

# Implementation of trust character in class cash management

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## Abstract

Character education is an important element in forming students who are not only academically superior, but also have moral integrity, especially trustworthy character. This study aims to describe the implementation of trust character in class cash management by the class treasurer as a form of contextual character learning. The study used a quantitative descriptive approach with 23 respondents who were alumni of high school students and had served as class treasurers. Data was collected through an online questionnaire based on the Likert scale which contained statements related to respondents' attitudes, experiences, and behaviors in managing class cash. Data analysis was carried out using descriptive statistics in the form of frequency and percentage. The results showed that most of the respondents had a high level of understanding and implementation of the character of trust, shown through an honest attitude in reporting errors, commitment to mutual agreements, transparency of cash management, and awareness of collective responsibility. These findings indicate that classroom cash management not only functions as an administrative activity, but also as an effective means of instilling the values of trust, honesty, responsibility, and accountability in a real way. This research contributes to strengthening the practice of character education in schools by showing that direct experience through the role of the class treasurer can be a meaningful contextual learning medium in shaping students' trustworthy characters.

## 1. Introduction

Character education is a critical component in the endeavor to cultivate a generation that is not only academically proficient, but also possesses integrity and strong moral values. In the contemporary context, character education has emerged as a pivotal component within national curriculums, serving as a response to the prevailing trend of moral degradation, marked by an escalation in deviant behaviors among students. Indeed, students have been shown to exhibit irresponsible and dishonest behaviors, as well as to manifest distrustful tendencies (Heriyati & Ekasari, 2020). This finding underscores the necessity for character education to be not only conceptualized in theoretical frameworks but also operationalized in practical classroom settings.

In the context of Indonesia's national education, character education has emerged as a pivotal element, given its instrumental role in shaping student behavior (Lestari & Mahrus, 2025). It is hoped that students will not only demonstrate academic competence, but also exhibit high integrity in their contributions to the nation and state (Akbar, 2024). Character values such as trust, responsibility, and honesty are fundamental parts of the student profile outlined by the five principles of the Pancasila philosophy. These values must be instilled from an early age as part of every learning process (Aini et al., 2024). However, extant research indicates that significant challenges persist regarding the internalization of these values among high school students.

One such issue is the underdeveloped internalization of character, which manifests in academic dishonesty. Research studies on high school students demonstrate that academic dishonesty, such as cheating, is frequently not perceived as misbehavior by students. Research by Fadila (2022) indicates that the majority of students do not perceive academic dishonesty as an ethical transgression. This suggests that the values of honesty and trust have not been thoroughly instilled in high school students (Fadila, 2022).

The findings of this study indicate that students' conduct is indicative of a deficiency in responsibility and honesty, with a concomitant emergence of these qualities. This suggests that the cultivation of honest and responsible character in schools may not be achieving its intended goals.

The repercussions on pupil conduct that are not regarded with confidence within the academic setting. As demonstrated in the extant literature, there is a demonstrable relationship between responsibility and student honesty character (Fitria et al., 2025). A study conducted at Senior High School offers evidence that the habituation of responsibility exerts a significant influence on the character of honesty in students. This suggests that students who have become accustomed to demonstrating responsibility are more likely to exhibit honest behavior within the educational context.

The phenomenon of academic dishonesty is not confined to specific institutions; it is pervasive. Academic dishonesty is a multifaceted phenomenon influenced by a variety of personal factors. Among these factors, fear of failure has been identified as a significant predictor of academic dishonesty (Setiadia & Apropita, 2023). At the high school level, students have been observed engaging in acts of dishonesty as a reaction to the pressures they experience in their academic pursuits. The investigation of the academic integrity of high school students serves as a significant indicator of the internalization of character values, such as honesty and responsibility.

The implementation of character education programs in schools plays a pivotal role in addressing these challenges. The objective of character education through varied learning approaches is to cultivate students into responsible, honest, and capable individuals capable of maintaining trust in various school activities, both academic and non-academic. However, empirical evidence indicates that the integration of these character values in learning is frequently still normative and has not been fully applied in students' real-life situations (Anwar et al., 2025).

One of the authentic experiences that can be utilized to inculcate trust and value principles is through the role of the class treasurer in managing the class treasury. Class cash management is defined as a routine activity involving the systematic and transparent documentation of revenue and expenditure of funds (Wulandari et al., 2025). In this capacity, the class treasurer is entrusted with the moral responsibility of maintaining accountability for the collective funds of the class. In practice, the conscientious and transparent management of classroom finances can serve as a significant conduit for students to apply the principle of trust in their daily academic lives.

The value of trust also has contextual relevance to the campus culture of Adi Buana University Surabaya through the motto of the Spirit of Morning which contains the values of caring, trust, persistence, and innovation. Trustworthiness strengthens students' academic responsibilities in carrying out lecture duties. The integration of trust values with caring, persistent, and innovative forms the character of students who are responsible, ethical, and consistent in facing academic demands. This campus culture-based approach emphasizes the importance of character education as an integral part of the higher education system.

Thus, this research is motivated by the need to understand how the character of trust is internalized through real experience of class cash management by class treasurers at the high school level. Classroom cash management is an activity that directly involves the responsibility, honesty, and trust of all class members, so that it becomes a relevant context to observe the practice of trust character in school life. Through the class treasurer, students are not only faced with administrative obligations, but also with moral demands to maintain trust and account for mutual funds in a transparent and accountable manner.

The empirical focus in this study is important because most of the previous research has focused more on academic dishonesty in general without examining in depth how the character of trust can be formed and tested through the real activities of students. Therefore, this study seeks to fill this gap by placing classroom cash management as a contextual learning vehicle in character formation. It is hoped that the results of this research can make a theoretical and practical contribution to the development of character education in secondary schools, especially in integrating the value of trust into learning activities and students' daily lives in a more holistic manner.

## **2. Method**

This study uses a quantitative descriptive approach to describe the implementation of trust character in class cash management by the class treasurer. This approach was chosen because this study focuses on data collection and numerical data analysis obtained from respondents to provide

an objective picture of the application of trust values in classroom financial management. Data collected through an online questionnaire using Google Form ([https://bit.ly/pendekar\\_kuisiонер](https://bit.ly/pendekar_kuisiонер)) contains statements related to the experience, attitude, and behavior of the class treasurer in managing class cash, especially in the unbalanced cash condition.

The population in this study is alumni of high school students who have served as class treasurers. The sampling technique used is purposive sampling, which is the selection of respondents based on certain criteria so that the data obtained is relevant to the research purpose. 23 students were selected as respondents to this study. The research instrument was prepared in the form of a closed statement using the Likert scale, so that respondents could provide an assessment of the level of approval of each statement submitted.

The data collection technique was carried out by distributing questionnaire links to respondents online within a certain period of time. The collected data was then analyzed using descriptive statistics, including frequency and percentage calculations. The purpose is to describe the level of implementation of the character of trust in class cash management. The results of the data analysis are then presented in the form of a table and described by the author.

### 3. Results and Discussion

The results of data collection conducted by the researcher showed that as many as 23 respondents responded to the questionnaire distributed through Google Form. The following is a summary table of respondents' answers in the form of percentages on several key statements. These findings provide an initial overview of the attitudes and perceptions of respondents towards the implementation of the trust character in class cash management. The following Table 1 presents the data on the results of filling out Google Forms.

**Table 1. Google Form filling results**

NO.	Questionnaire Questions	Respondent's Answer			
		YES	(%)	NO	(%)
1.	As a class treasurer in high school/equivalent, I feel trusted in maintaining the class treasury.	21	91.3	2	9.7
2.	Currently I am a student, if I am appointed as the class treasurer then I will apply the value of trust.	22	95.6	1	4.4
3.	If I find an error during class cash recording then I will report it honestly?	22	95.6	1	4.4
4.	If I encounter a mistake in the cash recording then I have to solve it together.	21	91.3	2	9.7
5.	Every money that comes out of the cash, I have to have clear proof of records.	22	95.6	1	4.4
6.	I think it is important that all students have the right to know the use of class cash.	23	100	0	0
7.	Class cash may only be used for mutually agreed class purposes.	22	95.6	1	4.4
8.	The responsibility of managing class cash trained me to be a more trustworthy person.	23	100	0	0

Based on statement number 1, it is possible to get an idea that most of the respondents consider the character of trust as an important aspect in maintaining class cash as a common property. These findings show that students have moral awareness about the importance of trustworthiness in joint financial management. The character of trust is understood as the main foundation in carrying out financial responsibilities (Agustia & Syamal, 2025), especially in the context of class cash involving the interests of all class members. This is in line with the objectives of learning contextual accounting which not only emphasizes the technical aspects of record-keeping, but also the formation of students' character.

Based on statement number 2, respondents generally expressed their readiness to implement the character of trust if appointed as class treasurer. These findings show that students towards the character of trust do not stop at the conceptual level, but are also accompanied by a commitment to implement it in a real role (Hasniar et al., 2025). The class treasurer is seen as a position that contains a mandate, so it requires an honest, responsible, and consistent attitude in managing the class treasury.

Based on statement number 3, the results of the study show that respondents tend to express a willingness to report class cash recording errors honestly. This indicates that the character of trust has been internalized in the honesty of students. Willingness to admit and report mistakes is an important part of transparent financial management and reflects integrity in carrying out responsibilities as a class cash manager (Rohani & Ponidi, 2025). Participation in class cash management fosters honesty, responsibility, and transparent reporting are key elements of trust in the context of real financial management.

In statement number 4, the respondent argued that errors in the recording of class cash should be resolved together. This shows that the management of class cash is not seen as an individual responsibility, but rather as a collective responsibility (Rohani & Ponidi, 2025). Solving problems together reflects the value of togetherness, openness, and mutual trust between class members in maintaining common funds.

Furthermore, statement number 5, the respondent said that every class cash expenditure must be accompanied by clear proof of recordkeeping. These findings reflect students' understanding of the principles of accountability in financial management. Clear recording is seen as a form of accountability of the class treasurer to all class members (Adzkie et al., 2024). In addition, this situation is also a form of implementation of the character of trust in simple accounting practices

Statement number 6, the results show that the respondents view the transparency of the use of class cash as important, where all class members have the right to know the flow of funds used. These findings indicate that information disclosure is considered an integral part of the character of trust. Transparency in classroom cash management plays a role in building trust and preventing misunderstandings among students (Niwigaba, 2025).

Statement number 7, the respondent stated that the use of class cash should only be intended for purposes that have been mutually agreed. This shows that there is a student awareness of the importance of commitment to mutual agreement. Compliance with the rules that have been approved reflects the character of trust in the form of consistency between decisions and implementation (Togatorop et al., 2023). In addition, the habituation of obedience to social rules in civics learning shows that awareness of common rules is an integral part of the formation of obedient and responsible student character.

Finally, in statement number 8, it was found that respondents assessed that the responsibility in managing class cash could train individuals to become more trustworthy individuals. These findings show that classroom cash management functions not only as an administrative activity, but also as a means of character learning. Through hands-on experience managing classroom finances, students learn to maintain trust, be honest, and be responsible in real-world situations. Thus, students learn from active experiences, not just verbal instructions (Rohani & Ponidi, 2025).

In general, the results of the study show a positive trend towards the application of the character of trust in the management of class cash. The responses given reflect that class cash management is understood not only as an administrative activity, but also as a form of moral responsibility that demands honesty, transparency, and accountability. This indicates that real experience in managing class cash can be an effective contextual learning medium in instilling character values in students, especially trust characters, which are difficult to obtain only through theoretical learning in the classroom.

#### **4. Conclusion**

Based on the results of the research and discussion that has been described, it can be concluded that the implementation of the character of trust in the management of class cash by the class treasurer at the previous level shows a positive trend. Class cash management is understood by respondents not only as an administrative task, but also as a moral responsibility that demands honesty, transparency, and accountability. Direct experience in managing classroom cash provides space for students to practice the value of trust in real life in school life. In addition, classroom cash management has proven to have the potential to be a vehicle for contextual character learning. Through the role of class treasurer, students are trained to maintain trust, abide by mutual agreements, and be responsible for the funds managed. These findings indicate that structured non-

academic activities, such as classroom cash management, can contribute to shaping the character of student trust in a more holistic and sustainable manner.

### **Author Contributions**

This article was written through the cooperation of all authors, who are involved in planning, research, and data analysis. Writing takes place collectively, from the initial draft to the refinement of the manuscript based on discussion. Each writer reviews and revises the manuscript for consistency and quality. All authors have the same responsibility and have approved the final manuscript for publication.

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### **Declaration of Conflicting Interests**

The author informs that throughout the course of the research until the writing of this article, there are no situations that show a conflict of interest, either related to money or other matters, that can affect the partiality of the research. This research does not involve certain work interactions, personal interests, or affiliations that have the potential to cause prejudice in information collection, analysis, or interpretation of research results. Therefore, all stages of research and article preparation are carried out in an independent manner and comply with the principles of honesty, neutrality, and academic integrity.

### **Data Availability**

The data used in this study was obtained through an online survey that was disseminated to participants in accordance with research standards. This data includes feedback from participants regarding the application of trust characters in classroom cash management. Because the research data involved human participation, this information was not publicly published to maintain the ethics and confidentiality of the respondents.

Nonetheless, additional data supporting the results of this study can be accessed from the authors of the correspondence if there is an appropriate request and for academic purposes, while still respecting the principles of confidentiality and research ethics.

### **Declaration on AI Use**

The author explains that in the process of compiling this article, the use of artificial intelligence technology was carried out in a limited and responsible way, especially to help in improving grammar, making redaction clearer, and improving the readability of the manuscript. The application of such technology is always under the supervision of the author and is not used to create research ideas, formulate methods, analyze data, interpret results, or draw conclusions.

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