



THE INFLUENCE OF APPLICATION OF LECTURE METHOD ON LEARNING OUTCOMES OF STUDENT FINANCIAL LITERACY

Girang Permata Gusti, Yudis Agustira

Program Studi Manajemen, Sekolah Tinggi Ilmu Ekonomi Boedi Oetomo, Pontianak.

girang@girangpermatagusti.id

ABSTRACT

The importance of financial literacy knowledge for elementary school children is needed, but the right method is needed to teach it. This experimental research seeks to measure empirically the extent of the effectiveness of the lecture method on the ability of students to understand each material being taught. The stages of the study were conducted using the pre-test and post-test methods and by using the same participants as many as 31 elementary school students. The results showed that there was a significant influence on the ability of students to understand each lesson delivered (after receiving treatment).

Keywords: Financial literacy knowledge, elementary school

I. INTRODUCTION

The lecture methods have been commonly performed by various schools to convey lessons to students directly. The lecture method is one of the practical and simple methods to facilitate the learning process of teachers and students amid the limitations and abilities of teachers and schools in supporting the technology-based teaching-learning process. The lecture method is the most widely used method of teaching, it may be regarded by the teacher as the simplest teaching method to implement. When the subject matter has been mastered and has already determined the order of delivery, the teacher then presents it in front of the class. Students watched the teacher speak, trying to capture what it is and make notes.

The interaction between educators and students performed consciously and well-planned will improve student learning outcomes. Learning interactions that are conducted indoors or outdoors will be useful to improve students' abilities and their effectiveness is determined by learning outcomes. The easier students understand and can be critical in delivering ideas to stimulate their creativity will affect the achievement of their learning achievements. The impact of the learning outcomes will be seen from the behavior of one who does not know to know, from those who do not understand to be understood, and from those who have not been able to be able to. The results of learning will appear in ten aspects: (1) knowledge, (2) Patience, (3) Habits, (4) skills, (5) appreciation, (6) Honesty, (7) Social relations, (8) Responsibilities, (9) ethics, and (10) discipline. A person who has done a learning activity will be seen as a change in one or several aspects of behavior as a result of learning outcomes.

In Indonesia, financial literacy education is still something rarely done. Whether in the family or in the school, the education of financial literacy is still not taken seriously and in a



planned. In our society culture, it is taboo to talk about everything about money in the presence of the child. That is why the knowledge, attitudes, and skills of family financial health do not get a portion of the primary and secondary education curriculum, even at the college level. Therefore, the view that financial literacy is not a living skill should be supplied to the child.

The education of financial literacy in children is not merely the introduction of money, but further, the education of financial literacy in children is a concept of the introduction of financial management wisely and able to control financial expenditure with Distinguishing which one is a necessity and which is merely a desire. The introduction of the difference between need and desire in children will make the child accustomed to self-control in spending money. The child Seorang needs to have the knowledge and basic skills to make personal decisions that are important to him.

The importance of knowledge and understanding of the basic concepts of financial literacy as early as possible is the main thing to do immediately, the expertise of money management in elementary school-age becomes an inevitable necessity. The low percentage of financial literacy in Indonesia which in 2016 only reached 29.6% (Kumparannews 2017) made the topic and research for the development of this knowledge model is crucial to do. Very many benefits that we will have from financial literacy, among them is we know how to manage the finances by choosing a safe and profitable investment instrument, ease of access to banking and financing. The introduction of financial literacy in elementary school-age is expected to provide a true foundation of the concept of financial management, financing, investment, insurance and so forth.

Children must be trained by parents on how to manage their finances well. The provision of daily money (money) to measure the extent to which the child's ability to spend the money given is one of the strategies to teach the child the concept of financial literacy. The child's financial health will be maintained when he/she is able to learn early on the method of managing the correct finances and having experience directly early. How to study a child's finances can be done in a variety of ways, such as training to provide an allowance for children continuously, giving children money when they do additional tasks from the school and providing gifts of cash When it gets good value in the middle of (should Usilo 2019).

Financial education can also be done by embedding four basic concepts in financial management, namely how to acquire them, how to save them, how to spend them and how to donate them. The purpose of the introduction of financial literacy is to provide the students with basic knowledge of the value of money, which in turn students can make the best decisions when they mature later (Zubaidah 2019).

II. METHODOLOGY RESEARCH

Using the method of expression that serves to measure the success rate of the selected treat. With the free variables being variable experiments where its characteristics are believed to produce a difference, while the bound variables are the result of a study (Sunyoto 2013). This research is conducted in a class where a free (pre-test) variable is not studied but is treated naturally or as is, then the post-test is monitored and measured carefully (as a result of the applied treat).

The design of this research uses the same participants in two experimental conditions called repeated measures design or within-subject design (Ghozali 2016). With a total of 17



participants formed one group or called one group pre-test – Post-test design. According to Dantes (2017), The design of one group pre-test – Post-test design is part of the pre-experimental design, in this design, the treatment is given to a group then carried out data retrieval (before treatment is administered) Pre-Test. So the results can be known more accurately because it can be compared with the condition before being given a treat and after being given a treat. Besides, this design is also better than a one-shot-case-study design.

The design stage of this research refers to the Dantes (2017), first performed a dependent variable measurement from a group of subject (pre-Test), both subject given treatment for a certain period of time, third performed the second measurement (post-Test) Of the dependent variables, the four pre-test measurement results compared to the post-test measurement results. The analysis tool uses IBM SPSS software version 23.

Prior to testing and interpretation of the hypothesis, a prerequisite test was conducted, which included a test of normality and homogeneity testing. Then measure the initial and final answer whether statistically significant or not. Then answer the research hypothesis based on the output test result of Independent sample T-Test from SPSS 23 software and explain it in detail.

III. RESULTS AND DISCUSSION

Table 1: Participants by Age and Gender

Number (people)	Age (years)
20	11
7	12
3	13
1	14
Total (people)	Gender (F / M)
18	Female
13	Male

Source: Processed Data 2019

Test normality is used to determine the spread of data from a group or variable whether it is distributed normally or not.

Table 2: Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		31
Normal Parameters ^a	Mean	.0000000
	Std. Deviation	.84828807
Most Extreme Differences	Absolute	.198
	Positive	.164
	Negative	-.198
Kolmogorov-Smirnov Z		1.103
Asymp. Sig. (2-tailed)		.175

a. Test distribution is Normal.

Source: Processed Data 2019



From table 2 comes the significance value of 0175 which means greater than 0.05, thus the research data is declared to be a normal distribution.

To test the homogeneity does not need to be done because the participants used are the same, both before and after the treatment, the explanation is supported by Raharjo (2018) explaining that the experimental research with within-subject design Issue pre-Test and post-test using data from a paired sample so it is not necessary to test the similarity of varieties (homogeneity).

Table 3: Number of Correct Answers from Participants

PARTICIPANTS	BEFORE	AFTER	PARTICIPANTS	BEFORE	AFTER
1	6	8	18	7	9
2	7	8	19	7	9
3	7	10	20	7	9
4	6	9	21	5	9
5	8	9	22	7	9
6	7	9	23	7	8
7	6	7	24	6	8
8	7	9	25	7	8
9	8	9	26	6	7
10	8	9	27	6	7
11	10	10	28	7	6
12	9	10	29	8	9
13	7	10	30	5	8
14	7	10	31	8	9
15	8	9			
16	9	10			
17	8	9			

Source: Processed Data 2019

In this study participants were a total of 31 people measured twice, first by answering 10 questions to see the original result and the same question to see the final result (after treatment), with (value) point 1 for the answer Correct and 0 points for incorrect answers.

Because the subject is measured twice then it is called repeated measure (Ghozali 2016). His research hypothesis was:

H_0 = Average answer score before getting treat equals to average score after getting the treat

H_A = Average answer score before getting a treat is different from the average score after receiving treatment.



Table 4: Paired Samples Statistics

	Mean	N	Std. Dev	Std. Error Mean
Before	7.13	31	1.118	.201
After	8.71	31	1.006	.181

Source: Processed Data 2019

Table 5: Paired Samples Test (Before And After)

Mean	Std. Dev	T	df	Sig. (2 tailed)
-1.581	2.270	-5.851	60	.000

Source: Processed Data 2019

In table 4 results showed that the average answer score before getting a treat amounted to 7.13 while the average score after a treat of 8.71. So there is a difference in the average value of 1.58, in table 5 visible significance value of 0.000 which means less than 0.05 (5%), then it can be stated that H_0 rejected and H_A accepted. Where after participants had the treatment, the average correct answer increased from the previous 7.13 up the time to 8.71 which meant that there was an influence on the method of a lecture on participants' answers.

The results of this study are in line with Muttaqin (2018), where it is known that 85% of Islamic religious education teachers always use lecture methods, 75% of students like the lecture method in learning, 65% of students can easily understand the PAI lessons with Lecture methods, 75% of students found no difficulty in understanding PAI teacher words or speeches using lecture methods, 90% with student achievement lecture methods there was an increase. From the results of this study, the authors can take the conclusion that "Method of lecture plays a role in increasing student achievement in Islamic education". Along with Savira, Fatmawati, et al. (2018), an interactive lecture method is the teacher explaining in the front, before the students directly with the material reviews submitted. Interactive lecture methods are also known by practical methods because they can relate to the phenomenon of everyday life and make students easier to understand.

The results of this study are contrary to the Princess (2018), who concluded that there is a significant difference between the results of the economic study of students taught using the method of problem-solving with the results of the economic study of students taught by Using the lecture method. The result of learning the economy of students using the method of problem-solving higher than the results of the economic study of students using lecture methods, in basic competencies describes the concept of management and implementation in school activities. And Suntari (2012), student learning outcomes are given through learning with the role-playing learning method are higher compared to students given learning by lecture learning methods.

IV. CONCLUSION

1. The lecture method is a method that can provide convenience for teachers to be able to quickly convey the material to his students, without requiring certain equipment. This method is also a common way for school teachers who have the skill of supporting the teaching process.
2. Lecture methods should be combined with question and answer methods, discussions and quizzes. With the aim to know the effectiveness of the teaching-learning process is done.
3. Lecture methods should not only be teacher-centered but also students-centered, where students are actively involved in the teaching process.



4. The lecture method will provide optimal results when combined with other methods such as interactive video method, presentation, and animation.

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