

## **DEVELOPMENT OF TEACHING MATERIALS FOR BANK AND NON-BANK FINANCIAL INSTITUTIONS COURSES**

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### **ABSTRACT**

The learning facilities and resources used in the learning process for Banking and Non-Bank Financial Institutions courses are very limited in terms of the quantity available. and has not represented PIP Unmul, namely Humid Tropical Forests and Their Environment. so the impact on interaction between students and learning resources is still not optimal. The development model used in this research is the research and development model. ADDIE development model (analysis, design, development and implementation, and evaluation). The types of data used in this research are qualitative data and quantitative data. Qualitative data was obtained from interview data from lecturers and students. The results of product feasibility validation tests obtained a score of 95.15% and practitioners obtained a score of 93.47%. The results of the small group trial obtained a score of 77.25%, which means the media was very interesting, while the effectiveness of the media showed that 87.88% of students obtained a score  $\geq 70$ . The subjects in this field test were 62 students, which were measured using 10 indicators with average results. falls into the good category. The effectiveness of books can be measured from student learning activities in achieving learning goals through learning outcomes. In conclusion, the teaching materials developed are able to have a positive impact on the implementation of the learning process.

Keywords: Teaching Materials, Bank Financial Institutions, Non-Bank Financial Institutions, ADDIE

### **INTRODUCTION**

Quality human resources are an important thing that cannot be separated from the nation's education problems. There are at least three main requirements that must be considered in educational development so that it can contribute to improving the quality of human resources (HR), namely: (1) building facilities, (2) quality books, (3) professional teachers and education staff (Mulyasa: 2006). Quality books are born from academics who write productively and are professional. In this case, lecturers are expected to be able to design or compile reference books or teaching materials that play a role in determining the success of the learning process through teaching materials. Teaching materials are a set of learning facilities or tools that contain learning materials, methods, in order to achieve the expected goals, namely achieving competencies or subcompetencies with all complexity (Widodo: 2008).

The development of teaching materials is designed to become a reference that will support student development in learning. Based on observations made, lectures are carried out using learning materials that still compile various existing sources. The references used are not

focused on the RPS used by lecturers, apart from that there is also some material that is not appropriate to the current situation and does not reflect Unmul's PIP, namely Humid Tropical Forests and Their Environment. The learning facilities and resources used in the learning process for Banking and non-Banking Financial Institutions courses in terms of the quantity available are very limited, in fact textbooks are not available in the library so to get them, students usually borrow from the lecturer and then copy them. This also affects the quality of the textbook, so that the textbook becomes less interesting. Apart from that, the interaction between students and learning resources is still not optimal. This can be seen when studying textbooks, students are less interested or not motivated to read the book because they feel the material is not in accordance with what the lecturer is teaching. Apart from the design of the learning text, the contents of a book also influence a person's level of interest in reading or studying it. In terms of material, the textbooks used need to be updated to suit the currently developing paradigm, so that students do not experience difficulties when in the field because what they learn is in accordance with conditions in the field which are also continuing to develop.

## METHOD

The development model used in this research is the research and development model proposed by Lee & Owens. This model was chosen because this model is a model specifically for developing multimedia (Lee & Owens: 2004). This development model is said to be a procedural model because the sequence of steps in the process is structured systematically and each development step has a clearly structured sequence of development steps. This model is usually known as the ADDIE development model, which is an abbreviation of analysis, design, development and implementation, and evaluation.



Gambar .1 Bagan Pengembangan Model ADDIE (Branch, 2009:2)

## **RESULT AND DISCUSSION**

### **Result**

#### **1. Analysis**

Sourced from observations in the Economic Education Study Program. The results of the analysis that have been carried out are used as guidelines and considerations in preparing course teaching materials. The analysis carried out includes performance analysis and needs analysis. Performance analysis is carried out to determine and classify the problems faced by students related to the reference sources used by students so far. After conducting a performance analysis, it was discovered that students only relied on books in the library and Google Books as teaching materials which were then used by students without adjusting to the RPS of the course lecturer. Needs analysis is determining the books needed by students to improve the quality of learning. In this way, researchers developed a textbook that they felt would be able to eliminate student boredom when studying Banking and Non-Banking Financial Institutions courses. The teaching materials developed are books prepared based on course RPS, so that the information presented is more interesting and more accurate than books in general.

#### **2. Design**

The design for the development of teaching materials is prepared based on the learning outcomes of the courses in the study program and adjusted to the RPS that has been prepared. The teaching material is taken from various references, so it is hoped that it will be able to meet the novelty of the teaching material. The book consists of 12 chapters which have been adapted to learning needs. The material in the book includes: Theoretical Studies of Banks and Financial Institutions, Banks and Non-Bank Financial Institutions, Money and Monetary Policy, Banking Management, Banking Risks, Interest Rates and Risks, Pawnshops and Leasing, Theoretical Studies of Cooperatives, Pension Funds, Factoring, Venture Capital, and Insurance.

#### **3. Development and Implementation**

This stage is the product realization stage, namely teaching materials for Banking and Banking Financial Institutions courses which includes preparation of material content and validation. The data obtained in this research is divided into two types, namely qualitative and quantitative data. Qualitative data is in the form of comments and suggestions provided by media experts and material experts, while quantitative data is in the form of questionnaire assessments assessed by each validator.

#### a. Material Expert Assessment

Content/material expert testing is needed as an evaluator of content/material that has been developed by researchers. The data obtained was in the form of quantitative and qualitative data through validation sheets given by researchers to content/material experts. Researchers provide validation sheets and initial product teaching materials for Banking and Non-Bank Financial Institutions courses to content/material validators. The results of the validation test show a gain of 95.19%, included in the "very valid" category.

#### b. Learning Practitioner Validation Test

Expert testing of learning practitioners is needed as an evaluator of the suitability of the material and its relevance to the teaching materials for learning and learning courses that have been developed by researchers. The data obtained was in the form of quantitative and qualitative data through validation sheets given by researchers to experts. Researchers provided validation sheets and initial products for teaching materials for Banking and Non-Banking Financial Institutions courses. The results of the validation test show a gain of 93.47%. then these results have very valid criteria.

Table 1: Qualifications of Learning Device Assessment

<b>Attainment</b>	<b>Category</b>	<b>Information</b>
<b>80,1%- 100%</b>	Very Valid	Can be used without revision
<b>70,1%- 80%</b>	Valid	Can be used with minor revisions
<b>60,1%- 70%</b>	Quite Valid	Can be used with major revisions
<b>50,1%- 60%</b>	Less Valid	It is recommended not to use because it needs revision
<b>1%- 50%</b>	Invalid	Not used

Source : Akbar, 2013

## 4. Evaluation

### a. Small Group Trials

The small group trial was carried out on 10 students of the Class A Economics Education study program. The aim of the small group trial was to determine the attractiveness of the teaching material product. The small group trial which was measured using 10 indicators obtained an average score of 77.25%. After being converted, the percentage is included in the very interesting category.

### b. Large Group Trials

The subjects in this field test were all economic education students from the 2021 regular class with a total of 72 students. However, only 62 students had their data taken. This was because 10 students had taken part in the previous trial, namely a small group trial. The large group trial data aims to determine the level of effectiveness and applicability

of teaching material products for courses on Banks and Non-Bank Financial Institutions. Student responses for product applicability data were collected through distributing questionnaires to students. The results of testing teaching materials for students of the Economic Education study program at Mulawarman University were measured using 10 indicators with the average results being classified as Good.

Table 2 : Student Responses to the Use of Teaching Materials

No	Indicator	Score	Category
1	The material in the teaching materials used during learning is easy to understand	2,89	Good
2	The teaching materials used make it easy to learn and understand the material	3,00	Good
3	The description of the content of the teaching materials used is clear and easy to understand	2,96	Good
4	The appearance of teaching materials (writing, pictures and illustrations) can make learning easier	3,08	Good
5	The language used in teaching materials is easy to understand	3,06	Good
6	The questions contained in the teaching materials are related to the material listed in each chapter	2,86	Good
7	The material contained in the teaching materials helps in understanding problems related to Banks and Non-Bank Financial Institutions	2,89	Good
8	Students can work on practice questions on teaching materials	2,82	Good
9	Students easily make conclusions after reading textbooks	2,81	Good
10	The teaching materials used can easily be used as references for student learning	2,88	Good
<b>Criteria</b>		<b>Baik</b>	

Source : Data Processed (2023)

## Discussion

The development of teaching materials that have been tested on students goes through two stages, namely trials in small groups and also trials in large groups. The trials carried out on small groups and large groups included 10 indicators. Material in teaching materials that is easy to understand is one of the indicators that results are classified as good, seen from the responses given by students who are dominated by "agree". This shows that students can easily understand the teaching material presented during learning, lecturers can easily explain the material from the teaching materials because students have the ability to understand. This is because teaching materials are an important supporting factor in learning. The use of teaching materials can improve student learning outcomes (Effiong et al: 2015).

Bank and Non-Bank Financial Institution teaching materials make it easier for students to learn and understand the material, getting responses that are predominantly "agree" and classified as good. The teaching materials provided can be used by students as reading materials to study independently and understand material that is arranged hierarchically in the form of written and unwritten materials that can be used in the learning process (Mudlofir & Ali: 2012). Students' ability to understand teaching materials shows that students are serious about the learning process. When writing teaching materials, words and sentences are chosen appropriately, so that students can easily understand what is written in non-bank financial institution teaching materials. The use and choice of vocabulary in writing teaching materials for Banks and Non-Bank Financial Institutions is very good so that students can easily understand every description in the teaching materials. This shows that descriptions of the content of the material in teaching materials that are easy to understand can make students more diligent in reading Bank and Non-Bank Financial Institution teaching materials before class learning begins so that students can interact actively in class learning. This is in line with the theory which states that teaching materials are also a resource that can help teachers change student behavior (Finch & Crunkilton: 2006).

The material contained in the teaching materials also helps in understanding problems related to Banks and Non-Bank Financial Institutions so that students know more about the problems and types that exist in Banks and Non-Bank Financial Institutions, so that students are made curious to search for in-depth information and find solutions. from this problem. This helps students to think critically about existing problems and how to overcome them. Apart from that, understanding problems related to banks and non-bank financial institutions makes students more careful in dealing with these institutions. The display of teaching materials in the form of writing, pictures and illustrations makes it easier for students to learn and get relatively good results. This shows that written teaching materials must include clear writing accompanied by pictures and illustrations so that students who read teaching materials from banks and non-bank financial institutions can understand the content conveyed by the authors of the teaching materials. The display of writing, pictures and illustrations can attract students' attention to read teaching materials from banks and non-bank financial institutions. This is in accordance with the four elements in compiling teaching materials, namely (1) there is content or learning material (2) using media, (3) it is prepared with the aim of helping students learn and achieve learning goals, and (4) there are instructions for use (Dick & Carey: 2001). The choice of language used in writing teaching materials is language that is understood by students, so that students understand the meaning of what is written in the teaching materials. Students' ability to interpret teaching materials is classified as good because students are able to interpret

the meaning of what is written in the Bank and Non-Bank Financial Institutions teaching materials.

In creating questions in the Bank and Non-Bank Financial Institutions teaching materials, the author has linked them to the material in each chapter to make it easier for students to answer and work on the questions in the teaching materials. Having questions related to the material can help students hone and practice to improve their memory regarding the material they have studied. A student's ability to answer and work on questions can measure how much a student understands the material from each chapter. The results also show that students have understood all the material in the Bank and Non-Bank Financial Institutions teaching materials, so they can easily work on the questions in the teaching materials. Apart from that, students can also evaluate themselves in learning about Banks and Non-Bank Financial Institutions to what extent they understand the material that has been read or explained by the lecturer through working on practice questions. In this way, the learning objectives will be achieved because students have understood all the material contained in the Bank and Non-Bank Financial Institutions teaching materials and are able to work on practice questions. This is in line with the idea that teaching materials are a set of learning tools which contain materials, methods, limitations and ways of evaluating that are designed in an attractive way to achieve learning objectives (Widodo & Jasmadi: 2008). Students who can draw conclusions from the Bank and Non-Bank Financial Institutions textbook means they have read and understood all the material in the textbook. This proves that students' literacy level is quite good in reading learning material and students' understanding of material regarding Banks and Non-Bank Financial Institutions is also good. Apart from that, by students being able to make conclusions regarding textbooks on Banks and Non-Bank Financial Institutions, students are able to draw the core meaning of the learning material being taught.

The teaching materials used can easily be used as learning references. Students got an average result of 2.88, judging from the responses given by students, it was dominated by "agree" and classified as good. This shows that the teaching materials for banks and non-bank financial institutions have complete content and are easy to understand so that students can use these teaching materials as a reference in studying and doing assignments. Apart from that, the Bank and Non-Bank Financial Institutions teaching materials provided can be used by students to look for references for other teaching materials so that students' knowledge of Banks and Non-Bank Financial Institutions becomes broader.

## **CONCLUSION**

1. The results of the learning practitioner validation test show an achievement of 95.19% with a percentage range of  $80.1\% < x \leq 100\%$  referring to the "Very Valid" Interpretation Criteria.

The results obtained from the material expert validation test showed an achievement of 93.47% with a percentage range of  $80.1\% < x \leq 100\%$  aimed at the "Very Valid" Interpretation Criteria. Based on the results of this assessment, it can be concluded that teaching materials from banks and non-bank financial institutions are very suitable for use in the learning process.

2. Results of small group trials, obtained an average value of 77.25%. These results show that teaching materials are very interesting to use for learning activities.
3. The results of large group trials show that the teaching materials have very good criteria in terms of the suitability of the material, language, practice questions and appearance, so it can be concluded that the teaching materials are very good for use in learning activities.

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