



## The Influence of Savings Interest on the Financial Literacy Level of Students at SDN Brengosan 1

Ridha Meilawati, Henry Aditia Rigianti

Department of Elementary Teacher Education, Universitas PGRI Yogyakarta, Indonesia

\*Correspondence E-mail: [Henry@upy.ac.id](mailto:Henry@upy.ac.id)

### ABSTRACT

The aim of this research is to determine the effect of savings interest on the financial literacy of students at SDN Brengosan 1. This research is a quantitative survey using a questionnaire. The sampling technique in this study used random samplings with a total sample of 84 students out of a total population of 106 students. The analytical technique used was a simple regression test continued with a hypothesis test with a degree of significance of 0.05. The results of the study concluded that the simple regression test yielded a positive regression coefficient value which means that interest in saving had a positive influence on financial literacy resulting in a regression equation of  $Y = 0.581 + 0.911 X$ . The square R value derived from the determination factor test resulted in a value of 0.704, which means the influence of savings interest on the student's level of financial literacy was 70.4% which meant that the individual had knowledge of moderate financial literacy. This research must be developed so that students' desire to save is higher and their level of financial literacy is also better.

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## 1. INTRODUCTION

In today's developments, many banks in Indonesia are competing to provide savings products to students from elementary school students to students. Many strategies and methods are implemented by the bank to attract the interest of Indonesian students, ranging from promotions, prizes, ATM cards with unique design, life insurance, promotions of attractive advertisements. Interest is the motivation that drives a person to do what they want. Interest can be a combination of desire and will that can develop (Wasid & Sunendar, 2011). Interests are an important factor in the formation of an individual's identity and can play a major role in decision-making related to education, career, and day-to-day activities. Understanding someone's interests can help them find personal satisfaction, motivation, and goal achievement. The underlying factors of interest are internal impulses, social motivation, and emotional factors (Simbolon, 2014). Interest in a person for a particular object or thing does not arise by itself from within a person. Interest can arise in someone through a process. With attention and interaction with the environment, that interest can grow. A healthy school condition not only creates a strong interest in students, but also encourages a positive relationship between students and teachers, school staff and peers. (Sabatyasno & Rigianti, 2023).

Everyone has their own way of channelling their money in the form of savings. The concept of saving has existed since ancient times, it can be done at home or at various banks in Indonesia. Saving is the act of keeping some of the funds in the form of savings that have the purpose of dealing with emergencies and can be a future financial saving. Saving is a combination of the perception of future needs and austerity (Samin et al, 2023). Saving can be done in various ways, such as keeping cash in bank savings accounts, investing in financial instruments such as deposits or bonds, or through other forms of investment, saving helps individuals or families build financial stability and plan their future well. Saving is an effective learning to save, plan and at the same time set aside some of the money that you have to save within a certain period of time (Murtani, 2019).

Saving activities are instilled in children from an early age, either by parents, teachers, or by financial institutions such as banks. Saving means putting aside some of the money we have to save. Having a saving habit is clearly useful for the future, with education on the importance of saving from an early age in order to understand and get used to managing their pocket money well and not wasteful. Saving is an important activity to be carried out by the pupils because besides being able to stone pupils in living a life that is economical Implanting a interest in saving in children from an early age is expected to be able to re-grow the habit of saving in the next generation of Indonesian youth who in the end are able to make a contribution to the nation and country (Sirine & Utami 2016).

Saving interest refers to a person's desire or urge to set aside a portion of income or other resources for the purpose of storing and building financial reserves. A saving interest is the act of a person who is directly involved in the attempt to acquire, use products and services including the process of returning decisions that recognize and follow such actions. Saving activities are an important habit that is instilled in children as part of their financial literacy. Financial literacy is the ability of a person to understand and use financial knowledge to make wise financial decisions. Finance literacy includes the ability to distinguish financial choices, discuss money and financial problems without inconvenience,

plan for the future, and respond competently to life events money affects day-to-day financial decisions, including events in the economy in general (Yushita, 2017).

According to Chen and Volpe (Margaretha & Pambudhi, 2015) literacy levels can be distinguished into three:

1. < 60% which means that individuals have low knowledge about finance
2. 60% - 79% which means individuals have a moderate knowledge of finance
3. > 80% which means people have a high knowledge on finance

The financial literacy rate is divided into four (Mendari & Kewel, 2013):

1. General personal finance knowledge
2. Savings and borrowing
3. Insurance
4. Investments

The important purpose of financial literacy activities is to provide education in the financial field to the public including early childhood so that they can manage their finances intelligently. Financial literacy education is a form of education that focuses on the process of developing the knowledge, understanding, and skills required in managing money and finance wisely. Financial literature education is a comprehensive and in-depth understanding of personal or family financial management that gives one the power, understanding and confidence in financial decisions taken (Rapih, 2016).

Giving pocket money to SD children can be a good way to teach children about money management, responsibilities, and financial literacy from an early age. The child's financial intelligence can be given when the child has begun to be given school pocket money (Hikmah, 2020). Giving pocket money isn't about the big and small, but how to teach your child to start managing your own money. Giving it is a way to teach a child to manage money as much as possible, by giving responsibility to regulate the money will help the child's growth process (Yuwono, 2020). Financial literacy activities at the Teachers' School can invite students to set aside some of their pocket money for savings. The implementation of financial literacy education in students can give positive attitude to students to participate in production activities and motivate students to save (Kafabih, 2020).

The level of pocket money given by parents to pupils varies depending on the parents' financial ability. Like the survey I did at SDN Brengosan 1, the pocket money given to a child varies greatly for a variety of reasons in it. The researchers conducted random interviews with pupils. Class 1 pocket money ranging from Rs.5,000 – Rs.7. 000, second and third grade pocket money ranging from Rs.5,000 – Rs. \$12,000, a pocket money of 4. 5,6 rupees. 5,000 – Rs. 20,000. The amount of pocket money that parents give to their children has some self-evident reasons. Parents who give more pocket money because of students who don't want to bring supplies from home, students who come home in the afternoon. But there are also pupils who don't bring their pocket money because of the economic influence of their parents and choose to bring supplies from home.

Some students who were given pocket money by their parents were exhausted in one day for snacks. Snacks are toys that once played with are immediately thrown away, snacks to try, because inviting friends to buy something they don't need, lack of understanding about the value of money and difficulty judging whether something is too expensive or not, low level of financial literacy, lack of interest in saving students who do not understand the importance of saving for long-term goals, the lack of interest in saving among students at SDN Brengosan 1 was seen after the Covid-19 pandemic. This causes children to have consumptive habits, making spending uncontrollable. Based on the above exposure, the researchers are interested in conducting research by raising topics with the title: “The

Influence of Savings Interest on the Financial Literacy Level of Students at SDN Brengosan 1”.

## 2. METHODS

The method used in the research quantitative survey methods using questionnaires. Where the data collected is the influence of savings interest on the level of financial literacy of students SDN Brengosan 1. Data collection method is a technique used by researchers to collect data, data collection method as a method that is independent of data analysis methods even becomes the main tool of data analytics methods and techniques (Makbul, 2021). Data collection techniques are observation and questionnaire. Observation is a way of gathering information that is done by conducting systematic observations (Listiawan, 2016). A questionnaire is a list of questions to be filled in by the person to be measured (Dewanto & Nurhayati, 2015). The quantitative approach emphasizes its analysis on data - numeric data processed by statistical methods. Quantitative approaches are usually done on inferential research and based on conclusions and hypothesis testing.

He population of this study were all students of SDN Brengosan 1 in the academic year 2023/2024 consisting of 6 classes with a total of 106 students. Sample of this 84 student consisting of 6 classes. Sample of this study were 84 students consisting of 6 classes. Data collecting techniques in this study used observation and questionnaires. Observation was used as an to know the problem at the SDN Brengosan 1 and Questionnaire was used as an instrument to measure the interesting of students. Each choice of answer respondents are given a score value or weight that is organized in sequence based on the likert scale according to Sugiyono (Raharja, 2018) as follows **Table 1**.

**Tabel 1.** Likert Scale

Interval	Criteria	Score (+)	Score (-)
80 % - 100 %	Very much agree	5	1
60 % - 79,99 %	Agree	4	2
40 % - 59,99 %	Enough	3	3
20 % - 39,99%	Disagree	2	4
0 % - 19,99 %	Very much disagree	1	5

Instrument grids are used to facilitate researchers in the collection of research data. Before data collection instruments are made, it is advisable to make grids first so that instruments can be made accurately based on variable indicators. Researchers used the following tool grid for the data collection table contained in **Table 2** and **Table 3**.

**Tabel 2.** Indicator Interest in Saving

Variable	Indicator	Sub Indicator
Interest in saving	Interested in finding information about the product	Reminds you to save There's a common opinion
	Considering to buy	Use of money Focused on the product
	Interested to try	How to save Any sense of interest in a product
	Want to know the product	Importanta to save

**Tabel 3.** Indicator Financial Literacy

Variable	Indicator	Sub Indicator
Financial literacy	Basic knowledge of financial management	Basic financial understanding
		Financial management
		Financial storage methods
	Credit management	Credit understanding
	Savings and investment management	The importance of saving
		Saving benefits
Risk management	Understanding risk management	

This study uses statistical data analysis techniques, using a simple regression test with several pre-script tests and hypothetical tests. The prerequisite test used is the normality test and the linearity test, T test, and the determinant coefficient test. The normality test in this study using the Kolmogrov-Smirnov test because the number of samples is more than 50 with significance level of 5% or 0,05. With the condition that if the significance value  $> 0,05$ , then the distribution is normal and if the significance value  $< 0,05$  the distribution is not normal. The linearity test is used to determine the relationship between a free variable and a bound variable of a linear nature. With the condition that if the value deviation from linearity  $\text{Sig} > 0,05$ , then there is a significantly linear relationship and if the value deviation from linearity  $\text{Sig} < 0,05$  the there is a not significantly linear relationship.

Simple linear regression analysis is used to scrape the magnitude of the influence of a free or independent variable or predictor or X variable on a dependent or dependent variable, or a bound or Y variable. The T test is used to determine whether a free variable or an independent variable has a partial influence on a bound or dependent variable. With the condition that If Significance value  $< 0.05$  then there is a independent variable (X) on the dependent variable (Y) or the hypothesis is accepted and if Significance value  $> 0,05$  the there is not an independent variable (X) on the dependent variable (Y) or the hypothesis is not accepted. Determinant coefficient is a value that describes the large number of changes or variations of a dependent variable, which can be explained by a change or variation of an independent variable.

### 3. RESULTS AND DISCUSSION

#### 3. 1. Frequency Distributions of Data

Frequency Distribution Data Based on the results of the research by distributing savings interest questionnaires and financial literacy to 84 students who took the sample at Brengosan Elementary School 1, the frequency distribution of their wishes is shown in **Table 4** and **Table 5**.

**Tabel 4.** Distribution of Saving Interest Data

N	84
Number of Scores	5564
Minimum Score	6
Maxsimum Score	80
Average	66,2381
Variance ( $S^2$ )	150,714
Standard deviation	12,2766

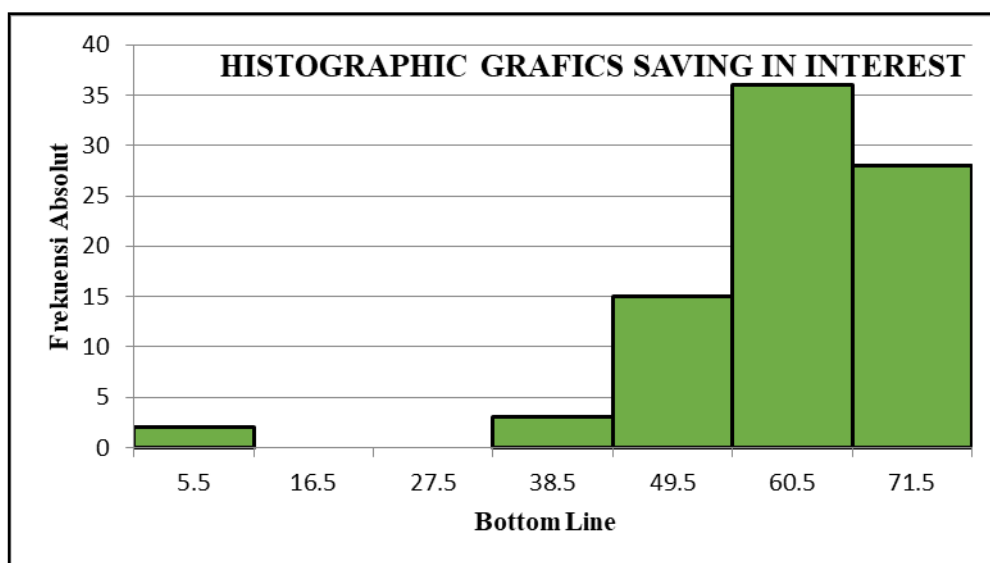
**Tabel 5.** Distribution of Financial Literacy Data

<b>N</b>	84
<b>Number of score</b>	5123
<b>Minimum score</b>	3
<b>Maximum score</b>	77
<b>Average</b>	61,11765
<b>Variance (S<sup>2</sup>)</b>	178,2047
<b>Standard deviation</b>	13,34933

The student's financial literacy was obtained through the completion of research instruments in the form of a likert scale model questionnaire of 16 statements respectively and completed by 84 students from 1st to 6th grade. Based on the data collected on the savings interest variable, the lowest score obtained is 6 and the highest score is 80, the total net score of saving interest variables is 5564 so that the average savings value (X) is 66,2381, the variance (S<sup>2</sup>) is 150,714 and the default or standard deviation (S) is 12,2766. Based on the data collected on the financial literacy variable. The lowest score obtained is 3 and the highest score is 77, the total score of the financial literacy variable (Variable Y) is 5123, so the average financial literature score (Variable Y) is 61,11765, the variance (S<sup>2</sup>) is 178,2047, and the standard deviation or crude deviation received is 13,34933. Which can be seen in **Table 6** and **Figure 1**.

**Tabel 6.** Frequence Distribution Saving Interest

<b>Interval class</b>	<b>Battom line</b>	<b>Upper boundary</b>	<b>Absolute frequency</b>	<b>Relative frequency</b>
6-16	5,5	16,5	2	2%
17-27	16,5	27,5	0	0%
28-38	27,5	38,5	0	0%
39-49	38,5	49,5	3	4%
50-60	49,5	60,5	15	18%
61-71	60,5	71,5	36	43%
72-82	71,5	82,5	28	33%
	<b>Total</b>		<b>84</b>	<b>100%</b>

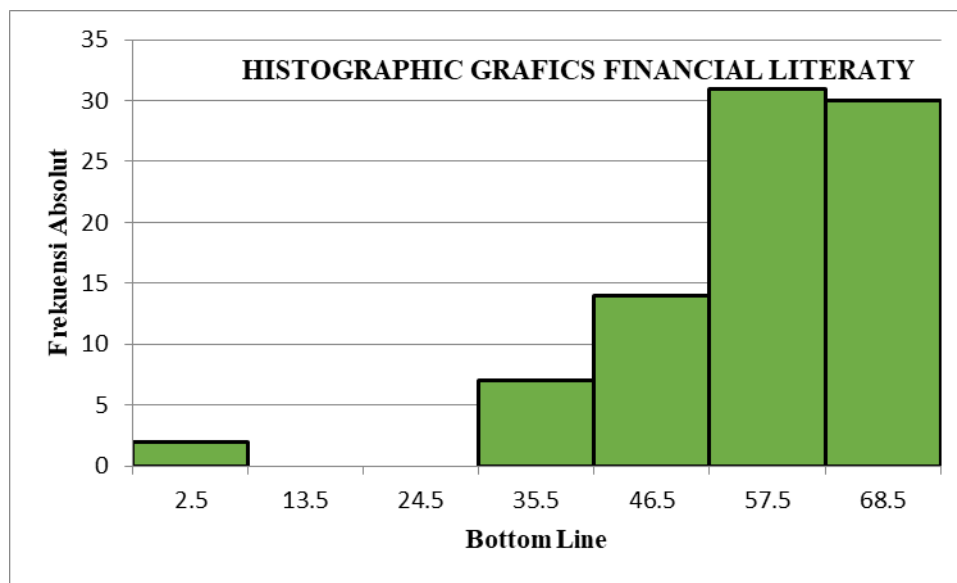


**Figure 1.** Histogramic Grafics Saving Interest

Based on the table and picture, it can be seen that the highest-class frequency of the saving in interest variable is spread at intervals 6, between 61-71. There were 36 respondents with a relative frequency of 43% of all respondents in the study who were in this interval class. The second largest frequency lies at the 7th interval with the respondents 28 and the frequencies relative to 33%. Next for the third largest is located at intervals of 5 with 15 respondents and a relative frequency of 18%. for the fourth sequence located at interval 4 with respondents 3 and a relative frequency of 4% next to the fifth sequence situated at interval 1 there are 2 respondents with a relative rate of 2%. for other interval classes get a relative frequency of 0% with 0 respondents. Which can be seen in **Table 7** and **Figure 2**.

**Tabel 7.** Frecuence Distribution Financial Literaty

Interval class	Battom line	Upper boundary	Absolute frequency	Relative frequency
3-13	2,5	13,5	2	2%
14-24	13,5	24,5	0	0%
25-35	24,5	35,5	0	0%
36-46	35,5	46,5	7	8%
47-57	46,5	57,5	14	17%
58-68	57,5	68,5	31	37%
69-79	68,5	79,5	30	36%
	Total		84	100%



**Figure 2.** Histogramic Grafics Financial Literaty

Based on the table and the figure, it can be concluded that the highest frequency class of the financial literacy variable lies at the 6th interval, 58-68. There were 31 respondents with a relative frequency of 37% of all respondents in the study who were in this interval class. Next the second largest frequency lies at interval 7 with respondents 30 and a relative frequency of 36%. Next, the third largest frequency lies at interval 5 with 14 respondents and a relatively 17%. For the largest four is located at interval 4 with respondents 7 and a relative frequency of 8%. Then the fifth sequence is located at interval class 1 there are 2 respondents with a relative frequency of 2%. For other interval classes get a relative frequency of 0% with 0 respondents.

**Tabel 8.** Linearity Test  
ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
		(Combined)	12128.221	28	433.151	8.947	.000
LITERASIKEUA	Between	Linearity	10412.055	1	10412.055	215.063	.000
NGAN *	Groups	Deviation from	1716.167	27	63.562	1.313	.194
MINATMENAB		Linearity					
UNG	Within Groups		2662.767	55	48.414		
	Total		14790.988	83			

### 3. 2. Pre-requisite Test

Normality tests are performed to determine the data of the research distributed variables normal or no. Normality testing using the Kolmogorov-Smirnov analysis technique, and for its calculation using the SPSS 21 program. The results of the normality test for the research variable are presented as follows at **Table 9**.

**Tabel 9.** Normality Test One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		84
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	7.26348621
	Absolute	.094
Most Extreme Differences	Positive	.048
	Negative	-.094
Kolmogorov-Smirnov Z		.865
Asymp. Sig. (2-tailed)		.443

a. Test distribution is Normal.

b. Calculated from data.

Based on the results of the normality test above, it is known that the Asymp. Sig (2-tailed) significance value of 0.443 > is greater than 0.05, then according to the basis of the conclusion of the Kolmogorov-Smirnov normality tests above, that the data is normally distributed. The linearity test is used to determine whether the relationship between a free variable and a bound variable is linear or not. bound variable is linear or not.

Based on the Linearity Test, see **Table 9**, the output obtained is the deviation from linearity Sig. is 0.194 > which means greater than 0.05. Then, it can be concluded that there is a significantly linear relationship between the saving interest variable (X) and the financial literacy variable (Y).



### 3. 3 Simple Regression Test

A simple regression test in **Table 10** is used to measure the magnitude of the influence of a free or independent variable on a bound or dependent variable.

**Tabel 10.** Simple Regression Test Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.581	4.399		.132	.895
MINATMENABUNG	.911	.065	.839	13.963	.000

a. Dependent Variable: LITERASIKEUANGAN

The constant number of unstandardized coefficients in this case is the value of 0.581. This is a constant number which means that if there is no interest in saving (X), then the consistent value of financial literacy (Y) is 0.581. The saving interest regression coefficient is 0.911, which shows that the saving interest variable affects the student's financial literacy rate. That is, if each knowledge increase of 1%, saving interest rate (X), then Financial Literacy (Y) will increase by 0.911.

The regression coefficient value is positive (+), so it can be said that saving interest (X) has a positive influence on financial literacy (Y) so that the regression equation is  $Y = 0.581 + 0.911 X$ . Similar things are also obtained from the results of research conducted by (Setiawan, 2020) entitled the influence of financial literacy on interest saving students STIA YPPT PRIATIM Tasikmalaya In 2017/2018, obtaining research results that show that about literacy has a positive influence on interests saving.

### 3. 4. Hypothesis test

T test is used to test the significance of the relationship between the variables X and Y, whether the independent variable really affects the dependent variable separately or partially see **Table 11**.

**Tabel 11.** Hypothesis Test Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.581	4.399		.132	.895
MINATMENABUNG	.911	.065	.839	13.963	.000

a. Dependent Variable: LITERASIKEUANGAN

Based on the output above the saving interest variable it can be known that the Sig value is  $0,000 < 0.05$  which means there is an influence between saving interests on the level of financial literacy of students of SDN Brengosan 1. So,  $H_0$  is rejected and  $H_a$  is accepted. Based on the output above, we know that the T count is equal to 13,963. Because the T number is 13,963 is greater than  $> 1,664$ , so it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, which means that "There is an influence of saving interest (X) on the level of financial literacy of students (Y).

Determinant coefficient is used to determine how much an independent variable contributes to a dependent variable, by looking at the R Square value of The Model Summary table data see **Table 12**.

**Tabel 12.** Determinant Coeficient  
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.839 <sup>a</sup>	.704	.700	7.308

a. Predictors: (Constant), MINATMENABUNG

Based on the above output known R square value of 0.704 this value means that the influence of Saving Interest (X) on student financial literacy rate (Y) is 70,4%, while 29,6% of financial literation rate is influenced by other variables not studied.

#### 4. CONCLUSION

Based on the above-mentioned research, it may be concluded that saving interest in literature financial has an impact on the literature level of SDN BRENGOSAN 1 with the proof of a t test score of SIG 0,000 < less than 0.05, which means that there is an impact between saving interests in literacy financial. Based on a test of known determination coefficients of R square of 0.704, this assessment suggests that the effect of the spell on the level of literature financial is 70,4%. According to Chen and Volpe 1998 in (Margaretha & Pambhudi, 2015) the 60—79% category indicates that individuals have knowledge of the literature financial of a spell. Then it can be concluded that the influence of savings interest on the level of financial literacy of students SDN Brengosan 1 is at a moderate level.

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