF3/105522/RD, he gave an example, which is as follows "... for example, if we open a business with friends, then the distribution of the results must be equal, we can't be favoritism like that". The example given by the informant in the findings in this study concerns the moral considerations of humanity that are practiced by Economic Education students at the Universitas Negeri Malang in carrying out economic activities, namely distributing the results of work equally, carrying out humanitarian activities such as feeding the poor, alms on Friday, giving donations to the poor. the poor through charity boxes and helping victims of natural disasters. This economic activity is a humanistic economic activity that does not recognize extortion and exploitation of other parties. This is the opinion of Mubyarto (1987: 45) who states that humans based on Pancasila seek a balance between life as a person and life as a member of society between material and spiritual life.

3. The Value of the 3rd Pancasila Economic Morality

Economic activities that have a unitary value to the findings in this study are economic activities that emphasize group unity rather than personal gain. In this third precept, it means that unity in economic activity is based on togetherness, cooperation, and awareness from all parties to carry out work in the context of realizing common interests. This means that this economic activity is not only a burden on one or two parties but is carried out jointly. This is by Edi Sri Swasono (2009: 8) who revealed that unity in economic activities shows the existence of togetherness based on kinship, cooperation, and cooperation and do not kill each other.

According to the informant, W/INF3/105522/RD said that "As long as there are friends who need my help, I will definitely help". The example given by the informants in the findings in this study concerns the moral considerations of unity that are practiced by Economic Education students at the State Universitas Negeri Malang in carrying out economic activities, namely by helping friends who are in trouble and economic activities that emphasize the unity of the nation by buying domestic goods. By buying domestic goods, according to informants in this study, they can form national unity because it will increase sales so that the economy of domestic entrepreneurs can increase and can prosper their lives and the surrounding community.

This is to the explanation of Sela Rachmawati (2018) which explains that the principle of Indonesian Unity contains the value that the Indonesian nation places unity, unity, and the interests and safety of the nation above personal and group interests. It can be concluded that the unity of Indonesia is related to nationalism to realize national goals. For a pluralistic Indonesian nation, the spirit of unity originating from Pancasila opposes discrimination and domination for reasons of differences in descent, ethnicity, race, and religion. In other words, the integrity and unity, and stability of the nation's economic activities can be realized when there is cooperation in moral brotherhood and mutual obligations (Rizzaludin, 2014).

4. The Value of the 4th Pancasila Economic Morality

Economic activities that have an agreed value to the findings in this study are economic activities whose decisions are made for the common good, not for the interests of individuals or groups. The economic activities carried out by the informants of course passed the approval of the group in the form of deliberation to reach an agreement so that all parties involved in these economic activities felt responsible for the decisions taken. This is the opinion of Emma (2012) who states that the agreement that is obeyed is nothing but to satisfy self-interest by not sacrificing the interests of others. According to informant W/INF6/140522/IA "...agreement is a decision that is taken for a joint decision, not only involving individuals. If there is one who does not agree, it can be done but the majority vote is usually taken."

The findings in this study state that the informants carry out economic activities by jointly carrying out deliberation activities to reach an agreement regarding joint cost contributions when there are KKN campus activities, family consultations to buy expensive goods, and other decisions that require advice, and criticism. and group approval. This is following the opinion of Held (1989) who states that an agreement is reached by individuals who interact with each other based on trust. This trust indirectly encourages humans to submit to the rules in the agreements made. In the people's economy, the Indonesian people adhere to a different understanding from the capitalistic liberal economic system, which requires free competition. Mubyarto (1997: 43) explains that the people's economy refers to the cooperative organization or cooperative spirit which is based on the spirit of cooperation. Based on this explanation, it can be concluded that Mubyarto did not completely reject the competition. However, this seems impossible because in fact competition already exists and is human nature that has been brought from birth. So that mubyarti then provides an alternative to competition within the framework of the Indonesian socialist economic system.

5. The Value of the 5th Pancasila Economic Morality

Economic activities that have the value of social justice according to the findings in this study are economic activities that are fair, equitable, balanced, impartial, and do not recognize discrimination of ethnicity, race, religion, and descent in their economic activities. The assumption of social justice that there is no discrimination does not mean that it must be the same but must be by the portion and the actual situation. This is the opinion of Sela Rachmawati (2018) who explains that social justice means justice that applies in society in all areas of life, both material and spiritual. Economic activities that are carried out jointly based on deliberation and consensus, in the end, will be to realize social justice as a whole (Rizzaludin, 2014).

The existence of social justice implies that there is a balance between personal life and community life. Human life includes physical and spiritual life. So, the existence of social justice can also meet the demands of physical life and justice in meeting the demands of spiritual life in a balanced way. This is following the opinion of Tom Gunardi (1990: 153) who states that in public relations, justice manifests itself as the creation, feeling, and initiative of the community to be able to share all pleasures and burdens equally and equitably. It can be concluded that according to the harmony of nature and the level of spiritual and physical differences, either individually or in groups, the principle of equality and equality is carried out.

An example of a real current situation that is of great concern regarding the fifth precept in this Pancasila is the difference in hospital service for patients who use BPJS according to the statement of the informant W/INF7/140522/TN which states "...examples of injustice I usually see in patients at the hospital. so. People who use the same general BPJS must be treated differently. even though patients who use BPJS also deserve the same treatment as the general public." According to research findings, informants said that hospital patients who use BPJS

will be more difficult and slower in their treatment than patients who do not use BPJS or general insurance. Humans are recognized and of course, enforced according to their dignity as creatures of God Almighty who have the same degrees and the same rights and obligations. Because of this, it is necessary to develop an attitude of mutual love for fellow human beings and have an attitude that is not arbitrary towards others without discriminating against ethnicity, lineage, religion and belief, gender, social position, and skin color.

Following the explanation above, this is the opinion of Sela Rachmawati (2018) who states that a socially just society is a socialistic society, where the fate of those who are left behind gets great attention. From this statement, it can be seen that one way to create a just Indonesian society is through equitable distribution of wealth. In this way, it is expected to reduce inequality in the distribution of wealth in society

CONCLUSION

The educational path for internalizing economic morality consists of 3 pathways which include formal education, informal education, and non-formal education. Informal education is obtained by informants, namely through parents and family. Meanwhile, non-formal education is obtained by informants through the surrounding environment, information media, training, organizations, and peers. Informal and formal education channels are the most influential and dominating educational paths on the economic behavior of students. Followed by non-formal education which also affects the economic morality of students, although not too dominant. The phases of moral reasoning passed through an internalization process that changes the behavior of individuals who come from the family environment and the surrounding environment which influences the formation of an individual's moral behavior. The results of this study illustrate that the economic morality of Pancasila in student economic activities is indeed true. This economic education student at the Universitas Negeri Malang tends to take moral considerations in making decisions when he wants to carry out his economic activities. The role of religious and humanitarian elements is also strong in the economic morality of Pancasila students.

REFERENCES

- Abkamaliyani. 2013. Karakter dengan Sarana Kelompok Studi Islam di SMAN 3 Banjarmasin. 1-26
- Akbar, S. 2007. Pembelajaran Nilai Kewirausahaan dalam Perspektif Pendidikan Umum: Prinsip-Prinsip dan Vektor-Vektor Percepatan Proses Internalisasi Nilai Kewirausahaan. Malang: Penerbit Universitas Negeri Malang.
- Basri, Muhammad. 2011. Internalisasi Sikap dan Minat ke dalam Moralitas Ekonomi Mahasiswa Fakultas Ekonomi Program Kependidikan Universitas Negeri Malang. Program Pascasarjana Universitas Negeri Malang.
- Bertens, K. 2002. Etika. Jakarta: PT. Gramedia Pustaka Utama
- Bogdan, R.C. & Biklen, S.K. (2007). *Qualitative Research for Education: An Introduction to Theories and Methods (Fifth Edition)*. Boston: Pearson Education Inc.

- Budiningsih, A. Asri. 2008. Pembelajaran Moral. Jakarta: PT. Rineka Cipta.
- Casson, M., & Wadeson, N. 2018. Emerging Market Multinationals and Internalisation Theory. *International Business Review*, 27(6), 1150-1160.
<https://doi.org/10.1016/j.ibusrev.2018.04.006>
- Chaplin, James P. 1993. Kamus Lengkap Psikologi. Jakarta: PT Raja Grafindo Persada.
- Damayanti dkk. 2020. Moralitas Ekonomi dalam Perspektif Budaya pada Mahasiswa. 5 No 2. Tersedia secara online [http://journal.um.ac.id/index.php/jptpp/EISSN: 2502-471X](http://journal.um.ac.id/index.php/jptpp/EISSN:2502-471X)
- Damsar. 2009. Pengantar Sosiologi Ekonomi. Jakarta: Kencana.
- Diana Bakti, T, Sumanjaya dan Hakim Nasution, S. 2010. Pengantar Ekonomi Makro. Medan: USU Press.
- Etzioni. A. 1992. Dimensi Moral Menuju Ilmu Ekonomi Baru, Terjemahan Tjun Surjaman. Bandung: PT. Remaja Rosdakarya.
- Ghony, M.D. & Almanshur, F. 2012. Metodologi Penelitian Kualitatif. Jogjakarta: Ar-Ruzz Media
- Gunarsa Singgih. 1999. Psikologi Perkembangan. Jakarta: PT. BPK Gunung Mulia.
- Gushevinalti. 2010. Telaah kritis perspektif jean baudrillard pada perilaku hedonisme remaja. *Jurnal IDEA*, 4 (15), 45-59.
- Habibi, Ali. 2013. Masalah Moral Ekonomi Petani
- Haryanto, Sindung, 2011. Sosiologi Ekonomi. Yogyakarta: Ar-Ruzz Media.
- Hasyim. 2006. Moralitas ekonomi dalam pengambilan keputusan ekonomi. Universitas Diponegoro. *Jurnal ekonomi online*
- Hazlit, Henry. 2003. Dasar-dasar moralitas. Yogyakarta: pustaka pelajar offset
- Hook, R. R. (1999). *Forty studies that changed psychology*. New jersey: prentice hall.
- Hurlock, E. B. (1999). *Psikologi Perkembangan: Suatu Pendekatan Sepanjang Rentang Kehidupan*. Jakarta: Erlangga
- Irhandayaningsih, A. 2012. Peranan Pancasila dalam Menumbuhkan Kesadaran Nasionalisme Generasi Muda di Era Global. *Jurnal Ilmiah Kajian Humaniora*, 16 (9), 1-10
<https://ejournal.undip.ac.id/index.php/humanika>
- Jogiyanto, 2007. Sistem Informasi Keperilakuan. Edisi Revisi. Yogyakarta: Andi Offset

- Khomariyah, I. N., Sunaryanto, S., & Wardoyo, C. (2020). Internalisasi Pendidikan Ekonomi pada Kelompok Petani Semangka Margo Tani: Studi Kasus pada Kelompok Petani Semangka. *Jurnal Pendidikan: Teori, Penelitian dan Pengembangan*, 5 (9), 1314. <https://doi.org/10.17977/jptpp.v5i9.14049>
- Koentjaraningrat. 1986. Pengantar Ilmu Antropologi. Jakarta: Aksara Baru
- Majdi, M. Z. 2012 Pengaruh Pembelajaran Kewirausahaan, Internalisasi Nilai Kewirausahaan di Keluarga dan Motivasi Minat Kewirausahaan. *Jurnal Education*, 7 (2), 1-25
- Masfufah, M., & Achiria, S. (2019). Perilaku Produsen pada Model Kemitraan *Go Food* dalam Perspektif Ekonomi Islam (Studi Kasus Daerah Wirobrajan). Yogyakarta.
- Maxwell, S. E., & Delaney, H. D. 2004. *Designing Experiments and Analyzing Data: A Model Comparison Perspective*. United States of America: Lawrence Erlbaum Associates.
- Milles & Huberman. (1992). *Analisis Data Kualitatif* (diterjemahkan oleh Tjetjep Rohedi Rosidi (ed.)). Universitas Indonesia.
- Mubyarto. 2002. *Membangun Sistem Ekonomi*. Yogyakarta: BPEE
- Munandar, A. S. 2001. *Psikologi Industri dan Organisasi*. Jakarta: UI Press.
- Nugraha, M. F. C., Wardoyo, C., Wahyono, H. (2020) Financial Inclusion in Home Industry of Bamboo Handicrafts in the Trenggalek District. *Dinamika Pendidikan*, 15(1), 13-25. <https://doi.org/10.15294/dp.v15i1.24031>
- Rais, M. 2012. Internalisasi Nilai Integrasi untuk Menciptakan Keharmonisan Hubungan Antar Etnik. Disertasi pada program Pasca Sarjana PPU UPI Bandung. Tidak diterbitkan.
- Samuelson, Paul A 2003 *Microeconomics*. New York: Mc. Grow-Hill.
- Santrock, J. W. 2013. *Life-span Development* 14th ed. New York: mcGraw-Hill Companies, Inc.
- Sudarmanto, R. Gn. Konsep Dasar Ekonomi Pancasila. <http://blog.unila.ac.id/radengunawans/files/2010/07/makalah-filsafat-ilmu.pdf>, diakses pada 07 Maret 2022
- Sugono, D. 2008. *Kamus Besar Bahasa Indonesia* (Ed. 4; Indonesia & P. B. (Indonesia), Eds). Jakarta: Gramedia Pustaka Utama.
- Sutiany, Heny dkk. 2014. Internalisasi moralitas ekonomi mahasiswa program studi pendidikan ekonomi FKIP UNTAN. *Jurnal pendidikan dan pembelajaran*, vol 3 No 2.
- Swasono, Sri Edi. 2007. *Indonesia in not for sale: sistem ekonomi nasional untuk sebesar-besar kemakmuran rakyat*. Badan perencanaan pembangunan nasional

Taufiq, Mochamad. 2019. Nilai-nilai Bisnis Pelaku Usaha Bordir Pasuruan dalam Perspektif Rasionalitas dan Moralitas Ekonomi. Tesis pada program Pasca Sarjana PPU UM. Diterbitkan.

Universitas Negeri Malang. 2010. Pedoman Penulisan Karya Ilmiah: Skripsi, Tesis, Disertasi, Artikel, Makalah, Tugas Akhir, Laporan Penelitian. Edisi Kelima. Malang: Penerbit Universitas Negeri Malang.

Wahyono, Hari. 2001. Pengaruh perilaku ekonomi kepala keluarga terhadap intensitas pendidikan ekonomi di lingkungan keluarga. Diserasi tidak diterbitkan. Malang: PPs UM.

Widjaja, S. U. M., & Hermawan, A. (n.d.). Moralitas Ekonomi dalam Perspektif Budaya pada Mahasiswa.

Yudaningsih, Sirna, Marita. 2013. Pemahaman Ekonomi Literacy dilihat dari Lingkungan Keluarga dalam Menumbuhkan Perilaku Ekonomi Siswa (Studi pada Siswa MTS TMI Pujon Malang Tahun 2013). Tesis tidak diterbitkan. Malang: PPS UM.