



Communication Network About Adoption Innovation of "Simpel" iB (Islamic Banking) Vocational School of Batik 1 Surakarta (Analysis of "Simpel" iB BPR Syariah Dana Mulia Savings Communication Network at SMK Batik 1 Surakarta Class AUK 1.A)

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**Abstract**

Singer's Research ABOUT communication networks adopting Islamic "simple" savings innovation innovation for review Seeing Things a Pattern of Network Communication Groups in a Community. The purpose of this study is to study the communication patterns that occur in AUK 1.A class at SMK BATIK 1 Surakarta and play the roles required in communication networks. In Singer Research using quantitative descriptive research methods using the communication network approach. The communication network research that was revoked for review described the detailed operational structure and actors in communication networks. Diffusion of Innovation is manifested from the theory of convergence communication that became the background of the emergence of a study of communication networks. In Singer Network communication research plays a role in the process of innovation diffusion that must be proven to operate empirically. Research was conducted by 25 respondents. The analysis was carried out using sociometry to obtain communication patterns which were carried out using the Ucinet 6.0 program. From the results of this study it was concluded that the communication patterns focused only a few.

**Keywords:** *Communication networks; Adoption of Innovations; Savings "Simple"*

**A. Introduction**

Banking is an intermediary institution whose function is to collect excessive funds from the public which are then channeled to those who lack funds in various forms of distribution. In the process of raising funds and the process of channeling funds, each bank has its own policies that can be seen from the banking products produced. The development that occurred in the banking world is the emergence of various interesting phenomena on the national banking stage, namely the number of business behaviors entering and cultivating the banking business. Banks such as do not want to lose the momentum to

participate in competing in fighting over the hearts of the public so that they entrust their money to be deposited in the bank.

The development of the role of sharia banking in Indonesia is inseparable from the banking system in Indonesia in general. This was preceded by the issuance of Law No. 10 of 1998 concerning the amendment of Law No. 7 of 1992, which regulates regulations that allow every conventional bank to open a Shari'ah service system in its branches (dual banking system) and the issuance of Law No. 23 of the 1999 period. The role of Islamic banks in spurring regional economic growth is increasingly strategic in the context of creating a more balanced economic structure.

The high growth of sharia banking assets in Indonesia has yet to be felt by its influence in the lives of the Indonesian economy. The existence and superiority of shari'ah banking can only be felt if shari'ah banking already has a significant proportion in the national economic order. To influence the Indonesian economy, the sharia banking volume must be large, namely with the stability of the national economy and the ability to attract sharia funds from abroad. Based on OJK data as of September 2016 sharia banking always grows above 20%.

With a very broad development in the field of sharia banking today, more and more sharia banks have emerged that have the same product. Thus the level of competition in the product also increases. In this case, each bank will compete to introduce the benefits of its products in the hope that the product can be known and known to the public.

One product that is under the supervision of OJK and is the idea of OJK is student savings or "simple" savings. "Simple" savings are savings that raise funds for students. These student savings are ideas promoted by OJK which were launched by Indonesian President Joko Widodo on June 14, 2016.

"Simple" savings apply to all Commercial Banks and BPR / BPRS. This savings is the same as student savings in general at commercial banks. It's just that in a private bank individual customers will come directly to the destination bank because the commercial bank already has a big bank name. However, it is different from local banks such as BPR / BPR Syari'ah, which the public does not recognize, so local banks must adopt strategies to attract customers. In this case the local banking system in the solo that carries out a community-based strategy is BPR Syari'ah Dana Mulia. BPR Syari'ah Dana Mulia is a local bank that was recently inaugurated on March 26, 2008 and is the first Sharia BPR in the Ex-Residency Area of Surakarta.

BPR Syari'ah Dana Mulia in marketing "simple" savings products, one of which uses a ball pick-up strategy. Because the target is students, BPR Syari'ah made an agreement in advance with the schools under the Ministry of Education and Culture and the Ministry of Religion.

This is what makes BPR Syari'ah Dana Mulia different from commercial banks, because it can attract customers in one group. This reason makes researchers interested in doing this research because there are many sharia banks in Surakarta but BPR Syari'ah Dana Mulia can penetrate customers in groups. Within a period of 9 years, BPR Syari'ah Dana Mulia was able to attract individual or group customers. A group of customers who are members of the "simple" savings program are SMK Batik 1 Surakarta. This school is a school under the batik education foundation. In 2016, BPR Syari'ah Dana Mulia promoted the savings movement which was joined by 5000 junior high and vocational students opening "Simple" savings held in the Batari Building.

"Simple" savings is a new idea among students directly. This new idea can be said as innovation. Innovation means something new. Something is said to be new if (1) creating something new, which did

not yet exist, (2) creating something new from what already exists, (3) updating something from what already exists. In this research, what is meant by innovation is a "simple" table based on Islamic Banking. This innovation was introduced at SMK Batik 1. In the process of spreading innovation, communication has an important role. Through effective communication, information about innovation can be received and understood by students well so that this new utilization can be optimized.

The decision to adopt an innovation occurs through a process that does not only lie in the individual aspects. The role of social networks, in this study is the customer group also determines the adoption of innovation behavior. The communication process that occurs between individuals who are members of a group forms a flow of information exchange that is patterned and then forms a communication network. As a result of interactions that occur in the group communication network there is an exchange of information about innovations which can then influence the adoption process. Communication networks can also show people who have an important role in the group.

The communication network is a series that connects people in a society that shows who communicates regularly, how much the network is or how many members are connected, how the communication flow "flows" through the network and how the position of each person in it. Position in the group, the leader has an important role because this role will determine the quantity and quality of communication in the group. One function of leadership is to filter and disseminate information.

In this group of customers at SMK Batik 1, they certainly cannot be separated from the role of someone as an opinion leader in choosing "simple" savings found in BPR Syari'ah Dana Mulia. The role of opinion leader is someone who is a centralized communication channel of several people. In a group, to form a communication network is not only the role of opinion leader, but the role of the liaison, isolator and bridge (brigde). These roles make the formation of a network of customer groups in SMK Batik 1 Surakarta. Through this network, the group of customers in SMK BATIK 1 will see who influences who in the choice of banking products at BPR Syari'ah Dana Mulia.

The research that will be conducted by the writer uses quantitative methodology approach of survey method by collecting data using a questionnaire and theory of communication network analysis to identify the structure of the communication network there is SMK Batik 1 about the adoption of "simple" savings innovation. The purpose of this research is to analyze the role of customer communication in the communication network. This research is expected to be useful as a consideration in determining banking selection. The communication network that occurs can be used as a reference to see the diffusion of innovations that occur in Islamic banking.

## **B. *Problem Statement and Objective***

From the description above, the research problem formulation is what is the pattern of AUK I.A class communication network at SMK Batik 1 Surakarta in the process of adopting "simple" savings innovation and what specific roles are identified in the communication network structure that is formed.

This study aims to determine the pattern of communication networks and the role formed in the communication network of SMK Batik 1 Surakarta AUK I.A class students.

### **C. Literature Review**

#### *Communication*

Communication is a personal process because the meaning or understanding obtained is basically personal. Interpretation of the verbal and non-verbal behavior of others presented to him also adds to the interpretation of others of the existing message, and in turn changes the interpretation of the messages, and so on. Using this view, it appears that communication is dynamic (Mulyana, 2001).

According to the Berlo model, the source of the recipient of the message is influenced by factors: communication skills, attitudes, knowledge, social systems, and culture. Messages are developed based on elements, structure, content, treatment and methods. The channel is connected with the five senses: see, hear, touch, cradle and feel (taste). This model is organizational rather than describing the process because it does not explain feedback. This model presents communication as a static phenomenon. In this case, communication is considered a linear process that starts with the source or delivery and ends at the recipient, target or destination, without paying attention to the existence of feedback. Facing many criticisms of the linear communication model, on the development of the convergence communication model emerged. The convergence communication model was first put forward by a philosopher, Charles Sanders Peirce. Peirce's understanding captures two basic principles that underlie the convergence model namely that information has become an imprecise and uncertain nature, and communication is a dynamic process of continuous development.

The basic element of the convergence communication model is information. The concept of communication networks and the principle of convergence originate from information itself. Information and mutual understanding become the dominant component in the convergence model. The information process at the individual level involves feelings, interpretations, understandings, beliefs and actions that produce new information for the next process. When information is shared between two or more participants, the information process can lead to shared understanding, collective agreement and collective action or action.

The components of the convergence model depicted in the picture above consist of three levels of reality namely physical, psychological and social reality. Communication consisting of A and B involves physical reality and psychological reality. Each party first feels the information and then interprets it so that understanding occurs and then beliefs arise which then lead to action. The similarity of actions between A and B will result in collective action. After that there will be a mutual agreement so that there is common understanding or understanding that gives rise to social realities between A and B.

Convergence communication is the basis of communication networks. The information process at the individual level involves feelings, interpretations, understandings, beliefs and actions that produce new information for the next process. When information is shared with two or more participants, the information process can lead to shared understanding, collective agreement and collective action or action (Rogers & Kincaid, 1981).

#### *Communication network*

Communication networks are channels that are used to forward messages from one person to another. This network can be seen from two perspectives. First, small groups according to their resources will develop several communication network structures. This communication network is then a public system that will be used by groups and send messages from one person to another. Second, this

communication network can be seen as a formalized structure created by the organization as a means of organizational communication.

Social networks are ties between nodes (people or groups) connected by media (social relations). This social relationship is bound by trust, strategic forms, and forms of morality. Trust is maintained by norms that bind the parties who interact. (Agus Salim, 2008).

Based on the description above, communication network theory is not a theory that stands alone among several communication theories. Communication network theory is part of the level of interpersonal communication which includes dyadic communication and group communication. Interaction between individuals in the group enables the exchange of information so that each group member will be able to play a role not only as a listener, but also as a messenger or news. Interpersonal communication that occurs continuously between individuals in a system will bring up a communication structure or network. Communication network analysis illustrates the relationships created by division. The communication network consists of interconnected individuals who are connected by patterned communication flows.

The communication network will be formed through a process and then will bring up individuals who are the center (central) in the communication process. The centrality of the individual is also influenced by the expertise and the amount of information possessed. The more information he has, the more he will play a role in the group and become the center that will control the flow of information in the group.

The role of actors will be very influential in the expansion of ideas and group recognition of novelty or innovation. The communication network is also a pattern of personal interaction that gives a picture of the existence of a social system that applies in a community group. This system suggests a network of personal relationships and is the driving force of social dynamics.

### *Analysis of Communication Networks*

Communication network analysis is a research method to identify the communication structure in a system. Communication network analysis illustrates the connectedness that occurs through various information and their relationships in the structure of interpersonal communication. A communication network consists of interwoven individuals connected through a flow of communication that is patterned. (Rogers & Kincaid, 1980).

According to Monge and Contractor (2003: 3-4) states that the concept of the network is very general and broad, so it can be applied to many phenomena in the world, but in essence the network analysis is to apply a set of relationships into a set of entities that have been identified. Therefore, before conducting a network analysis, we must identify whether the social group / system really exists and is still actively carrying out its activities.

So in essence, a communication network is relationships that are homophile, namely the tendency of humans to make relationships with people who have the same attributes as himself. However, that does not mean a communication network can only occur to people who have the same attributes, because the communication relationships that occur in the communication network will affect the mindset and behavior of the people involved in it.

## **D. Method**

This research is a quantitative descriptive study using a communication network approach as a research method. Communication networks are not only placed as data analysis techniques or theories alone, but are a research strategy in understanding phenomena or realities that occur in community groups. Eriyanto (2014: 9) said that network analysis has perspectives, assumptions and unique data collection techniques that distinguish it from other methods.

Descriptive research is research that is intended to describe in detail the structure and actors in the network.

### *Technical Data Analysis*

The data obtained will then be analyzed using the sociometric analysis method. Sociometric is a method for examining "intra-group relations" or the interrelation between members in a group. Sociometric data is obtained through the approach of sociometric questions in the form of the question "from whom does one obtain certain information". This sociometric question is contained in a questionnaire submitted to all respondents. Then the answers from the respondents are processed in the communication relationship table, selecting and being chosen from each member. Through this table the data is processed into sociometric matrices and sociogram diagrams.

Through a sociogram, we can see a picture of the flow of communication in groups as a whole in a graphical form and it will be seen patterns of relationships between individuals in a group communication network and the role of each individual in the communication network.

## **E. Hasil Dan Diskusi**

### *Pattern of Savings Network Communication "simple" class AUK 1.A SMK Batik 1 Surakarta*

The communication network that occurs is basically a process that shows who communicates with whom, and how "simple" savings information can be conveyed in groups. The identification of the "simple" savings communication network structure in AUK 1.A class begins with observing the communication choices between members as outlined in the communication choice table. Class AUK 1.A consists of 25 respondents, each of whom is given the # symbol (actor) 1 to 25. Each actor is asked to name or select 3 other actors who are often asked about "simple" savings. Next, you will get information on which actors choose each actor to be summarized in columns 2 and 4. The following table has identified each actor:

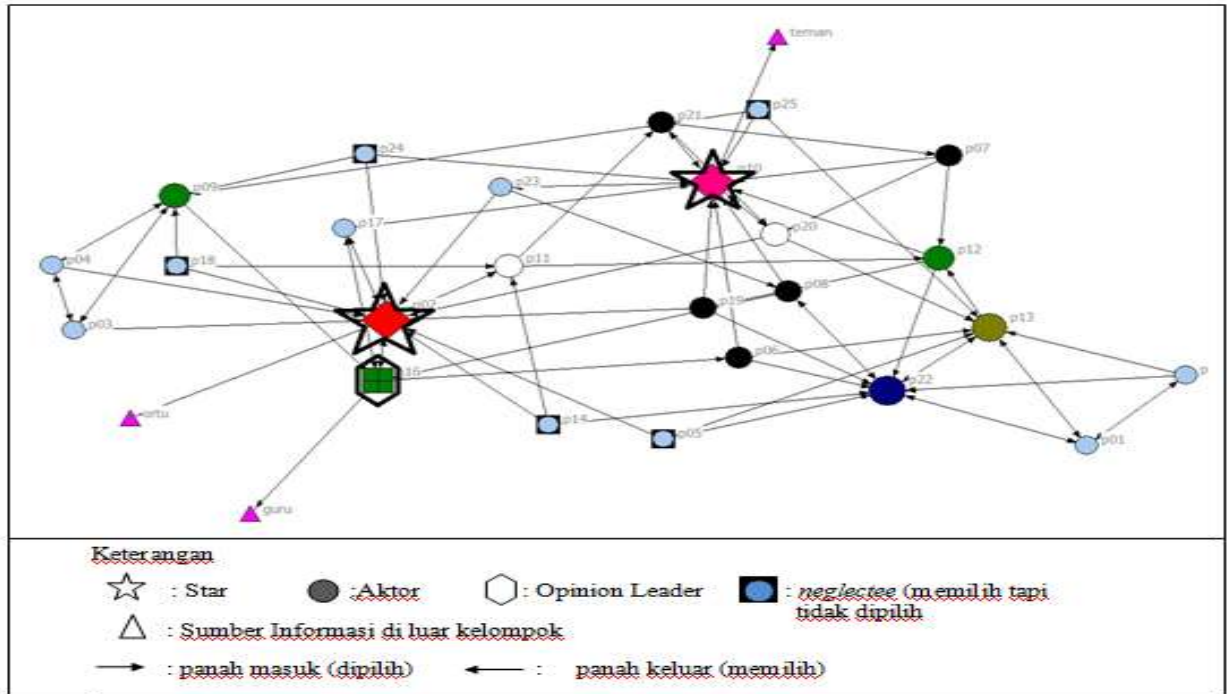
Resp	Memilih		Dipilih	
	Aktor	Cacah	Aktor	Cacah
p01	#13, #15, #22	3	#13, #15, #22	3
p02	#11, #16, #17	3	#3, #4, #5, #11, #14, #16, #17, #18, #19, #20, #23, #24	12
p03	#2, #4, #9	3	#4, #9	2
p04	#2, #3, #9	3	#3, #9	2
p05	#2, #13, #22	3	-	0
p06	#10, #13, #22	3	#16	1
p07	#10, #12, #20	3	#21	1
p08	#10, #16, #22	3	#22, #23	2
p09	#3, #4, #16	3	#3, #4, #18, #24, #25	5
p10	#20, #21, #23	3	#6, #7, #8, #12, #17, #19, #20, #21, #23, #24, #25	11
p11	#2, #12, #21	3	#2, #14, #18	3
p12	#10, #19, #22	3	#7, #11, #13	3
p13	#1, #12, #22	3	#1, #5, #6, #15, #20, #22	7
p14	#2, #11, #22	3	-	0
p15	#1, #13, #22	3	#1	1
p16	#2, #6, #17	3	#2, #8, #9, #17	4
p17	#2, #10, #16	3	#2, #16	2
p18	#2, #9, #11	3	-	0
p19	#2, #10, #22	3	#12	1
p20	#2, #10, #13	3	#7, #10, #21	3
p21	#7, #10, #20	3	#10, #11	2
p22	#1, #8, #13	3	#1, #5, #6, #8, #12, #13, #14, #15, #19	9
p23	#2, #8, #10	3	#10	1
p24	#2, #9, #10	3	-	0
p25	#9, #10, #13	3	-	0

Based on the communication options table above, a sociometric matrix will be arranged using the UCINET 6.0 program which shows who chooses and who is chosen. The sociometric matrix is a picture of the relationship of choosing and being chosen in the communication network of each member. Vertical or row lanes are selected lanes while horizontal lanes or columns are selected lanes. Number 1 (one) in the metric indicates the relationship between voting and choosing.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
	p0	p0	p0	p0	p0	p0	p0	p0	p0	p1	p1	p1	p1	p1	p1	p1	p1	p1	p1	p1	p2	p2	p2	p2	p2	p2	
	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5		
1 p01													1		1											1	
2 p02											1					1	1										1
3 p03																											
4 p04			1		1																						
5 p05			1																								1
6 p06																											1
7 p07																											1
8 p08																											1
9 p09				1	1																						1
10 p10																											1
11 p11				1																							1
12 p12																											1
13 p13																											1
14 p14																											1
15 p15																											1
16 p16																											1
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20 p20																											1
21 p21																											1
22 p22																											1
23 p23																											1
24 p24																											1
25 p25																											1

After forming the sociometry matrix as above, then a sociometric diagram (sociogram) can be arranged which will show the relation between one actor and another actor in a communication network using UNICET 6.0. Through a sociogram it can be seen who is related to who is associated with "simple" savings information, how the information is distributed in the system so that each respondent's role can be identified, can measure the degree of connectedness, the degree of integration and the degree of openness in the communication network that is formed. Communication interactions that occur within the network are depicted by arrows connecting the group members in the system. The line to the direction of one arrow indicates one-way direct communication, while the direction of the arrow back and forth shows the two-way communication process, which means that there is an exchange of information about "simple" savings that are conveyed and received by respondents. The following sociogram communication network students know the savings information "simple" or network patterns formed from the metric sociogram:





Based on the communication network pattern diagram of AUK 1.A Vocational School 1 Surakarta Vocational School students above, there are 6 actors (24%) members of the Vocational School 1 Surakarta student group selected by many actors in this group, namely individuals # 02, # 10, # 22, # 13, # 09, # 16. This shows that there are 6 (six) sources of information in the group that are used as a reference, a place to ask questions for other members. Individual # 02 is the most chosen by members, namely 12 voters, followed by actor # 10 as many as 11 voters, actor # 22 as many as 9 voters, actor # 13 as many as 7 voters, actor # 9 as many as 5 voters, and actor # 16 as many 4 voters.

In addition, as many as 5 people (20% of members) are included in the category of neglectee roles, namely actors who choose but are not elected by anyone in the network. This shows that these people had talked about BB Syariah Islamic Bank's "Simple" iB (Islamic Banking) savings to other actors to get information, but were never consulted or made a place to ask questions by other actors in the network. Savings information communication sociogram "simple" savings network only forms a big click and is a personal network model that locks (interlocking personal network), which means that the network consists of homophile individuals but less open to their environment. The information exchanged is centralized and only spreads a few people in the network. This network is only formed a click in the communication network structure in savings information "simple" because students want to know savings information feel confident getting from their closest friends.

This research only produces one big click. This result is actually quite unique because in general a communication network consists of several clicks. Nevertheless, based on observations of this condition it is understandable because respondents come from the same group which makes more information dissemination done between individuals in the group. In addition, the information exchanged is included in limited information for a particular group, so to exchange information in this case about "simple" savings is only done for a limited circle.

### Role in the "Simple" Ib (Islamic Banking) Savings Communication Network for AUK I.A class students at SMK Batik 1 Surakarta

In the process of forming the next sociogram you can see the roles of what actors I have in this communication network. To find out more about the position of actors in the network can be seen from the following indicators:

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MULTIPLE CENTRALITY MEASURES (OLD)
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Input dataset:                               Yulinda Permatasari 4c (E:\Fisipol\Yulinda Permatasari\Yulinda
Permatasari 4c)
Output centrality measures:                  Centrality (E:\Fisipol\Yulinda Permatasari\Centrality)
This routine is now obsolete
Important note:
This routine automatically symmetrizes and binarizes.

Normalized Centrality Measures
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		1	2	3	4
		Degree	Closeness	Betweenness	Eigenvector
1	p01	11.111	36.000	0.000	16.673
2	p02	48.148	60.000	33.166	48.606
3	p03	11.111	40.909	0.368	14.481
4	p04	11.111	40.909	0.368	14.481
5	p05	11.111	46.552	2.340	22.271
6	p06	14.815	49.091	3.795	27.376
7	p07	14.815	43.548	0.226	25.608
8	p08	14.815	49.091	3.386	24.668
9	p09	22.222	44.262	5.488	19.512
10	p10	44.444	52.941	21.541	51.979
11	p11	18.519	48.214	3.877	25.683
12	p12	22.222	49.091	4.762	37.356
13	p13	29.630	49.091	9.776	37.401
14	p14	11.111	46.552	1.650	20.217
15	p15	11.111	36.000	0.000	16.673
16	p16	22.222	50.000	11.821	25.741
17	p17	11.111	47.368	1.305	22.147
18	p18	11.111	42.188	0.938	16.445
19	p19	14.815	51.923	2.870	31.377
20	p20	18.519	52.941	6.084	32.866
21	p21	14.815	44.262	1.017	23.867
22	p22	33.333	49.091	11.431	41.027
23	p23	11.111	48.214	1.214	21.959
24	p24	11.111	46.552	1.897	21.055
25	p25	11.111	47.368	3.159	19.091

The popularity of actors in the communication network of AUK 1.A class students of SMK Batik 1 Surakarta can be seen from the 4 (four) indicators as in the Figure above, namely:

- The centrality of the degree (degree centrality), the greater the value, the more popular the actor is. Of the 6 (six) actors mentioned above, actor # 2 got a degree of centrality of 48.148% followed by actor # 10 at 44.444%, actor # 22 at 33.333%, actor # 13 at 29.630%, actor # 9 at 22.222%, actor # 16 at 22,222%. This figure shows that actor # 2 is the most popular actor in the Surakarta 1 Batik Vocational School student group as a place to ask questions and reference in saving "iB (Islamic Banking) savings BPR Syariah Dana Mulia, so that the flow of information from actor # 2 will more or less color saving patterns in this group.
- The centrality of closeness (closeness centrality), the greater the value depicts an actor has a level of closeness towards his group. Actor # 2 has the highest value of 60% followed by actor # 10 and actor # 20 each has a closeness centrality value of 52.9.

- c. The centrality of mediation (betweenness centrality) shows the role of the actor as an intermediary in the network. The higher the value betweenness, the actor has a greater role as an intermediary in the network. The actors chosen by many people may not necessarily have high intermediate values, but in the case of the network of students of SMK Batik 1 Surakarta actor # 2 also has the greatest value of betweenness centrality of 33.2%, followed by actor # 10 of 21.5%.
- d. Sentralits eigenvector, this number shows how important people are related to the network. Actor # 10 has the highest score of 52% among other actors.

Kategori	Degree	Closeness	Betweenness	Eigenvector
(1)	(2)	(3)	(4)	(5)
Rendah	92	0	100	80
Sedang	8	100	0	20
Tinggi	0	0	0	0

If categorized, around 68% of actors have low centrality. This can be interpreted that most of the communication activities of AUK 1.A class students are only dominated by around 32% of their members. In order for the AUK class of students to be more dynamic 1. the role of members needs to be increased. The activity of members in the group is expected to foster student enthusiasm in saving with the "Simple" iB (Islamic Banking) BPR Syariah Dana Mulia savings.

Based on the sociometry diagram and 4 (four) indicators, it can be concluded that actor # 2 and actor # 10 act as stars in the communication network of AUK 1.A class students. Star is the person who is at the center of the communication channel of several people in the network or the person who is the center of information about "simple" savings information. These two figures / actors have saved with "Simple" iB (Islamic Banking) BPR Syariah Dana Mulia with a sizeable nominal for a student that is above Rp 50,000 per week. The following are the star profiles in this network:

- a. Actor # 2 is a 15-year-old student; her parents' work is a private employee. The place where he lives is his parents' private home. Actor # 2 saves every week  $\geq$  Rp. 50.000.
- b. Actor # 10 is a 16-year-old student; her parents' work is a private employee. His residence is the private home of his parents. Actor # 10 saving is not certain amount of Rp. 5,000, or Rp. 10,000.

Another role that can be detected is opinion leader, actor # 16. The person concerned is a 16-year-old student but has an intermediary value of 11.4%. Opinion Leaders are opinion leaders or actors who can be trusted in providing information. The following profiles are opinion leaders in the network:

- a. Actor # 16 is a 15-year-old student; her parents' work a private employee. His residence is the private home of his parents. Actor # 16 saving every week for  $\geq$  Rp. 50.000, - by collecting pocket money every month.

Another role detected by 5 people (20% of members) in the neglectee role category was an actor who chose but was not chosen by anyone in this 'simple' savings communication network. However, from these results, five of these actors have talked about "simple" savings, but I am not selected by other actors because of the lack of clear information about "simple" savings.

In addition to several measures at the actor level above, this study also analyzes the network at the site level, namely through a measure of network density / density. Network density is the comparison between the number of links (ties) with the number of links that might appear. The density of the students of SMK BATIK 1 Surakarta shows the percentage 0.52 or 52% as in the following figure:

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DENSITY / AVERAGE MATRIX VALUE
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Input dataset:          Yulinda Permatasari 4c (E:\Konsultasi\S2\Fisipol\Yulinda
Permatasari\Yulinda Permatasari 4c)
Output dataset:        Yulinda Permatasari 4c-density (E:\Konsultasi\S2\Fisipol\Yulinda
Permatasari\Yulinda Permatasari 4c-density)

          1      2      3      4      5
          Densit No. of Std De Avg De Alpha
           v  Ties      v  gree
-----
1 Yulinda Permatasari 4c 0,520      78 0,500 2,786 0,968

1 rows, 5 columns, 1 levels.

-----
Running time: 00:00:01
Output generated: 25 Jul 19 07:05:39
UCINET 6.599 Copyright (c) 1992-2016 Analytic Technologies

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This measure shows that the network density is quite high, meaning that it is still possible for the actors in the network to connect to each other. This does not mean that the actors do not know each other, it will rather show the occurrence of centralization of information about saving with "Simple" iB (Islamic Banking) BPR Syariah Dana Mulia to just a few people in the network. This can be understood because the habit of saving is not yet a culture for most people, especially school children at the high school level.

Based on all of the above measurements, it can be concluded that in the student group AUK 1.A Class in SMK Batik 1 Surakarta there is still a concentration of information flow in the network. This is an indicator to include the network structure of AUK 1.A Class Student groups in SMK Batik 1 Surakarta in the wheel structure. Devito in Sulistyawati (2014) explained that this structure has a clear leader whose position is at the center of the actor's network, this actor being the recipient and sender of members' messages. This makes it easy for anyone who wants to provide information, enough through the group leader.

## Conclusion

For more details, the conclusions of this study try to formulate answers to problems that have been advanced previously as follows:

1. The pattern of communication networks formed in AUK 1.A class students of SMK Batik 1 Surakarta is a network pattern that is centered meaning that the network consists of individuals who are homophile but less open to their environment. The information exchanged is centralized and only spreads a few people in the network. This network is only formed a click in the communication network structure in savings information "simple" because students want to know savings information feel confident getting from their closest friends.
2. From the analysis results obtained and illustrated in the sociogram there are 3 roles identified in this study, namely those who play the role of Star there are 2 actors in the communication network. The role of the Opinion Leader consists of 1 actor, and neglectee there are 5 actors who choose but are not chosen in the communication network group.

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