

# Empowering Young Entrepreneurs through Financial Literacy (A Case Study of Vocational School Students in Indonesia)

*by* Kardoyo Kardoyo

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**Empowering Young Entrepreneurs through Financial Literacy  
(A Case Study of Vocational School Students in Indonesia)**

**Kardoyo, Widiyanto, Khasan Setiaji**  
**Faculty of Economy, Universitas Negeri Semarang**  
**Indonesia**

Abstract – Indonesia has young population to drive its economic development. One of them is vocational students who have the final objective to work in many broad different areas. The number of young unemployed people in Indonesia depicts that we need to empower young entrepreneurs. This article focuses on the importance of financial education for vocational students in Indonesia in terms of the framework of national financial education and the integration of financial education practices in vocational education. One possible great impact of financial education implemented in schools definitely improves the confidence of vocational students for any job opportunities after they finish their study. The fact shows that there are only a few numbers of graduates willing to becoming entrepreneurs. The entrepreneurship subjects must be much more directly intended for the growing spirit of entrepreneurship, production and marketing. However, the financial management is not yet considered as the subject concerned. The research site is a region of vocational public school of Semarang City, Central Java, Indonesia majoring in business and management: (1) Vocational Public School 2 Semarang City and; (2) Vocational Public School 9 Semarang City. In conducting the research, the researcher uses mixing methods; qualitative and quantitative methods. As a result, there is no national scheme of financial education for vocational schools and financial understanding gained does not support their success in entrepreneurship. It shows that people's understanding about financial management in Indonesian is generally low. Concerning the importance of financial education, school and government need to encourage the students to improve their understanding in financial education.

Keywords—empower, financial, vocational students, entrepreneurship

### Introduction

Indonesian national education considers character development as one of the most prioritized program. Therefore, it is important that students have to have strong character. One of the goals of vocational school is that it prepares students to face workforce upon their study completion. Hence we should pay much more attention to this particular issue. Some of the problems found have something to do with complaints among students who are not well-prepared in their workplace. The results showed that most students found difficulties in their adaptation to the

place they work for after graduation. And the number of graduates who decide to be entrepreneur is not over 10% annually (Widiyanto, 2011).

Understanding and learning about entrepreneurship still focus on conceptual and theoretical areas. According to Davies (2002), entrepreneurship learning should be based on individual soft skill, because entrepreneurship is not just a theory, and it must include behavioral aspect and habits that build a strong character. Steiner and Watson (2006) assert that business character is the foundation of entrepreneurship which encourages entrepreneurs not just to make a profit, but to have social responsibility in order to form good behavior efficiently.

To build characters that has the social responsibility, Draycott and Rae (2011) emphasized the need of entrepreneurship learning which determines individual competence by considering the main framework of basic competencies required by graduates. In their view, one of the entrepreneurship competences that students should have is the skill of finance management. According to Davies (2002) this kind of competency becomes an important key to successful entrepreneurship since many entrepreneurs fail because they lack of finance management skill.

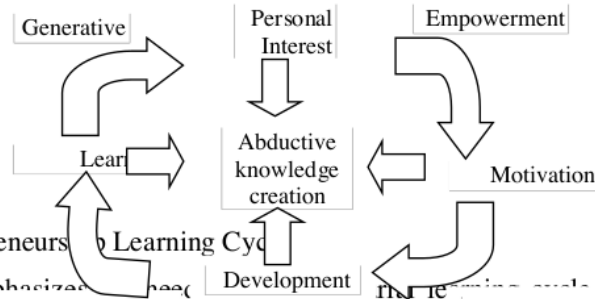
Entrepreneurship learning is the reason to realize the goal of vocational education, where all graduates are prepared prior to work, continue their study, and entrepreneurship (UUSPN No. 20 of 2003). Particularly, entrepreneurship is defined in the policy of the Minister <sup>12</sup> Cooperatives Small and Medium Enterprises No. 961 / KEP / M / XI / 1995: Entrepreneurs are people who have spirit, attitude, behavior and entrepreneurial abilities. Thus, it can be said that in order to be an entrepreneur, graduates must have behavior and entrepreneurial abilities or competence in the world of entrepreneur ship.

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According to Jones (2006), enterprise education creates a learning environment following an entrepreneur's way of life. Therefore, it is obvious that entrepreneurship learning should actually be implemented through practices because students need strong understanding of the environment that contributes to their views and ways of life shaped by someone else. In order to be able to focus more on this such learning, Draycott and Rae (2011) said that the need to establish a basic framework for entrepreneurial competence has to be based on facts and area fields. The development of entrepreneurship learning applied in the UK does not longer emphasize just on individual motivation and mental, but also supports competence improvement on funding and financial management, considering the fact that many new entrepreneurs collapsed when <sup>16</sup>stly set up and grow their business due to their lack of financial management skill (Mc Larty et al., 2010).

The Results of the research conducted by Widiyanto and Yulianto (2013) states that it is important that entrepreneurial character-based learning improves financial literacy skills as well as building mental attitudes, motivation and communication skills, especially when graduates draw up operational costs and invest which often miscast so that the operating costs becomes very high as a result. The above explanation shows that entrepreneurship education should by far

pay attention to the environment, though environment is not the most factor which leads to success, as shown on the concept of Taatila results of the study (2010) described as follows:



Picture 1. The Entrepreneurs Learning Cycle  
The above image emphasizes that external forces such as self-motivation, and motivation has to be encouraged by environment, because it is a powerful influence in motivating individuals. By having strong motivation, students will be encouraged to reach their learning success.

Financial literacy is the foundation and essential tool in financial education (PISA 2012 financial literacy). The National Financial Educators Council defines financial literacy as: "possessing the skills and knowledge on financial matters to confidently take effective action that best fulfills an individual's personal, family and global community goals (<http://www.financialeducatorsCouncil.org>). From these two definitions, it can be seen that financial literacy is the foundation and tool which either becomes the expertise or knowledge about finances that enables individuals to take effective actions on the financial activities for the sake of individuals, families and global community. Financial literacy influences people to use their money wisely (Abbesson, 2008: 35-46). With financial literacy, people understand the function of money, motive in possession of money, the power of money, and how to spend it efficiently and effectively (Setiawan 2005; 178).

Considering the importance of understanding financial problems, financial literacy should be included in the teaching and learning materials due to the benefits that people gain primarily in the business. According to (Len Boselovic, 2013) the goal of teaching financial literacy is to prepare students for their future because many adults tend to spend their money unwisely. Hence, there have been a lot of experts who advocate students to learn financial literacy and agree that it is to be included in school learning (Matt Kabala, Gene Natali Jr. of C.S. McKee; 2012).

Acquiring financial literacy to forming entrepreneurship character is very important because many businesses mainly involve activities and jobs related to finance, capital preparation, cost accounting, and so on (Malshe; 2011.47-57). One thing to note that learning about financial literacy is not just theory but it is more importantly a practical knowledge that can be adopted for any purposes in life, and its characteristics can be taught at all levels of education.

## Method

This study is aimed to find out (1) the importance of financial education for vocational students in Indonesia in terms of the framework of national financial education, (2) the integration of financial education practices in vocational education and (3) the students' understanding about financial problems and the extent to which they are able to manage finances in vocational public school Semarang City. The study takes place at vocational public school Semarang City. The research approach used is the use of the two methods, both qualitative and quantitative approaches. According to Sugiyono (2010), the study may begin with the mixing methods using both qualitative and quantitative approaches. However, the things to be considered in the use of mixed method is that the features of each approach should not be engaged because the mixed method is an ongoing research. A qualitative approach (Bog&Biklen, 1998) or naturalistic (Lincoln &Guba, 1985) is intended to examine the natural phenomenon that is independent and free, or in the context of a purity / integrity of the entity. Considering the approach used, in describing the phenomenon, the researcher uses inductive procedure, in which human as the main instrument.

## Results and Discussion

### The Framework of National Financial Education

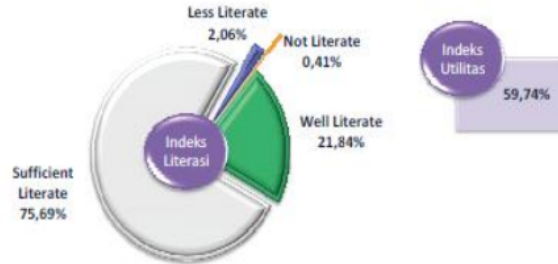
Through financial literacy, people are expected to have understanding about financial institutions as well as financial products and services, including the benefits and risk of the products, the rights and obligations, and the skill of utilizing the financial products and services. In other words, hopefully financial literacy enables people to use financial products and services more effectively in accordance with their needs. This kind of situation will finally stimulate the financial service sectors to develop their education programs, products and services in accordance with the people's needs. Indonesia is not the first country applying the national strategy on financial literacy. The followings are the countries applying the strategy:

Table 1. Countries Applying The Strategy Of Financial Literacy

a.	United Kingdom	Towards a National Strategy for Financial Capability
b.	United States of America	Promoting Financial Success in the united states: National Strategy for Financial Literacy
c.	Australia	National Financial Literacy Strategy
d.	New Zealand	National Strategy for Financial Literacy
e.	India	National Strategy for Financial Education
f.	Canada	Canadians and Their Money Building a Brighter Financial Future

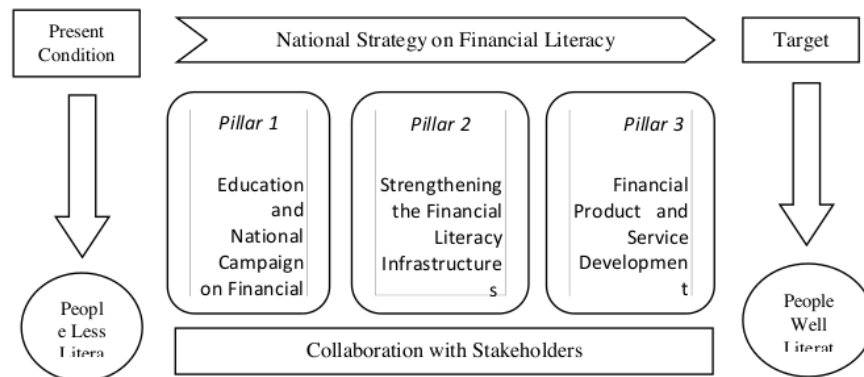
The results of the national survey on the implementation of Financial Literacy in semester 1 2013 (OJK, 2013) show that the Financial Literacy of people in Indonesia is still low, as shown

in Graphic 2. In fact, in particular financial service sectors, the Financial Literacy Index of well literate people in Indonesia is also considered low.



Graphic 2: Financial Literacy Index and Financial Product and Service Utilities

Concerning about this situation, a basic supporting framework for the national strategy on Financial Literacy which leads Indonesian people to have high literacy index (well literate) is very recommended, as shown in the picture below.



7  
Picture 3. Indonesia's National Strategy on Financial Literacy

The Indonesia's national strategy on financial literacy consists of 3 pillars as the basic framework supporting the Indonesian people to be well literate. Each pillar has different purposes, as follows:

7  
Pillar 1 Education and National Campaign on Financial Literacy: (a) Raising the public awareness, knowledge and skills about financial products and services, (b) Changing the people's mindset and behaviors, and; (c) Increasing the number of financial product and service users.

Pillar 2 Strengthening the Financial Literacy Infrastructures: (a) Strengthening and supporting the education programs and national campaign on Financial Literacy, (b) Enlarging and facilitating the access of information about Financial Literacy; and (c) Ensuring the continuity of the Financial Literacy program.

Pillar 3 Financial Product and Service Development: (a) Encouraging the financial institutions to develop their financial products and services in accordance with the needs of people. (b) Encouraging the financial institutions to improve the quality of their financial products and services; and (c) Encouraging the financial institutions to expand their services and make them reachable for people.

#### Characters in Vocational Education Profile

Character education of the vocational School Students is very important to be implemented to build students' character. Observations in Vocational Public School 2 Semarang City and Vocational Public School 9 Semarang City Department of Business and Management in Semarang show overview that character education curriculum is applied. Character values developed can be seen on Table 2.

Table 2. Values Of Characters Developed In The Vocational School

Vocational Public School 9 Semarang City	Vocational Public School 2 Semarang City
1. National character values 2. Value of character in the vision and mission of the school	1. National character values 2. Value of character in the vision and mission of the school
Vision: The hard working character,	Vision: Realizing school quality, character,

professional, competent and being able to set up entrepreneurship	and cultured environment in the global era.
Mission: (a) Developing a learning climate that is guided by cultural norms and values of the nation, (b) Develop education and training system that is adaptive, flexible, and global perspective, (c) Prepare graduates who have knowledge and skills to be able to pursue their career in the field of office administration, accounting, entrepreneurship and continuing their study to higher education in marketing, (d) Providing excellent service to the community in realizing the government's program.	Mission: (a) Equip students with knowledge, skills, good attitude and devotion to God Almighty, (b) Education and training based on life skills regarding the needs of the business / industrial world, (c) Produce well-prepared graduates who are competent and professionally able to live independently and to continue to higher education, (d) Build strong and conducive institutions with cultured environment by implementing the 3R (Reduce, Reuse, Recycle), (e) Making the school become a center of competence testing and certification

The factors that influences character education in vocational school are the learning process, values developed, extracurricular activities, school culture and vision of the school. The method used in character education is to integrate direct and indirect learning character values in both theory and practice. In addition, the learning activities are also supported by habituation and examples given by the teacher. The factors that influence the character of vocational education: classroom teachers, principals, media, friends and family in this case parents, brothers and sisters.

The profile of character education in vocational school would not be separated from the main competence of graduates in professionalism, independence and self-employment. This is in line with the statement of the principal of Vocational Public School 2 Semarang City and Vocational Public School 9 Semarang City Semarang which says that: "As a vocational school or vocational course, we have to produce graduates who are professional and capable of self-employed and have good character. For the sake of that, we are trying our best to create good learning, innovation, cooperation and school culture that bring to the achievement the competence and character." As found in the theory Lickona, (1992) said that the strategy of character education development in schools is creating a culture of morality in the school environment. This statement is also in line with the research conducted by Utaminingsih (2011) showing that the development of soft skills in character is determined by the character of culture in the existing school.

The success of character education in vocational school is influenced because he made rules or school rules, then the school organizes the learning environment both inside and outside the classroom with symbols which support the achievement of the character. Teachers also share knowledge about the characters developed in the classroom learning and practice. Supporting facilities and components are also important in determining the successful cultivation of the entrepreneurship character. Some of the facilities available in Vocational Public School 9



Semarang City Semarang and Vocational Public School 2 Semarang City Semarang include business centers, laboratories, libraries, galleries entrepreneurs, mini banks, cooperative school and practical materials for entrepreneurship programs.

Entrepreneurship character in Vocational Public School 9 Semarang City Semarang and Semarang Vocational Public School 2 Semarang City is generally implemented through the following ways: (a) Providing materials of entrepreneurship such as a lesson on how to make business plan, (b) Making products, (c) Practice of selling the products, (d) Laboratory practices such as packaging practices, organizing items, accounting and any other related practices, (e) Job training, (f) Practicing in the school business unit such as business center, and mini bank.

Implementing character education in school requires more systematic development and the implementation of management as a system, as shown in the model image below.

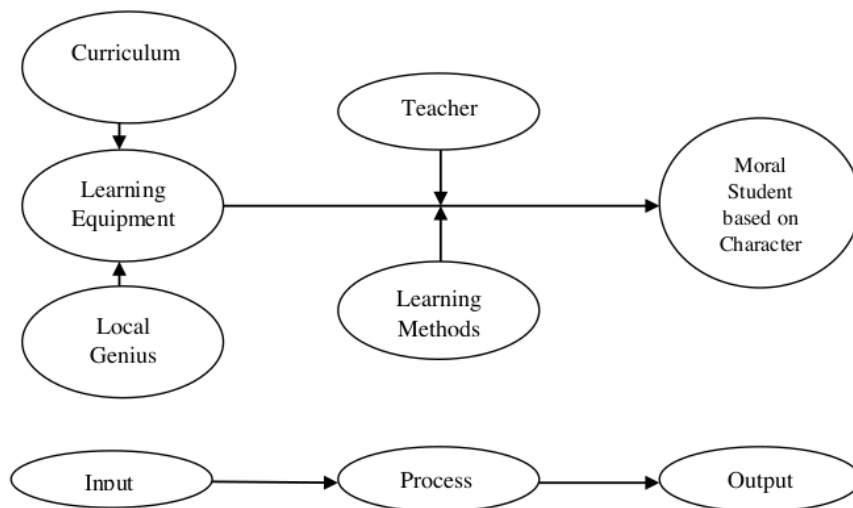


Figure 4. The model of Character Development in Vocational High School

#### The Profile of Financial Understanding and Management by the Students of Vocational School

Forms of personal financial management in Vocational Public School 9 Semarang City Semarang and Vocational Public School 2 Semarang City Semarang are still quite simple

indicating that students generally do not have good personal financial planning. Simplicity is highly influenced by limited financial resources and family economy background which ranges from middle to low status. Almost 100% of vocational students obtain financial resources from their parents used only for school fees and pocket money. However, there are some children who have started entrepreneurship and making income such as simple cell phone balance, selling products on online shop and so on, although their income is not relatively high. Of the money brought from parents, they spend 85% percent for buying snacks and 15% they set aside for savings in school or elsewhere.

The factors which affect the financial management of vocational students are: (a) The learning and teaching process, especially teachers; (b) Family, especially parents; (c) Social community in this case peers; (d) the media, such as television. There are only a few numbers of families who have financial plan for their children, especially those with unfixed job like sellers, merchants, etc. Examples of the planning are (a) a bank account; (b) land assets or goods; (c) insurance.

Financial understanding to school students must include the meaning of money, its functions, financial need and management. Based on the test results of financial literacy, the competence of the students of Vocational Public School 9 Semarang City Semarang and Vocational Public School 2 Semarang City Semarang can be seen in the following table:

Table 3. Financial Understanding

Financial Dimensions	Vocational Public School 9 Semarang City				Vocational Public School 2 Semarang City				$\Sigma$
	AP	AK	PM	RPL	AP	AK	PM	RPL	
The Meaning of Money	4	7	4	6	3	8	4	6	48
The Function of Money	3	9	2	2	3	7	3	8	37
The Need of Money	1	5	4	1	3	4	5	4	27
Financial Management	2	8	4	3	3	3	2	1	26
The Number of Respondents	10	18	12	10	10	12	18	10	100

From the above data a total of 100 students as respondents have understanding of finance. 50 students from each school participated in the research study different majors or courses of study; Office Administration (AP), Accounting (AK), Marketing (PM), and Engineering Software (RPL). The results shows that the level of understanding on the four dimensions is still below 50%, in which the highest number is found in understanding the meaning of money showing 48 people, function of money with 37 people, 27 people in understanding financial need and

management of personal finances representing only 26 people. This finding shows that the students still need to learn financial literacy.

According to the interviews of the financial management of businesses it is obvious that students still have low understanding, as conveyed by the students as follows:

“We still get confused about financial management of our own business because what we have in class is simply related to business plan and BEP.”

Simple materials about financial management cannot still be used for making real financial business, said students as follows:

“I am eager to do something for my parents’ business, but I do not really know where to start. What I gain from school cannot also be implemented for real.”

The above findings provide a certain view that the students’ understanding on finance either personal or corporate financial management needs to be developed to build students character of entrepreneurship. The model of character education as a learning method in school applies three different ways including inclusive training, extracurricular and school culture. From the research findings gained in two locations, the supporting factors and obstacles are identified as follows.

Table 4. The Supporting Factors of Character Education Method

Learning Methods	Vocational Public School 9 Semarang City	Vocational Public School 2 Semarang City
Inclusive Training	Character education included in curriculum Materials about professional character and attitude	Character education included in curriculum Materials about professional character and attitude
Extracurricular	Adequate extracurricular activities	Adequate extracurricular activities
School Culture	Building up manners in school School rules Kinship attitude	Building up manners in school School rules Kinship attitude

Table 5. Factors Hindering the Character Education

Learning Methods	Vocational Public School 9 Semarang City	Vocational Public School 2 Semarang City
Inclusive Training	Not all teachers make lesson plans The use of old materials without character values included in training	Not all teachers make lesson plans The use of old materials without character values included in training
Extracurricular	Not all students attend the extra-curricular activities The absence of extra-curricular guidance right to choose The students intention in participating in activities is to follow the school obligations	Not all students attend the extra-curricular activities The absence of extra-curricular guidance right to choose The students intention in participating in activities is to follow the school obligations
School Culture	Penalties for violations have not been expressly applied Lacking of culture of professional attitude in school The close relationship to the alumni is still passive	Penalties for violations have not been expressly applied Lacking of culture of professional attitude in school The close relationship to the alumni is still passive

#### Financial Learning Model in Vocational School

Learning finance (financial education) in vocational school has not been planned systematically by teachers as part of character education. Financial learning in general is all part of vocational subjects of entrepreneurship in school. Teachers have expressed financial management via text / reading / theory and practice such production practices, mini bank practices, the practice of school cooperatives, business center practices, sales practices and advice on the benefits of money. Learning methods are often used in the teaching of finance at Vocational Public School 9 Semarang City Semarang and Vocational Public School 2 Semarang City Semarang appropriate curriculum in 2013 as the following table

Tabel 6. Scientific Approaches, Learning Models and Methods in Curriculum

Scientific Approaches	Learning Models	Learning Methods
Observing	14 Discovery Learning	Playing A Role
Questioning	Problem-Based Learning	Troubleshooting
Experimenting	Project-Based Learning	Questions And Answers
Reasoning		Discussion
Communicating		Demonstration
		Games

Resource: Processed by Researcher

The learning methods and models in Table 6 have generally been implemented in Vocational Public School 9 Semarang City Semarang and Vocational Public School 82 Semarang City Semarang as entrepreneurship learning including financial literacy. With learning models of discovery learning, problem-based learning and project-based learning, the students will understand and find the meaning of money so that they have strong knowledge, followed by good moral feeling, and it will be reflected on their attitudes and behavior, these findings reinforce Lickona's theory (1992).

#### Conclusions

1. There is no national scheme of financial education for vocational schools and financial understanding gained does not support their success in entrepreneurship.
2. It shows that people's understanding about financial management in Indonesian is generally low.
3. Character education in vocational school is influenced by teachers, school principals, peers and family. The values of characters developed are based on the character values recommended by Ministry of Education and Culture of Indonesia and the vision of the school. Besides, the values of entrepreneurial characters are also taught within the subjects of entrepreneurship.
4. The entrepreneurship character education in vocational school is internalized through subject matters, sales practices, production practices, business center practices, business plans and financial management in the mini banks.
5. The personal financial management vocational students is still relatively simple, students receive daily allowance, mostly for buying snacks and the rest is deposited in school or outside school. While the financial management of new business is theoretically implemented in the form of production cost analysis and Break Even Point.

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