



## DEVELOPMENT OF TEXTBOOKS ON FINANCIAL MANAGEMENT AND BANKING

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### **Abstrak: Pengembangan Buku Ajar Manajemen Keuangan Dan Perbankan**

Penelitian ini bertujuan untuk mengembangkan perangkat pembelajaran yang didukung oleh buku ajar untuk meningkatkan kualitas pembelajaran guna menghasilkan lulusan yang dapat menyelesaikan persoalan di dunia kerja salah satunya kegiatan administrasi keuangan dan kegiatan perbankan. Metode penelitian yang digunakan adalah *research and development* dengan model pengembangan ADDIE. Penelitian ini menghasilkan perangkat pembelajaran RPS, kelayakan validasi buku ajar dari ahli bahasa, materi, dan kegrafikan serta mendapat nilai efektif untuk diimplementasikan dengan perolehan skor sebesar 83,20 dari hasil *post-test* dibandingkan dengan skor *pre-test* 78.40 yang memiliki kenaikan sebesar 4,80.

Kata kunci: Model SCSS; Buku Ajar; Administrasi Keuangan; Perbankan; ADDIE

### **Abstract: Development Of Textbooks On Financial Management And Banking**

This study aims to develop learning tools supported by textbooks to improve the quality of learning to produce graduates who can solve problems in the world of work, one of which is financial administration and banking activities. The research method used is research and development with the ADDIE development model. This study produces RPS learning tools, the feasibility of textbook validation from language, material, and graphics experts and gets an effective value for implementation with a score of 83.20 from the post-test results compared to the pre-test score of 78.40 which has an increase of 4.80. The abstract is written in Indonesian.

Keyword: SCSS Model; Textbooks; Financial Administration; Banking; ADDIE

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## INTRODUCTION

Learning in the industrial era 5.0 is developing rapidly and bringing about major changes in education which are adopted through advanced technology in various learning models (Lailia, SA, Fatimah, S., Seftiana, AF, Ayu, S., & Rista, 2023). An educator is required to think creatively and innovatively in managing and implementing learning so that educational goals can be achieved optimally (Ardiansah & Miftakhi, 2020). Educators can also develop teaching materials that are by the expected competencies, in the form of textbooks (Carolina, HS, Hakim, N., Sari, TM, Dewi, AF, & Setiawan, nd). Nisa, AK, Wijayanti, D., & Kusmaryono (2021) explains that teaching materials are one of the things that support students to learn. Overall, the impact of the era of Society 5.0 on the world of education encourages a more adaptive, collaborative and innovative paradigm and approach to prepare students for future challenges (Amelia, 2023). The Office Administration Education (OAE) Undergraduate Study Program is a study program that produces graduate profiles as Professional Teachers or Educators who have international-standard office administration attitudes, knowledge, skills, morals, intelligence, expertise, and competitiveness in line with the development of technology and information (Office Administration Education, State University of Surabaya, 2024). The objectives of the Study Program are 1) Having the ability to implement knowledge and skills in the field of education and science of Office Administration to solve various problems in the world of work with the principle of transformative learning. 2) Having a professional, ethical, responsible character and being able to communicate both in writing and orally. 3) Being able to develop themselves sustainably through research, Community Service and higher education (Office Administration Education, State University of Surabaya, 2024). One of the problems in the office sector is finance and banking. The Financial and Banking Administration course is a course that emphasizes case solving (case method) by students.

Financial Administration and Banking is a course that's far it still tends to be on lectures and Q&A activities by lecturers. These activities have not been able to support students' skills in problem solving, where one of the Graduate Learning Outcomes of the Study Program is, "students can apply and analyze office administration knowledge in the office administration education program". The ability to analyze this problem is needed by students, especially when entering the world of work. Graduates from the OAE Study Program in practice do not only work as teachers, but office staff and entrepreneurs (Office Administration Education, State University of Surabaya, 2020). The financial knowledge

possessed by a person can develop into financial skills, if the person himself can apply it in everyday life (Fitriah & Ichwanudin, 2020). The results of the research from Wicaksono, Sofa, & Iswanto (2024) that financial administration is a skill that has a positive impact on students as a professional provision in facing future challenges. By having a good understanding of finance, financial management will also be more effective (Waty, NQ, Triwahyuningtyas, N., & Warman, 2021). This needs to be supported by preparing graduates who can compete through appropriate learning models in higher education. The application of learning models needs to be adjusted to each course so that it becomes specific and differentiates it from other courses.

Learning models can support students to think critically in facing a problem. One of the learning models that can support students' problem-solving skills is the Search, Solve, Create, and Share (SSCS) learning model (Luthfiyah, A., Valentina, BK, & Ningrum, 2021). The SCSS learning model is designed to develop critical thinking skills and enhance understanding of scientific concepts that link previous knowledge to newly received experiences (Rumayara, Diena San Fauziya, & Yusep Ahmadi F, 2023). This model was first developed by Pizzini in 1988 in science learning. According to Pizzini and Shepardson (1992: 5), the SSCS learning model consists of four phases, namely the first search phase which aims to identify problems, the second solve phase which aims to plan and implement problem solving, the third creates phase which aims to write down the problem solutions obtained, and the fourth is the share phase which aims to socialize problem solutions. Through this statement, researchers are interested in using the SSCS learning model, because in this model there are steps that support improving problem solving skills (Meika, Ramadina, Sujana, & Mauladaniyati, 2021). Hidayah et al (2024) also revealed that the SSCS learning model is one of the efforts used by educators to hone students' critical thinking skills. In line with the research results from Zulnaidi, H., Heleni, S., & Syafri (2021) which shows that the SSCS learning model influences students' problem-solving abilities. Research from Maimun & Bahtiar (2022) resulted in the SSCS learning model being able to improve students' creative thinking skills.

In higher education, the teaching materials used in Financial Administration and Banking courses are often theoretical, so they need to be developed with the latest developments in the financial industry. Ideally, textbooks can reflect the dynamics of policy changes, digital financial technology, and the practical skills needs of students in the 5.0 era. Therefore, knowledge and skills in the field of financial administration are one of the main

keys to managing organizational resources effectively and efficiently (Wibowo, Sumaryati, & Sudiyanto, 2023). Supported by research by Sari & Listiadi (2023) that accounting and financial skills use the ability to think critically in the learning process. The textbooks needed by students in studying the Financial Administration and Banking course are textbooks that are in accordance with the needs of soft skills and hard skills required by the world of work in the modern banking and financial sector. This causes a gap between the competencies of graduates produced by educational institutions and the demands of the financial industry. Previous studies have developed various types of textbooks for related courses, but tend to focus on presenting basic concepts and not many have integrated them with the SSCS learning model that can hone students' problem-solving skills. This study provides a novelty in the form of a textbook designed using the SSCS (Search, Solve, Create, Share) learning model which is designed to bridge the gap between theory and practice in the modern financial industry through the activity phases shown in tables 1 and 2.

Table 1. SSCS Phase and Student Activities

Phase	Activities carried out by students
<i>Search</i>	<ol style="list-style-type: none"> <li>1. Understanding the questions or conditions given to students</li> <li>2. Conduct observations and investigations into the conditions</li> <li>3. Analyze the information obtained and form idea</li> </ol>
<i>Solve</i>	<ol style="list-style-type: none"> <li>1. Generate and execute plans to find solutions</li> <li>2. Developing critical thinking skills</li> <li>3. Choosing a problem solving method</li> <li>4. Collect data and analyze it</li> </ol>
<i>Create</i>	<ol style="list-style-type: none"> <li>1. Creating products in the form of solutions to problems faced</li> <li>2. Describe the results and conclusions</li> </ol>
<i>Share</i>	<ol style="list-style-type: none"> <li>1. Communicating with lecturers</li> <li>2. Presenting ideas, receiving feedback, and evaluating solutions</li> </ol>

Source: Researcher

Meanwhile, the role of lecturers in each phase is explained through the following table,

Based on the explanation above, the purpose of the research on the development of textbooks based on the SSCS learning model in the Financial Administration and Banking course is needed with a focus on learning tools supported by teaching materials in the form of textbooks expected to produce graduates who have problem-solving skills in the field of financial administration and banking. The urgency of this research is to develop the SSCS learning model in the Financial Administration and Banking course in the OAE Study

Program which does not yet exist, so it is necessary to develop the model to improve students' problem-solving skills to support the achievement of Graduate Learning Outcomes according to the graduate profile. The focus of the research conducted is the Education Education research theme of development research with the output produced being the Learning Plan for Financial Administration and Banking with the SSCS learning model and teaching materials in the form of ISBN textbooks.

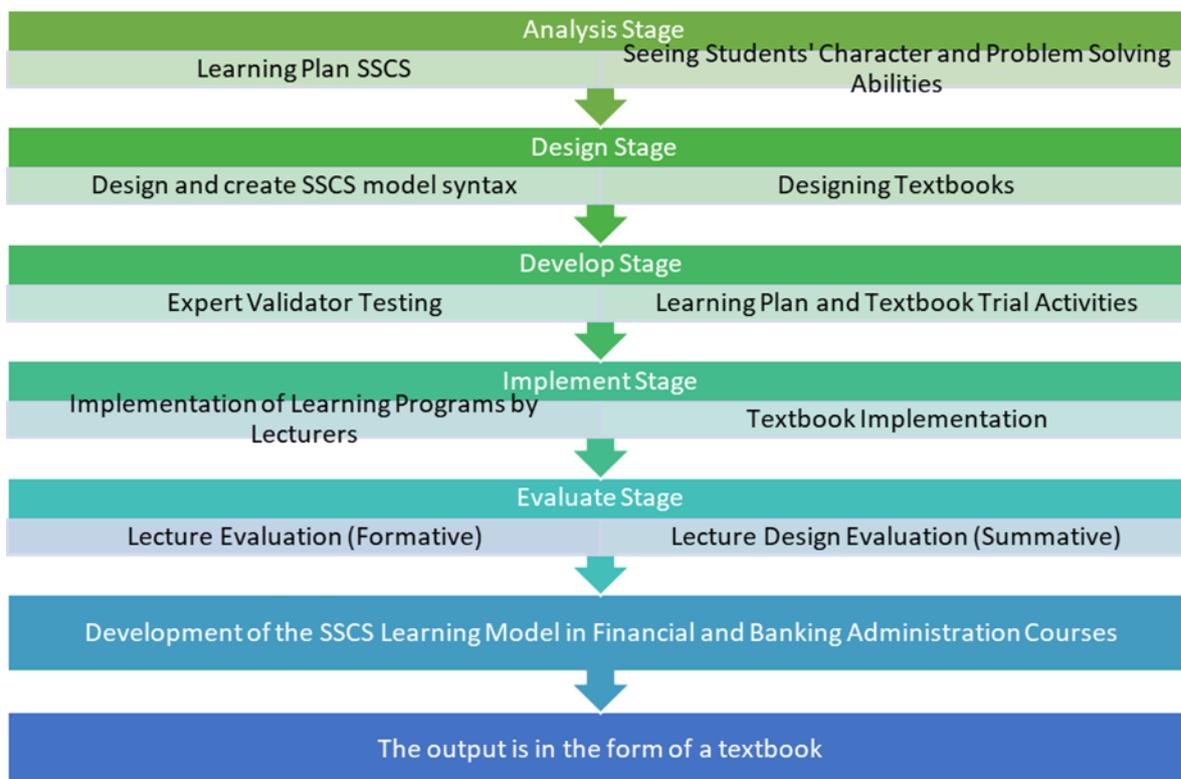
Table 2. Phase and Role of Lecturers

Phase	Role of Lecturers
<i>Search</i>	<ol style="list-style-type: none"> <li>1. Creating a situation that can raise questions</li> <li>2. Directing activities</li> <li>3. Helps explain problems that arise</li> </ol>
<i>Solve</i>	<ol style="list-style-type: none"> <li>1. Creating challenging situations for students to think</li> <li>2. Helping students relate experiences, knowledge, ideas and concepts,</li> <li>3. Facilitating students to obtain information and data</li> </ol>
Create	<ol style="list-style-type: none"> <li>1. Discussing the possibility of establishing an audience and audience</li> <li>2. Determining data analysis and presentation</li> </ol>
Share	<ol style="list-style-type: none"> <li>1. Creating interactions with students</li> <li>2. Help develop methods and ways of evaluating findings</li> </ol>

Source: Researcher

## METHOD

This study aims to produce an SSCS learning model design that is applied to the Financial Administration and Banking course. This research was conducted at the State University of Surabaya on all students taking the Financial Administration and Banking course in the 2021 Class with a total of 85 students. The research method used is Research and Development. Development research is a research method that aims to produce a certain product and retest the effectiveness of the resulting product (Crewell, 2015). The research uses a development model from the ADDIE instructional design model which includes the stages of analysis, design, development, implementation and evaluation (Zou et al., 2023) . In addition, the ADDIE model has a systematic process for instructional development, and provides an opportunity to conduct evaluations so that the stages of the resulting textbooks are valid (Siahaan, My Daughter, & Saragih, 2023). The ADDIE research flow is explained in Figure 1.



Source: Researcher

The research instruments used in this study were textbook validation sheets consisting of material experts, graphic experts, and language experts, as well as student response questionnaire sheets. Meanwhile, data collection was carried out using validation techniques and questionnaires with instruments in the form of language validation sheets, graphic validation sheets, material validation sheets based on BNSP 2014 and student response questionnaires.

The data analysis technique used in this study is to analyze data obtained from the validation results of material experts, language experts, graphic experts and student responses using percentages. Percentage data obtained from validation of material experts, language and graphics and student responses, then interpreted using the criteria described in table 3. Table 3. Eligibility Score Interpretation Criteria

Percentage	Interpretation Criteria
81% - 100%	Very Worth It
61% - 80%	Worthy
41% - 60%	Currently
21% - 40%	Not feasible
0% - 20%	Unworthy

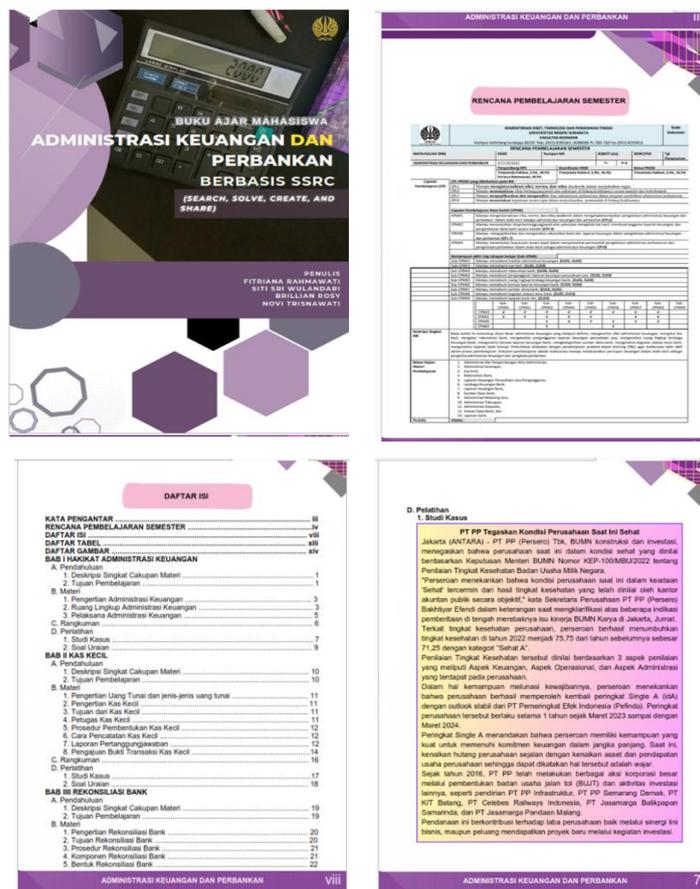
Source: BNSP (2014)

Based on the criteria on the scale above, the SSCS learning model development design can be said to be feasible if it gets a percentage of  $\geq 61\%$  (BNSP, 2014).

## **RESULTS AND DISCUSSION**

### **RESULT**

At the analysis stage, researchers use curriculum analysis as a form of implementing Merdeka Belajar by the latest Ministry of Education and Culture regulations requiring a revision of the lecture curriculum in accordance with the latest SNPT and the latest assessment standards. So this is also the basis for designing the latest Learning Plan. Financial and Banking Administration is a study program course from the office administration education study program given in odd semester. The material taught in this course includes the basics of financial administration which include definitions, analyzing the nature of financial administration, managing petty cash, managing bank reconciliation, analyzing the budgeting of financial statements of service companies, analyzing the scope of bank financial institutions, analyzing the concept of bank financial statements, categorizing bank funding sources, analyzing bank fund allocation activities, analyzing other bank services, and Islamic banks. In addition, researchers also use the student characteristics analysis stage to find similarities in student characteristics, namely those taking the Financial and Banking Administration course. This can be used as a reference in developing the SSCS-Based Financial and Banking Administration Course Textbook which can later be applied to all students who are interested in entering the business world or industry or educators in relevant fields Dwi Urip Wardoyo et al (2023) also revealed that financial knowledge and skills are very important for students to understand. Strengthened by research by Apriliani (2023) that financial literacy skills are important for individuals to be able to make informed financial decisions. Based on this, lecturers conduct observation activities and seek information through interviews, and measurements through essay tests as a guideline in developing teaching materials in the form of textbook for Financial Administration and Banking lectures, then analyzed to see the characteristics of diverse students. Design stage of textbook for Financial Administration and Banking course based on SSCS. The preparation of this lecture program begins with designing a Semester Learning Plan of lectures then reduced to lecture unit for each meeting containing SSCS learning steps. Then a student textbook is made which will later be in the form of a printed book.



Source: Researcher

The development stage in this research is the validation of the textbook which involves direct assessment by expert validators (Soesilo & Munthe, 2020). In this study, there is a validation instrument in the field of language that aims to obtain an assessment that reflects the accuracy and suitability of the language used in the developed textbook, material experts who aim to obtain an assessment that reflects the accuracy and suitability of learning materials with the developed textbook, and graphic experts to obtain an assessment of the development of the textbook before being tested in the field. Below are the final results of the average validation of the textbook.

Table 4. Results of Validation of Textbook Eligibility

Aspect	Percentage	Interpretation
Linguist	86.1%	Very worthy
Subject Matter Expert	77.08%	Very worthy
Graphics Expert	90%	Very worthy
<b>Average</b>	<b>84.3%</b>	<b>Very worthy</b>

Source: Researcher

**Implementation Stage** The implementation stage of SSCS-based Financial and Banking Administration is a trial activity of the SSCS learning model design and Textbooks for students who have taken the Financial and Banking Administration course. The trial results are used to improve the textbook. The results of the subsequent testing are used to revise the textbooks that have been implemented according to and meet the needs of students. The final product was tested on 36 students from the 2021 intake. The implementation of a wide trial by providing a revised draft of the textbook. After that, students were asked to fill out a questionnaire and were asked for their opinions regarding the difficulties found when reading and studying the draft of the book. The results of the analysis of student responses to the Financial Administration and Banking Students' textbook can be seen in the table below.

Table 5. Results of the Textbook Trial

No	Aspect	Score (%)	Information
1	Appearance	78.6%	Worthy
2	Presentation of Material	82.0%	Very Worth It
3	Benefit	78.6%	Worthy
<b>Average</b>		<b>79.6%</b>	<b>Worthy</b>

Source: Researcher

The results of the large-scale trial received a positive response so that the total value of the textbook's suitability reached 79.6% with the category of "worthy" which means that the textbook for Financial Administration and Banking students is suitable for use.

The Evaluate stage is carried out to obtain feedback regarding the implementation carried out, using pre-test and post-test evaluation instruments. In addition to trials related to the appearance, presentation of materials, and benefits of the product, the application of student textbooks and pre-test-post-test assessments of student learning outcomes were carried out. Testing was carried out by giving questions to students before and after the lecture process using the Financial Administration and Banking textbook for 36 students from the 2021 intake. The results of the pre-test-post-test are presented in the following table.

Table 6. Average Pre-Test and Post-Test Scores

Activity	Average Value
<i>Pre Test</i>	78.40
<i>Post Test</i>	83.20

Source: Researcher

Based on the table of pre-test and post-test scores above, it is known that there was an increase in the average score of students before and after using the Financial Administration and Banking Student Textbook of 4.8 points.

## **DISCUSSION**

The process of developing the SSCS-based Financial Administration and Banking Course Textbook goes through an analysis stage, because it is adjusted to the needs of students related to the learning model applied by educators in the Financial Administration and Banking course. The SSCS learning model is a model that teaches a problem-solving process and develops problem-solving skills (Pizzini, 1988). This model was first developed by Pizzini in 1988 in science learning. The SSCS learning model consists of four phases, namely the first search phase which aims to identify problems, the second solve phase which aims to plan and implement problem solving, the third creates phase which aims to write down the problem solutions obtained, and the fourth is the share phase which aims to socialize problem solutions. The results of the study from Syafri, M., Zulkarnain, Z., & Maimunah (2020) It is also proven that the SSCS learning model can help students hone their problem-solving skills in learning. Strengthened by research Tiyaswati, Sarwanto, & Sukarmin (2021) that the SCSS learning model can improve creative thinking and problem solving skills. In line with research by Yasin et al (2020) that the experimental class that was given the SCSS learning model treatment could think reflectively and was able to solve problems in learning.

Book development using the ADDIE development model which is widely used by many educational designers and training programmers to develop educational programs (Spatioti, Kazanidis, & Pange, 2022). Several stages of the process, namely 1) Curriculum Analysis in the implementation of Independent Learning which is adjusted to the Study Program Learning Outcomes imposed on the Financial Administration and Banking course in the form of Course Learning Outcomes, namely, students can internalize academic values, norms, and ethics in carrying out as financial administration managers and banking managers, demonstrate a responsible attitude for the work of managing petty cash, making financial report budgets, and allocating bank funds independently, applying and analyzing bank reconciliations and financial reports, and being able to make appropriate decisions in solving office administration and banking management problems.

While the final ability of each learning stage is stated in the Sub CLO as follows, understanding the nature of financial administration, understanding petty cash,

understanding bank reconciliation, understanding budgeting of financial statements of service companies, understanding the scope of bank financial institutions, understanding the concept of bank financial statements, understanding sources of bank funds, understanding bank fund allocation activities, understanding other bank services, and Islamic banks. Stage 2) Analysis of student characteristics is used as a reference in developing SSCS-based Financial Administration and Banking student textbooks that can be implemented by students who are interning in the business world or industry or educators in relevant fields. Stage 3) Design of SSCS-based Financial Administration and Banking student textbooks in compiling Semester Learning Plans for lectures which are then translated into SAP for each meeting containing SSCS learning steps. Stage 4) Implementation of SSCS-based Financial Administration and Banking student textbooks. This stage is in the form of a trial activity of the design of SSCS-based Financial Administration and Banking student textbooks for students who have taken the Financial Administration and Banking course in class. The results of the next test are used to revise the product and meet the needs of students. Stage 5) Evaluation, to get feedback related to the implementation carried out, using pre-test and post-test evaluation instruments during the learning process so that it can build students' knowledge and skills in understanding the lecture material. So in this case the learning model development design process is needed to help students to be actively involved in building their knowledge.

The results of the feasibility of the SSCS-Based Financial Administration and Banking Course Textbook were obtained from the validation of a team of experts, namely language experts, material experts and graphic experts, which are included in the very feasible and feasible categories. The feasibility of the SSCS-Based Financial Administration and Banking Course Textbook can help students solve problems independently, this can provide meaningful experiences because it trains high-level critical thinking and skills. There are several criteria contained in the textbook, namely learning plan, instructions for use, descriptions, learning objectives, material content, practice questions, worksheets, and evaluations, and case studies. The preparation of the SSCS-Based Financial Administration and Banking Course Textbook must also pay attention to technological advances so that it helps students learn independently to develop knowledge, insight, critical thinking, creativity and innovation in solving problems and skills that have an impact on optimal learning outcomes.

The textbook for Financial Administration and Banking students was tested on a wider group, namely 36 students of the 2021 intake. The implementation of the broad trial was carried out by providing a draft of the revised textbook. After that, students were asked to fill out a questionnaire and were asked for their opinions regarding the difficulties encountered when reading and studying the draft of the book. Results of the analysis of student responses to the textbook for Financial Administration and Banking Students. The results of the large-scale trial received a positive response so the total value of the textbook's suitability reached 79.6% with the "good" category, which means that the textbook for Financial Administration and Banking students is valid and suitable for use.

The SSCS learning model consists of four phases, namely the first is the search phase which aims to identify problems, the second is the solve phase which aims to plan and implement problem solving, the third is the create phase which aims to write down the problem solutions obtained, and the fourth is the sharing phase which aims to socialize the problem solutions (Marlangen, Utami, & Samsuri, 2021). The usefulness of the Financial Administration and Banking Student Textbook for undergraduate students of the Administration Education Study Program is to increase the ease of learning in utilizing information and communication technology and to increase creativity and innovation in learning developed by lecturers in facing education in the digital era so that it has an impact on the learning models and methods used daily. The Financial Administration and Banking student textbook can also be a learning medium for students to improve problem-solving abilities and develop problem-solving skills.

## **CONCLUSION**

Based on the research results, several conclusions were obtained, namely: (1) The process of developing Student Textbooks using the ADDIE development model produces learning devices in the form of Learning Plan, Teaching Materials in the form of Student Textbooks for Financial Administration and Banking based on SSCS. (2) The results of the feasibility of Student Textbooks for Financial Administration and Banking based on SSCS were obtained from validators from language experts, material experts, and graphic experts in the very feasible category. (3) The effectiveness of Student Textbooks for Financial Administration and Banking based on SSCS from student responses related to the books developed in the feasible category. The average learning outcomes of students in using Student Textbooks for Financial Administration and Banking based on SSCS between the

pre-test value of 78.40 and the post-test value of 83.20. Thus, there is an increase in score of 4.80.

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