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The Role of Non-Bank Financial Institution Industry Classes in Improving Students' Accounting Competencies at State Vocational High School 6 Surakarta

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Abstract

This study aims to (1) describe the implementation of the industrial class at SMK Negeri 6 Surakarta, (2) analyze teachers' and students' perceptions of the effectiveness of the industrial class in improving accounting competencies, and (3) identify the factors that influence the effectiveness of the industrial class at SMK Negeri 6 Surakarta. Using a qualitative approach with a case study method, data were collected through interviews, observations, and documentation, and then analyzed through data reduction, data presentation, and conclusion drawing. The results show that the implementation of the Nonbank Financial Institution Industrial Class involves curriculum synchronization with PT Pegadaian, scheduling between theory and practice, learning activities carried out in regular classrooms and rotating practice in the Pegadaian agent mini-laboratory, as well as joint evaluations with PT Pegadaian. Teachers and students perceive this program as effective because transaction practices using the Pegadaian application enhance accounting competencies, discipline, and work readiness through real work experience. The effectiveness of the program is supported by the active role of teachers, student enthusiasm, and the availability of facilities, although it is constrained by the low number of transactions in the Pegadaian application and suboptimal learning facilities.

Keywords: *Industrial class, effectiveness, accounting competence, vocational high school.*

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INTRODUCTION

Vocational education or vocational education is part of the national education system that specifically aims to prepare students to have work skills in specific fields. In accordance with Law Number 20 of 2003 in Article 15 concerning the National Education System, vocational education is defined as "secondary education that prepares students primarily to work in specific fields." Hersanti Arnita & Fadriati (2022) emphasize that Vocational High School educational institutions must continue to improve themselves in terms of their human resources, namely principals and teachers, and strengthen cooperation between schools and the community, especially the business world and industry. Vocational High Schools (SMK), as schools that implement vocational education, also need to adapt learning materials to the skills needed by the business world and industry, so that graduates are able to compete in the competitive world of work. Therefore, it is necessary to update

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and strengthen the vocational education system through cross-sectoral collaboration to ensure the relevance, quality, and competitiveness of graduates in the world of work.

Vocational High Schools (SMK) are required to build close links with the business world and industry (DUDI) in order to produce graduates who not only have diplomas, but also technical competencies and soft skills needed in the world of work. This strategic collaboration is realized through various forms of cooperation, including the Industrial Class Program. Industrial classes integrate curriculum planning in industrial classes must be carried out by considering applicable industrial standards, so that the competencies taught are in accordance with the needs of the job market. (Sekar Sari et al., 2024) . Furthermore, research by Sulton & Sumiati (2024) shows that the implementation of industrial classes can provide a real picture and experience for students to deepen their chosen scientific fields so that after students graduate from vocational schools they can immediately enter the business world and the industrial world, industrial classes are a form of strategic collaboration between vocational education and DUDI which aims to increase the relevance of the curriculum to real work needs, industrial classes have proven to be an effective solution in bridging the gap between the world of education and the needs of the world of work, by improving students' technical and non-technical competencies and accelerating the transition of graduates to the industrial world.

The effectiveness of industrial classes is crucial to ensure that students not only master theory but also possess skills and a work culture that aligns with industry standards. Supriyadi & Purbonuswanto (2024) found that industrial classes contribute 30.7% to vocational high school students' job readiness, increasing to 82.5% when combined with other factors such as teacher professionalism and career interests. Industrial classes are not merely a means of practice; their effectiveness is highly dependent on the quality of the partnership between the school and the industrial world. At SMK Raden Rahmat Mojosari, partnership management involving Memorandum of Understanding (MoU) planning, curriculum synchronization, industrial visits, guest teachers, internships, and teaching factories in an integrated manner has been proven to support the success of this program (Lestari & Qonitatillahari, 2024) . However, research by Triwahyudi (2020) states that good partnership management can increase the relevance of vocational high school graduates' competencies to the needs of the workforce, so that graduates have higher job readiness and are able to compete professionally in the industry. Therefore, a study on the effectiveness of industrial classes can produce vocational school graduates who are ready to work and competent according to industry needs.

SMKN 6 Surakarta is one of the schools that has implemented industrial class programs, such as Curriculum Synchronization, Internship or Industrial Work Practice (Prakerin), Project-Based Learning, Soft Skills Training, Competency Certification, and Teacher Internship in Industry, especially in the Non-Bank Financial Institution industrial class program. This industrial class has been implemented since September 2024 in collaboration with PT. Pegadaian as an industrial partner. This Non-Bank Financial Institution industrial class is intended for class X. In this program, students who take part in the industrial class are around 108 class X accounting students. All students have the opportunity to study non-bank financial institutions at the pawnshop. This program is designed to improve the quality of graduates by integrating the school curriculum and industry needs, providing direct training, and the use of applications installed on school-owned cellphones specifically used at Pegadaian agents. This application is only used by students who are doing on-duty practice, but all students can use the cellphone to apply the application with limited usage time while they are doing practice. In addition, real work practice was carried out with PT Pegadaian which is located in the school environment.

Mastering technical skills such as operating a computer, preparing financial reports, or managing administrative documents is not enough to directly improve students'

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readiness to face the world of work. Technically (hard skills), teachers at SMKN 6 Surakarta have prepared their graduates to enter the world of work. Accounting students at SMKN 6 Surakarta receive the necessary subjects both theoretically and practically. In addition, before graduating, accounting students undertake an internship at a company or institution. In the field of accounting, the implementation of SMKN 6 Surakarta's industrial class can improve student competency through practice-based learning and the use of technology in accounting systems used directly in the world of work. Through this approach, students are equipped not only with knowledge but also with skills. The effectiveness of industrial classes in improving accounting competency is not evenly distributed across all vocational high schools. Teacher and student perceptions are important indicators in assessing the extent to which the industrial class program is running according to its objectives and student achievement in the field of accounting.

Based on these conditions, the principal of SMKN 6 Surakarta and the accounting teacher took the initiative to hold an activity in the form of training. This training was attended by Class X accounting students of SMKN 6 Surakarta to obtain provisions in the form of an understanding of soft skills and hard skills in preparation for entering the world of work. The problems faced by the X accounting students of SMKN 6 Surakarta are limited competent human resources, as well as inadequate supporting facilities. Nevertheless, this program still provides a great opportunity for students to understand the working systems of non-bank financial institutions directly and improve their competencies before entering the world of work.

Seeing the importance of the role of industrial classes in forming graduates who are ready to work, it is important to improve accounting competencies. Understanding this perception can be the basis for evaluation for the development of better programs. Therefore, this research is expected to provide benefits, from the results of this research to find out (1) The implementation of industrial classes at SMK N 6 Surakarta (2) Teacher and student perceptions of the effectiveness of the implementation of industrial classes in improving accounting competencies, (3) Factors that influence the effectiveness of industrial classes at SMK N 6 Surakarta. The results of this study are expected to be material for evaluation and recommendations for the development of better industrial class programs.

METHODOLOGY

This research uses a qualitative approach with a case study research type to understand the conditions of a context by directing a detailed and in-depth description of the portrait of conditions in a natural context, about what actually occurs according to what is in the field of study (Fadli, 2021) . A case study is an in-depth research process that aims to generate specific and meaningful information related to the problem being studied (Siregar et al., 2024) . Therefore, this case study method allows researchers to explore information comprehensively and produce meaningful findings according to the natural context of the research.

The data collection process was conducted in the Industrial Class of SMK Negeri 6 Surakarta with an implementation period from September to November 2025. The research informants consisted of the person in charge of the accounting industry class who is the Head of the Accounting Expertise Study Program who has a deep understanding of the Non-Bank Financial Institution Industry Class curriculum. The Pegadaian agent coordinator also serves as a mentor teacher who directly accompanies students in carrying out practical work in the Pegadaian agent mini laboratory, and ensures that the implementation of activities is in accordance with industry procedures and operational standards. In addition, a practitioner teacher from PT Pegadaian provided a real-life overview of the skills and industrial work standards applied in learning and the practitioner teacher was also involved in the process of

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preparing and adjusting the industrial class curriculum to ensure that the material taught is aligned with industry needs. Three students of the Non-Bank Financial Institution Industry Class shared their experiences regarding the learning process and implementation of practical work in the pawnshop agent mini lab, as well as the benefits obtained during the industrial class.

Meanwhile, observation is used to directly observe the learning process and work practices in the school environment and in the Pegadaian agent mini laboratory. In this study, observations were conducted by observing the industrial classroom environment at SMK Negeri 6 Surakarta and the Pegadaian agent mini laboratory. This observation aims to obtain information about the condition of the work environment and the availability of facilities and infrastructure to support industrial class activities. Documentation in this study related to the implementation of industrial classes, such as a cooperation agreement letter with Pegadaian, curriculum/syllabus documents, learning implementation plans, activity schedules, student attendance lists, teacher & industry practitioner attendance lists, activity documentation, and Pegadaian applications used in practice in the Pegadaian agent mini laboratory.

Data collection techniques in case study research can be obtained from several techniques, such as interviews, observation, and documentation (Assyakurrohim et al., 2022) . These three techniques are used triangulatingly to obtain valid and comprehensive data, in line with the basic principles of qualitative research that emphasize context, depth of meaning, and participant perspectives. This data collection is used to organize, process, and connect all data obtained from the field to form a conclusion or theory.

To maintain data validity, this study employed credibility techniques. Credibility ensures the accuracy and trustworthiness of data in qualitative research through various steps, such as source triangulation and member checking (Assyakurrohim et al., 2022) . Source triangulation combines multiple data sources to address their individual limitations and strengthen the validity of the findings (Arianto, 2024) . Member checking is conducted after data collection to ensure the information in the research report aligns with the intent of the data sources or informants (Mekarisce, 2020) .

The data analysis technique in this study uses the analytical steps according to Miles et al. (2018) , namely data reduction, data presentation, and drawing conclusions. In the data reduction stage, the researcher selected, focused, simplified, and organized raw data from observations, interviews, and documentation related to the implementation of the Non-Bank Financial Institution Industry Class at SMK Negeri 6 Surakarta, by filtering important information regarding planning, implementation, evaluation, teacher and student perceptions, as well as supporting and inhibiting factors. Next, the data presentation is carried out in the form of a systematically arranged descriptive description to describe the actual condition of the accounting competency of class X students, the ongoing learning process, and how these competencies are formed based on field findings. The final stage, namely drawing conclusions, is carried out by identifying the meaning of all research findings and concluding that the implementation of the industry class is quite effective in improving students' accounting competency through practical experiences relevant to the world of work; this conclusion is then verified by re-checking data from interviews, observations, and documentation so that it can be scientifically accounted for.

RESULTS AND DISCUSSION

SMK Negeri 6 Surakarta has an Accounting and Financial expertise program. The Accounting expertise program at SMK Negeri 6 Surakarta has an industrial class in collaboration with PT Pegadaian. The industrial class is called the Non-Bank Financial Institution Industrial Class. This industrial class program is attended by grade X students of the Accounting and Financial Institution (AKL) expertise program

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consisting of three classes, with each class consisting of 36 students. In addition to classroom learning, the continuity of the learning process is also supported by the existence of practice in the Pegadaian agent mini laboratory which is a means of strengthening the competency of students in the Accounting expertise program. From the results of research related to the role of the Non-Bank Financial Institution Industrial Class at SMK Negeri 6 Surakarta, including the Implementation of the Non-Bank Financial Institution industrial class, Teacher and student perceptions of the effectiveness of the implementation of the industrial class in improving accounting competencies and Factors that influence the effectiveness of the industrial class at SMK Negeri 6 Surakarta.

1. Planning of Non-Bank Financial Institution Industry Class at SMKN 6 Surakarta

   In planning the non-bank financial institution industry class, the parties involved include the Vice Principal for Curriculum (Waka Kurikulum), the person in charge of the Accounting industry class as the head of the Accounting expertise program, the Pegadaian agent coordinator, and Pegadaian parties consisting of the Pegadaian Surakarta Head Office as the Agency Division team, regional offices as part of the service distribution network, and area offices as business deputies and practitioners in the implementation of industry classes. Curriculum planning in the program includes curriculum synchronization, implementation of industry classes, and evaluation of industry classes.:

   a. Curriculum Synchronization

      The results of the study indicate that the curriculum planning for the Non-Bank Financial Institutions industry class resulted from curriculum synchronization with PT Pegadaian to align with the national curriculum. The following excerpts from interviews with the person in charge of the accounting industry class represent all the important information regarding the implementation of the industry class conveyed by the informants during the interview process:

      "The curriculum for the Non-Bank Financial Institutions (NFI) industry class is quite good, because at the end of the school year, we always collaborate with PT Pegadaian to discuss the curriculum that will be used in the following school year. This synchronization is important to determine what materials need to be added to the industry class to align with the national curriculum and match the job skills currently needed by industry. Furthermore, every mid-year, or more precisely at the end of the school year around July, we hold a curriculum synchronization to assess the effectiveness of the curriculum that has been running for one school year. From this, we can determine what needs to be improved or adjusted to reflect industry developments."

      The results of the curriculum synchronization carried out between schools and partner industries are closely related to the determination of competencies that must be achieved by students of the Accounting and Finance expertise program through the implementation of practices in industrial classes. This synchronization process aims to align learning outcomes in schools with competency needs in the world of work, so that students can acquire

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knowledge and skills that are relevant to industry demands. Student competencies in the non-bank financial institution industry class are designed to be achieved through five main materials that are arranged systematically and continuously, namely: (1) Financial Institutions: Banks and Non-Banks, (2) Non-Bank Financial Institutions (3) Non-Bank Financial Business Processes (4) PT Pegadaian Business Processes (5) Development of Pegadaian Technology in Indonesia and the World of Work. These five materials are designed in stages to build student understanding from basic concepts to practical applications in the real work environment.

Before the industrial class begins, the most important step is to carefully prepare an industrial class schedule. This schedule is prepared systematically and in a planned manner to optimally manage student learning time and activities during the industrial practicum. A well-planned schedule is crucial to ensure the learning process runs effectively and aligns with the competencies established in the curriculum. Interviews with all informants yielded consistent and mutually supportive information regarding the implementation of the industrial class. The following excerpts from interviews with teachers accompanying the industrial class practicum represent all the important information regarding the implementation of the industrial class as shared by the informants during the interviews:

> *"The learning schedule is divided between regular classes and industry classes involving practitioners from Pegadaian. This is done by allocating time for the Fundamentals of Financial Institution Accounting course, which is usually scheduled on Wednesdays and Thursdays. Of the four hours of learning, two are allocated specifically for industry class activities. As for the practical schedule in the Pegadaian agent mini-lab, only two students are assigned alternately, without a morning and afternoon shift system, with full implementation time starting at 9:00 a.m. until school closes."*

In an effort to integrate theoretical and practical learning, the regular class schedule was adjusted by reducing the duration from four hours to two hours, while the remaining two hours were allocated for industrial class learning. This adjustment was to build a connection between the material on the Basics of Financial Accounting for Banking Institutions and the material on non-bank financial institutions delivered directly by practitioners from PT. Pegadaian. The implementation of the practice in the Pegadaian agent mini laboratory was carried out alternately, where only two students could carry out the activity at the same time due to the limited number of transactions that could be processed, and other students continued to attend regular class learning to ensure the continuity and consistency of the learning process and the achievement of optimal competencies for all students.

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The planning of the Non-Bank Financial Institutions industry class at SMKN 6 Surakarta is carried out through regular curriculum synchronization between the school and PT Pegadaian. This process aims to ensure that the industry class material is relevant to the national curriculum and industry needs. Furthermore, the learning schedule is designed proportionally between theory and practice to optimize student competency achievement. This finding aligns with research by Ruwaida & Putu Sudira (2024) which states that partnership management with industry can improve student competency through synchronization and collaboration between schools and the workplace. Baskara et al. (2024) emphasized that the success of vocational partnerships is greatly influenced by systematic planning, including curriculum synchronization and scheduling of theory and practice activities prepared through coordination between schools and industry. Garnadi et al. (2022) added that industry class planning needs to consider the benefits, elements, mechanisms, and alignment between school needs and student competencies to produce optimal outcomes.

b. Implementation of Industrial Classes at SMKN 6 Surakarta

The industrial class is implemented in class X AKL for one academic year in 2 semesters. This program uses a synchronized curriculum between the school and PT Pegadaian. The implementation of this industrial class learning combines theoretical and practical activities, where theoretical activities are carried out in the regular class X AK, to support theoretical learning, practicing teachers from PT Pegadaian are present 6 times in one semester. The following interview excerpts with the person in charge of the accounting industry class can represent all important information regarding the implementation of the industrial class conveyed by informants from accompanying teachers and practicing teachers during the interview process :

"The industrial class combines theory and practice. The theory is still conducted in the regular class X AKL for six meetings per semester, while the practice takes place in the Pegadaian Agent mini-laboratory located within the school. There is a practice schedule every day, and students come in in shifts of two per day, with no morning or afternoon shifts. During the practice, students use the official Pegadaian application to conduct transactions, allowing them to experience firsthand the work process at a Pegadaian Agent."

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Figure 1. Implementation of industrial classes in regular classes at SMKN 6 Surakarta

Based on the documentation results in Figure 1, it confirms the interview results which show the industrial class learning activities at SMK Negeri 6 Surakarta. Practicing teachers from PT Pegadaian appear to be explaining the material on Non-Bank Financial Institutions to class X AKL students using projectors and whiteboards as learning support tools. Students appear enthusiastic about participating in the activities, listening to the explanations, and taking notes on the material presented, learning is carried out 6 times in one semester involving all students simultaneously. This activity is carried out in regular classes for one semester, it is seen that the implementation of the industrial class has been running in accordance with the curriculum resulting from synchronization between the school and PT Pegadaian.

Figure 2. Implementation of industrial class practice in the mini laboratory of the Pegadaian agent at SMKN 6 Surakarta

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Based on the documentation in Figure 2, it confirms the interview results, which show that industrial class practice activities were carried out in the Pegadaian Agent mini laboratory at SMK N 6 Surakarta. This laboratory is designed to resemble the actual Pegadaian work environment. Practice activities are carried out every day from Monday to Friday with a rotating system, where each session is attended by two students. During the practice, students receive direct guidance from the accompanying teacher. This practice is carried out continuously for two full semesters, so that all students have the opportunity to gain real experience in serving customers, conducting transactions, and understanding operational procedures in non-bank financial institutions such as Pegadaian agents.

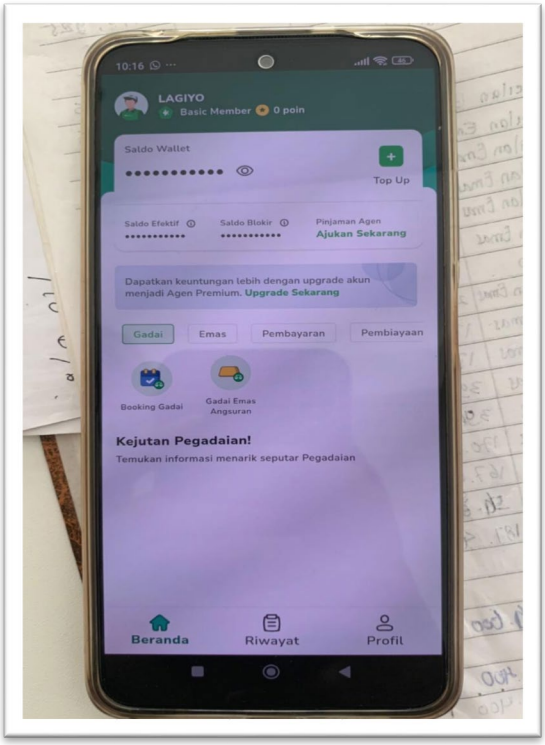

Figure 3. Implementation of industrial class practice using the pawnshop application at SMKN 6 Surakarta

Based on the documentation results, Figure 3 confirms the interview results showing the homepage of the Pegadaian application used by students during practical activities in the Pegadaian agent mini lab. At the top of the screen, user account information is visible with the name Lagiyo as Member as the accompanying teacher, the main menu display of the Pegadaian application is visible which contains several service options, such as Pawn, Gold, Payment, and Financing. This documentation shows that students interact with the transaction process directly with the Pegadaian application. This supports the practice-based learning process and demonstrates the relevance of industry classes to the needs of the world of work in non-bank financial institutions.

The Non-Bank Financial Institution industry class at SMK Negeri 6 Surakarta is implemented in an integrated manner, combining theory and practice. Students not only receive learning materials from practicing teachers

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but also have the opportunity to apply that knowledge through hands-on practice by serving various financial transactions in the Pegadaian Agent Mini Lab. This learning involves practicing teachers from PT. Pegadaian and accompanying teachers from the school who collaboratively deliver material relevant to real industry practices. This finding aligns with research by Wijanarka et al. (2023) which noted that the implementation of industry classes in vocational schools not only combines theoretical learning with practice but also creates a real work environment at school, so students can gain industry work experience during the internship period. The existence of the Pegadaian Agent Mini Lab as a work environment simulation allows students to experience financial transaction service situations similar to those in a real workplace.

c. Evaluation Activities of the Non-Bank Financial Institution Industry Class at SMKN 6 Surakarta

The evaluation of the non-bank financial institution industry class was conducted collaboratively between the school and PT Pegadaian. This evaluation included discussions on the program's implementation, obstacles encountered during learning, and the effectiveness of the theoretical and practical activities that had been implemented. However, in terms of student evaluation, there was no formal assessment instrument given to students to measure their competency achievement. The absence of assessment was due to the program's focus, which emphasized providing students with practical experience in understanding the world of work in non-bank financial institutions. Even without structured assessment, the experience gained by students during the industry class still provided added value in the form of direct understanding of PT Pegadaian's operations and preparedness for the future world of work. This was conveyed by the person in charge of the accounting industry class, which was confirmed by the students and the person in charge of the industry class in the interview excerpt below:

> *"At the beginning of the school year, we collaborate with PT Pegadaian to identify the job skills needed by the industry to ensure the curriculum remains relevant. Every mid-year or at the end of the school year around July, we conduct a curriculum review to evaluate the effectiveness of the learning that has been running for two semesters. Regarding student evaluation, at SMK Negeri 6 Surakarta there is no specific assessment for industry classes. The assessment of student abilities is combined with the Basics of Accounting and Institutional Finance subjects."*

The evaluation of the Non-Bank Financial Institutions industry class at SMK Negeri 6 Surakarta was conducted through a semi-official meeting between the school and PT Pegadaian, covering a review of program implementation, learning effectiveness, and obstacles encountered during theory and practice activities. The curriculum review was conducted at the end of the academic

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year to ensure the material aligns with industry competency needs. In terms of student assessment, there is no specific assessment instrument available for the industry class because the program emphasizes providing practical experience, so the assessment of student abilities is currently still combined with the Fundamentals of Accounting and Institutional Finance subject. Even without a structured assessment, the evaluation results indicate that practical experience has a positive impact on improving students' insight, skills, and work readiness, as confirmed by the person in charge of the industry class, students, accompanying teachers, and practicing teachers from PT Pegadaian.

The evaluation of the Non-Bank Financial Institution industry class at SMK Negeri 6 Surakarta is conducted periodically by the school in collaboration with PT Pegadaian, with evaluation meetings at the end of each semester to review results, obstacles, and recommendations for improvement. This finding aligns with Mufidah (2022) who stated that the effectiveness of school-industry collaboration programs is strongly influenced by structured monitoring and evaluation mechanisms, including regular coordination meetings between schools and external partners as a basis for continuous improvement of the partnership program. However, limitations remain, such as the lack of a formal assessment instrument specifically for the industry class, resulting in student competency assessments being combined with the Fundamentals of Financial Accounting course. Harahap et al. (2025) also found that many schools still lack adequate and standardized evaluation instruments with industry partners, resulting in inconsistent and less comprehensive assessments of student practical competency. Priti et al. (2023) stated that evaluation of the industry class program at vocational schools must be comprehensive, encompassing assessments of planning aspects, the learning process, and student learning outcomes. Evaluation of the process component also emphasizes the importance of structured learning assessments and the involvement of industry partners to ensure the alignment of competency standards with the needs of the workplace.

2. Teacher and Student Perceptions of the Effectiveness of Industrial Class Implementation in Improving Accounting Competence at SMKN 6 Surakarta

Based on interviews with teachers and students regarding the effectiveness of the industry class in improving accounting skills through transactions using the Pegadaian application, the industry class program has a positive impact on students' accounting skills, particularly through practical transaction activities using the Pegadaian application. The learning process, which is directly connected to the world of work, makes it easier for students to understand the relationship between accounting theory and its application in the Pegadaian agent mini-lab. This was confirmed by the industry class's accompanying teacher in his statement:

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"Students' accounting skills improve through practical transactions in the Pegadaian mini lab. They are directly involved in recording transactions, managing pawnshops, managing gold savings, and processing bill payments. Through this experience, students can see how the theories learned in industry classes are truly applied in real-world work situations."

Field observations were confirmed by interviews. Observations at the school's Pegadaian mini-lab confirmed that two students were clearly participating in the practice and actively participating in the activity. Both students were able to operate the Pegadaian application effectively, from logging in and recording transactions to printing receipts. They were also seen engaging in discussions to ensure the procedures were in accordance with Pegadaian's Standard Operating Procedures (SOP). The accompanying teacher also played a role by directly supervising and providing corrections when errors occurred during the input process or when students re-verified their balances and transaction statuses.

Students' perceptions of the implementation of the Non-Bank Financial Institution industry class at SMK Negeri 6 Surakarta showed a high level of enthusiasm and appreciation. Students assessed that the industry class provided a learning experience that was real, applicable, and relevant to the world of work. This activity not only strengthened the understanding of accounting theory, but also developed practical work experience skills in the pawn shop agent mini lab at SMK Negeri 6 Surakarta, as well as formed professional character that includes discipline, responsibility, and accuracy. The same thing was also confirmed by students of the Non-Bank Financial Institution industry class. As stated by students stated:

"During the industry class, I gained a deeper understanding of how the accounting theories I learned in the class are directly applied in the workplace. I also had the opportunity to learn and operate the pawnshop applications used to manage transactions at Pegadaian. This experience was very beneficial in developing my technical skills and professional competency in accounting, while also strengthening my understanding of the relationship between the theories learned in class and their application in the real world."

Based on the findings obtained from in-depth interviews with students and direct observation of the implementation of activities in the field, it can be identified that students' perceptions regarding the implementation of the Non-Bank Financial Institution industry class indicate that students are very enthusiastic and disciplined in participating in industry class activities. Students actively carry out practical work in the pawn shop agent mini lab with high accuracy, carrying out transaction processes according to procedures, thus creating a learning atmosphere that is close to real work conditions.

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In addition to technical skills, this industrial class has also proven effective in developing students' professional character, such as discipline, responsibility, and thoroughness. Interactions with customers and instructors also support the development of attitudes that prepare them for the industrial world. Practical activities require students to behave professionally when serving customers in the pawnshop agent mini lab. This aspect of character development aligns with improving technical competence, as it equips students with the attitudes and behaviors necessary to face the challenges of the workplace. This experience increases learning motivation, as learning becomes more tangible and relevant to the workplace. Furthermore, guidance from a mentor teacher during the practical sessions supports the development of students' competencies and professional readiness.

The implementation of an accounting industry class at SMK Negeri 6 Surakarta has proven effective in improving students' skills through the integration of theory and practice activities carried out directly in the Pegadaian Agent mini laboratory. Interview and observation findings indicate that students are able to operate the Pegadaian application, starting from logging in to the Pegadaian application, recording transactions, verifying balances, and printing transaction receipts independently and accurately. This direct involvement demonstrates a successful transfer of knowledge from theory to practice, allowing students to understand the real-world relationship between accounting concepts and work applications. These results align with the findings of Purwaningtias & Chamami (2025) who showed that the industry class model is able to bridge the theory-practice gap through contextual practice in an industrial environment. Furthermore, a study by Adnyana et al. (2025) confirmed that the implementation of industry classes has a positive effect on students' job readiness and technical skills because it provides practical experience relevant to the industrial world.

In addition to technical skills, industrial classes have been proven effective in shaping students' professional character, such as discipline, responsibility, and precision. Students' direct interaction with the practice environment and the guidance of practicing teachers encourage work attitudes relevant to industry needs. This aligns with research by Hasanah et al. (2025) who emphasized the importance of developing competency-based discipline, responsibility, and creativity for workplace readiness, and Setyawan et al. (2024) who found that vocational high school students equipped with soft skills such as discipline and responsibility were better prepared to face the demands of the industrial world. Thus, industrial classes not only improve technical skills but also shape professional work character that is essential for the modern industrial world.

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3. Factors Influencing the Effectiveness of Industrial Classes at SMKN 6 Surakarta

The effectiveness of the non-bank financial institution industry class is influenced by supporting factors from both teachers and students. Teachers at SMK Negeri 6 Surakarta consistently support the implementation of the industry class by actively participating in every activity, participating in programs held at the pawnshop, guiding students, and supporting transactions conducted there. Meanwhile, from the students' perspective, their enthusiasm and enjoyment in participating in the industry class and the availability of facilities encourage the smooth implementation of the industry class. This is in line with what was conveyed by students in their statements:

> "I felt a lot of support in taking the industry classes. The teachers at the school even participated in Pegadaian programs like gold installments. The assistant teachers always guided me during the practical work, and the practicing teachers provided theoretical explanations that made the material easier to understand. The school also provided facilities and opportunities for hands-on learning through the industry classes, so I could immediately put what I learned in class into practice in the Pegadaian agent mini-lab."

The student's statement was confirmed by field observations. Based on direct observations in the school's Pegadaian mini-lab, it was found that the accompanying teacher actively guided the students during the practical sessions. From the students' perspective, enthusiasm and high motivation to learn were evident during the industrial class. Students demonstrated active involvement in each practical activity. This hands-on, hands-on learning provides a learning experience compared to learning that focuses solely on theory.

The availability and utilization of facilities are important factors that support the smooth learning process of the Pegadaian Mini Lab, which is equipped with technological devices such as the Pegadaian application, computers, internet connection, a mini printer for printing transaction receipts, tables and chairs, and stationery. In addition, support from the school, including school employees and parents, also strengthens the sustainability of the program through participation in services such as gold installments and gold savings, which directly help to revive activities in the Pegadaian agent mini lab at school. The integration of optimal teacher guidance, high student learning motivation, and the availability of representative facilities is a comprehensive combination in supporting the achievement of industrial class learning objectives.

Factors inhibiting the implementation of industrial classes stem from human resources and facilities. From a human resources perspective, the low number of transactions at the Pegadaian agent mini-lab is a major obstacle, as the mini-lab requires high transaction volume and community involvement to operate optimally. Furthermore, learning facilities, both in the classroom and in the mini-

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lab, are still inadequate. The lack of facilities hinders the smooth implementation of both theoretical and practical activities, thus preventing the optimal achievement of industry-based learning objectives. The following excerpt from an interview with a practicing teacher represents information from the accompanying teacher regarding the inhibiting factors for the implementation of industrial classes, as conveyed by the informants during the interviews:

> *"The implementation of industry classes still faces several obstacles. The number of transactions at the school's Pegadaian agent is often small, so students don't get the opportunity to practice the various services needed to achieve maximum competency. In terms of facilities, classrooms lack speakers, and the hot temperature and dim lighting also disrupt learning comfort. In the Pegadaian agent mini lab, a broken computer means students can only record transactions manually."*

Based on observations confirmed by interviews, it was found that limited facilities hindered learning, such as classrooms lacking speakers, requiring practicing teachers to bring their own equipment. Furthermore, the hot room temperature and inadequate lighting made the learning environment uncomfortable. In the practical facilities at the Pegadaian Agent mini-lab, the computer was damaged, so students could only record transactions manually using a diary without the opportunity to operate the computer. This prevented the practical activities from proceeding optimally.

The effectiveness of the accounting industry class at SMKN 6 Surakarta is strongly influenced by the synergy between the school, teachers, students, and the industry. Interview results indicate that students receive comprehensive support from teachers and the school in the form of guidance and the provision of adequate learning facilities. This finding aligns with research showing that program success is strongly influenced by the school's readiness to build structured collaborations with various parties, including families, the community, and industry partners (Jatmika, 2018) . This research finding is also reinforced by the findings of Wahjusaputri & Bunyamin (2022) , who emphasized that the successful implementation of industry-based programs is strongly influenced by the quality of teacher facilitation, student readiness, and school management support in providing a representative learning environment. This comprehensive support has been shown to strengthen students' learning motivation and increase their readiness to work in the non-bank financial sector.

Students demonstrated high enthusiasm in participating in the industrial class, reflected in their motivation during the practice, their ability to operate the Pegadaian application, and their positive response to the guidance of both the supervising teacher and the practicing teacher. Observations in the Pegadaian mini-laboratory confirmed that students were able to carry out various transactions, from logging in to the system, recording transactions, pawning

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services, gold savings, and printing transaction receipts, all under the guidance of their supervising teachers. The availability of facilities such as computers, the official Pegadaian application, a mini printer, an internet connection, and support from the school and parents significantly contributed to the smooth running of the practice. These findings align with research by Suranto (2015) , which suggests that motivation, environmental conditions, and infrastructure significantly influence learning achievement, and that these three variables have also been shown to have a significant partial influence on student learning outcomes. Furthermore, the results of this study align with research by Nurhasanah et al. (2022) , which concluded that the combination of optimal teacher guidance, high student motivation, and representative facilities creates a learning environment that strongly supports the success of the industrial class.

However, the implementation of industrial classes also faces several obstacles. From a human resources perspective, the number of transactions in the Pegadaian mini lab is still limited, so students do not have sufficient opportunities to hone various types of services repeatedly. This condition impacts the lack of variety in practical experiences obtained by students. In terms of facilities, several obstacles were found, such as classrooms that are not equipped with speakers, hot room temperatures, inadequate lighting, and several computers in the mini lab were damaged so that transaction recording had to be done manually. These findings are in line with the identification of obstacles in industrial classes conducted by Ahillah et al., (2025) , where limited practical facilities and industrial partnerships can hinder the effectiveness of industry-based learning. This alignment is reinforced by Rahmawati & Suranto, (2024) , who emphasized that limited resources and technological readiness are one of the main challenges in implementing learning and obstacles in infrastructure and technological support can have a direct impact on the quality of students' learning experiences.

CONCLUSION

Based on the results of research on the implementation of the Non-Bank Financial Institution Industry Class at SMK Negeri 6 Surakarta, it can be concluded that the program planning has been well-structured through collaboration between the school and PT Pegadaian through the process of curriculum synchronization, material determination, and the preparation of learning activities relevant to industry needs. The implementation has been effective in improving students' accounting competencies, through theoretical learning by practicing teachers and direct practice in the Pegadaian Agent mini laboratory so that students are able to understand transaction flows, operate applications, and apply theory to real work contexts. The effectiveness of the program is also influenced by supporting factors such as the support of accompanying teachers, student enthusiasm, and adequate laboratory facilities, although there are still obstacles such as the minimal number of transactions

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in the Pegadaian agent mini laboratory, limited classroom facilities, and damage to practical equipment that interfere with learning optimization.

During the research, several obstacles emerged and impacted the smoothness of the data collection process, including limited observation time due to students' inconsistent daily practice schedules, difficulties for researchers in accessing internal documents from schools and industry partners, and minimal transaction activity in Pegadaian's mini-laboratories, which resulted in the observed practice data not fully reflecting the ideal work situation. To improve the program's effectiveness going forward, schools and industry partners are advised to expand their service network to allow for more extensive student transactions, improve and add to the mini-lab facilities, and develop specific evaluation instruments to measure student competency in industry classes. Furthermore, more intensive collaboration between schools, industry, and parents needs to be strengthened to ensure the program's sustainability and relevance to the needs of the workplace.

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