



Development of M1 smart card as an anti-corruption education media in SD Muhammadiyah Surakarta

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Article info	Abstract
Keywords; anti-corruption education, elementary school, learning media, M1 smart card	In response to the urgent corruption issue in Indonesia, which is reflected in the Corruption Perception Index (CPI) 2024 score of 34, the present study was conducted. One preventive effort is anti-corruption education at SD Muhammadiyah Ketelan Surakarta, a school designated by the Indonesian Corruption Eradication Commission (KPK) as a Pilot School for Anti-Corruption Education. The M1 Smart Card was developed as a learning medium based on anticorruption values to support this. This study aims to (1) examine the development of the M1 Smart Card, (2) analyse its implementation in the learning process, and (3) evaluate its impact on students' behaviours. Using a qualitative approach with observations, interviews, and documentation, data were analysed through Miles and Huberman's model. The findings reveal that (1) the M1 Smart Card was collaboratively designed to integrate character values, (2) it has been consistently implemented through school culture and classroom practices, and (3) its application fosters honesty by functioning as a zero-cheating tool, leading to a noticeable increase in students' awareness, responsibility, and integrity in daily learning activities. This research contributes to the field of elementary education by providing evidence of how an innovative, value-based learning medium can strengthen anti-corruption character education and serve as a practical model for other schools.

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DOI: <http://dx.doi.org/10.33578/jpkip.v14i5.p699-710>

Received 12 June 2025; Received in revised form 25 September 2025; Accepted 3 October 2025

Available online 12 October 2025

e-ISSN 2598-5949 | p-ISSN 2303-1514 © The Authors.

1. Introduction

Corruption is a crucial issue that can significantly harm the lives of the nation and the state. This is certainly very detrimental to Indonesia. The International Transparency Report 2024 claimed that Indonesia's Corruption Perception Index (CPI) is stagnant at 34, ranking Indonesia

115th out of 180 countries. One of the causes is a lack of anti-corruption education at the preliminary stages. The government has established 27 regulations requiring anti-corruption education delivered at all school levels, from elementary to high school. However, anti-corruption education was implemented only theoretically. It has not been applied to the school's daily activities. Luthfi et al., (2023) state that anti-corruption education must be theoretical, practical, and relevant to the students' daily lives. Hence, students can comprehend the values, perceiving them as daily behaviours instead of conceptual knowledge.

Anti-corruption education at elementary schools is crucial in shaping students' character and moral values early, preventing dishonest behaviour such as cheating. It plays a strategic role in instilling integrity, as emphasised by D. Sari & Wijaya, (2023), through contextual approaches, and Suyitno (2022) who warns that education detached from students' daily lives risks being ineffective. Theoretical foundations also support this approach Lickona (2004), stresses character development, (Bandura, 1986) highlights learning through examples, and Piaget (1976), and Vygotsky (1978), underline the role of experience in building knowledge. Kohlberg (1981) study on moral development further show that anti-corruption education must be practical and relatable for young learners. More recent perspectives, such as Sun et al., (2023) emphasise integrating digital technology into moral education to foster active participation in the digital era.

Despite its importance, anti-corruption education in elementary schools faces challenges, particularly regarding media use. Learning media should make abstract values tangible, engage students, and promote active participation. However, schools mostly rely on textbooks and static modules, which limit students' ability to connect theory with practice Dewi et al. (2024). Innovative and technology-based media are therefore needed to deliver anticorruption values in more interactive and appealing ways. Studies confirm that technology-enhanced media strengthen students' comprehension, participation, and internalisation of character values Sutrisno et al (2024); Purnomo et al. (2023). Addressing this gap, the development of the M1 Smart Card at SD Muhammadiyah Ketelan Surakarta offers a promising solution for bridging theories and practices in anti-corruption education.

SD Muhammadiyah Ketelan Surakarta was selected as the research location because of the school's commitment to implementing character education. Besides, the school's culture also encourages learning innovation. The school has developed programs to strengthen Pancasila student profiles and gain experience in collaborative education based on values. Indeed, in 2022, SD Muhammadiyah Ketelan Surakarta, as one of the ten best schools consistently and innovatively implementing anti-corruption education, was awarded Sekolah Berintegritas (School with Integrity) by the Corruption Eradication Commission (KPK) of the Republic of Indonesia. This award not only appreciates the school's commitment to cultivating values of integrity from an early age but also emphasises the strategic role of elementary education institutions in building the moral and ethical foundations of the younger generation. Through integrating anti-corruption values into school culture, SD Muhammadiyah Ketelan demonstrates that character education can be effectively implemented in a real and sustainable manner within the context of formal educational institutions. Research by Zuchdi & Mulyani (2023) reveals that schools with a strong culture of integrating character values in the learning process can help students practice the values in their daily lives.

Anti-corruption education in elementary schools still faces several practical challenges. Many teachers rely heavily on textbooks or lecture-based methods, making it difficult for students to connect anti-corruption concepts with their daily experiences. In practice, dishonesty such as cheating during exams, reluctance to follow school rules, and a lack of responsibility in completing tasks remain common, reflecting a gap between government regulations and actual

classroom practices. Data from the Corruption Eradication Commission (KPK) through the 2023 Education Integrity Assessment Survey highlight this issue, showing that the education integrity index remains at level 2 (“corrective”) with a score of 73.7%. More specifically, the survey revealed that 25% of students admitted to plagiarism, while 33% faced moral dilemmas related to cheating during assignments or exams (KPK, 2023). These findings emphasise that existing anti-corruption education approaches have not yet been effective in shaping students’ integrity, thereby underscoring the urgent need for innovative learning media. The M1 Smart Card was developed to bridge this gap by functioning as a teaching tool and a practical instrument to cultivate honesty, integrity, and responsibility among students in authentic learning contexts.

The research aims to describe the process of developing the M1 Smart Card, understand its implementation in the learning process, and analyse its impacts on students’ attitudes and behaviours regarding anticorruption values. The research is driven by the need for innovative media that support character and anticorruption education in elementary schools. The SD Muhammadiyah Ketelan Surakarta case study aims to provide conceptual and practical contributions to character education and to encourage the implementation of anticorruption education in elementary schools. Further, the research discusses the development, implementation, and impact of M1 Smart Card media designed to instil values in students’ daily lives, enabling them to voluntarily and willingly participate in anti-corruption education. Using qualitative approaches, the results are expected to reference similar media development for other schools.

2. Literature Review

2.1 Anti-Corruption Education

Anti-corruption education aims to instil values of integrity, such as honesty, responsibility, and independence, in students. Suyitno (2022) states that anticorruption education needs to be internalised into daily lives using contextual approaches that include cognitive, affective, and psychomotor aspects. School culture-based approaches integrating anticorruption values through innovative media, such as educative games, have proven to be effective, as found by Suyadi & Suyitno (2023). With the advancement of technology, Dewi et al. (2024) and Purnomo et al. (2023) propose that technology-based media, such as smart cards, can improve students’ engagement and understanding of anticorruption values. Besides, (Rahmayanti, 2024) and Zuchdi & Mulyani (2023) emphasise the importance of school culture that supports integrity values to facilitate the internalisation of these values.

The findings of Nurdin & Rahman (2023) further confirm that innovative learning media can effectively strengthen anti-corruption education by enhancing active student participation, while Fitriani & Hidayat (2022) highlight that school culture-based strategies and collaborative activities help foster honesty, discipline, and responsibility from an early age. In addition, the current study by Sun et al (2023) found that using digital technologies in moral education can encourage students’ reflection upon moral values. Moreover, Kohlberg (1981) underlines the importance of authentic experiences in moral education to achieve significant changes in attitudes.

2.2 The Importance of Anti-Corruption Education

Anti-corruption education shapes students’ character through integrity and moral awareness. Interactive, card-based learning media, such as smart cards, have been shown to enhance students’ understanding of integrity values and allow them to practice moral behaviour

in real situations. Sari et al., (2021); Handayani (2020) Media that integrate moral values effectively engage students with meaningful materials, fostering honesty, responsibility, and collaborative skills. Santoso & Jamilah (2022) claim that media integrating moral values effectively shapes the students' characters by enabling them to interact with attractive materials. Current studies by Dewi et al. (2024) and Rahmayanti (2024) strengthen these ideas by noting that technologies facilitate the internalisation of anti-corruption values. Meanwhile, Zuchdi & Mulyani (2023) emphasise that a school culture that encourages integrity and character strengthens anti-corruption education.

In line with this, research by Putri & Nugroho (2022) found that innovative card-based learning enhances cognitive understanding and fosters affective commitment to honesty and responsibility, which are fundamental to anti-corruption values. Similarly, Wulandari (2023) reports that integrating integrity values into cooperative learning models helps students develop responsibility and collaboration skills, supporting anti-corruption education. This highlights the role of contextual and participatory learning. For instance, Arifin (2021) demonstrates that project-based learning activities can cultivate independence and critical thinking, while Fadilah & Sari (2022) emphasise that integrating local wisdom into learning materials fosters a sense of accountability and respect for shared rules. These findings indicate that combining technological innovation, contextual learning, and school culture contributes significantly to the effectiveness of anti-corruption education in elementary schools.

2.3 The Roles of Learning Media in Anti-Corruption Education

Learning media play crucial roles in anti-corruption education by making the materials enjoyable and applicable. Zuchdi (2019) found that media that involve students in direct activities, such as card-based educational games, are more effective in improving students' understanding of integrity. Besides, Purnomo et al. (2023) also stated that interactive technology-based media can create dynamic learning situations and strengthen understanding of character values.

Regarding the use of media, Dewi et al. (2024) suggest that using technology can increase students' active participation. Further, digital applications give opportunities for students to learn independently (Widiastuti & Iskandar, 2022), video and animations help students understand the influence of dishonest actions (Sutrisno, 2020), and game-based media is effective in motivating students to apply moral and integrity values (Prasetyo et al., 2021).

Several studies confirm the significance of innovative media in character and anti-corruption education. Kurniawan & Saputra (2020) demonstrate that card-based learning media foster collaboration and moral decision-making among elementary students. Similarly, Ramadhani, (2021) argues that digital storytelling enhances moral imagination, enabling children to distinguish between honest and dishonest behaviour. Astuti et al., (2022) also found that interactive posters and visual-based learning strengthen students' awareness of ethical and anti-corruption values.

Lestari & Putra (2021) explain that contextual learning media help students link anti-corruption values with real-life situations, thus increasing applicability. Meanwhile, Siregar (2022) finds that board games designed with integrity themes can significantly increase honesty and responsibility in daily school practices. In addition, Fauziah & Hidayat (2023) highlight that multimedia-based learning motivates and shapes students' consistent behaviour aligned with anti-corruption principles. Lee & Hannafin (2016) show how educational technology can bridge moral theory and classroom practice. At the same time, research in *Educational Technology &*

Society by Zengin (2017) reveals the role of digital tools in promoting moral reflection and long-term behavioural change.”

2.4 Developing M1 Smart Card Media for Anti-Corruption Education

Developing media like the M1 Smart Card for anti-corruption education is an innovation that has overcome the drawbacks of delivering theoretical materials for character education. Suyadi & Suyitno (2023) state that technology-based media, such as the M1 Smart Card, provide more contextual and fun approaches to teach integrity, honesty, and responsibility through direct experiences.

The idea is supported by Sari et al. (2021) who mentions that card-based media effectively improves students' understanding of character values. M1 Smart Card can also strengthen the principles of thriftiness, responsibility, and transparency. These principles increase students' engagement, as Dewi et al. (2024) stated. Handayani, (2020) also suggests that the M1 Smart Card is relevant to the characteristics of elementary school students. Further, card-based media can increase learning motivation and provide in-depth experiences in understanding character values (Nuraini, 2022).

Complementing these insights, such as research on digital learning media embedded with moral themes Putra & Maftuh (2024) Highlight that contextual technology supports moral reasoning in young learners. Findings from investigations into multimedia tools for character building, such as those by Ramadhani & Sari (2023), show that innovative media foster responsibility and integrity from early ages. On the international stage, Wong et al. (2018) demonstrate that mobile augmented reality tools centred on ethics can create immersive moral learning akin to the M1 Smart Card's aims, while Prihatmojo et al. (2023) argue that integrating digital literacy with character education significantly bolsters students' positive moral development, highlighting the M1 Smart Card as an instructional medium that promotes integrity-driven behaviour within educational settings.

3. Method

The research employed qualitative approaches with a case study method to gain an in-depth understanding of implementing M1 Smart Card media in anti-corruption education in elementary schools. The case study is selected because it helps to reveal the processes and dynamics of the real context, as stated by Yin (2018). This method enables researchers to directly observe the social interaction and learning processes at the research location, as explained by Cresswell (2020). The research selected SD Muhammadiyah Ketelan Surakarta as the setting. This school is known for its commitment to character education and is recognised as Sekolah Berintegritas (School with Integrity) by the Corruption Eradication Commission (KPK). The subjects were the school principal, teachers, and students of grades IV and V. They were selected purposively, as suggested by Patton (2015), about the importance of purposive sampling for a case study.

The data were collected through participative observation, in-depth interviews, and documentation. Observation helps researchers to examine the implementation of M1 Smart Card media in the students' activities. At the same time, interviews allow for an in-depth exploration of how the principal, teachers, and students perceive the benefits and challenges of the media. Documentation, such as photos, school documents, and students' work, supports the data validity, as suggested by Fetterman (2019). The data sources complement each other and enrich the findings. These are in line with Hidayati et al. (2021). The data were analysed using

Miles & Huberman (1994), which includes data reduction, data display, and conclusion. Meanwhile, the analysis was conducted reflectively, aided by triangulation to improve the validity.

In the coding process, the data from observations, interviews, and documentation were first transcribed and categorised into initial codes that represented emerging themes related to the development, implementation, and impact of the M1 Smart Card. These codes were then grouped into broader categories through axial coding, which allowed the researchers to identify patterns and relationships among the data. A thematic analysis was conducted to refine the categories into key findings aligned with the research objectives. To ensure validity, triangulation was applied by cross-checking information from different sources (principal, teachers, and students), comparing data from various methods (observation, interviews, and documents), and conducting member checking with participants to confirm interpretations. This process enhanced the credibility and trustworthiness of the findings, ensuring that the results accurately reflect the real practices and perceptions at the research site.

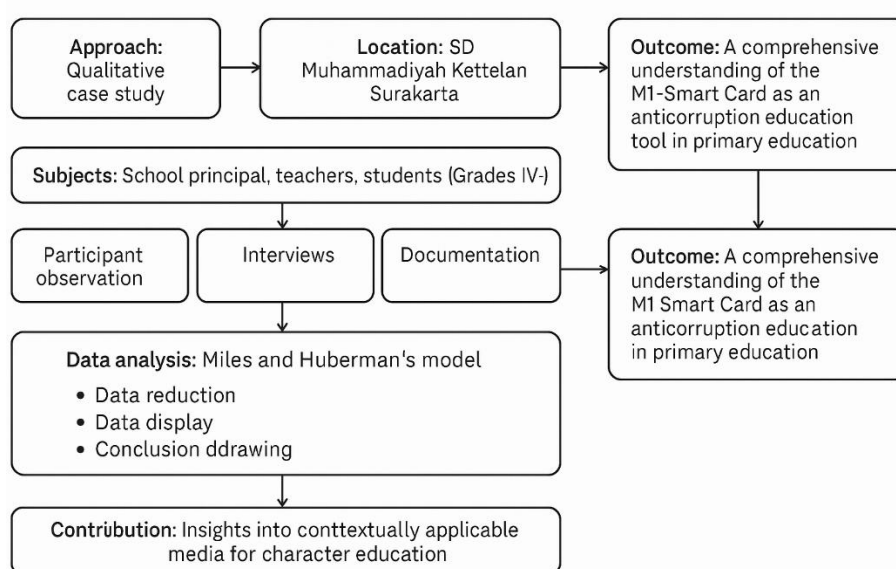


Figure 1. Research flow chart

4. Results

This section presents the study's findings on the development, implementation, and impact of the M1 Smart Card media in anti-corruption education at SD Muhammadiyah Ketelan Surakarta. The results are organised according to the research objectives, namely, (1) the development process of the M1 Smart Card, (2) its implementation in daily practice, (3) its impact on students' behaviours and school culture, and (4) challenges and sustainability. Data were collected through interviews with principals, teachers, and students, observations of classroom and school activities, and documentation of the card usage in various school routines.

4.1. The Development Process of the M1 Smart Card

The M1 Smart Card was collaboratively designed by the school principal, teachers, and stakeholders to integrate essential character values into students' daily learning. The design emphasised honesty, responsibility, and integrity as the primary focus, ensuring that the card was visually attractive, functional, and relevant to students' real-life experiences. This participatory

development process aligned the media with the school curriculum and its vision of cultivating integrity, embedding anti-corruption education into its cultural framework.

"The development of the M1 Smart Card is aimed at connecting anti-corruption theories to students' daily behaviour. We want the values to be practised, not just understood theoretically." (Interview with Principal, Sri Sayekti, July 21, 2025)

"The card is simple and easy for students to use. They can track values like honesty and responsibility in their daily activities. It reinforces good habits." (Interview with Teacher, Dwi Jatmiko, July 21, 2025)

"The card is designed collaboratively with teachers, parents, and school staff to ensure that the media reflects the school curriculum and integrates essential character values in daily student routines." (Observation, August 26, 2024).

These findings demonstrate that the M1 Smart Card serves not only as a practical learning tool but also as a catalyst for embedding integrity and anti-corruption values into the school's everyday practices and culture.

4.2. Implementation of the M1 Smart Card in Practice

The M1 Smart Card is used daily in the classroom and school activities, such as homework reporting, group projects, and transactions at the school canteen, serving as a "zero-cheating" mechanism. Observations indicate that the card allows students to reflect on their behaviour, monitor adherence to integrity values, and engage in self-assessment. Teachers and school staff guide their use to ensure students internalise honesty, responsibility, and discipline in practical, everyday situations. A teacher, Dwi Jatmiko, stated that *"The card application helps students understand anti-corruption values in their lives. For example, honesty and discipline are easier to comprehend because students can relate the values to their daily activities."* The principal, Sri Sayekti, added that *"The card facilitates better communication between the school and parents. Parents' weekly involvement in signing the card reinforces the values at home."* Students also reported positive experiences with the card. One student mentioned, *"I feel more disciplined and responsible every day because I choose the values that I practice."*

Observations confirmed that students consistently use the card to record behaviours during canteen transactions, assignment completion, and group work. Documentation further supports that the card has been fully integrated into daily routines, making anti-corruption values visible, habitual, and actionable while fostering student accountability and self-reflection. Implementing the M1 Smart Card demonstrates a practical, participatory, and contextually relevant approach to strengthening anticorruption education in the school environment.

4.3. Impacts of the M1 Smart Card on Students' Behaviour and School Culture

The M1 Smart Card effectively promotes honesty, responsibility, and integrity among students. Observations show that students are more aware of the importance of these values inside and outside the classroom. The card functions as a tool for monitoring behaviour and facilitating reflection.

Teacher, Dwi Sujatmiko (Interview, July 21, 2025), stated that *"We observed changes in the students' attitude. They are more disciplined in completing tasks and more honest in their daily behaviours. They also become more responsible."*

Principal, Sri Sayekti (Interview, July 21, 2025), mentioned that *"The school culture becomes more positive. Students habituate integrity values, and communication with parents is better."*

Students reported that the card helped them assess their behaviours and understand the importance of integrity.

Student 1 (Interview, July 21, 2025):

"I think I am more disciplined and know what is right and wrong. It's because of the card."

Student 2 (Interview, July 21, 2025):

"I feel rather burdened with the card. Sometimes, I feel like I'm being scrutinised, making me uncomfortable. I prefer to learn about the values of the characters in a natural way."

These responses indicate that the M1 Smart Card effectively supports internalising anti-corruption values, even though some students initially experience adjustment challenges.

4.4. Challenges and Long-Term Impact of Implementing the M1 Smart Card

Despite its effectiveness, implementing the M1 Smart Card faced several challenges. Some students initially perceived the card as a symbol of strict supervision, which caused discomfort. Teachers required additional time to monitor and provide feedback consistently.

These challenges were gradually mitigated through ongoing communication among teachers, students, and parents, emphasising that the card encourages reflection rather than punishment. Over time, students began viewing the card as a routine part of daily learning, normalising its use and reducing resistance.

In the long term, consistent use of the M1 Smart Card improved immediate behaviours such as honesty, responsibility, and discipline. It also contributed to cultivating enduring values of integrity, influencing students' actions inside and outside the classroom. The findings indicate that the card has strong potential as a sustainable model for fostering anti-corruption awareness and integrity-driven school culture.

5. Discussion

5.1. Developmental Process

The collaborative development of the M1 Smart Card reflects the importance of participatory design in educational innovation. Involving the principal, teachers, parents, and stakeholders ensured that the card aligned with the school curriculum and addressed students' real-life behaviours. This approach supports Bandura's social learning theory (1986), emphasising learning through observation and reinforcement. The card serves as both a model and a guide, making integrity, honesty, and responsibility tangible and actionable for students.

Similar studies by Suyadi & Suyitno (2023) and Rahmayanti (2024) confirm that participatory development enhances relevance and teacher ownership, supporting sustainable implementation. The findings indicate that careful, collaborative design is key to ensuring that educational media effectively promote character education.

5.2. Implementation in Practice

The daily use of the M1 Smart Card in classrooms, group activities, and the canteen demonstrates how theory can be integrated into practice. The card encourages self-reflection and habit formation, allowing students to monitor their behaviour and relate abstract values to concrete actions. Dewey's experiential learning theory (1938) is reflected here, as students engage directly with ethical behaviours in meaningful contexts.

Teachers and parents are critical in guiding students' card use, strengthening the connection between school and home learning environments. These findings align with Sun *et al.* (2023) and Purnomo *et al.* (2023), emphasising that technology-enhanced and contextually relevant media increase student engagement and understanding in character education.

5.3. Impacts on Students' Behaviour and School Culture

The M1 Smart Card has positively influenced student behaviours, improving honesty, responsibility, and discipline. Teachers and principals observed behavioural changes, while students reported greater awareness of right and wrong actions. Kohlberg's (1981) moral development theory explains that practical engagement with ethical dilemmas and reflective activities fosters internalisation of values.

Some students initially felt burdened, perceiving the card as surveillance. This highlights the importance of clear communication about the card's role as a reflective tool rather than a punitive measure. Over time, integration into daily routines normalised the card's use, contributing to a positive school culture that encourages integrity. These findings are supported by Zuchdi & Mulyani (2023) and Santoso & Jamilah (2022), who emphasise the role of school culture in internalising moral values.

5.4. Challenges and Long-Term Sustainability

Despite its success, implementing the M1 Smart Card faced challenges like student discomfort and additional teacher workload. These challenges were mitigated through ongoing guidance and collaboration among teachers, students, and parents. Addressing these issues is crucial for sustaining long-term impacts.

The card's consistent use contributes to lasting improvements in student behaviour and fosters a culture of integrity within the school. Future enhancements could include digital integration for easier monitoring and more interactive engagement, as Prihatmojo *et al.* (2023) and Sun *et al.* (2023) suggested. Overall, the M1 Smart Card represents a sustainable, practical, and contextually relevant model for anti-corruption and character education in elementary schools.

6. Conclusion

Based on the research results, the M1 Smart Card effectively answers the research questions. First, the development of M1 Smart Card media successfully generated contextual and applicable learning resources, integrating anti-corruption values such as honesty, discipline, and responsibility into the students' lives. Second, implementing the M1 Smart Card in SD Muhammadiyah Ketelan Surakarta, which was carried out in routine and integrated into daily learning processes while involving students' self-reflection and parents' participation, has strengthened the teachings of anti-corruption values. Third, the M1 Smart Card actualised honesty values in operational practices to encourage zero cheating and habituate students to be more honest, disciplined, and responsible. The impacts are evident in the students' increasing awareness and anti-corruption attitudes in their daily lives.

Beyond these findings, this study suggests that the M1 Smart Card has significant potential for scaling up to other elementary schools within Muhammadiyah institutions and broader educational contexts. Schools can adapt the card according to local needs, supported by collaboration between teachers, parents, and academic stakeholders to ensure sustainability. Future research should explore longitudinal studies to measure the lasting effects of the M1 Smart Card on students' integrity development, cross-school comparative studies to evaluate

adaptability in different cultural or institutional contexts, and digital-based innovations that integrate the card with mobile applications or gamified platforms. These directions strengthen the role of the M1 Smart Card as a sustainable model for anti-corruption education in elementary schools.

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