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Development of Self-Directed Learning-Based Bank and Financial Institution Textbooks to Improve the Quality of Learning

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Abstract

One indicator of learning is said to be of quality like the existence of an effective combination of learning media and the methods used in learning. In this case, one of the learning media studied is textbooks combined with self-directed learning based learning methods. Where in the research conducted it is hoped that it will be able to make the quality of learning increase, especially in bank and financial institution courses. The method used in research is research and development (RnD). The stages of textbook development are: preliminary research, problem identification, data collection and textbook preparation, validation by experts, revisions, small-scale trials, follow-up revisions, extensive trials, final revisions, and final textbooks. The results obtained are 1) textbooks are suitable for use in learning from the results of expert validation with a minimum score of 75% to 90%; 2) an increase in student collaboration skills from a score of 77 to 82 and increased to 89; 3) an increase in student activity from a score of 79 to 83 and increased to 93; 4) the learning outcomes of students who scored > 85 also increased from 5 students to 12 students, and increased again to 17 students. Meanwhile, the results of the comparative test with SPSS showed that the Sig.(2-tailed) student collaboration ability was 0.000 <0.05; student activity score Sig.(2-tailed) of 0.000 <0.05; and student learning outcomes with a Sig.(2-tailed) score of 0.000 <0.05, thus indicating a significant difference both before and after the use of textbooks for banks and financial institutions based on self-directed learning.

Keywords: Textbooks, Self-Directed Learning, Learning Quality

INTRODUCTION

Everyone goes through a complex learning process that lasts throughout their life, from the time they are young until the time they die (A.M, 2004). Learning is a process that results in a change in a person, which is not in the form of memory or memorization ((Sudjana, 1987). Learning outcomes can be observed in various ways, such as changes in knowledge, understanding, attitudes, and behavior, as well as adjustments in reaction time, acceptance, and other aspects of a person (Fathurrohman & Sulistyorini, 2012). So, learning can be interpreted as an active conscious process of all circumstances that surround a person.

Teaching materials are a collection of learning tools or devices that contain learning tools, methods, limitations, and evaluation methods to achieve the desired results, namely the mastery of competencies or sub-competencies with all their complexity. These tools have a methodical and attractive design (Yuberti, 2014). Because teachers will use materials to assist and support the learning process, this knowledge indicates the need for instructional design and writing in teaching materials such as giving teachers more time to help students learn, assisting students in assimilating new information from all sources and references used in teaching materials , and reducing dependence on the teacher as the only source of information are all the benefits of teaching materials.

Teaching materials are a component of learning resources, according to the Association for Educational Communications and Technology (AECT) and Banks' understanding of this concept (Komalasari, 2010). Instructional materials are written in the form of bullet points and

contain related information in accordance with the making of competency achievement indicators. Teaching materials are all components of learning resources which also include knowledge, skills and attitudes, or software that contains instructional messages that are presented using certain learning tools.

Instructional materials are arranged systematically, or sequentially, to facilitate learning for students. Usually teaching materials are specific and unique. Specific means that the contents of teaching materials are made in such a way that they can only be used to achieve certain competencies from certain targets; while unique means that teaching materials can only be used to achieve goals and in certain learning processes (Supardi, 2020). Because effective learning objectives are stated using operational verbs that students are able to evaluate after they have mastered the teaching material. The systematic delivery method is also modified to take into account the unique qualities of the subject matter and the learners who use it.

For teachers and students, textbooks are very important for the learning process. It will be a challenge for teachers to increase the effectiveness of learning without textbooks. Similar to how challenging it would be for students to follow the learning process in class without textbooks, especially if the teacher teaches the material quickly and is unclear. They may get off track and not be able to go back and review what they have taught. As a result, textbooks are seen as books that can be used by teachers and students to improve the quality of their education.

Usually, textbooks for Banks and Other Financial Institutions contain topics on Financial Institutions, Banking in Indonesia, Bank Soundness Analysis, Bank Classification, Bank Fund Sources, Bank Products and Services, Leasing, Venture Capital, Pawnshops, Insurance, Capital Markets and so on.

The independent learning model is one that allows students to independently plan their learning, choose their own learning activities, monitor their progress, and evaluate their learning outcomes. It also takes into account the individual learning preferences of each learner. With the help of self-initiative, self-control, self-regulation, and freedom of inquiry, students can direct their own learning to maximize learning outcomes and develop greater learning independence (Rachmawati, 2010).

By using independent learning planning, independent learning, realizing the importance of independent learning in achieving learning goals, and assessing the results of independent learning, self-learning is used to increase knowledge, skills, achievements, and individual development (Zamnah & Ruswana, 2018).

The quality of learning can be improved by increasing higher education with a focus on increasing professorship (Uwes, 1999). As educators, lecturers occupy strategic positions that directly impact how students learn. Their skills and knowledge, which includes empirical and rational knowledge, will be passed on to their students and used as a tool to help them develop a scientific attitude (Toatubun & Rijal, 2018).

This study aims to develop textbooks for Banks and Financial Institutions with self-directed learning-based learning methods used in the teaching and learning process. It is hoped that the development of this book can improve the quality of learning for students of the Faculty of Economics and Business at Nusantara PGRI Kediri University. While the quality of learning is obtained as long as students teach subjects related to Banks and Financial Institutions.

RESEARCH METHODS

This research uses a research and development (R&D) approach, where R&D is an approach that has the goal of producing a particular product (Sugiyono, 2017). The following are the stages in preparing textbooks for banks and other financial institutions:

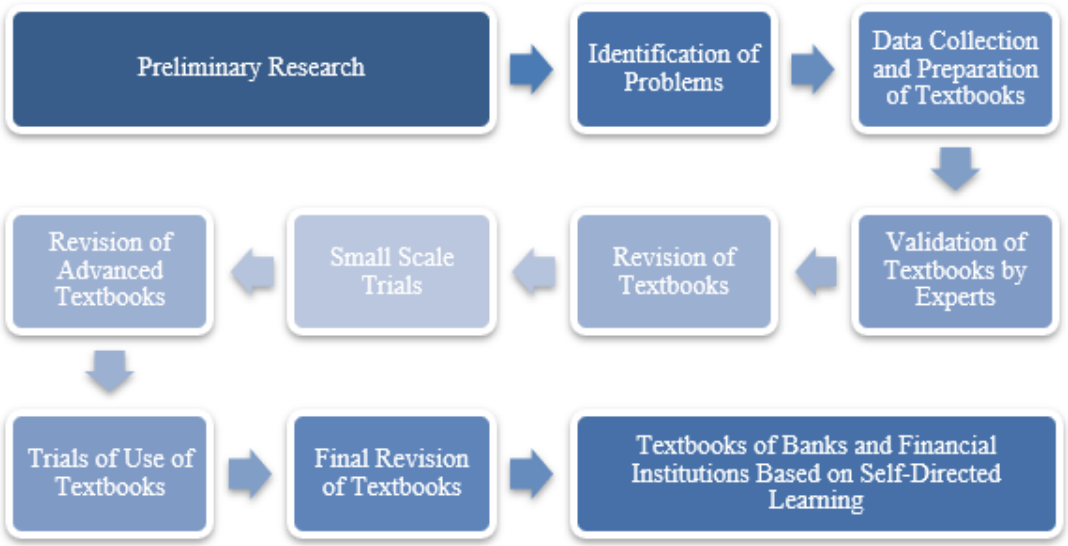

Figure 1. Stages of Textbook Development

This research was applied to level 2 students of the Economics Education Study Program, Faculty of Economics and Business, Nusantara University PGRI Kediri, a total of 19 students. So far, lectures in class have not used textbooks that are able to support learning in class, for this reason, with the existence of textbooks based on self-directed learning, it is expected to be able to improve students' abilities.

To find out whether the textbook is valid or not, an expert validation test is carried out using the following formula (Riduwan, 2010):

$$P = \frac{\Sigma xi}{\Sigma x} \; x \; 100\%$$

Guidelines in expert validation decision making, the categories used are:

Table 1. Development Decision Making (Riduwan, 2010)

Achievement of Learning Objective	Qualification	Information
81 – 100%	Very Good	No revision required
61 – 80%	Good	No revision required
41 – 60%	Enough	Revision
21 – 40%	Not Good	Revision
0 – 20%	Not Very Good	Revision

To analyze the level of student collaboration skills in solving problems, the categories used are:

Table 2. Level of Student Collaboration Ability (Arifin, 2020)

Results	Information
81 – 100	Very Good
61 – 80	Good
41 – 60	Enough
21 – 40	Not Good
0 – 20	Not Very Good

Next, to analyze the level of student activity in lectures, the categories used are:

Table 3. Level of Student Activity (Utami, 2011) in (Erniyanti et al., 2022)

Results	Information
76% < score ≤ 100%	Very Good
51 < score ≤ 75%	Good
26 < score ≤ 50%	Enough
0 < score < 25%	Not Good

Beside analyzing relation of students' collaboration skills and activeness, an analysis will also be carried out related to student learning outcomes. Then to find out the difference between before and after the development of textbooks for banks and financial institutions, a comparative test was also used using SPSS software. Comparative test is an analysis in statistics that is used in comparing between one or several variables that can be used at the same or different times (Sugiyono, 2011).

RESULT AND DISCUSSION

The following, it will discuss research results in the form of textbook validation results by experts, results of student collaboration skills in learning, results of student activity in learning, student learning outcomes, and comparative test results before and after the development of textbooks of banks and financial institutions.

From the results of the expert validation test which consisted of material expert validation, presentation expert validation, and linguist validation, the results obtained were:

Table 4. Expert Validation Results

Validated product	Validator	Stage 1		Stage 2	
		Validation results (%)	Information	Validation results (%)	Information
Textbook for banks and financial institutions	Material Expert	78%	Good	86%	Very Good
	Presentation Expert	75%	Good	80%	Good
	Linguist	82%	Very Good	90%	Very Good

From the results of expert validation, it can be seen that at stage 1 it shows good and very good categories with a score range of 75% - 82%, while at stage 2 after revision, significant results are obtained, namely an increase in the score range of 80% - 90% with good and very good categories.

From the results of the level of student collaboration skills in learning using textbooks of banks and financial institutions, the following results are obtained:

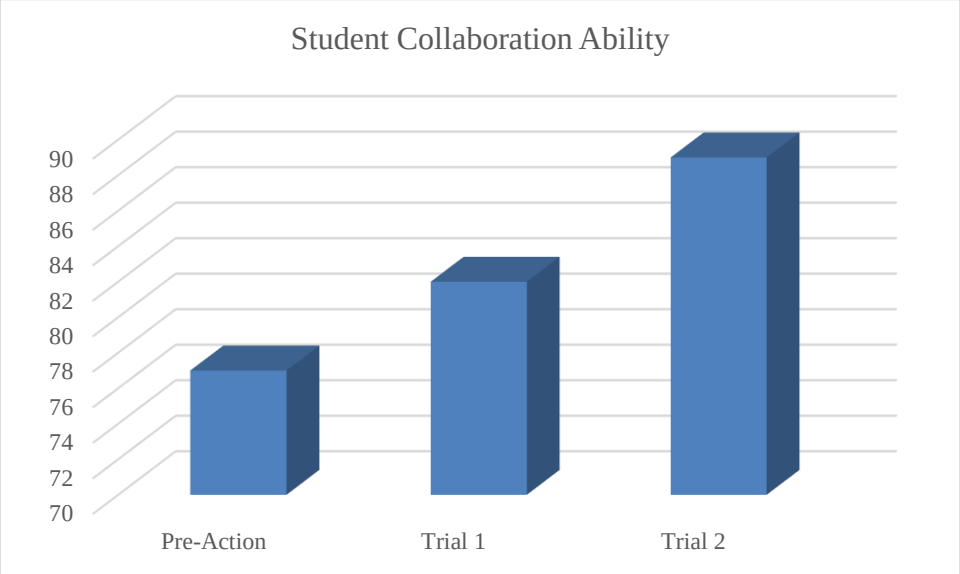

Figure 2. Student Collaboration Ability

From the figure it can be seen that in the pre-action stage the results of the average student collaboration ability were 77, while in the first trial stage there was an increase in the average score of student collaboration abilities which was 82, and in the second trial stage it also showed an increase which is quite significant, namely 89 from the average results of student collaboration abilities.

From the results of the level of student activity in learning using textbooks for banks and financial institutions, the following results are obtained:

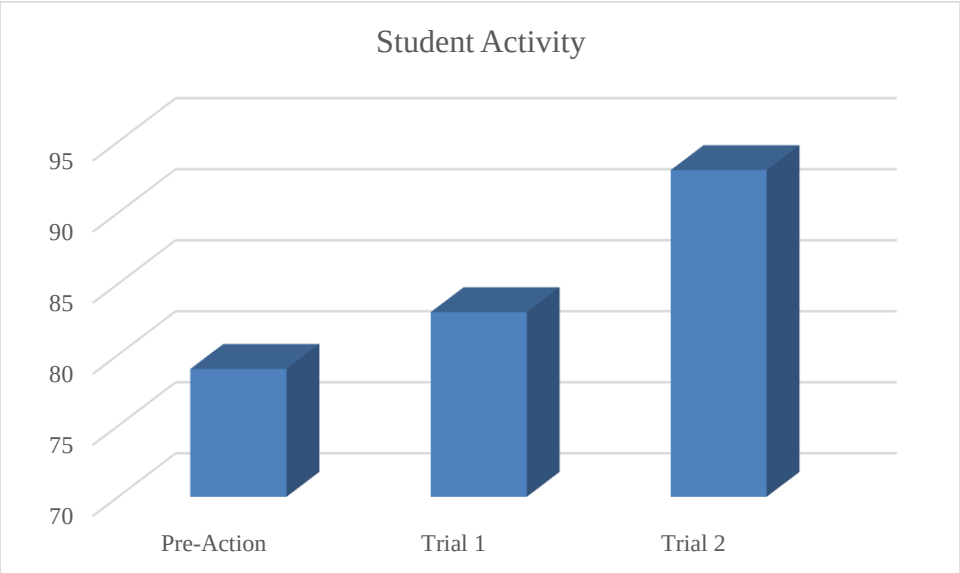

Figure 3. Student Activity

From the figure it can be seen that in the pre-action stage the result of student activity was with an average score of 79, while in the first trial stage there was an increase in the average score of student activity which was 83, and in the second trial stage it also showed an increase which is quite significant at 93 of the results of the average student activity.

From the results of classical student learning by using textbooks for banks and financial institutions, the following results are obtained:

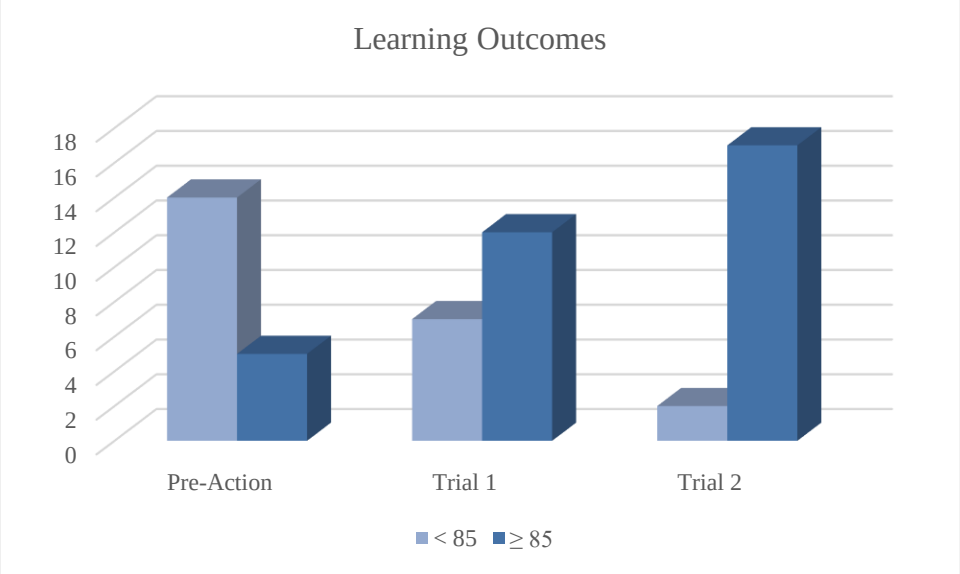

Figure 4. Learning Outcomes

From the figure it can be seen that at the pre-action stage the student learning outcomes were 14 students with a score of <85 and a score of > 85 for 5 students. Furthermore, at the trial stage 1 there was an increase in student learning outcomes, namely with a score of <85 for 7 students and a score of > 85 for 12 students. Meanwhile, in the second trial phase, there was a significant increase in student learning outcomes, with a score of <85 for 2 students and a score > 85 for 17 students.

From the results of comparative tests both before and after using textbooks for banks and financial institutions in learning, the following results were obtained:

Table 5.
Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Student Collaboration Ability Pre-Action	77.21	19	12.095	2.775
	Student Collaboration Ability Trial 2	88.95	19	7.028	1.612
Pair 2	Student Activity Pre-Action	79.42	19	8.085	1.855
	Student Activity Trial 2	92.58	19	5.221	1.198
Pair 3	Student Activity Pre-Action	78.47	19	5.621	1.290
	Student Activity Trial 2	89.84	19	4.891	1.122

From the table it can be seen that there are differences between before and after the use text of books banks and financial institutions, including the following: 1) student collaboration skills at the pre-action stage have an average value of 77.21, but after using textbooks for banks and financial institutions an increase in the average value of student collaboration skills to 88.95; 2) student activity in the pre-action stage had an average score of 79.42, but after using textbooks from banks and financial institutions there was an increase in the average student activity score to 92.58; and 3) student learning outcomes at the pre-action stage had an average score of 78.47, but after using textbooks for banks and financial institutions there was an increase in the average student learning outcomes to 89.84.

Table 6.
Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Student Collaboration Ability Pre-Action & Student Collaboration Ability Trial 2	19	.598	.007
Pair 2	Student Activity Pre-Action & Student Activity Trial 2	19	.880	.000
Pair 3	Student Activity Pre-Action & Student Activity Trial 2	19	.387	.102

From the table, it can be seen how big or small the level of correlation between variables, the correlations that arise during learning both before and after the use of textbooks for banks and financial institutions include: 1) student collaboration ability of 0.598 or 59.8%; 2) student activity of 0.880 or 88%; and 3) student learning outcomes of 0.387 or 38.7%.

Table 7.
Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference Lower	Upper			
Pair 1	Student Collaboration Ability Pre-Action - Student Collaboration Ability Trial 2	-11.737	9.700	2.225	-16.412	-7.062	-5.274	18	.000
Pair 2	Student Activity Pre-Action - Student Activity Trial 2	-13.158	4.285	.983	-15.223	-11.093	-13.384	18	.000
Pair 3	Student Activity Pre-Action - Student Activity Trial 2	-11.368	5.852	1.343	-14.189	-8.548	-8.468	18	.000

From the table it can be seen the size of the level of significance both before and after the use of textbooks for banks and financial institutions. The level of significance is as follows: 1) Sig.(2-tailed) student collaboration ability is 0.000 <0.05, indicating a significant difference both before and after the use of self-directed learning-based bank and financial institution textbooks; 2) student activity scores Sig.(2-tailed) of 0.000 <0.05 so that there is a significant difference both before and after the use of textbooks for banks and financial institutions based on self-directed learning; and 3) student learning outcomes with a Sig.(2-tailed) score of 0.000 <0.05 thus indicating a significant difference both before and after the use of self-directed learning-based bank and financial institution textbooks. The research carried out is in line with the results of research from (Sitinjak et al., 2021), stated that by using a self-directed learning-based learning method, course grades have increased significantly.

CONCLUSION

The conclusions of this study are as follows: 1) from the validation results of experts it can be seen that the textbooks for banks and financial institutions have scores in the good and very good categories so that textbooks are feasible to be applied in classroom learning, namely with a minimum score range of 75% to with 90%; 2) the results of student collaboration skills showed an increase from the pre-action score of 77, in trial 1 the score increased to 82, and trial

2 also experienced an increase in score to 89; 3) the results of student activity showed an increase from the pre-action score of 79, in trial 1 the score increased to 83, and trial 2 also experienced an increase in score to 93; 4) student learning outcomes at the pre-action time who scored > 85, namely 5 students, in trial 1 students who obtained scores > 85 became 12 students, and trial 2 experienced another increase in the number of students who scored > 85 to 17 students.

Meanwhile, from the comparative test results using SPSS calculations, it can be concluded that: 1) student collaboration skills show a Sig.(2-tailed) value of 0.000 <0.05; 2) student activity shows a Sig.(2-tailed) value of 0.000 <0.05; and 3) student learning outcomes show a Sig.(2-tailed) value of 0.000 <0.05, so that these variables indicate a significant difference both before and after the use of self-directed learning-based bank and financial institution textbooks.

From the results of conducting research in the classroom, it is also supported by the strong will of students to be able to understand the material provided by the lecturers, moreover, students are also able to express whatever is in their minds to be able to convey it in the learning process. This makes textbooks based on self-directed learning more relevant and gives students a deeper impression, so that students are also able to understand better related to the material presented in class.

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