DEVELOPING A DIGITAL COMIC AS ONE OF LEARNING MEDIA TO IMPROVE STUDENTS' MOTIVATION IN THE INTRODUCTION OF BANKING FOR GRADE X ACCOUNTING STUDENT AT SMKN 1 BANTUL ACADEMIC YEAR OF 2014/2015

Undergraduate Thesis

This undergraduate thesis is submitted in partial fulfillment of the requirements to obtain the degree of Bachelor of Education in Faculty of Economics Yogyakarta State University

By:
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FACULTY OF ECONOMICS
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2015

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This undergraduate thesis had been approved and validated on April 16th, 2015

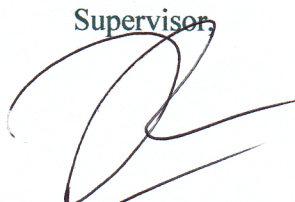To be examined by the Team of Undergraduate thesis Examination

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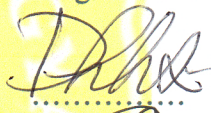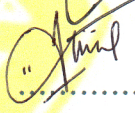
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VALIDATION

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DECLARATION OF AUTHENTICITY

I, the undersigned,

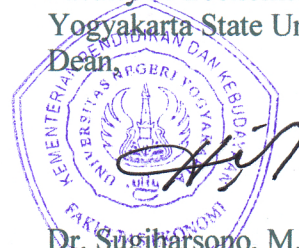|	
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Hereby declared that this undergraduate thesis is my own original work. According to my knowledge, there is no work or opinions written or published by other, except as reference or citation by following the prevalent procedure of scientific writing.

Yogyakarta, April 16th, 2015
The author,

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MOTTOS

If you don't like something, change it. If you can't change it, change your attitude.

*Don't complain. (**Maya Angelou**)*

*Everything will be okay in the end. If it's not okay, it's not the end. (**Unknown**)*

DEDICATIONS

I sincerely dedicate this thesis to:

➢ *My parent, the one who always make me feel strong and protect me with their prayer. I do love you, Mom and Dad.*

➢ *Me myself, for my hard work and my future.*

FOREWORD

Alhamdulillahhirobil'alamin, I am very grateful to Allah SWT the Most Gracious and the Most Merciful. All praise to Allah SWT who has blessed me with so many beautiful things in my life. His blessing has empowered me to finish this undergraduate thesis. I realize that it would have been not possible without support of many people. Therefore, I would like to express my deepest gratitude to the following:

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I hope that this thesis would be useful for the readers. However, I realize this undergraduate thesis is far from being perfect, so any criticisms, ideas and suggestions for the improvement of this thesis are greatly appreciated.

Yogyakarta, April 16th 2015
The writer,

Huriyah

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DEVELOPING A DIGITAL COMIC AS ONE OF LEARNING MEDIA TO IMPROVE STUDENTS' MOTIVATION IN THE INTRODUCTION OF BANKING FOR GRADE X ACCOUNTING STUDENT AT SMKN 1 BANTUL ACCADEMIC YEAR OF 2014/2015

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ABSTRACT

This research aims to: (1) develop a digital comic as learning media in introduction of banking grade X of SMK; (2) know digital comic feasibility of introduction of banking based on material expert, media expert, and introduction of banking teacher; (3) know students' response about introduction of banking learning media in the form of digital comic; (4) know students' motivation improvement before and after using digital comic.

This research was a research and development in introduction of banking learning at SMK. Development model included; (1) analysis; (2) design, (3) develop, and (4) implementation. Validation phase was conducted by product validation by material expert of introduction of banking, learning media expert and learning practitioner at SMKN 1 Bantul. Developed product was tested on 31 students of grade X at SMKN 1 Bantul. The questionnaires used for data collection consisted of feasibility questionnaire for expert and practitioner as well as questionnaire for students' response and motivation.

Research result shown that digital comic learning media was feasible to be use. The assessment score by material expert was 4,19 (feasible), assessment score by media expert was 4,2 (feasible), assessment score by learning practitioner was 4,19 (feasible) and students' response was 4,04 (feasible). In the field test, the digital comic was successful in increasing students' motivation from 3,98 to 4,44. Thus, digital comic learning media was feasible to use in the introduction of banking learning on grade X at SMK.

Key Word: Digital Comic, Learning Media, Introduction of Banking.

PENGEMBANGAN KOMIK DIGITAL SEBAGAI SALAH SATU MEDIA PEMBELAJARAN UNTUK MENINGKATKAN MOTIVASI SISWA PADA DASAR-DASAR PERBANKAN UNTUK SISWA AKUNTANSI KELAS X DI SMKN 1 BANTUL TAHUN AJARAN 2014/2015

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ABSTRAK

Penelitian ini bertujuan: (1) mengembangkan komik digital sebagai media pembelajaran dasar-dasar perbankan siswa SMK kelas X; (2) mengetahui kelayakan komik digital dasar-dasar perbankan berdasarkan penilaian ahli materi, ahli media, dan guru dasar-dasar perbankan; (3) mengetahui pendapat siswa mengenai media pembelajaran dasar-dasar perbankan berbentuk komik digital; (4) mengetahui peningkatan motivasi belajar siswa sebelum dan setelah menggunakan komik digital.

Penelitian ini adalah *Research and Development* (R & D) dalam pembelajaran dasar-dasar perbankan di SMK. Model pengambangan yang diterapkan terdiri dari; (1) *analysis*; (2) *design,* (3) *develop*, dan (4) *implementation*. Tahap validasi dilakukan dengan validasi produk yang dilakukan oleh ahli materi dasar-dasar perbankan, ahli media pembelajaran dan praktisi pembelajaran SMKN 1 Bantul. Produk yang dikembangkan diujicobakan pada 31 siswa kelas X SMKN 1 Bantul. Angket yang digunakan untuk mengumpulkan data terdiri dari angket kelayakan untuk ahli dan praktisi; serta angket pendapat siswa dan angket motivasi.

Hasil penelitian menunjukan bahwa media pembelajaran berbentuk komik digital ini layak untuk digunakan. Skor penilaian oleh ahli materi sebesar 4, 19 (layak), skor penilaian ahli media sebesar 4, 2 (layak), skor penilaian oleh praktisi pembelajaran sebesar 4, 19 (layak) dan pendapat siswa sebesar 4, 04 (layak). Pada uji coba lapangan, komik digital berhasil meningkatkan motivasi siswa dari 3,98 menjadi 4,44. Dengan demikian, media pembelajaran berbentuk komik digital ini layak digunakan untuk pembelajaran dasar-dasar perbankan di SMK kelas X.

Kata Kunci: Komik Digital, Media pembelajaran, Dasar-dasar Perbankan.

CHAPTER I
INTRODUCTION

A. Problem Background

The development of technology and information has a significant impact on human life. One of the impacts of development information and technology is the development of education. The development of technology in education give impact in learning process. The learning process must be planned, implemented, evaluated and monitored in order to run effectively and efficiently. The development of technology and information should provide facilities to the learning process. This is happened because the learning process is about delivering information, where we can use the tools as a transmitter of information or material which becomes instructional objectives. Tools transmitter is called the learning media.

The use of instructional media will greatly assist the effectiveness of the learning process and the delivery of messages on learning materials. On the other hand the media is able to raise the motivation, the media also helps students to improve comprehension, present interesting data, reliable, and facilitate the interpretation of the information submitted. Therefore, we need the selection of instructional media which match with the material to be taught, because the learning motivation of students in the learning process is one of indication that presenting of information in the learning process succes.

Learning process always put the students as objects to be filled with a variety of information and teaching materials which is quite a lot. Meaningful

learning aspect is not well implemented, because the material which is provided by teacher is not understood but the material is memorized by the student. The introduction of banking is one of the subject that require memorization, with the limited hours of lesson and a lots of material/ topics, so the teacher often override aspects of learning process. Therefore, an innovation in the learning process is necessary to make the students able to understand the material.

A good learning in introduction of banking requires a meaningful learning experience. Meaningful learning experience is a learning experience in which students learn the material that is useful and necessary in the students lives. Students are expected by meaningful learning to eager and to learn seriously. In an effort to provide a realistic context in introduction of banking learning, it is necessary to use a learning media that allows students to gain knowledge, not only theoretically but also on learning experience more realisticly. A good learning media is media that is capable of displaying images, text, and sound.

However, subject introduction of banking is lack of learning media. This happen because to design the learning media need long time so that make teacher are uncreative to create their own media to support the learning process, and the teacher also use the same media repeatedly. As a result, learning takes place with a makeshift media, even without the media at all. The other impact, because of using of the same media repeatedly, the learning process becomes monotonous and boring for students.

Based on observations in SMK Negeri 1 Bantul, the school has been providing specialized computer lab for teachers and students to support the learning process. The facility has been provided by the school, but it is not utilized optimally by teacher. Although occasional use of computer media, but its one-way, the teachers just use powerpoint slide and it takes repeatedly. Lack of creativity and innovation of teachers in developing and creating learning media make students boring and it makes students less motivated in learning the introduction of banking. This is evident from the conditions that are not conducive to learning as students talk with friends and playing phone.

Based on these conditions, there is need for a proper solution so learners can learn the introduction to banking easier and interesting. One proposed solution is to develop media which is packed with interesting shapes so students are expected to learn by themselves at home or at school. Instructional media have motivational functions that can draw directing attention and motivation of students in the content shown, and thus make the students more concentration and active when the learning is in the classroom (Rusman, 2012: 163). Learning media is required by a teacher to assist in delivering course material.

Learning media which can be developed in accordance with the development of science and technology is a digital comic. Comic is a cartoon that expresses the character and act out a story in sequence closely which is associated with the image and is designed to provide entertainment to the reader (Nana Sudjana and Ahmad Rival, 2007). Based on NTV Sekai Banzuke

(world rank) which was covered by Tribunnews.com (2013) Indonesia ranked the second rank most manga reader (Japan Comic) after Finland. The average person who read comic were 3,11 or approximately 3 books per person, while in Finland the average person who read comic were 3, 59 or nearly 4 manga books. Finland had many reader of manga/ comic, because in Finland, comic is used as learning media at school. Popularity of comic encourage educators to develop this media to be used as a learning media. Comic is already widely used in various fields such as the media community education campaign. Comic is used in educational information, both story and design are specifically designed to deliver educational messages.

Based on the description, the author intends to conduct research development, entitled "Developing A Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Student at SMKN 1 Bantul Academic Year of 2014/2015".

B. Problem Identification

From the description of the problem background, the problems that can be identified are as follows:

1. Teachers are not maximally utilizing existing technology.

2. The learning media on subject introduction of banking is still far from expectation.

3. Teacher is lack of creatifity to create their own media for supporting the learning process, and using the same media repeatedly. Using of the same media repeatedly, the learning process becomes monotonous and boring

for students and it makes students less motivated in learning the introduction of banking. This is evident from the conditions that are not conducive to learning as students talk with friends and playing phone.

C. Problem Limitation

All those problem in the problem identification are crucial to overcome. However, researcher was confronted with time limitation. This time limitation made it a must for the researcher to limit the problem to focus on for the sake of the success of the research. For that reason, this study limited only on validation test of this digital comic as one of learning media in the introduction of banking and to improve student motivation after use this digital comic. Transfer, Clearing, and collection were then chosen in accordance with the Basic Competence for Vocational High School Accounting student grade X.

D. Research Formulation

1. How to develop a digital comic as a learning media in the introduction of banking for student of grade X at SMK Negeri 1 Bantul?

2. How is the feasibility of digital comic as a learning media in the introduction to banking for student of grade X at SMK Negeri 1 Bantul based validation/assessment of material expert, the media expert, and practitioner learning the introduction of banking?

3. What is the students' response to the digital comic as a learning media in the introduction of banking for student of grade X at SMK Negeri 1 Bantul?

4. How is the improvement of students' motivation after using digital comic on Introduction of banking for grade X at SMK Negeri 1 Bantul?

E. Research Objective

1. Developing digital comic as a learning media for the introduction of banking for student of grade X at SMK Negeri 1 Bantul.

2. Knowing the feasibility of digital comic as a learning media in the introduction of banking for student of grade X at SMK Negeri 1 Bantul based validation/assessment of materials experts, the media experts, and practitioners learning the introduction of banking.

3. Knowing the students' response to the use of digital comic as a learning media in the introduction of banking for student of grade X at SMK Negeri 1 Bantul.

4. Knowing the students' motivation after using digital comic on Introduction of banking for grade X at SMK Negeri 1 Bantul.

F. Product Specification

Product specifications expected in this research are:

1. Instructional media in accordance with the basic competencies transfer, clearing and collection.

2. Digital comic media are stored in the form of application (.exe). This digital comic contains material of the introduction of banking.

3. Digital comic learning media can be used for student learning in the classroom and out classroom.

G. Research Benefit

The expected benefits of this research can be reviewed in terms of theoretical and practical with the following description:

1. Theoretical Benefits

   Theoretically, this research have benefits, especially in the field of education theory associated with the development of learning media a digital comic on the basis of competence transfer, clearing and collection for vocational students.

2. Practical Benefits

   a. For Students

      1) Improving students' motivation in the subject of introduction of banking.

      2) Students can learn introduction of banking both in the classroom and outside the classroom.

   b. For Teachers

      1) Adding insight to the alternative media teacher learning the introduction of banking are more innovative and attract the attention of students that can be used by teachers as a reference for developing digital comic other media.

      2) Creating a more attractive learning for the subject of introduction of banking.

   c. For Researchers

      1) Gaining knowledge about how to make learning media which is

creative and innovative

2) Get a direct opportunity to apply digital comic as learning learning media for student, and it is expected to be applied in education as a learning media that utilizes computer technology and it can be used by teachers in developing reverensi other learning media.

H. Developing Assumption

1. Digital Comic drafted an alternative learning media that can be used anywhere by vocational student of grade X.

2. Validator has the same view on quality criteria/eligibility good digital comic.

3. The use of digital comic as a learning media is expected to assist students in learning both in school and outside of school.

CHAPTER II
LITERATURE REVIEW

A. Theoretical Review

1. The Introduction of Banking

   a. The Nature of Learning and Instruction

      Learning is a process of interaction of all the situations that exist around the individual student. Learning can be viewed as a process that aimed to achieve the goals and process, that created the teacher through a variety of experiences. According to Surya (1997) in Rusman (2012: 85) learning can be defined as a process that is conducted by an individual to acquire new behavior changes as a whole, as a result of the individual's own experience in interacting with the environment. This description is similar to the opinion of Wina Sanjaya, according to the Wina Sanjaya (2012: 198) learning is process of changing behavior through experience. Furthermore, Witherington (1962) in Rusman (2012: 85) learning is a change in personality that is manifested as a response patterns that is form of new skills, attitudes, habits, and knowledge. From the opinions can be concluded that learn is a process of change of behavior such as attitudes, habits, knowledge and skills as a result of the individual's own experience in interacting with the environment.

      Instruction is a process of interaction between teachers and students, either direct interaction such as face-to-face activities and indirectly, by using a variety of instructional media. According

Warsita (2008) in Rusman (2012 : 93) study is an attempt to make the students learn or an activity to learning the learners. In other words, learning is an effort to create the conditions to enable the learning activities. Learning shows on the effort of students to learn the material as a result of treatment of teachers.

In the *Undang-Undang Republik Indonesia Nomor 20 Tahun 2003 tentang Sistem Pendidikan Nasional Pasal 1 Ayat 20*, "*pembelajaran adalah proses interaksi peserta didik dengan pendidik dan sumber belajar pada suatu lingkungan belajar*". Learning activities are designed to provide learning experiences that involve mental and physical processes through interaction between all learners, students with teachers, the environment and other learning resources. Then Sudjana (2004) in Rusman (2012: 94) argues that learning can be defined as any systematic and deliberate effort to create educational interaction events that occur between the two parties, ie between learners and educators who perform the learning activities. From the statement of learning is a process of communication interaction between learning resources, teachers and students directly in face-to-face activities or indirectly by using the media.

b. Understanding the Introduction of Banking

According to *Undang-Undang Nomor 10 Tahun 1998*, banks are business entities that raise funds from the public in the form of savings and channel them to the public in the form of credit and/or other forms

in order to boost the standard of living. Banking is everything that concerns about banks, including institutional, business activities, as well as the manner and process of conducting its business. Based on the understanding of learning and banking, it can be concluded that the banking learning is a process of cooperation between teachers and students to gain knowledge about the bank, covering institutional, business activities, as well as the manner and process of conducting its business.

c. Basic Competences and Topic

Basic Competency is defined as the knowledge, skills, and attitudes which must be at least controlled learners to demonstrate that the student has mastered the competency standards set (Abdul Majid, 2008: 43). Here is basic competency and topic of course the introduction of banking that will be published in digital comic:

Table 1. Basic Competency and subject matter of Banking Grade X

Basic Competency	Subject Matter
Identify the transfer transaction, clearing and collection	- Definition transfer, clearing and collection - Advantages transfer, clearing and collection

2. Learning Motivation

a. Definition of Learning Motivation

Motivation comes from the word motive which can be interpreted as an effort that encourages someone to do something. Starting from the word motive, motivation can be defined as the

driving force that has been active. According Sardiman AM (2012: 73) learning motivation is a psychological factor that is non-intellectual. Typical role is in terms of the growth of passion, happy and eager to learn. Someone must have the learning motivation in himself in order to obtain a desired result.

According Oemar Hamalik (2011: 158) motivation is the energy change in a person who is characterized by the emergence of feelings and reactions to achieve it. According to McDonald in Wasty Soemanto (2006: 203) provides a definition of motivation is as a force of change in a person who is characterized by the effective encouragement and reaction in an effort to achieve the goal.

From the definition of the learning motivation, basically contain the same meaning, the motivation to learn is the overall driving force of psychic in students that lead to learning activities and provide direction and learning activities, so that children is not only learn but also enjoy learning

b. Types of Motivation

Types of motivation according Sardiman, AM (2012: 86-91), there are:

1) Motivation seen from the bottom of its formation

   a) Motives congenital. Motif inborn, so that the motivation can be seen without learned

   b) Motifs are studied. Motives is arising because it is studied

2) Type motivation according to the division of Woodworth and Marquis

    a) The motive or organic needs, for example the need to drink, eat, breathe, sexual, act and needs to rest.

    b) Emergency motifs, which are included in this type of motive there are; urge to save themselves, the urge to retaliate, to strive, to hunt, arising from external stimuli.

    c) Motifs objective. In this case,it concern in need to carry out exploration, manipulation, to put interest.

3) Physical motivation and spiritual motivation

    a) There is included in physical motivation are reflex, automatic instinct, and lust.

    b) Spiritual motivation, which includes motivation is such willingness.

4) Intrinsic motivation and Extrinsic

    a) Intrinsic Motivation

    Motives active or functioning not need to be stimulated from the outside, because inside every invidu had no urge to do something.

    b) Extrinsic Motivation

    Motives are active and functioning because of stimulation from the outside.

c. The Benefits of Learning Motivation

According Wlodkowsky in Sugihartono et al (2007: 78), motivation is a condition that causes certain behaviors and that gives direction and resilience of such behavior. High learning motivation is reflected in diligence that is not easily broken to achieve success. Furthermore Sugihartono mentions that high motivation can be seen from the behavior of the nature of students, there are:

1) The students' existence quality in learning is very high.

2) The student involvement in learning is very high.

3) The students efforts to always keep and have high motivation to learn.

In addition to the benefits of such motivation, there are three functions of motivation in learning:

1) Encourage people to do, so as drive or motor release energy. The motivation in this case is the motor of any activity to be undertaken.

2) Determine the direction of action, ie, toward the goal to be achieved. Thus, the motivation can give directions of activities that must be done in accordance with the objectives formulation.

3) Completing the act, it determine what actions should be done in order to achieve a purpose, premises set aside actions that are not useful for that purpose. A students who will face in the hope of

passing the exam will certainly learn and do not spend the time to play around (Sardiman AM, 2012: 85).

Function of motivation according to Oemar Hamalik (2011: 161), there are:

1) Encourage behavior or an action. Without motivation will not arise act like learning.

2) Motivation serves as a director, it means directing actions to meet the desired objectives.

3) Motivation to work as a driver, it will serve as the engine for the car. The amount of motivation will determine fast or slow work.

d. Learning Motivation Indicator

Knowledge and understanding about indicator of motivation is very necessary when learning motivation will make instrument related to motivation to learn. It is intended that the instrument used to be more precise, valid and reliable. The indicators used by Hamza B. Uno (2008: 10), as follows:

1) Internal Motivation

a) The passion and desire to succeed

Someone who has the urge and desire to succeed will tend to have a passion for trying to be more active with a high intensity and effort.

b) The drive and the need to learn

Someone who has a high motivation always feel that he is still lacking, so that he felt needed and raced to keep learning.

c) There is hope and ideals of the future

Ideals inherent in a person would provide a strong motivation, because of the person's ideals have goals that will lead to a sense of satisfaction in him. He was not in vain has been studied vigorously as to obtain maximum results.

d) There is a belief in yourself

Someone will grow motivation in itself because it was able to do better than the others do. He would feel ashamed if he get a lower yield compared to others.

2) Extern Motivation

a) The existence of an award in the study

The existence of an award in the study can motivate a person to be more motivated in learning. Awards can be a booster for someone learning motivation.

b) The existence of a conducive learning environment

The learning environment has the effect of learning one's spirit. Comfortable learning environment will membat fun learning environment and vice versa.

c) The activity of interest in learning

Learning activities that will menyenagkan someone arouses passionate in learning, so he was pleased when participating in learning activities.

3. Learning Media

   a. Definition of Learning Media

   Media can be interpreted as introduction. Robert Hanick in Arsyad Azhar (2011: 4) defines the media is something that carries information between the source and receiver of information. Still in the same angle, Kemp and Dayton in Arsyad Azhar (2011: 4) suggests the role of media in the communication is as a sender (transfer) that is transmitting the message from the sender to the recipient of the message or information (receiver).

   Gagne and briggs in Arsyad Azhar (2011: 4) argues that learning media is any tool or physical that can present the message and stimulate students to learn, such as books, movies, videos, and so on. Azhar Arsyad (2011: 3) suggests the learning media are tools of graphic, photographic or electronic to capture, process and reconstruct visual or verbal information. From that description, it can be concluded that the leaning media is as tools of graphic, photographic or electronic to catch, process and reconstruct visual information or vebal that can stimulate students to learn.

b. Function and Using of Media in Learning

According Hamalik (1986) in the Azhar Arsyad (2011: 15-16) argues that the using of learning media in learning process can arouse new desires and interests, generate motivation and stimulation of learning activities, and even bring the psychological effects on students. The use of learning media at the stage of learning orientation will greatly assist the effectiveness of the learning process and the delivery of messages and content.

Further, Levied and Lentz (1982) in the Azhar Arsyad (2011: 16-17) suggests four functions of learning media especially the visual media, there are:

1) The attention function of visual media is at the core, which is attractive and direct students' attention to concentrate on the content related to the meaning of the displayed visual or text accompanying the subject matter.

2) The affective function of visual media can be seen from the enjoyment of students when learning a text with a picture.

3) Cognitive function of visual media can be seen from the findings of the study revealed that the visual symbol or picture facilitate the achievement of the goal to understand and remember information or messages contained in the image.

4) Compensatory function of learning media can be seen from the findings that the visual media that provide the context for

understanding the text help students who are weak in reading to organize information in the text and recall.

Usefulness or the contribution of learning media according to Kemp and Dayton (Daryanto, 2011: 106) is as follows :

1) Submission of instructional messages can be standardized.

2) Learning can be more attractive

3) Learning can be more interactive by applying learning theory.

4) The timing of the learning can be shortened.

5) The quality of learning can be improved.

6) The learning process can take place whenever and wherever needed.

7) A positive attitude of students towards learning material and the learning process can be improved.

8) The role of the teacher changes toward positive

c. Assessment of Learning Media

There are several aspects and criteria in the assessment of the development of learning media -based information and communication technology (ICT) by Romi Satria Wahono (2006) is as follows.

1) Aspects of Software Engineering

a) Effective and efficient in the development and use of learning media

b) Reliable

c) Maintainable (can be use and simple in operation)

d) The accuracy of the selection of the type of application/software/tool for development

e) Compatibility (learning media can be installed/run on different hardware and software)

f) Packaging learning media program and easily integrated in execution

g) Documentation of learning media program is complete, includes: installation instructions (clear, concise, complete), trouble shooting (clear, structured, and anticipatory), the design of the program (obviously, describe the workflow program)

h) Reusable (part or all of the program learning media can be reused to develop other learning media)

2) Aspect of Leaning Design

a) Clarity of learning objectives (formulation, realistic)

b) The relevance of learning objectives with basic competence/curriculum that has been created by teachers

c) The scope and the depth of learning objectives that arranged

d) The appropriateness of learning strategies utilization

e) Interactivity

f) Provision of learning motivation

g) Contextuality and actuality

h) Completeness and quality of learning assistance substance

i) Compatibility material with learning objective

j) The depth of material contained in media

k) Material easily to be understood even presented as a game

l) Presented material systematically arranged, coherent, and clear logical flow

m) The clarity of description, explanation, examples, simulations, exercise

n) Consistency between evaluation with learning objectives

o) The appropriateness and permanence of evaluation tools

p) Giving feedback or response to evaluation results

3) Aspects of Visual Communication

a) Communicative: the visual and audio elements in accordance with the teaching materials to be easily understood by students.

b) Creative: visualization presented with unique and bring a new atmosphere to attract the attention of students.

c) Simple: visualization is not complicated but still gives the impression that appeal to students whose primary focus is the presentation of the material remains unclear.

d) The element of audio (narration, sound effects, back sound, music) in accordance with the character and topic.

e) Visual (desaign layout, typography, color) in accordance with the theme and attract attention.

f) Moving media (animations, movies), the animation can be used to simulate the subject matter.

g) interactive layout (navigation icons); navigation compiled with a familiar shape and consistently

d. Aspect of Book Assessment

According to *BSNP* (*Badan Standar Nasional Pendidikan*) on *Permendiknas (Peraturan Menteri Pendidikan Nasional*) Number 2 Year of 2008 the aspects is considered in the assessment of good textbook or textbooks and non-text book lesson are as follows:

1) Contents Feasibility

Feasibility standard contents are are follows:

a) Alignment with *SK (Standar Kompetensi)* and *KD* (*Kompetensi Dasar*) subjects, child development, community needs. Good textbooks should contain material that supports the achievement of SK (competency standards) and KD (basic competence) of these subjects. Feasibility content of textbooks can be judged from completeness of material, breadth, and depth.

b) The substance of science and life skills

c) Insights for developed and developing

d) The diversity of social values

2) Linguistic Feasibility

This linguistic components broken down into the following sub-components or indicator:

     a) Written by following Indonesian rules and correct terminology and clear.

     b) In accordance with the level of development and education of students.

     c) Communicative.

     d) Coherently and have unity idea.

3) Presentation Feasibility

This presentation components broken down into the following sub-components or indicator:

     a) General presentation of the organization

     b) Organization of presentation each chapter

     c) Considering the significance and usefulness

     d) Involve students actively

     e) Develop knowledge formation process

In addition, the presentation also includes the feasibility standards:

     a) Variations in the delivery of information

     b) Ability to improve the quality of learning

     c) Pay attention to the code of ethics and copyright

4) Graphic Feasibility

Feasibility component is broken down into the following sub-components or indicator.

     a) Size /format book

     b) Design of the skin

c) Design of contents

d) Quality paper

e) Print quality

f) Binding quality

e. Benefit of Learning Media

Wina sanjaya (2008: 171-172) said that the benefits of learning media as follows:

1) Limiting the limitations of the experiences of the students .

2) Addressing classroom space limit.

3) Allows for direct interaction between students and the environment.

4) Generate the uniformity of understanding.

5) Instill the basic concept of the true, real, and right.

6) Generating motivation and stimulate students to learn well.

7) Generating new desires and interests.

8) Control the speed of student learning.

9) Provide a thorough experience of concrete things to abstract

f. Classification and Characteristic of Learning Media

According to Rusman (2012 : 173) learning media can be classified as follows:

1) By its nature, the media can be divided into :

a) auditory media, ie media which can only be heard only or media only has sound elements.

b) visual media, the media can only be seen alone, is not an element of sound.

c) Audio-visual media, ie media containing sounds and images also contain elements that could be seen

2) Based on the ability of its reach, the media can be divided into:

a) The media has the power to cover a wide and simultaneous.

b) The media has the power to cover limited by space and time.

3) Based on the method or technique of usage, the media can be divided into:

a) The media is projected.

b) The media is not projected.

There are several types of media that can be used in the learning, an outline of instructional media can be classified into three, namely : (1) visual media, (2) audio media, (3) audio-visual media (Rusman, 2012: 173-174)

g. Criteria of Selection Media

Nana Sudjana and Rival (2010: 4-5) the criteria for selecting instructional media should pay attention to the following matters:

1) The accuracy of the learning objectives

2) Support to the content of the lesson material

3) Ease of obtaining media

4) Skill in the use of teachers

5) Available time to use it

6) In accordance with the level of student thinking

Criteria for selection of learning media according to Azhar Arsyad (2011: 75) are as follows:

1) In accordance with the objectives to be achieved

2) Right to support the learning contents that are facts, concepts, principles, or generalizations

3) Practical, flexible, and enduring

4) The teacher skillfully use it

5) Grouping targets.

6) Technical quality

4. Digital Comic as Learning Media

a. The Definition of Comic

Mc Cloud in MS Gumelar (2011: 6) describes the comic as lined images in deliberate sequence that is intended to convey information or produce an aesthetic response from the reader. Comic in Indonesian etimlogi derived from the word "comic" are more or less in the semantic meaning funny, jokes (Ms Gumelar, 2011: 2). In this sense it is worth if many people have the perception that comic are something identics with a funny thing. Funny in that it covers in terms of character image displayed as well as the existing content on the comic.

Nana Sudjana and Rival Ahmad (2005: 64) gives matching definition that comic is something that reveals the shape of cartoon characters and act out a story in a sequence that is closely associated

with the image to give entertainment to the readers. The descriptions of these comic can lead to the conclusion that the comic is a series of images are arranged to convey information, usually arranged in the form of a separate book, or published in various print media.

b. The Definition of Digital Comic

According to Hafiz Ahmad (2009) digital comic can be divided into four categories based on their digital applications:

1) Digital Production

Digital production refers to the process of work and production of comic books can now be done 100 % on screen, and not just the process of manipulation and digital imaging alone.

2) Digital Form

Digital form refers to the form of comic in digital form, so it has the ability borderless (unlike the paper that is limited size and format), so that comic have no limited shape, for example, greatly elongated sideways or downwards, to form a spiral. The second capability of the digital comic is timeless. If comic in print form has limitations due to its durability age the paper, the digital comic in the form of electronic data can be stored in the form of digits or bytes, and can be transferred into a wide variety of storage media. The third capability is being multimedia capabilities, where the display can be combined with the comic limited animation,

interactivity, sound and so on. Multimedia capabilities can provide a more complete reading experience for readers.

3) Digital delivery

Digital delivery refers to the method of distribution and delivery of digital comic are in form of paperless and high mobility. Paperless format allows distribution of digital comic cut out a lot of chain distribution process if it is done in analog (eg, from printing, distributors, retailers, buyers). The term is only one clicks away. While the features of a high mobility can be done, because the comic in digital format allows data that had the form of a digital code was brought into a small and efficient gadget. On the other hand, things that should be considered in digital delivery is the distribution of different forms of digital data and analog distribution systems. For example, an online digital comic distribution in Indonesia would be associated with an access speed and bandwidth, so it is necessary to consider the size and format of the images in the digital comic are made.

4) Digital Convergence

Digital convergence is the development of comic in other media links that are also digitally -based, such as games, animation, films, mobile content, and so on.

From these explanations it can be concluded that digital comic are comic in the form of an electronic -based digital format which not

only displays the plot alone , but can be inserted inside games, animations, movies or any other application that is easier for the reader to follow and enjoy each story and its delivery can be carried out online or through a specific gadget.

c. Elements of Design in Comic

In the comic themselves are comic design elements, design elements according to MS Gumelar (2011: 26) is a material or parts that make up the overall design of the comic in a composition, and its constituent parts can be broken into parts separate smaller. Elements of design in comic are as follow:

1) Space

Comic require space such as paper, canvas space, media of digital space and other media. Space or a certain space is left blank on certain panels so that readers feel (relief) and the direction of character to do something.

2) Image

In the comic images are usually drawing strokes (hand or free hand drawing).

3) Text

The text is actually an image and symbol or symbol of sounds and numbers. Symbol is different between one country and the others.

4) Point & Dot

Point must not always be the bullet, it can be a little box, little triangle, little elliptical, etc. Dot is little (superlative) than the bullet.

5) Line

The real line is a combination of some point or dot are overlapping each other and connect. Should not always be a straight line, the line can be straight or curve.

6) Shape

Shape is the two-dimensional shape measurement, X and Y or length and width.

7) Form

Form is the three -dimensional shapes sizes, Y and Z or long, wide, and high.

8) Tone/value (gradient , lighting & shading)

Tone is pressure towards the darker color or lighter. Gradation, lighting, and shading can be done by rendering.

9) Colour (Hue)

Colour is divided into three major groups, there are:

a) Light color (visible spectrum)

Sometime, light color can be called as addictive color which is generated from the three primary colors (light primary color), there are red, green and blue or RGB.

b) Transparent color

Transparent color is produced from the 4 main colors are cyan, magenta, yellow and black (not solid black or dark gray) or CMYK.

c) Opaque color

Opaque color consists of 5 main colors or sometimes referred to as subtractive color, there are white, yellow, red, blue and black.

10) Pattern

Pattern is used as a screen in a comic tone.

11) Texture

d. Application Maker of Digital Comic

There are four application software used in developing digital comic the essentials of banking, such as:

1) Manga Studio is a software that is specialized for making manga/ comic. Manga Studio which use in this media is Manga Studio X4.

2) 3D Rhinoceros is a software that is specialized to make 3D.

3) Flash is a software that has the ability to animate and drawing at the same time, and easy to be learn. Flash is not only used mainly in the manufacture of animation, but now, flash is also used for other purposes such as game development, presentation, web building, instructional animations, and even filmmaking. The resulting animation is animation in the form of a flash movie files (Dedy

Izham, 2012). Flash which is used in this media is Adobe Flash Cs 9.

4) Adobe Photoshop, or called Photoshop, is a software editor that is specialized for editing photos or gambardan effects creation. Adobe photoshop which is used in this development is Adobe Photoshop Cs 5.

e. Adventage of using digital comic in learning

Digital media provide more profit for digital comic, the digital form, the comic has a broad reach than print comic, where the origins of the digital comic itself is a print comic. According to Yang (2003) reported in Comic in Education , the comic has five advantages when it is used in learning. The advantages that include:

1) Motivating

The main advantages of the comic as a media of learning is the ability to motivate students.

2) Visual

Comic is a composition of image with other images, thus basically comic is a visual media. Images and text on the comic has the same position in conveying a story.

3) Permanent

Using comic as a media of learning is much different from using a movie or animation. Although film and animation is also a visual media, they can only be seen without being able to repeat it as we

please. Comic, unlike them, is a permanent media. For example, if students do not understand a movie scene or animation, they can't to repeat, but with comic, they can to repeat what they want.

4) Intermediaries

According Koenke (1981) in Yang (2003) comic can directs students to the discipline of reading, especially those who do not like to read or have worries about the error. Comic can be a bridge to more serious reading . Haugaard (1973) in Yang (2003) said that comic could change the students who do not like reading student form the buff.

5) Popular

Our students are now in popular culture. According to Morrison et al (2002) in Yang (2003) said that incorporate popular culture into the curriculum can be as a bridge the gap when students feel on the inside and outside of school. The comic is part of popular culture.

5. Development Model

a. ADDIE Model

Model of ADDIE was developed by Dick and Carry and that model is to design a learning system. According to Endang Mulyatiningsih (2011), there is an example of the activities at each stage of the development model:

1) Analysis

At this stage, the main activity is to analyze the need for the development of models/new learning methods and analyzing the feasibility and the terms of the development of models/new learning methods. The development of new learning methods is preceded by a problem in the model/learning methods that have been applied. Problems can be occur because the model/learning methods that exist today is no longer relevant to the needs of the target, the learning environment, technology, characteristics of learners, etc.

After analysis of the problem, the researcher need to develop models/new learning method, researchers also need to analyze the feasibility and the terms of the development of models/new learning methods. For example, process analysis can be done by answering the following questions:

1) Whether the model/new method is able to overcome learning problems faced?

2) Whether the model/ new method has the support facilities to be applied?

3) Whether the lecturer or teacher is able to apply the model/new learning methods?

    In this analysis, there should be no draft models/methods are good but can not be applied due to some limitations such course no tools or teachers are not able to carry it out. Analysis of

new learning methods need to be conducted to determine the feasibility when learning methods are applied.

2) Design

In designing the model/learning methods, stage design has similarities with designing learning activities. This activity is a systematic process that starts from the set of learning objectives, designing scenarios or learning activities, designing learning tools, designing learning materials and tool evaluation of learning outcomes. The design of the model/learning methods are still conceptual and will underpin the next development process.

3) Development

Development model of ADDIE contains the realization of product design activities. In the design phase, it has been prepared a conceptual framework application of the model/new learning methods. In the development phase, which is still conceptual framework is realized into products ready to be implemented. For example, if the design stage has been designed using the model/new methods that are still conceptual, then at the stage of development, it is prepared or made learning device model/new methods such as lesson plans, media and subject matter.

4) Implementation

At this stage, design and methodes that have been developed are implemented in a real situation, that is in the class. During

implementation, the design models/methods that have been developed is applied to the actual conditions. The material that is presented in accordance with the model/new method was developed. After application of the method, then it will be performed an initial evaluation to provide feedback on the application of the next model/method.

5) Evaluation

Evaluation is done in two forms, there are formative and summative evaluation. Formative evaluation is conducted at the end of each face-to- face (weekly) whereas summative evaluation is conducted after the activity ends as a whole. Summative evaluation measures the final competence of subjects or learning objectives to be achieved. The results of the evaluation are used to provide feedback to the user models/methods. Revisions were made in accordance with the results of the evaluation or needs that have not been met by the model/new method.

b. Borg and Gall Model

Borg and Gall in Endang Mulyatiningsih (2012: 163) stated the stages of research and development, are as follows:

1) Research and Information Collection, in this stages include the study of literature relating to the cases researched, and preparations to formulate a research framework

2) Planning, in this stages include formulating skills and expertise related to the problem, determine the objectives to achieved at each stages, and if possible/need to do feasibility research on limited basis

3) Develop preliminary form of product, is to develop forms of beginning product to be produced. Included in this step is the preparation of supporting components, preparing guidelines and manuals book, and evaluating the feasibility of supporting tools

4) Preliminary field testing, is to do beginning field testing on limited scale involving subject as much as 6-12 subjects. In this stages the collection and analysis of data can be conducted by interviews, observation or questionnaire

5) Main product revision, is make improvements to beginning product that produced based on beginning test results. This improvement is possible to did more than one occasion, according to the results shown in limited testing, so finally obtained main draft products (models) are ready to be tested widely

6) Main field testing, the main testing involving all students

7) Operational product revision, is doing repairs/improvements to the widely test results, so the product has been developed is operational model design that already validated

8) Operational field testing, is validation test stages towards generated operational model

9) Final product revision, is make ending improvements of developed model in order to produce the final product

Disemination and implementation, is stages of distribute product/developed model

c. Sugiyono Model

According to Sugiyono (2012: 409) stages of research and development include:

1) Potential and problems

All research start from potential or presenting problem. Potential or problem is something that when empowered will have value added. The problem is the deviation between expected and which occurs.

2) Data collection

After potential problems are identified, then do collecting information. Informations are collecting to know user' needs towards developed products through research and development.

3) Product design

Based on the results of analysis needs, next stage is make product design that have been developed.

4) Design validation

Design validation of product design assessment process conducted by researchers based on rational thought, without field testing. Product validation can be done by asking some experts to assess

products design that have been developed. The experts will give suggestion to product design improvements.

5) Design revision

After product design is validated through experts' assessment or discussion forum, researchers revised developed products design based on suggestion from experts and from discussion forum.

6) Product testing

The testing was conducted to determine the effectiveness of the products developed. The test can be performed on a limited group.

7) Product revision

Product revision conducted for several reasons, as follows: a) conducted testing is still limited, so it is not reflection the actual situation and condition, b) There is weaknesses and deficiencies in developed products testing, c) the data to revise product can be captured through user product or product target.

8) Usage testing

Usage testing conducted on widely group to examine the effectiveness of developed product and obtaining sugestion to revise the final product.

9) Product revision

After conducting product testing on widely group, the final product revision is conducted based on obtained suggestion.

10) Mass production

This stage is the final stage of research and development. In the education field, mass production of developed product is an option which has implications of usage widely.

d. 4D Model

In Endang Mulyatiningsih (2012: 195), 4D model explaining development stages are as follows:

1) Define

Thiagrajan (1974) analyzing 5 activities are conducted in define stages as follows:

a) Front and analysis

b) Learner analysis

c) Task analysis

d) Concept analysis

e) Specifying instruction objective

2) Design

In design stage, researchers have been made beginning product (prototype) or product design. In the context of learning model development, this stage is preparing model conceptual framework and learning devices (materials, media, evaluation tools) also simulating model usage and learning device in small scope. Before the draft (design) products continue to next stage, design of products (models, textbooks, etc.) need to be validated. Based on validation results, there is

possibility that product design still needs to be improved in accordance with validator suggestion.

3) Develop

In context of learning model development, development activities (develop) is conducted with the following steps:

a) Model validation by experts/specialists, matter are validated include the use of model guidelines and learning model devices. An expert team who are involved in validation process consists of: learning technology experts, subject experts, learning outcomes evaluation experts.

b) Model revision based on suggestion from the experts at validation

c) Limited test of learning in classroom, according the real situation that will be faced.

d) Model revision based on test results

e) Implementation of model in a wide area. During implementation process, the effectiveness of model and developed model device will be tested. The effectiveness testing can be conducted with experiments or Classroom Action Research (CAR).

4) Disseminate

Dissemination stage is conducted by socialization of teaching materials through limited distribution for teachers and students. This distribution is intended to obtain a response, feedback on teaching materials that have been developed. If response of teaching materials user target has been good, so it is conducted printing in large quantities

and it is neccesary to build marketing in order to teaching materials will be used by user widely.

e. Jolly and Bolitho Model

Jolly dan Bolitho in Emzir (2012: 277) presented stages of development procedures are as follows:

1) Identification, identification by teacher or learner(s) of a need to fullfil or a problem to solve by the creation of materials.

2) Exploration, exploration of the area of need/problem in term of what language, what meaning, what functions, what skill, etc.

3) Contextual realization, contextual realization of proposed new materials by the finding of suitable ideas, contexts or texts with which to work.

4) Pedagogical realization, pedagogical realization of material by the finding of appropriate exercises and activities and the writing of appropriate instructions for use.

5) Physical production, physical production of materials, involving consideration of lay out, type size, visuals, reproduction, tape length, etc.

6) Use, use of materials by students.

Evaluation, evaluation of materials against agreed objectives.

This research is using ADDIE development procedure. ADDIE is an acronym for Analysis, Design, Development or Production, Implementation and Evaluations. According to Emzir (2012: 275) model of research and

development system designed by Walter Dick and Lou Carey is the most widely used models. ADDIE development procedures is using in this research because the steps that conducted always systematically. Stage of ADDIE also refers to the results on previous stage so it will obtain new quality educational product.

B. Relevant Research

1. Puspita Windaningrum Dewi (2013) entitled "*Pengembangan Media Pembelajaran Berupa Komik Digital Pada Pokok Bahasan Bilangan Pecahan*" and the result of this research show that the results of the validation analysis of media that reached 77.50% and the results of the validation analysis of the material which reaches 80.00%. Instructional media, digital comic also effectively improve student learning outcomes on the subject of fractions, it is seen from the test of effectiveness of student learning outcomes by using t-test. t-test analysis results obtained by the t = 2.334108 and table = 1.6698. Thus as $t_{count} > t_{table}$, then H_0 is rejected, which means the average value posttest experimental class students better than the average score of post-test students in control class. The differences between this study and the research will be conducted is located in schools and subjects studied. This research was conducted in secondary schools, whereas in this study will be conducted in vocational schools. In this study, digital comic applied in mathematics, researchers will apply in the subjects of the introduction of banking. In this study examines the feasibility of the media and media effectiveness seen in the results of learning, while the research will be conducted by researchers

only examined the feasibility of the media and to improve students'
motivation.

2. Uji Siti Barokah (2014) entitled "*Pengembangan Komik Digital Berbasis
   Nilai Karakter Sebagai Media Pembelajaran Akuntansi Pada Kompetensi
   Dasar Menyususn Laporan Keuangan Perusahaan Jasa untuk SMA kelas
   XI*" and the result of this research shows that the quality of media that have
   been developed are categorized very decent with an average score of 4.25
   by media experts, 4.52 by materials expert and 4.21 by teachers. Results of
   questionnaire 1 (before) and 2 (after) of the students indicated that the use
   of instructional media reinforces character values students is obtained
   from the analysis of the gain that are honest on development test is 0.82,
   and validation test 0.63, independently in test development is 0.65 and
   validation test 0.67, discipline on test development is 0.78 and test
   validation is 1.00, creative in test development 0.10 and test validation
   0.87, the hard work on test development 0.29 and test validation 0.64. The
   difference between this study and the research that will be conducted is
   located in schools and subjects studied. This research was conducted at
   SMA while the research will be conducted by researchers conducted at
   vocational schools. In this study, applied in accounting subjects, whereas
   the research which will be conducted by researchers will be applied to the
   introduction of banking. In this study examines the feasibility of the media,
   while the research will be conducted by researchers not only examined the
   feasibility of the media and but also to improve students' motivation.

3. Indriana Mei Listiyani (2012) entitled "*Pengembangan Komik sebagai Media Pembeljaran Akuntansi pada Kompetensi Dasar Persamaan Dasar Akuntansi untuk Siswa SMA Kelas XI*". The result of this research shows that the quality of media that have been developed are categorized very decent, assessment score by material expert 131.11 or 87.54% (Very Good), assessment score by media expert is 105.50 or 92% (Very Good) and assessment score by teacher is 169 or 99.39%. In field test by using digital comic is success to increase average score test of student from 51.88 to 92.5. The differences between this research and the research that researcher will be conducted is this research was conducted in SMA, the research by the researcher will be conducted in vocational school (SMK). This research was applied in accounting subject, whereas the research which will be conducted by researchers will be applied to the introduction of banking.

C. **Conceptual Framework**

Position of learning media in the learning process is one of an effort to enhance the interaction process and communication between teachers and students as well as the interaction between students and their learning environment. Technological development is currently very close to the students. Media development by leveraging technology can improve the quality of the learning process. The use of appropriate media and varies can overcome the passive attitude of students. In this case the media of education is useful for stimulating learning. Excitement in learning is closely related to

learning motivation. Motivation is a very important aspect for students, without the motivation, the students will not have the willingness to learn.

The media are often used in SMK Negeri 1 Bantul still revolves around the printed book, student worksheets and modules, while LCD and computer lab are only used when the ICT learning course and it is just for presented the power point slide in the learning process. Utilization of varied learning media can assist teachers in improving the quality of learning. Making digital comic can support students and teachers in the learning process. Development of learning media such as digital comic is expected to increase students' motivation.

In this research, the development of research methods used to produce a particular product in the form of digital comic. Learning media created with the specified standards, the media needs to be validated and tested to determine the success of the media. Validation is intended for comments/ corrections on the products developed. Field testing on students to determine the feasibility of the products developed and determine the increase students' motivation after using instructional media in the form of digital comic.

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┌──────────────────────────────┐   ┌──────────────────────────────┐
│  Student Motivation is less  │   │   Need of implementation of  │
│                              │   │  media, school and teacher can│
│                              │   │          deliver it          │
└──────────────────────────────┘   └──────────────────────────────┘
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┌──────────────────────────────┐
│ Need of learning media that is │
│   creative and innovative   │
└──────────────────────────────┘

┌──────────────────────────────┐
│ Developing a digital comic to │
│   improve students' motivation │
└──────────────────────────────┘
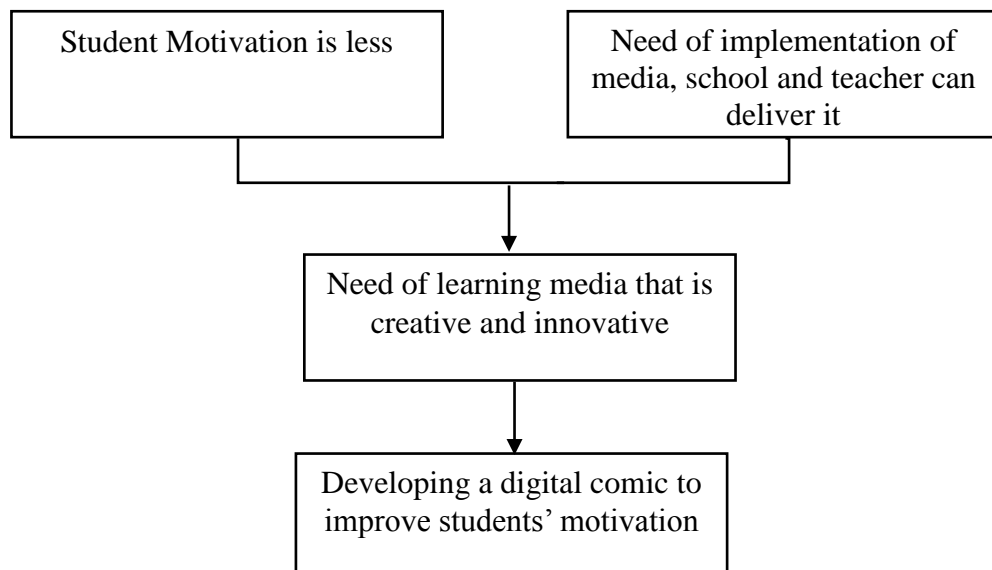
Figure 1. Framework Thinking

D. Research Question

Based on the background and basic theories mentioned above, the research questions are asked and expected to be obtained as follows:

1. How to develop a digital comic as a learning media in the introduction of banking for student grade X at SMK Negeri 1 Bantul?

2. How are the feasibility of digital comic as a learning media in the introduction of banking for student grade X at SMK Negeri 1 Bantul based validation/assessment of materials experts, the media experts, and practitioners learning the introduction of banking?

3. What is the students' response to the digital comic as a learning media in the introduction of banking for student grade X at SMK Negeri 1 Bantul?

4. How to improve students' motivation after using digital comic on Introduction of banking for grade X at SMK Negeri 1 Bantul?

CHAPTER III
RESEARCH METHOD

A. **Research Design**

In this research, the researcher used research and developing method. According to Borg and Gall (1983: 772) research and development is a process used to develop and validate educational product. According to Nana Syaodih Sukmadinata (2009: 164) research and development is a process or steps for develop a new product or enhance existing product, and can be responsible. According Endang Mulyatiningsih (2011: 161) research and development purpose to make new product by developing process. This research aims to develop a digital comic on subject of introduction of banking by using ADDIE development model.

B. **Development Stage**

The development procedure adapted ADDIE development model, ie the model development consists of five phases that include analysis, design, development, implementation and evaluation. But in this research is limited to the implementation phase only. ADDIE development model is developed by Dick and Carry for designing learning systems analysis (Endang, 2011: 200). Researchers modification in the development model is according to the needs.

Procedure development of digital comic learning media, consists of five stages, there were:

1. Analysis Phase

   a. Analysis of needs included problems and characteristics of the student as well as hardware and software.

b. Analysis of competencies and instructional included an analysis of what the basic competencies that was published in the media, was translated into learning indicators that allow to be presented in the form of digital comic.

2. Design Phase

Based on the analysis results, further design or planning stage that included the following four stages:

a. Making scripts and manual sketches

The script contained conversations between characters on the transfer, clearing, and collection, it also illustrated the story line of comic. Once the script was made, after that were making rough idea of the comic so that the image and atmosphere that existed in the script can be seen.

b. Making comic in picture format (.jpg)

Manual comic sketches that had been made then it was made into a format picture (.jpg) by computer.

c. Making overall storyboard

Storyboard described the overall ties in the media section. Storyboard was made to facilitate the making process of next media and served as a map to guide media creation.

d. Preparation of questionnaire

Assessment instrument product of this research was a questionnaire checklist for matter experts, media experts, practitioners learning introduction to Banking and students. Product assessment

instruments was consulted by Accounting education faculty, Yogyakarta State University.

3. Development Phase

Once the design was made, all the components that had been prepared at the design phase were combined together into one product according to the design that had been designed. This digital comic product was developed or manufactured to be a ready-use product that was validated and tested to students. Development phase consists of:

1. Manufacture of Products

The process of making a digital comic included the manufacture of interfaces, coding, testing, and packaging. After the design phase all the components were made, then at this stage all the components were assembled into a single unit.

2. Validation Phase I

Validation is the process of product assessment which is conducted by experts to provide an assessment based on rational thinking and product trials. At this stage the initial product was validated by one lecturer as a material expert who assesed the appropriateness or correctness of the concepts included in the digital comic, a lecturer as a media expert who assesed the digital comic in terms of learning, material/content, language, presentation, graphic, and visual communication. The result was suggestions, comments, and feedback that can be used as a basis for revising phase I.

3. Revision Phase I

Once the product was validated by experts, which was obtained feasibility and suggestions for improving the digital comic. Furthermore, digital comic was revised or corrected based on the suggestion was given by the experts before the product was tested in the field. Once the product was validated on the first phase, the first phase of the product was revised based on feedback and suggestions by materials experts (lecturer) and media experts (lecturer).

4. Validation Phase II

At this stage the product was validated by learning practitioners of introduction to banking who was a teacher of introduction to banking in Vocational high school to validate the feasibility of digital comic in school that used the instrument that had been developed in the previous phase.

5. Revision Phase II

After the product was validated in the second phase, in this phase the product was revised based on feedback and suggestions that were given by the teacher. The product at this stage, then used in the implementation phase to the students.

4. Implementation Phase

In this phase the media was tested by grade X Accounting student. A questionnaire was distributed to find out the opinion/student responses on the media that had been made. If it is necessary, revised phase III will be

conducted based on the inputs and suggestions from students. However, in this revision phase the input and suggestions from the previous validator was not in conflict with previous improvements. Data which was obtained from the student questionnaire responses was analysed. In this stage digital comic learning media being analysed had been revised.
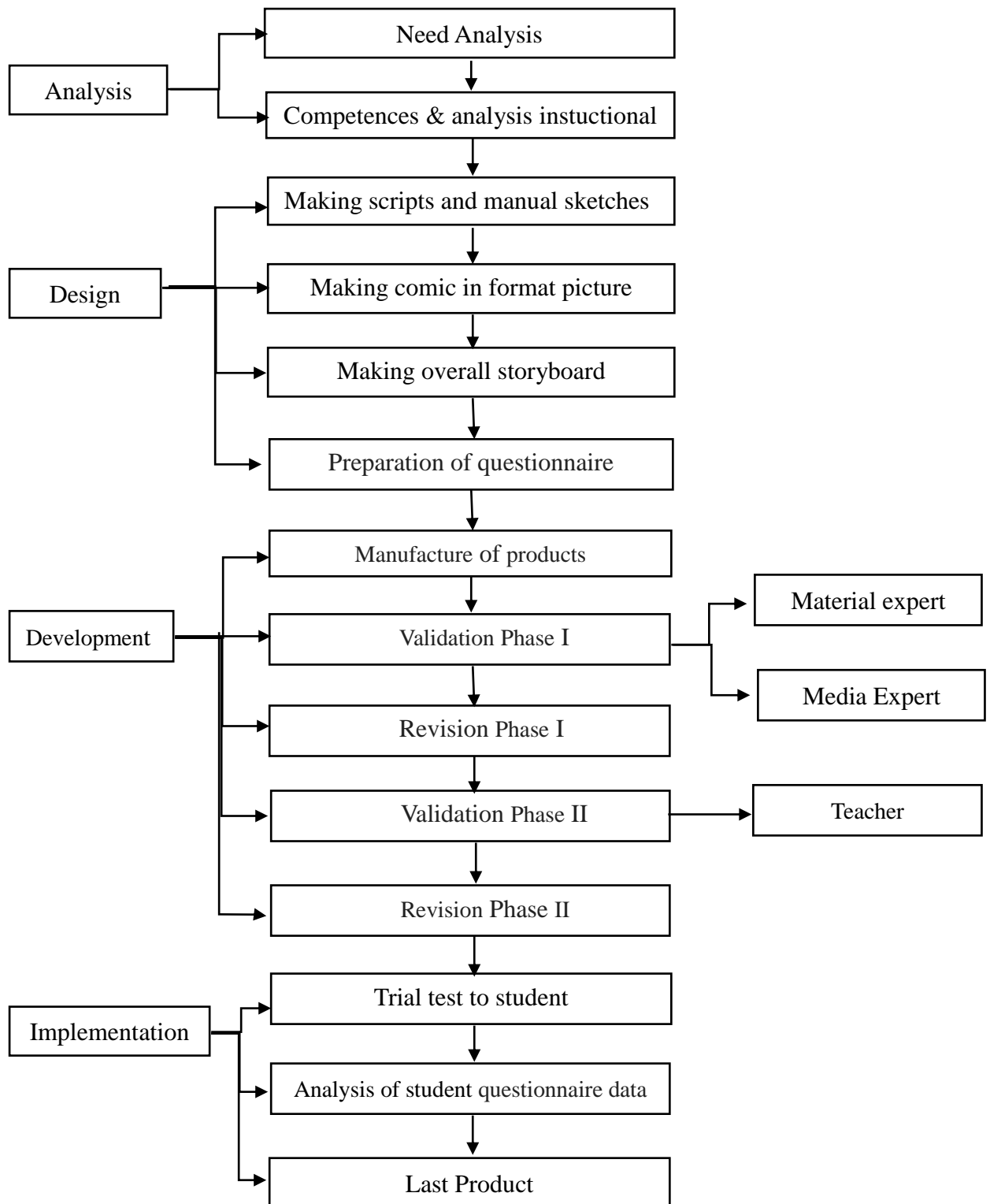
Figure 2. Development Procedure Using ADDIE Model

C. Research Setting

This research was conducted at SMK Negeri 1 Bantul. The school is located on Jl. Parangtritis Km. 11 RT 1 RW 0, Sabdodadi, Bantul. The research was carried out in stages over a period of September 2014- April 2015 which included the planning, research and reporting.

D. Subject and Research Object

The subjects in this study were students of class X Accounting 1 SMK Negeri 1 Bantul. Grade X Accounting 1 was then chosen because that class had low level of subject mastery. Moreover, research subjects involved in this study was one of the experts in instructional media, one of the experts in the material, and practitioners of learning the introduction to banking. The object under study was testing the quality and feasibility of the digital comic learning media covering aspects of learning, content/ material, language, graphic and presentation.

E. Data Collection Technique

The data in this research was collected using a questionnaire. According Sugiyono (2011: 199) questionnaire is a technique of data collection which is done by giving a set question or statement to the respondent to answer. The questionnaire in this study was used to collect data on the feasibility of digital comic and students' motivation. The feasibility of digital comic questionnaire were given to the media experts, materials experts, teachers the basics of banking, and students as test subjects. Students' motivation questionnaire were given to student to collect about students' motivation after using digital comic.

F. Instruments Data Collection

Instument data collection in this study was questionnaire assessment which were filled by material expert, media experts, teachers introduction of banking and students. Instruments which was used to collect data was a questionnaire. Questionnaires were used to measure the quality of the media which was developed. Instrumental in this research which was used to obtain data from media experts, expert materials, teachers and students was as a evaluating learning media that is developed.

Questionnaire in this study consists of two types of questionnaires, there were to measure the feasibility of the media and a questionnaire to measure students' motivation, which can be described as follows:

1. Questionnaire to measure the feasibility of media

    Assessment sheet for experts and teachers used a Likert scale with five alternative answers (Sugiyono, 2011: 93) is very good, good, enough, less, and very less. In order to obtain quantitative data, then any alternative answers were scored that is very good = 5, good = 4, enough = 3, less = 2, and very less = 1. Some of the grating instrument for experts, teachers and students that will be used in the research can be seen on appendix 1.

2. Questionnaire to measure students' motivation

    Students' motivation which was measured in this research was internal and external motivation. The questioner indicators blueprint of students' motivation in this research is according to Hamzah B Uno (2008: 38). The questioner blueprint can be seen as follows:

Table 2. The blueprint of Students' motivation

Aspect	Indicators	Number of Positive item	Number of Negative item
Intrinsic Motivation	passion and desire to succeed	1,2,3	
	drive and the need to learn	5,6,7	4
	hope and ideals in himself	8,9,10,11	
	belief in himself	13,14,15	12
Extrinsic Motivation	award in the study	16, 17	
	conducive learning environment	18	
	the interest activity in learning	19, 20	
	Total Item	18	2

Source: Hamzah B Uno (2008:38)

G. Instrument Test

Before the instrument was used to collect the data from research subject, first performed the test instrument was intended to obtain a valid measurement tool and reliable. The test instrument was done in SMK Negeri 1 Bantul. Tests performed on 30 students of class X Finance 3. Instrument was wed to measure the motivation questionnaire before and after using the digital comic. Test instrument was conducted to determine whether the instruments which were arranged was really a good instrument. Good instrument must meet the requirements, ie valid and reliable.

1. Validity Test

Suharsimi Arikunto (2010: 211), suggests that validity is a measure that indicates the levels of validity or the validity of an instrument. An instrument is valid if the instrument is able to measure what they want and can reveal the data of the variables studied appropriately. The calculation of validity test used the computer program that was SPSS version 22.

According to Suharsimi Arikunto (2010: 213) an instrument is valid

if r_{count} is be consulted by r_{tabel} at significance level of 5% and if the value of r_{count} is greater than r_{table} or equal to r_{table} so the instrument is valid. Vice versa if the known value of r_{count} is smaller than r_{table}, the instrument is not valid. Result of validity test instrument was declared as valid for all item. Result of validity test instrument, please refer to appendix 5.

2. Reliability Test

The second requirement of a good instrument must reliable. According to Suharsimi Arikunto (2010: 221) reliable show on the understanding that an instrument is reliable good enough to be used as collecting data because the instrument was good. An instrument is reliable if the instrument will show the same results when it is used to measure the same phenomenon in different times.

Reliability test instrument used alpha formula. The formula is used because the questionnaire used in this study there is no answer that is 1 or 0. According to Suharsimi Arikunto (2010: 239), alpha formula is used to find the reliability of the instrument that the score is not 1 and 0.

Furthermore, the calculation results that was obtained were interpreted with guidelines table to provides the interpretation of the correlation coefficient.

Table 3. Table guidelines to provide interpretation of the correlation coefficient

Coefficient Interval	Interpretation
0,800- 1,000	Very strong
0,600- 0,799	Strong
0,400- 0,599	Strong enough
0,200- 0,399	Weak
0,000- 0,199	Very weak

Source: Sugiyono (2010: 231)

Based on computer analysis using SPSS Version 22, students' motivation instrument before and after using digital comic had result coefficient alpha as many as 0, 896 and 0, 921, so the students' motivation instrument before and after using media was declared as "Very Strong" on reliability level. For result of test instrument, please refer to appendix 5.

H. Data Analysis Technique

Data analysis is the process of systematically searching and compiling data that is obtained by interviews, field notes and documentation, organizing data into categories, describe into the units, synthesize, organize into a pattern, choose which is important and which will studied, and make inferences that can be easily understood by ourselves and others (Sugiyono, 2011: 335).

Data which were obtained from matter experts, media specialists and field trials based on the questionnaire sheet, was analysed using descriptive analysis techniques. Descriptive analysis techniques is performed using descriptive statistics. Descriptive statistics were used to analyse the statistical data in a way to describe or depict the data that has been collected as without intending to generally accepted conclusions or generalizations (Sugiyono, 2011: 207). The results of data analysis were used as a basis for revising the

media products developed.

1. Feasibility assessment data of media

To analyse the data about feasibility of digital comic as learning media from media experts, materials expert, teachers and students were done by the following steps:

a. Change the qualitative to quantitative assessment with the following provisions:

Table 4. Scoring Rules

Classification	Score
Very Good	5
Good	4
Good Enough	3
Less	2
Very Less	1

Source: Sugiyono (2011:93)

b. Calculate the value of the mean score for each indicator by the formula :

$$\bar{x} = \frac{\Sigma x}{N}$$

Description:
$\bar{x}$ = average score
Σx = item score total
N = assessor total

(Sukardjo, 2012: 98)

c. Adding the mean scores for each aspect.

d. Interpreting qualitatively number mean score for each aspect by using the 5 scale conversion formula as followes:

Table 5. Score Conversion to 5 Scale

Interval Score	Score	Category
X > X̄i + 1,80 ISD	X > 4,21	Strongly feasible
X̄i + 0,60 ISD < X ≤ X̄i + 1,80 ISD	3,41 < X ≤ 4,20	Feasible
X̄i - 0,60 ISD < X ≤ X̄i + 0,60 ISD	2,61 < X ≤ 3,40	Enough Feasible
X̄i - 1,80 ISD < X ≤ X̄i - 0,60 ISD	1,81 < X ≤ 2,60	Not Feasible
X ≤ X̄i - 1,80 ISD	X ≤ 1,80	Strongly Not Feasible

Description :

X̄i   = Ideal mean
       = ½ (ideal maximum score+ ideal minimum score)
ISD = Ideal Standard Defiation
       = 1/6 (ideal maximum score+ ideal minimum score)
X   = actual score
       ideal maximum score   = 5
       ideal minimum score   = 1

Source: Sukardjo (2012: 98)

2. Increasing data of learning motivation

    Increasing data of learning motivation before and after using digital comic

    was filled by student. Data were analyzed by following the steps as

    follows:

a. Change the qualitative to quantitative assessment (Eko Putro Widjoko,

    2011: 245)

    Table 6. The criteria for scoring the items on motivation questionnaire

Criteria	Score	
	Positive	Negative
Strongly Agree	5	1
Agree	4	2
Less Agree	3	3
Disagree	2	4
Strongly Disagree	1	5

    Source: Eko Putro Widjoko (2011: 245)

b. Calculate the value of the mean score for each indicator by the

    formula :

$$\bar{x} = \frac{\Sigma x}{N}$$

Description:

$\bar{x}$ = average score,

Σx = item score total,

N = assessor total

c. Adding the mean scores for each aspect.

d. Interpret qualitatively number mean score for each aspect by using the

5 scale conversion formula as followes:

Table 7. Scoring conversion

Interval Score	Score	Category
$\bar{X} > Xi + 1,80$ ISD	X > 4,21	Very high
$Xi + 0,60$ ISD $< \bar{X} \leq Xi + 1,80$ ISD	3,41 < X ≤ 4,20	High
$Xi - 0,60$ ISD $< \bar{X} \leq Xi + 0,60$ ISD	2,61 < X ≤ 3,40	High Enough
$Xi - 1,80$ ISD $< \bar{X} \leq Xi - 0,60$ ISD	1,81 < X ≤ 2,60	Low
$\bar{X} \leq Xi - 1,80$ ISD	X ≤ 1,80	Very low

Source: Sukardjo (2012: 98)

Media can be called improve students' motivation if there was an

increase student motivation before and after using media.

CHAPTER IV
RESEARCH RESULTS AND DISCUSSION

A. The Development of Learning Media

Development of digital comic followed ADDIE development model with analysis phase, design, development, implementation and evaluation, but in this study up to the implementation phase only. Implementation of the overall development procedures detailed in this study can be seen in the following description:

1. Analysis Phase

   At this stage, needs analysis and competence as well as instruction were carried out. Here was the translation of each stage of the analysis.

   a. Analysis of Needs

   Need Analysis related to problems and student characteristics, hardware and software.

   1) Problems and students characteristics

   This study departed from the potential of SMK Negeri 1 Bantul. The school has facilities such as computer lab and classrooms that have an LCD (Liquid Crystal Display). Existing facilities and infrastructure were used for computer-related material such as *KKPI (Keterampilan Komputer dan Pengelolaan Informasi)* and MYOB (Mind Your Own Business) Accounting, Accurate or spreadsheet. If the computer was empowered as a learning media on other competencies, the facilities and infrastructures have value added in its use. In addition, students also like to read comic. The

potential was quite good however, learning media which was used was still varied yet. Based on that, researcher developed a digital comic learning media which is operated in the computer to be applied in the study, especially the introduction of banking course.

2) Hardware and software

Making digital comic learning media requires appropriate hardware and software. Minimum hardware are required as following specifications:

a) The minimum computer operating system is Windows 2000 with Service Pack 6, suggested using Windows XP Home Edition or Professional Edition.

b) Minimum RAM Memory is 256.

c) Minimum Processor Pentium III 1.2 GHz, recommended to use Pentium IV 2 GHz.

d) Sound Card (recommended)

e) SVGA Monitor with a resolution of 1024 x 768

Making digital comic not only needed the hardware, but also took software/ digital comic maker program along with the accessories. Software which was used to create digital comic were:

a) Macromedia Flash Cs 8

b) Manga Studio X4

c) Photoshop

d) 3D Rhinoceros

b. Analysis of competency and instructional

In this competency analysis, researchers analyzed regarding the competence or the material which were presented in digital comic were obtained from the syllabus was used in SMK Negeri 1 Bantul. Competence analysis used to determine what materials would be delivered through digital comic. Determination of the material adjusted competencies was educated when tested comic. Basic competencies presented in this digital comic were transfer, clearing and collection. In the syllabus was stated that the material on the basis competency consists of some material which were (1) identifies the description of transfer, clearing and collection, (2) transfer profit, clearing and collection. For the *KI (Kompetensi Inti)* and *KD (Kompetensi Dasar)*, please refer to Appendix 4.

2. Design Phase

Stage design was the media design phase such as making scripts and manual sketches, making comic to digital by using a computer, the overall storyboard creation, questionnaire preparation.

a. Making scripts and sketches manual

The script contained conversations between characters on the transfer, clearing, and collection, it also illustrated the story line of comic. Once the script was made, after that were making rough idea of the comic so that the image and atmosphere that existed in the script can be seen. For the script comic and manual sketch, please refer to Appendix 4.

b. Making comic in format picture (.jpg)

Manual comic sketches that had been made then it was made into a digital format picture (.jpg) by computer.

c. Overall storyboard creation

Storyboard described the overall ties in the media section. Storyboard was made to facilitate the making process of next media and served as a map to guide media creation. For the story board, please refer to appendix 4.

d. Questionnaire Preparation

At the design stage was also prepared assessment instrument for media quality that was questionnaire to materials experts, media experts, the introduction of banking practitioners learning and also students. Questionnaires were given to students in addition to the media, student were also given a questionnaire assessing about student motivation.

3. Developing Phase

a. Making the media

1) Preparation of the script and storyline

At this stage, preparation of a comic script was done. After the comic script was completed, the next stage was making comic character design. In the character design phase showed a rough face sketch and figure body/ main character and others character, besides in this phase was also drawn character costumes suit which

adjusted with the character in the script e.g. cheerful, quiet, nice and so on.

Once the character design was completed, the next step was to make a storyboard in the form of images. This stage was made a scene in the story which was included in the panels on one page. In these panels contained atmosphere around the main character and another character with background location and time of occurrence.

2) Preparation of comic into digital

In preparation to digital comic, there were several steps that must be did before comic into digital, these stages were:

a) Modeling 3D settings location with computer

Before entering this stage, the stage of the sketch must be fixed, thus the process of the next comic was expected not much revision in the manufacturing location. So that the atmosphere of the scene was felt more real and alive, scene was given the background location where the scene took place. Modeling background for setting the location of the building used 3D Rhinoceros software.

b) Tracing Phase/ inking and plotting with computer

This stage was the stage of copying the sketch that were bold and revise/ correct errors in the body proportion, settings were not in accordance with perspective rules. This stage used software Manga Studio 4X, then plotting 3D background was

already made and was included in the panel (delimiter box scene).

c) Toning Phase

This stage gave motif on clothes, gave shadow to the body, or background settings.

d) Giving a Speech Bubble Phase (Bubble Dialogue)

After inking process, plotting, and toning was done next thing gave word or phrase that determined the storyline along with the expression of each character and scene in the story. This stage used software manga studio X4.

e) Stage of create a title page and the character design

This section was the final stage in making comic, manufacturing process was same that was the manual sketch then tracing/ inking and coloring digital. Staining used Photoshop and the last was the provision of comic title and details. Giving character page also used the same steps.

3) Preparation of comic storyboard

After becoming a digital comic with .jpg format, next step made comic story board to make digital comic into a form of flash applications with .exe format. Storyboard was made in media development in general were consists of a menu. The devices which was used in the media development was Macromedia Flash CS 8.

At this stage there were three activities that was making the interface, coding, and testing.

a) Making the interface

Making the application interface was done using Macromedia Flash Cs 8. Flash provided two event to create an interface that is visually with drag and drop, and coding (by write a series of program code until formed the desired of the program). Making the interface was based on the previous interface design. In the development of this application used both methods.

1) Display the main menu

The initial view of digital comic media refer to Figure 3.
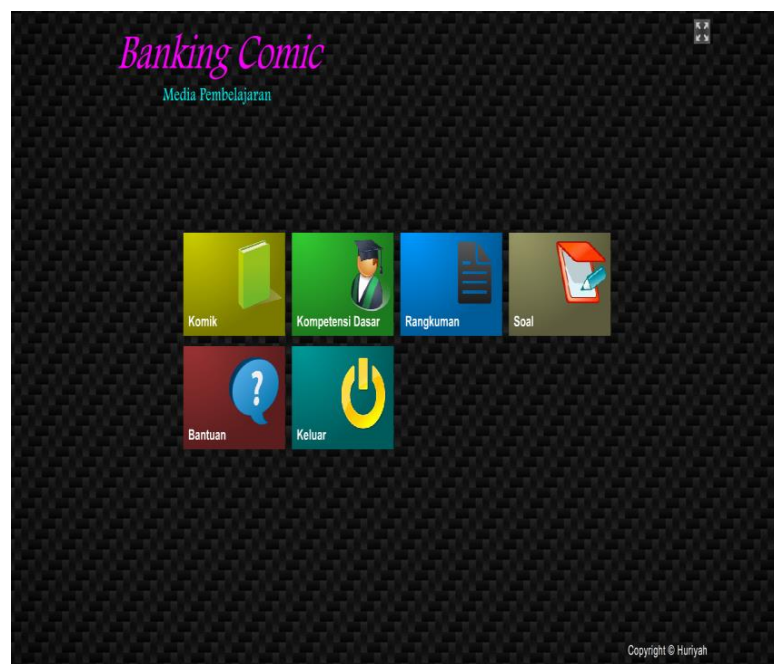
Figure 3. Main menu

At the beginning, there were 6 buttons, i.e. comic button, competencies, questions, summaries, help button, and exit

button. When the comic button was selected it appear comic on the transfer, clearing and collection. Basic competence button bring up the display of basic competences and learning objectives. Summary button bring up the material summary from comic menu. Questions button bring up the matter of practice problems regarding the transfer, clearing and collection. Help button bring up information on how to use the buttons are there. Exit button bring up a confirmation whether users will really want to terminate or cancel the application.

2) Display sub menu comic

Display sub-menu comic can be seen in Figure 4.
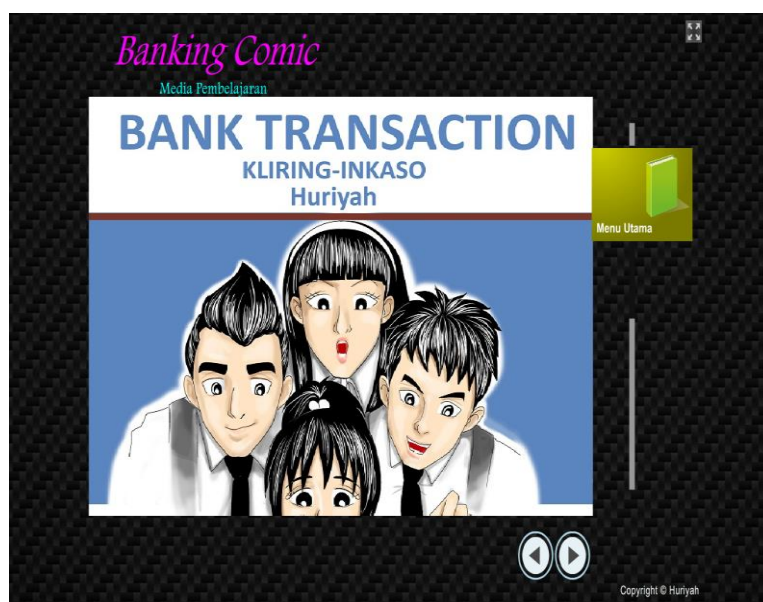
Figure 4. The sub menu comic

Choice of comic button on the page menu button bring up the comic image display on the transfer, clearing and collection.

3) Display sub-menu basic competence

Display sub-menu competence can be seen in Figure 5.
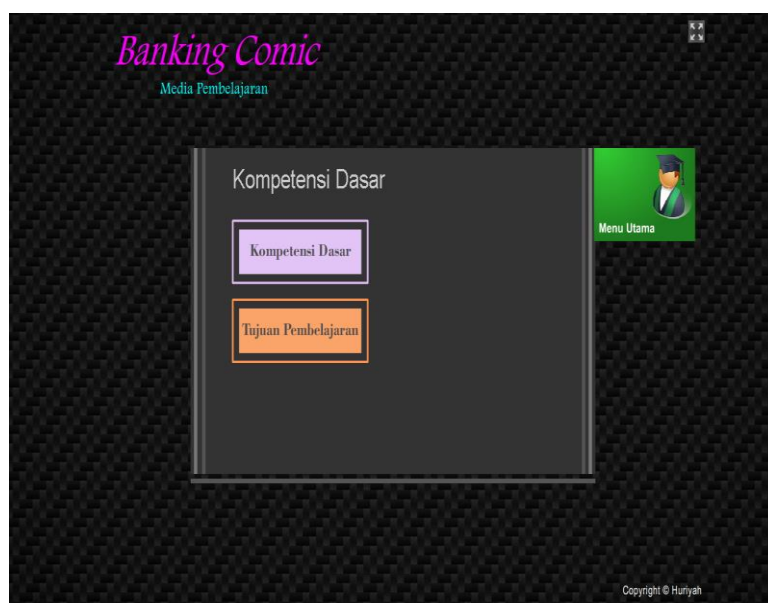
Figure 5. The sub menu competence

Choice of competence button bring up the display basic competence and learning objectives. On the basic competence contain basic competence regarding the transfer, clearing and collection, as well as the subject matter contained in the comic. Learning objectives contains regarding learning objectives on the basis of competence transfer, clearing and collection

4) Display sub-menu summary

Display summary sub menu can be seen in Figure 6.
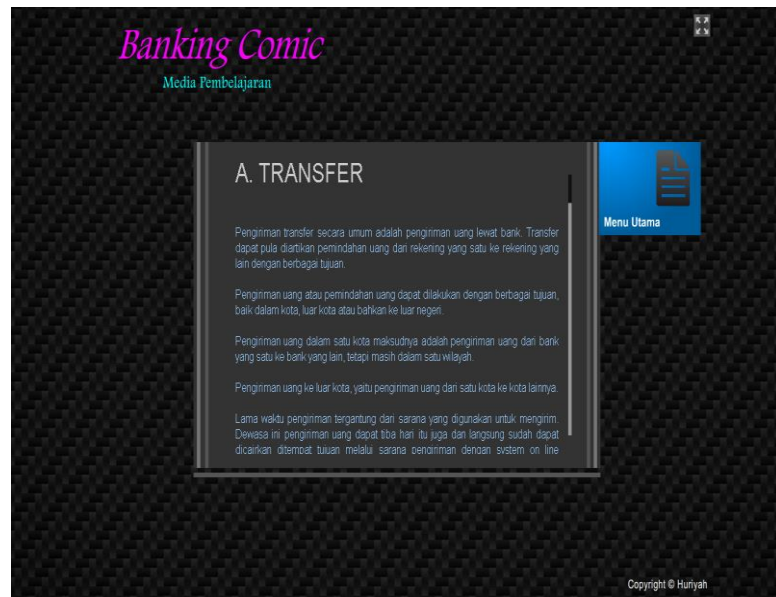
Figure 6. The sub menu summary

Options sub-menu display will display a summary of the

material which is presented in comic.

5) Display sub-menu Question

Display sub-menu Question can be seen in Figure 7.
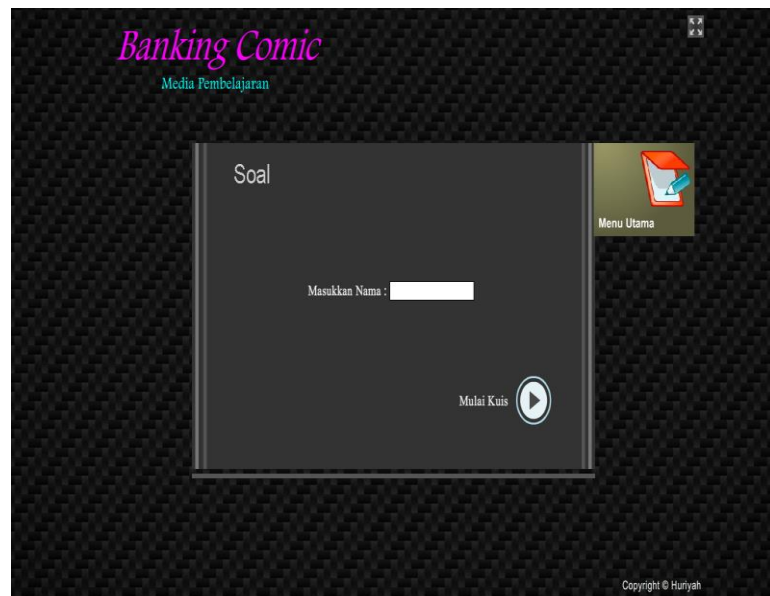
Figure 7. Sub menu Question

Options sub-menu question will display the questions regarding the transfer, clearing and collection. In the sub menu, answer was made to the multiple choice answer options a, b, c, d, and e. At the end of problem solving will be displayed score which is obtained by the user.

6) Display sub-menu help

Display of help sub-menu can be seen in Figure 8.

Figure 8. Sub menu help

Options this sub-menu will display help information on how to use the buttons that exist in this application.

7) Display sub-menu out

Display of out sub-menu can be seen in Figure 9.

Figure 9. Sub Menu Out

If the user wants to exit the application, the user can click the exit button is provided on the main menu. After the button is clicked it will appear as shown on figure 9. Users simply click on the 'yes' to exit the application and if user want to continue with the application just click on main menu.

b) Coding

Coding is the process of translating design or application design, whether it's interface and functions were included into the programming language, it was put together in order to be a media that can be used.

c) Testing

Testing was conducted to determine whether the functions was contained in the application after the coding process can run

properly and it is to find flaws or errors that must be corrected, if test is still not fix and there are problems then it will be repaired to the object or function to obtain results which is expected.

b. Validation I

This phase media were validated by one of the experts that was Amanita Novi Y, M.Sc. (accounting education lecturers on FE UNY) and one of the experts in the media that was Annisa Ratna Sari, M.S.Ed. (Accounting Education lecturer on FE UNY). Input and advice from material experts and media was used as the basis of a revised.

1) Matter Expert Validation

Validation which was done by a material expert was by using the advice or opinions of experts to revise the material. Questionnaire used Likert scale with five alternative answers were strongly good, good, enough, less, strongly less. Questionnaire for material experts had 16 assessment indicators. Assessment by experts of material can be seen in appendix 2.

2) Media Expert Validation

Validation was done by a media expert that was to gather advice or opinions from the media expert to make revisions. Questionnaire used Likert scale with five alternative answers were strongly good, good, enough, less, strongly less. Questionnaire for media experts

had 35 assessment indicators. Assessment by media expert can be seen on appendix 2.

c. Revision I

Based on input from the validation phase I, thus it was made revisions based on input from material expert and media expert.

1) Material Expert Revision

a) Improvement in the writings which was contained in the comic used in font that made illegible handwriting. Revisions were made to change another font.

(a)

(b)

Figure 10. The display letters (a) before revision (b) after revision

b) Improvements to the display background which was contained in the application should not use a black background because the ruler scroll become invisible. Revisions changed the background becomes not black.
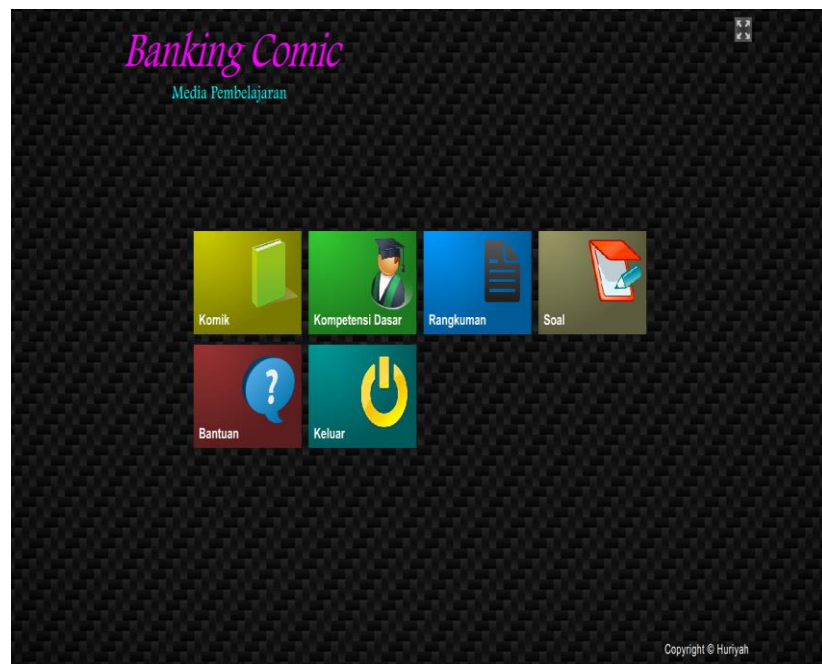
(a)
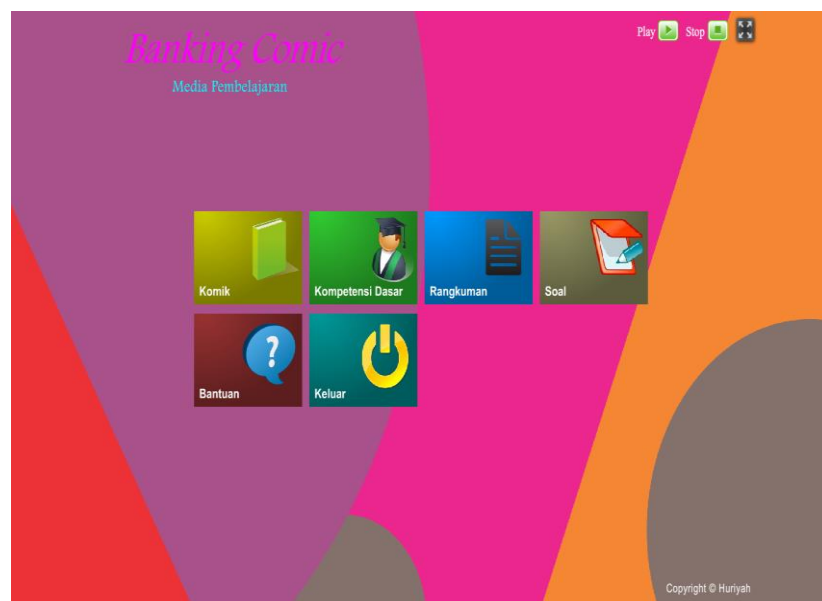
(b)

Figure 11. The display background (a) before revision (b) after
revision

c) Improvement in the colored comic that should be made more attractive. Revision can be not done because it took a long time and a huge cost to repair.

2) Media Expert Revision

a) The question part should not only the results of the review scores alone but it must be indicated what was right and what was wrong. It should also be given the option to re-review the answers before actually submitted.
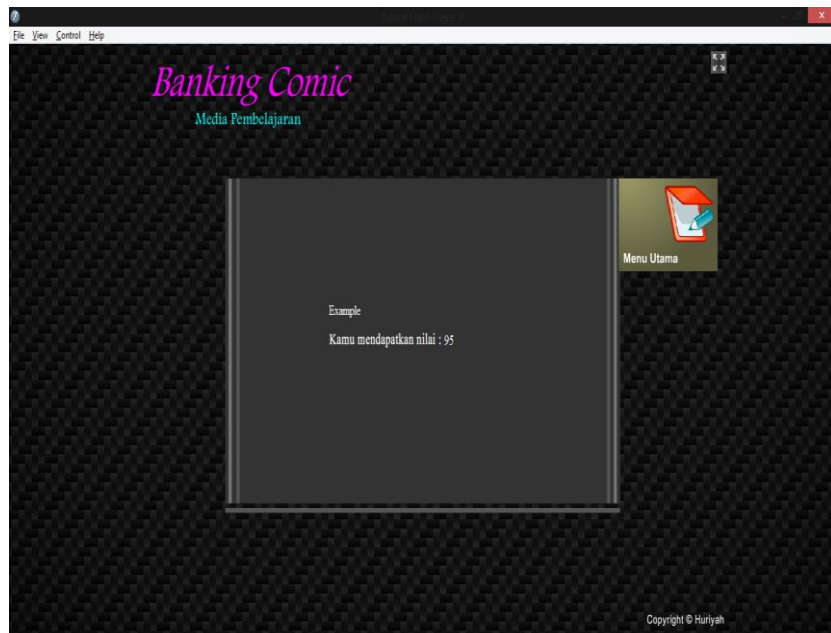
(a)
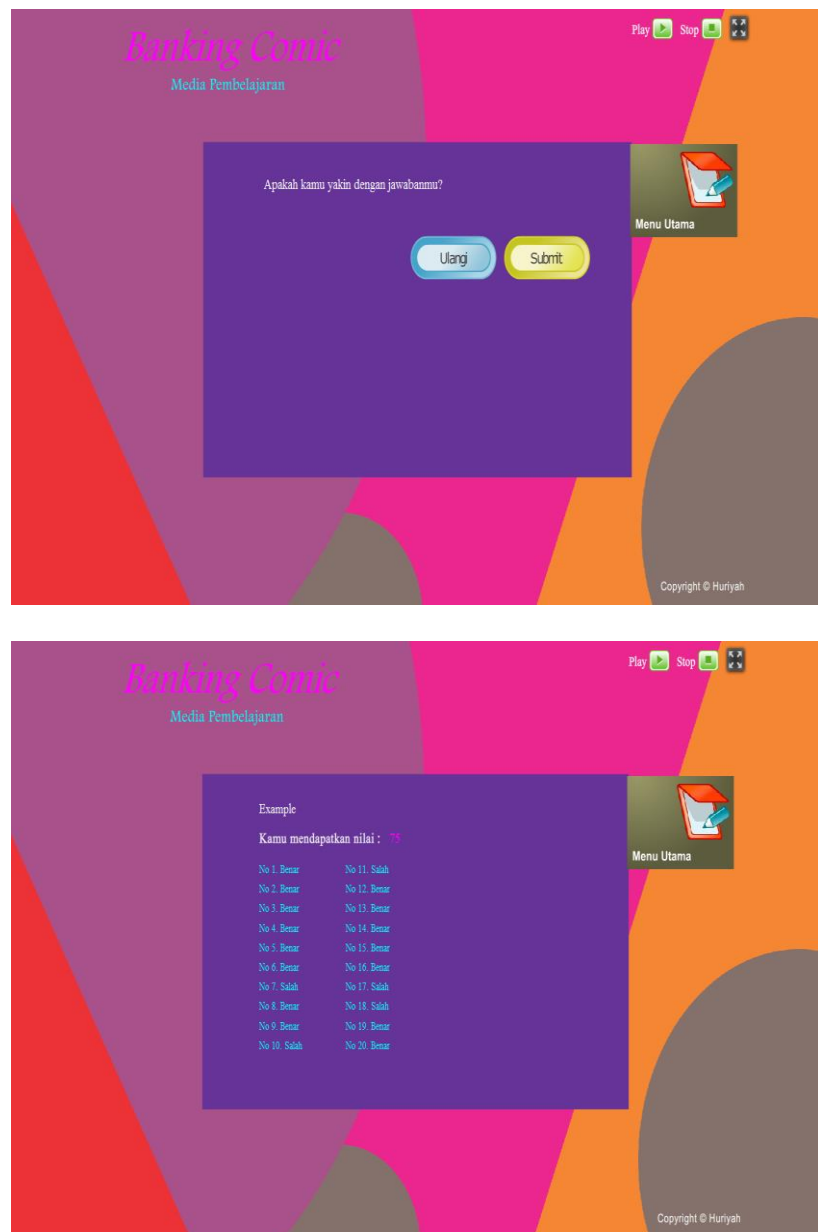
(b)

Figure 12. View of Question (a) before revision (b) after
revision

b) It was given the music when the application was run. Revision was done by adding the option to play music.

(a)
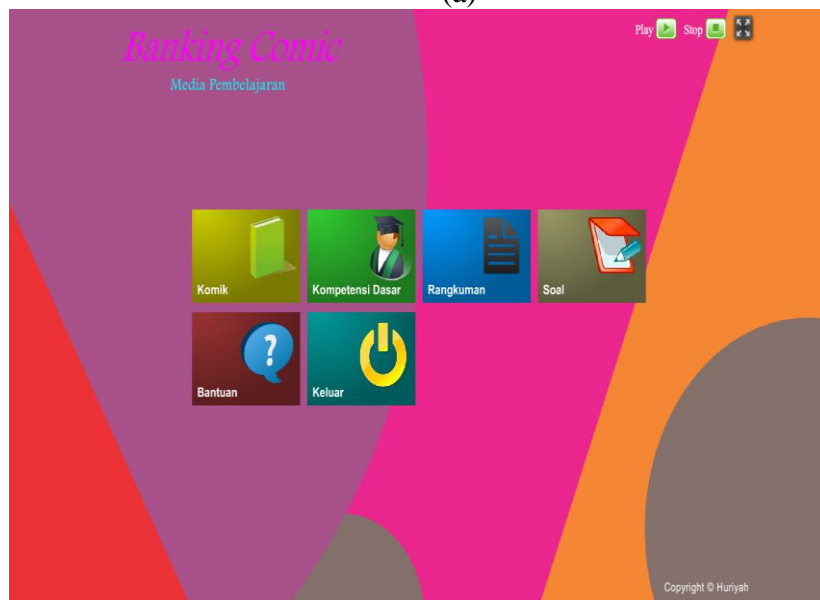
(b)

Figure 13. The display of music (a) before revision (b) after revision

d. Validation II

Validation was done by practitioners which was conducted by Sri Widayati, S.Pd. Teachers of Introduction of banking grade X SMK Negeri 1 Bantul was to collect suggestions or advice to make revisions. Assessment by teachers of introduction of banking can be seen appendix 2.

e. Revision II

Based on input from the validation phase II, then it was revised based on feedback and suggestions from practitioners learning the Introduction of banking:

1) Better if comic was made in full screen, every scene in one slide and used next button. Especially on comic, please not use scroll bar. Revision for making the comic into full screen it cannot be done because if comic into full screen it make the comic into small picture, because of that the researcher using scroll bar to make the comic bigger picture. Revision on this suggestion just in adding the function to scroll the comic not only using scroll bar but also can scroll by dragging on comic picture.

2) Better if background not only just one background. This suggestion was not done because if background was changed, it must repeat from the first process of making digital comic.

4. Implementation Phase

Implementation phase was conducted on 31 students on March 19, 2015 in Grade X Finance 1 at SMK Negeri 1 Bantul, which is located on St. Parangtritis Km 11, Rt.1 / Rw.0, Sabdodadi, Bantul. Before the media was used, students were required to install the media on a laptop device. The media was used by the teacher in the classroom to teach and was displayed in front of the class using the PC (Personal Computer) and LCD. After the end of the lesson the students were asked to complete a questionnaire regarding responses/ opinions of students about the media and also completed questionnaires motivation after using these media. Answer recapitulation of 33 students of grade X Finance 1 at SMK Negeri 1 Bantul, please refer to appendix 4.

B. **Feasibility Media**

1. Material Expert

Validation was done by a material expert that was to gather advice or opinions of material expert to make revisions. Assessment by material experts can be seen in table 8 below.

Table 8. Assessment result by material expert

Number	Indicators	Score
1	The suitability of the material with basic competency	4
2	Suitability of media with the purpose of learning	4
3	Suitability of media with material characteristics	5
4	Completeness of the material in the media	5
5	Ease of understanding the material in the media	4
6	The suitability of the material with the ability of vocational students	4
7	Ease of understanding the media illustrations	4
8	Giving motivation to student	4
9	Actualization (linkage the example of material to current conditions)	4
10	About language that is easily understood	5
11	Key answer that is given right	4
12	The clarity of the material in the media	4
13	Suitability of illustration with related materials	4
14	Truth and accuracy of the use of the banking term	4
15	Conformity of application with the concept of matter	4
16	The suitability of the material with the development of technology and information	4
Total Score		67
Average Score		4,19

Source: Primer data which was processed

Based on an assessment by experts material, the media got an average rating of 4, 19. Based on the conversion guidelines Sukardjo (2012: 98) the average value of 4, 19, including the category "Feasible".

Assessment by material expert can be presented on diagram as follow:
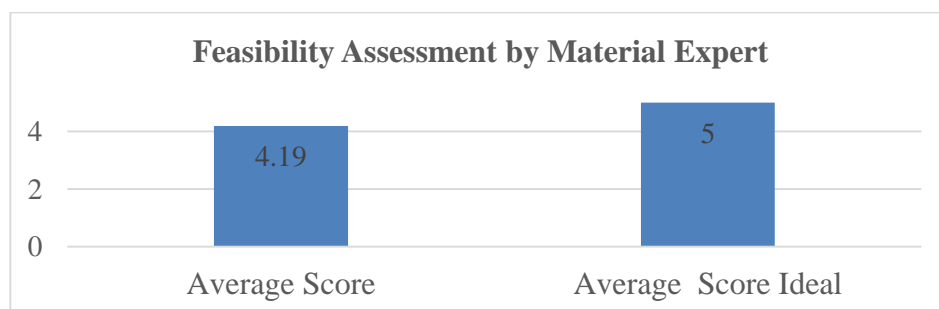
Figure 14. Diagram of feasibility assessment by material expert

Here is presented a feasibility analysis for each aspects by matter experts.

a. Learning Aspect

Table 9. Assessment of learning aspect by material expert

Number	Indicators	Score
1	The suitability of the material with basic competency	4
2	Suitability of media with the purpose of learning	4
3	Suitability of media with material characteristics	5
4	Completeness of the material in the media	5
5	Ease of understanding the material in the media	4
6	The suitability of the material with the ability of vocational students	4
7	Ease of understanding the media illustrations	4
8	Giving motivation to student	4
9	Actualization (linkage the example of material to current conditions)	4
10	About language that is easily understood	5
11	Key answer that is given right	4
Total Score		47
Average Score		4,27

Source: Primer data which was processed

The table showed that the average value of learning aspect by material expert were 4, 27. Based on a conversion table by Sukardjo (2012: 98) was included in the criteria of "Strongly Feasible".

b. Content/ Material Aspect

Table 10. Assessment of content/ material aspect by material expert

Number	Indicators	Score
1	The clarity of the material in the media	4
2	Suitability of illustration with related materials	4
3	Truth and accuracy of the use of the banking term	4
4	Conformity of application with the concept of matter	4
5	The suitability of the material with the development of technology and information	4
Total Score		20
Average Score		4

Source: Primer data which were processed

The table showed that the average value of content/ material aspect by material expert were 4. Based on a conversion table Sukardjo (2012: 98) was included in the criteria of "Feasible".

Diagram of feasibility assessment by media expert for each aspect:
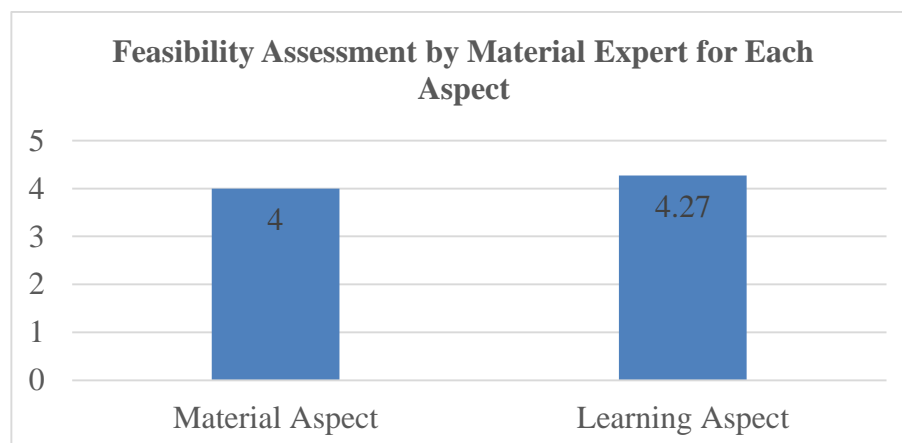
Figure 15. Diagram of feasibility assessment for each aspect by media expert

From the diagram, it can be known that the highest average score of feasibility assessment by media expert had 4, 27 that was learning aspect.

2. Media Expert

Validation was done by a media expert that was to gather advice or opinions from media expert to make revisions. Assessment by media experts can be seen in table 17 below.

Table 11. Assessment result by media expert

Number	Indicators	Score
1	Attractiveness of the cover design	4
2	The attractiveness of the drawing design	4
3	The accuracy of drawing and illustration	4
4	Continuity stories each page	5
5	Legibility of text	5
6	The accuracy of colour combination	4
7	Balance of the proportion of pictures, illustrations, and text	4
8	Picture quality	4
9	Suitability of language that is used with the speaking ability of vocational student	5
10	Ease of understanding the language that is used	5
11	The accuracy of spelling and terminology	4
12	The accuracy of the writing of punctuation	4
13	The consistency of the use of terms and Foreign Language	4
14	Linkage between the meaning of the dialogue conversation	4
15	Suitability of language with conversation figure	4
16	Clarity of storyline	5
17	The accuracy of the election characters	4
18	Suitability of picture with a story	4
19	Attractiveness of the storyline	5
20	Clarity of illustration	4
21	Attractiveness of the presentation of character	4
22	Support for communicating the science images	4
23	The clarity of the picture	4
24	Accuracy of typeface	4
25	The accuracy of the size of the font	4
26	Laying balloon conversation	4
27	Design view each screen	4
28	Display opener design	4
29	Conformity with the background text colour	4
30	The clarity of the instructions for use of media	5
31	Ease of use menus	4
32	Ease of use navigation buttons	4
33	Digital comic media is ease in the process of installation	4
34	File size is not large	4
35	Operation is simple	4
Total Score		147
Average Score		4, 2

Source: Primer Data which were processed

Based on an assessment by media experts, the media got an average rating of 4, 2. Based on the conversion guidelines Sukardjo (2012: 98) the average value of 4, 2 was included the category of "Feasible".

Assessment score by media expert can be presented on diagram as follows:
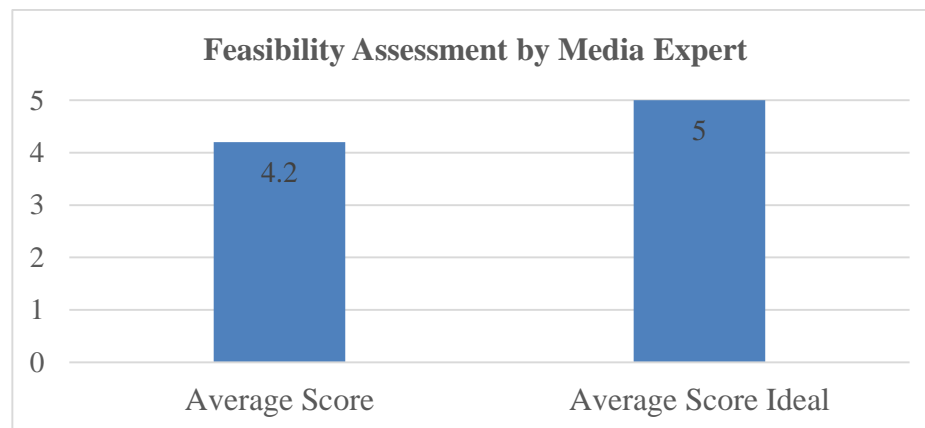
Figure 16. Diagram of Feasibility Assessment by Media Expert

In addition to the overall value of analysis, assessment can also be seen from each aspect. Here was presented a feasibility analysis for each aspects by media experts.

a. Graph Aspect

Table 12. Assessment of graph aspect by media expert

Number	indicators	Score
1	Attractiveness of the cover design	4
2	The attractiveness of the drawing design	4
3	The accuracy of drawing and illustration	4
4	Continuity stories each page	5
5	Legibility of text	5
6	The accuracy of colour combination	4
7	Balance of the proportion of pictures, illustrations, and text	4
8	Picture quality	4
Total Score		34
Average Score		4, 25

Source: Primer data which were processed

The table showed that the average value of graph aspect by material

expert were 4, 25. Based on a conversion table by Sukardjo (2012: 98)

was included in the criteria of "Strongly Feasible".

b. Language Aspect

Table 13. Assessment of language aspect by media expert

Number	Indicators	Score
1	Suitability of language that is used with the speaking ability of vocational student	5
2	Ease of understanding the language that is used	5
3	The accuracy of spelling and terminology	4
4	The accuracy of the writing of punctuation	4
5	The consistency of the use of terms and Foreign Language	4
6	Linkage between the meaning of the dialogue conversation	4
7	Suitability of language with conversation figure	4
Total Score		
Average Score		4, 28

Source: Primer data which were processed

The table showed that the average value of language aspect by material

expert was 4, 28. Based on a conversion table by Sukardjo (2012: 98)

was included in the criteria of "Strongly Feasible".

c. Presentation Aspect

Table 14. Assessment of presentation aspect by media expert

Number	Indicators	Score
1	Clarity of storyline	5
2	The accuracy of the election characters	4
3	Suitability of picture with a story	4
4	Attractiveness of the storyline	5
5	Clarity of illustration	4
6	Attractiveness of the presentation of character	4
7	Support for communicating the science images	4
8	The clarity of the picture	4
9	Accuracy of typeface	4
10	The accuracy of the size of the font	4
11	Laying balloon conversation	4
12	Design view each screen	4
13	Display opener design	4
14	Conformity with the background text colour	4
15	The clarity of the instructions for use of media	5
16	Ease of use menus	4
17	Ease of use navigation buttons	4
18	Digital comic media is ease in the process of installation	4
19	File size is not large	4
20	Operation is simple	4
Total Score		83
Average Score		4, 15

Source: Primer data which were processed

The table showed that the average value of presentation aspect by material expert were 4, 28. Based on a conversion table by Sukardjo (2012: 98) was included in the criteria of "Strongly Feasible".

Beside the data was presented on table for each aspect, the each aspect data was also presented on diagram form as follows:
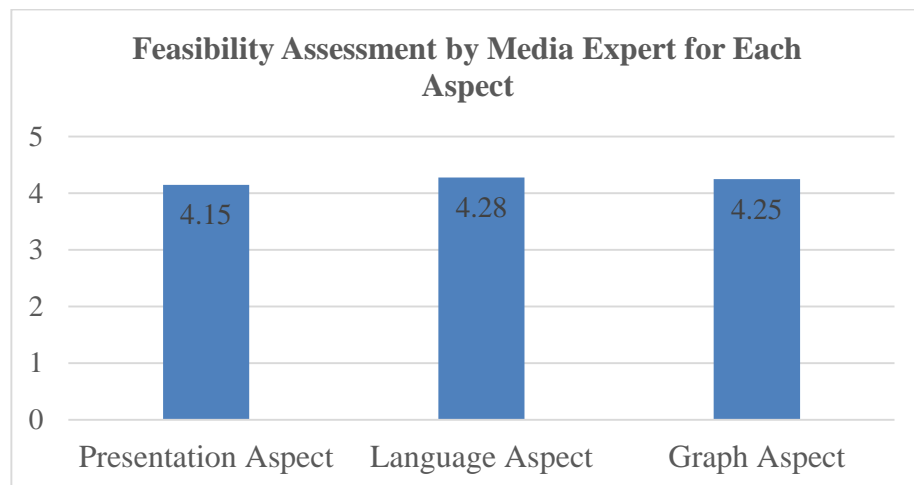
Figure 17. Diagram of Feasibility Assessment by Media

From the diagram, it can be known that the highest average score of feasibility assessment by media expert had 4, 28 that was language aspect.

3. The Introduction of Banking Practitioners

Validation was done by practitioners of learning the introduction of banking was done by Sri Widayati, S.Pd, introduction of banking teacher grade X at SMK Negeri 1 Bantul, the validation was to collect suggestions or advice to make revisions. Assessment by practitioners of learning the introduction of banking can be seen in the following table:

Table 15. Assessment by introduction of banking teacher

Number	Indicators	Score
1	Learning Aspect	47
2	Material Aspect	21
3	Language Aspect	33
4	Graph Aspect	32
5	Presentation Aspect	81
Total Score		214
Average Score		4,19

Source: Primer Data which was processed

Based on assessment from introduction of banking teacher, media got average score 4, 19. Based on conversion table of Sukardjo (2012: 98) average score 4, 19 was included as "Feasible".

Assessment by teacher can be presented on diagram as follow:
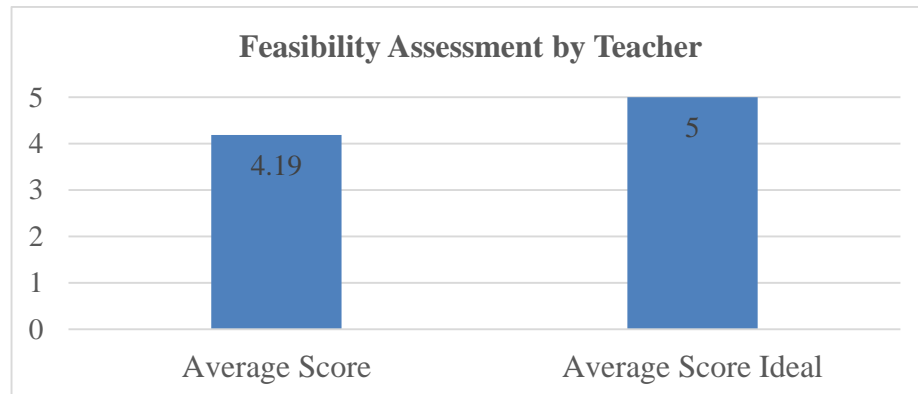
Figure 18. Diagram of Feasibility Assessment by Introduction of Banking Teacher

In addition to the overall value of analysis, assessment can also be seen from each aspect. Here was presented a feasibility analysis for each aspects by teacher.

a. Learning Aspect

Table 16. Assessment of learning aspect by teacher

Number	Indicators	Score
1	The suitability of the material with basic competency	4
2	Suitability of media with the purpose of learning	4
3	Suitability of media with material characteristics	5
4	Completeness of the material in the media	4
5	Ease of understanding the material in the media	4
6	The suitability of the material with the ability of vocational students	4
7	Ease of understanding the media illustrations	4
8	Giving motivation to student	5
9	Actualization	5
10	About language that is easily understood	5
11	Key answer that is given right	3
Total Score		47
Average Score		4, 27

The table showed that the average value of learning aspect teacher were 4, 27. Based on a conversion table by Sukardjo (2012: 98) was included in the criteria of "Strongly Feasible".

a. Content/ Material Aspect

Table 17. Assessment of content/ material aspect by teacher

Number	Indicators	Score
1	The clarity of the material in the media	4
2	Suitability of illustration with related materials	4
3	Truth and accuracy of the use of the banking term	4
4	Conformity of application with the concept of matter	4
5	The suitability of the material with the development of technology and information	5
Total Score		21
Average Score		4, 2

Source: primer data which was processed

The table showed that the average value of material aspect teacher were 4, 2. Based on a conversion table by Sukardjo (2012: 98) was included in the criteria of "Feasible".

b. Graph Aspect

Table 18. Assessment of graph aspect by teacher

Number	indicators	Score
1	Attractiveness of the cover design	4
2	The attractiveness of the drawing design	4
3	The accuracy of drawing and illustration	5
4	Continuity stories each page	4
5	Legibility of text	5
6	The accuracy of colour combination	3
7	Balance of the proportion of pictures, illustrations, and text	4
8	Picture quality	4
Total Score		33
Average Score		4, 13

Source: primer data which was processed

The table showed that the average value of graph aspect teacher were 4,

13. Based on a conversion table by Sukardjo (2012: 98) was included in

the criteria of "Feasible".

c. Language Aspect

Table 19. Assessment of language aspect by teacher

Number	Indicators	Score
1	Suitability of language that is used with the speaking ability of vocational student	5
2	Ease of understanding the language that is used	5
3	The accuracy of spelling and terminology	5
4	The accuracy of the writing of punctuation	5
5	The consistency of the use of terms and Foreign Language	4
6	Linkage between the meaning of the dialogue conversation	4
7	Suitability of language with conversation figure	4
Total Score		32
Average Score		4, 57

Source: primer data which was processed

The table showed that the average value of language aspect teacher

were 4, 57. Based on a conversion table by Sukardjo (2012: 98) was

included in the criteria of "Strongly Feasible".

d. Presentation Aspect

Table 20. Assessment of presentation aspect by teacher

Number	Indicators	Score
1	Clarity of storyline	4
2	The accuracy of the election characters	4
3	Suitability of picture with a story	5
4	Attractiveness of the storyline	3
5	Clarity of illustration	3
6	Attractiveness of the presentation of character	5
7	Support for communicating the science images	5
8	The clarity of the picture	3
9	Accuracy of typeface	4
10	The accuracy of the size of the font	4
11	Laying balloon conversation	4
12	Design view each screen	4
13	Display opener design	5
14	Conformity with the background text colour	4
15	The clarity of the instructions for use of media	4
16	Ease of use menus	4
17	Ease of use navigation buttons	4
18	Digital comic media is ease in the process of installation	4
19	File size is not large	4
20	Operation is simple	4
Total Score		77
Average Score		3, 85

Source: primer data which was processed

The table showed that the average value of material aspect teacher were 3, 85. Based on a conversion table by Sukardjo (2012: 98) was included in the criteria of "Feasible".

There were diagram about feasibility assessment each aspect:
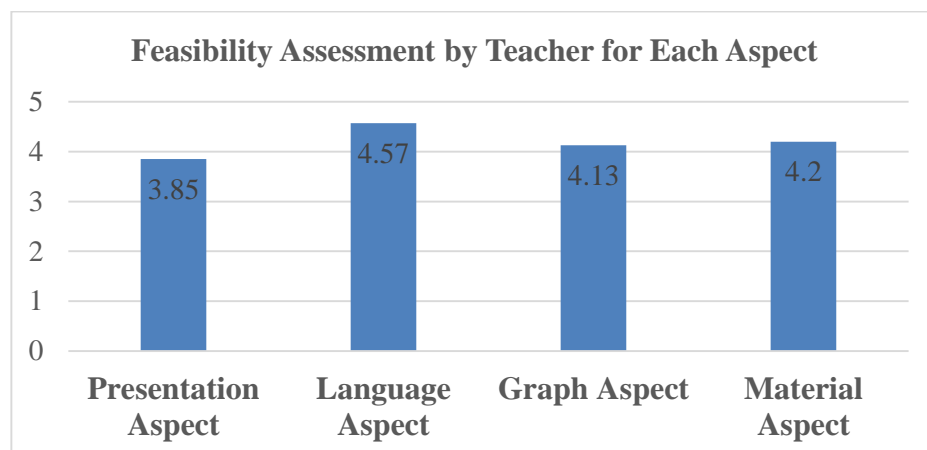
Figure 19. Diagram of Feasibility Assessment by Teacher for each Aspect

From the diagram can be knew that the language aspect had the highest score than the others that was 4, 57.

C. Student Response

In the implementation phase was conducted on 31 students on March 19, 2015 in grade X Finance 1 SMK N 1 Bantul, which is located in St. Parangtritis Km 11, Rt. 1 / Rw. 0, Sibdodadi, Bantul. Before the media was used, student were required to install media. The media was also used by the teacher in the classroom to teach. The media displayed in front of the class using the PC and LCD. After the end of the lesson students were asked for responses/ opinions by filling out a questionnaire that had been given. Questionnaires were given to students had 15 indicators of 3 aspect. There were table which was showed student response:

Table 21. Result Recapitulation of student Response each aspect

Number	Assessment Aspect	Average Score
1	Learning Aspect	4,11
2	Graph Aspect	3, 86
3	Presentation Aspect	4, 14
Average overall aspect		4, 04
Media assessment categories by student		Feasible

Source: Primer Data which was processed

Based on table conversion by Sukardjo (2012:98), learning aspect had average score of 4, 11, it was included in "Feasible". Graph aspect had average score of 3, 86, it was included in "Feasible". Presentation aspect had average score of 4, 14, it was included in "Feasible". Average of overall aspect had 4, 04, it was included on "Feasible". Feasibility assessment by student can be seen on diagram, as follows:
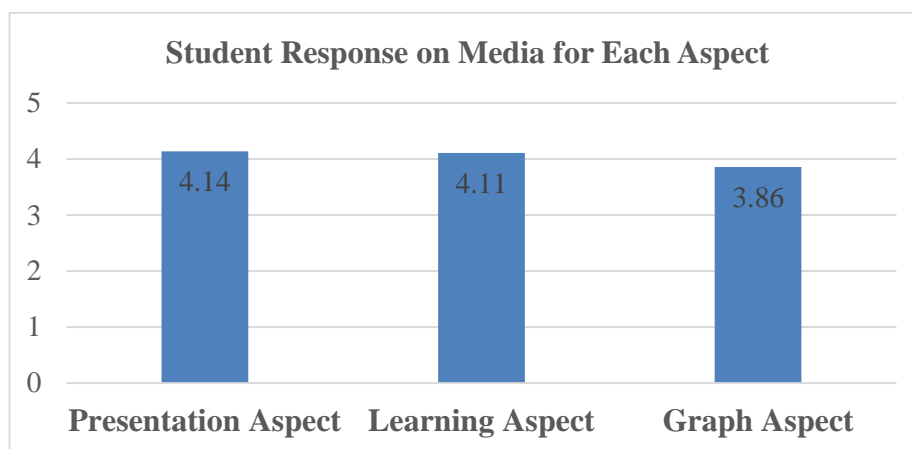
Figure 20. Diagram of student response on each aspect
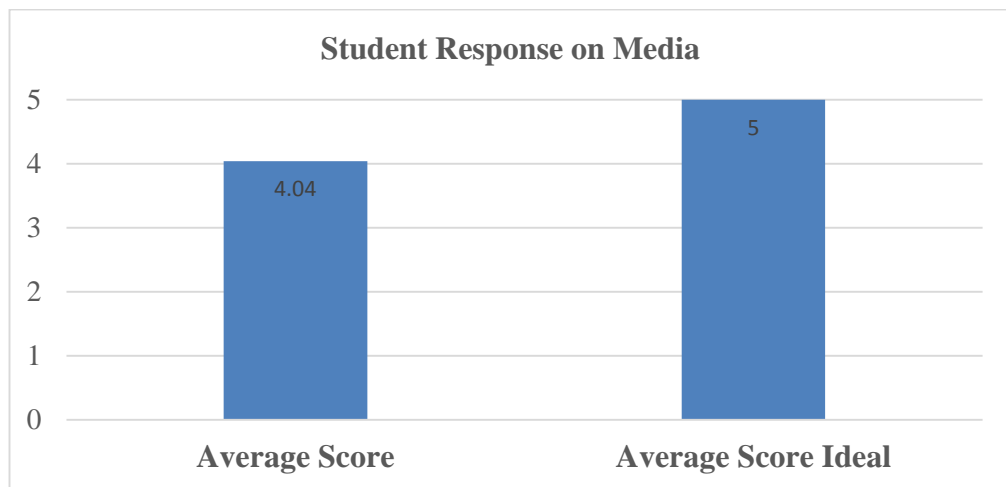
Figure 21. Diagram of student response on overall aspect

D. Students' Motivation in Learning

Beside to know about student response on media, it also can be known about students' motivation before and after using media. Instrument which was used was questionnaire with Likert scale and had 5 answers alternative there were strongly agree, agree, enough/ neutral, disagree, and strongly disagree.

Questionnaire of before and after using media was tested on Grade X Finance 3 at SMK Negeri 1 Bantul that was 33 student. Trial test was to know validity questionnaire and reliability that had been made by researcher. Validity questionnaire and reliability, please refer to Appendix 5. Questionnaire was allotted on class to field test that was Grade X Finance 1 which was consisted 2 questionnaire:

1. Students' Motivation Questionnaire before using digital comic

Table 22. Data Recapitulation Student Motivation before Using Media

Number	Categories	Total Student	Presentation
1	Very Low	0	0%
2	Low	0	0%
3	Moderate	7	23%
4	High	13	42%
5	Very High	11	35%
Total		31	100%

Source: Primer Data which was processed

There were students' motivation on diagram before using digital comic:
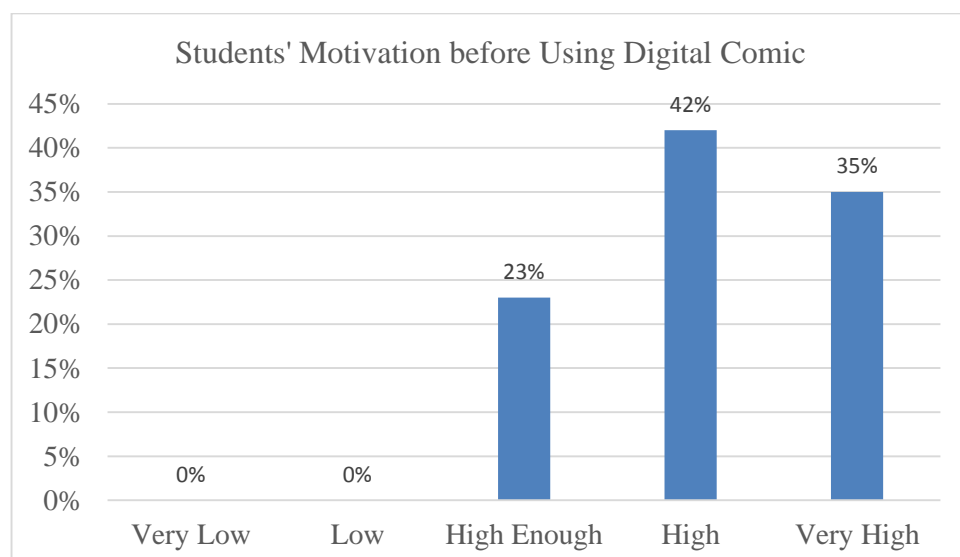
Figure 22. Students' motivation before using digital comic

2. Students' Motivation Questionnaire after using digital comic

Table 23. Data Recapitulation Student Motivation before Using Media

Number	Categories	Total Student	Presentation
1	Very Low	0	0%
2	Low	0	0%
3	Moderate	0	0%
4	High	3	10%
5	Very High	28	90%
Total		31	100%

Source: Primer Data which was processed

Diagram of students' motivation after using digital comic can be seen on

Figure.
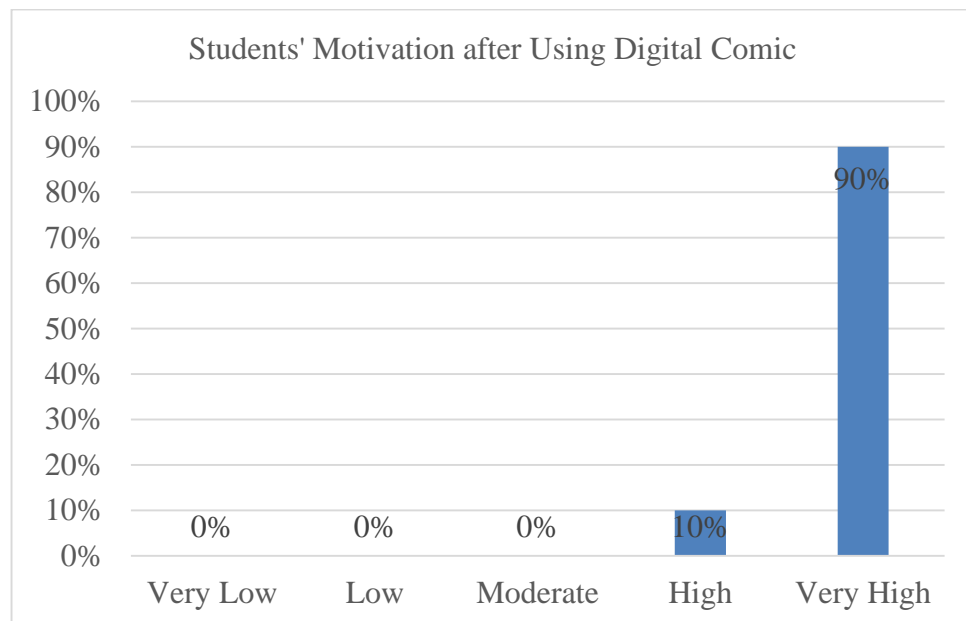
Figure 23. Student Motivation after using Digital Comic

In questionnaire of students' motivation recapitulation can be knew that students' motivation on Grade X Finance 1 (31 student) at SMK Negeri 1 Bantul, after using digital comic was no one of student (0%) on category "Very Low", category "Low", and category "High Enough". While on category "High" as many as 3 student (10%), and category "Very High" as many as 28 student (90%).

Based on the data recapitulation of students' motivation, there were increase of students' motivation before and after using digital comic. There were table of student motivation increase.

Table 24. Recapitulation of students' motivation increase based on average score.

Description	Before Using Media	After Using Media
Average	3,98	4,44
Category	High	Very High

Source: Primer Data which was processed

Based on conversion table of Sukardjo (2012:98) students' motivation before using digital comic had average score 3.98 as category "High", while students' motivation after using digital comic had average score 4,44 as category "Very High". The increase of average score can be concluded that there were increase of students' motivation before and after using digital comic. Diagram of students' motivation increase can be seen on diagram bellow.
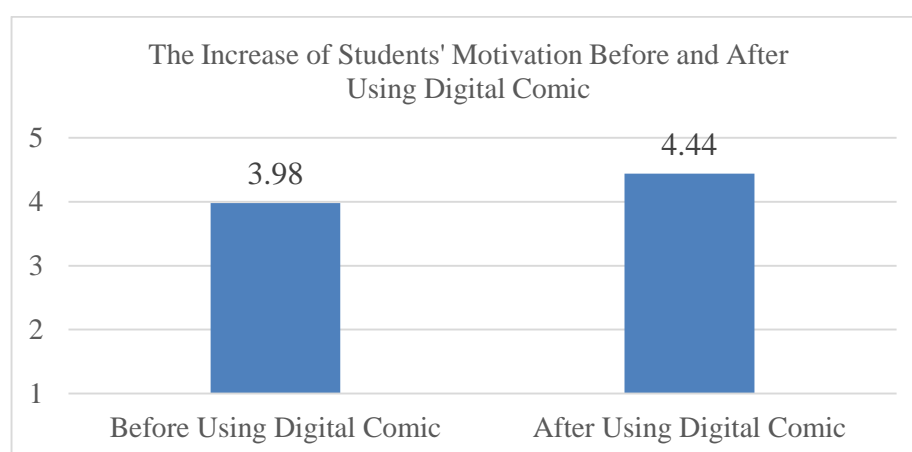
Figure 24. Diagram of students' motivation increase before and after using digital comic

E. Study of the Final Media

Final media of this research was the application of digital comic on material of transfer, clearing and collection. This material was in accordance with the basic competencies transfer, clearing and collection. Application of digital comic was presented in an attractive display with the color red, purple, pink, orange, blue, and so on. This digital comic application had some advantages and weakness as a learning medium. The advantages of this medium include:

1. Application of digital comic was learning media which was presented using PC, it was easy to use with an attractive appearance so as to increase student interest in learning the introduction of banking, especially the material of transfer, clearing and collection.

2. This application can be used to motivate the students to learn the introduction of banking.

3. Application of digital comic is a media that is easy to use anywhere and anytime.

4. Application of digital comic can also be used as a learning media in the classroom that is displayed in the LCD screen.

5. Application of digital comic is a new breakthrough technology learning media. Digital comic application is very likely to be developed in accordance with the development of science and technology.

The weakness of this media, as follows:

1. This application cannot be used to measure students' learning achievement.

2. The material presented is limited on material of transfer, clearing and collection.

3. The application is not connected to the internet so that the material and exercises cannot be updated regularly.

Application of this digital comic in general can be used as a learning media that support learning for material of transfer, clearing, and collection. This digital comic app has met the criteria of good learning media relevance, ease, attractiveness and benefits.

1. Relevance. The material presented was relevant or appropriate to the basic competencies and subject matter.

2. Ease. This application is easy to operate anywhere and anytime.

3. Attractiveness. This application is presented in an attractive appearance that is not boring and can increase students' motivation to learn the introduction of banking.

4. Benefits. This application can be used as a learning media, especially the material of transfer, clearing and collection.

Application of digital comic is a learning media that is complementary and cannot afford to replace the role of conventional elements in learning the introduction of banking.

F. Limitations of the Study

Limitations of this study include:

1. The media is still in the early level of development; it only included a basic competence in the subject matter of the transfer, clearing and collection.

2. Determination of feasibility standard is limited to aspect of learning media, content/ material, graphics, language, and presentation.

3. Feasibility assessment of media was carried by one expert material, one media expert and one practitioner learning the introduction of banking.

4. The trial implementation of the media only at one school that is SMK Negeri 1 Bantul grade X Finance 1 involving 31 students.

CHAPTER V
CONCLUSION AND SUGGESTION

A. Conclusion

Based on the data analysis and discussion on Chapter IV, it can be concluded:

1. The digital comic on the topic of transfer, clearing and collection used ADDIE development model; there are analysis, design, development and implementation.

2. Based on the assessment of material expert, the feasibility of digital comic on the topic of transfer, clearing and collection, obtained the average score of 4, 19 for overall aspects. This result showed that the media is considered to be feasible as a learning media used in the subject of Introduction of Banking.

3. Based on the assessment of media expert, the feasibility of digital comic on the topic of transfer, clearing and collection, obtained the average score of 4, 2 for overall aspects. This result showed that the media is considered to be feasible as a learning media used in the subject of Introduction of Banking.

4. Based on the assessment of practitioner, the feasibility of digital comic on the topic of transfer, clearing and collection, obtained the average score of 4, 19 for overall aspects. This result showed that the media is considered to be feasible as a learning media used in the subject of Introduction of Banking.

5. Based on the assessment of student, the feasibility of digital comic on the topic of transfer, clearing and collection, obtained the average score of 4, 04 for overall aspects. This result showed that the media is considered to be feasible as a learning media used in the subject of Introduction of Banking.

6. Students' motivation obtained the average score of 3, 98 (high category) to 4, 44 (very high category). This result showed that the media can improve students' motivation.

B. Suggestion

1. Suggestion for utilization and further media development

    Researcher provide some suggestions for utilization and further development of media as follows:

    a. The comic can be widely used for any accounting topics.

    b. The comic can be widely tested using larger samples for better quality.

    c. Further research such as research experiment can be used to measure the effectiveness of the product.

2. Suggestions for teachers and students

    Students' motivation will increase if the media is used by teachers varied not only focused on books, print modules, and worksheets. Digital comic media can be used as an alternative to modern instructional media. Teachers are expected to always develop and utilize interactive and creative learning media so that students have higher motivation to learn.

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APPENDIX

APPENDIX 1

RESEARCH INSTRUMENT

a. Questionnaire Blueprint
b. Material Expert Validation Sheet
c. Media Expert Validation Sheet
d. Introduction of Banking Practitioner Validation Sheet
e. Student Validation Sheet
f. Students' Motivation Sheet before Using Digital Comic
g. Students' Motivation Sheet after Using Digital Comic

THE QUESTIONNAIRE BLUEPRINT FOR MATERIAL EXPERT, MEDIA EXPERT, TEACHER, AND STUDENTS

Nu.	Indicators	Material expert	Media expert	Teacher	Student	Total item
Aspect of learning						
1	The suitability of the material with basic competency	√		√		
2	Suitability of media with the purpose of learning	√		√		
3	Suitability of media with material characteristics	√		√	√	
4	Completeness of the material in the media	√		√		
5	Ease of understanding the material in the media	√		√	√	
6	The suitability of the material with the ability of vocational students	√		√		
7	Ease of understanding the media illustrations	√		√		
8	Giving motivation to student	√		√		
8	Actualization (linkage the example of material to current conditions)	√		√		
9	About language that is easily understood	√		√	√	
10	Key answer that is given right	√		√		
Aspect of content/Material						
11	The clarity of the material in the media	√		√		
12	Suitability of illustration with related materials	√		√		
13	Truth and accuracy of the use of the banking term	√		√		
14	Conformity of application with the concept of matter	√		√		
15	The suitability of the material with the development of technology and information	√		√		

	Aspect of Language				
16	Suitability of language thait is used with the speaking ability of vocational student		√	√	
17	Ease of understanding the language that is used		√	√	
18	The accuracy of spelling and terminology		√	√	
19	The accuracy of the writing of punctuation		√	√	
20	The consistency of the use of terms and Foreign Language		√	√	
21	Linkage between the meaning of the dialogue conversation		√	√	
22	Suitability of language with conversation figure		√	√	
	Aspect of graphic				
23	Attractiveness of the cover design		√	√	√
24	The attractiveness of the drawing design		√	√	√
25	The accuracy of drawing and illustration		√	√	
26	Continuity stories each page		√	√	
27	Legibility of text		√	√	√
28	The accuracy of color combination		√	√	
29	Balance of the proportion of pictures, illustrations, and text		√	√	
30	Picture quality		√	√	√
	Aspect of Presentation				
31	Clarity of storyline		√	√	
32	The accuracy of the election characters		√	√	
33	Suitability of picture with a story		√	√	
34	Attractiveness of the storyline		√	√	√
35	Clarity of illustration		√	√	√

36	Attractiveness of the presentation of character		√	√		
37	Support for communicating the science images		√	√		
38	The clarity of the picture		√	√	√	
39	Accuracy of typeface		√	√		
40	The accuracy of the size of the font		√	√		
41	Laying balloon conversation		√	√		
42	Design view each screen		√	√		
43	Display opener design		√	√		
44	Conformity with the background text color		√	√	√	
45	The clarity of the instructions for use of media		√	√	√	
46	Ease of use menus		√	√	√	
47	Ease of use navigation buttons		√	√	√	
48	Digital comic media is ease in the process of installation		√	√		
50	File size is not large		√	√		
51	Operation is simple		√	√	√	

LEMBAR VALIDASI AHLI MATERI

Judul Penelitian	: Developing a Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Students at SMK Negeri 1 Bantul Academic Year of 2014/2015
Sasaran Program	: Siswa Kelas X Akuntansi SMK
Mata Pelajaran	: Dasar-dasar Perbankan
Peneliti	: Huriyah
Ahli Media	:

Lembar validasi ini dimaksudkan untuk pendapat Bapak/Ibu selaku ahli materi terhadap kelayakan media pembelajaran komik digital yang dikembangkan. Pendapat, kritik, saran, penilaian, dan komentar Bapak/Ibu akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/Ibu memberikan respon pada setiap pertanyaan dalam lembar kuisioner ini dengan memberikan tanda (√) pada kolom angka.

Keterangan Skala:

5 = sangat baik

4 = baik

3 = cukup

2 = kurang

1 = sangat kurang

Komentar atau saran Bapak/Ibu dimohon dituliskan pada kolom yang telah disediakan. Atas kesediaan Bapak/Ibu untuk mengisi lembar validasi ini saya ucapkan terima kasih.

A. Penilaian Materi

No	Aspek	Nilai				
		1	2	3	4	5
Aspek Pembelajaran						
1	Kesesuaian materi dengan KD					
2	Kesesuaian media pembelajaran dengan tujuan pembljran					
3	Kesesuaian bentuk media dengan karakteristik materi					
4	Kelengkapan materi dalam media					
5	Kemudahan memahami materi dalam media					
6	Kesesuaiaan materi dengan kemampuan siswa SMK					
7	Kemudahan memahami ilustrasi media.					
8	Memberikan motivasi bagi siswa					
9	Aktualisasi (keterkaitan contoh materi dengan kondisi sekarang)					
10	Bahasa soal mudah dipahami					
11	Kunci jawaban soal yang diberikan benar.					
Aspek Isi/Materi						
12	Kejelasan materi dalam media					
13	Kesesuaian ilustrasi dengan materi terkait					
14	Kebenaran dan ketepatan penggunaan istilah perbankan					
15	Kesesuaian aplikasi dengan konsep materi					
16	Kesesuaian materi dengan pengembangan TI					

B. Kebenaran Materi

No.	Jenis Kesalahan	Saran Perbaikan

C. Komentar/Saran

_____

_____

_____

_____

_____

D. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

1. Layak untuk diujicobakan

2. Layak untuk diujicobakan dengan revisi sesuai saran

3. Tidak layak untuk diujicobakan

Yogyakarta, …………………

Ahli Materi

(……………………………….)

LEMBAR VALIDASI AHLI MEDIA

Judul Penelitian   : Developing a Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Students at SMK Negeri 1 Bantul Academic Year of 2014/2015

Sasaran Program   : Siswa Kelas X Akuntansi SMK

Mata Pelajaran   : Dasar-dasar Perbankan

Peneliti   : Huriyah

Ahli Media   :

Lembar validasi ini dimaksudkan untuk pendapat Bapak/Ibu selaku ahli media terhadap kelayakan media pembelajaran komik digital yang dikembangkan. Pendapat, kritik, saran, penilaian, dan komentar Bapak/Ibu akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/Ibu memberikan respon pada setiap pertanyaan dalam lembar kuisioner ini dengan memberikan tanda (√) pada kolom angka.

Keterangan Skala:

5 = sangat baik

4 = baik

3 = cukup

2 = kurang

1 = sangat kurang

Komentar atau saran Bapak/Ibu dimohon dituliskan pada kolom yang telah disediakan. Atas kesediaan Bapak/Ibu untuk mengisi lembar validasi ini saya ucapkan terima kasih.

A. Penilaian Aspek Grafika

No	Aspek Grafika	Nilai				
		1	2	3	4	5
1	Kemenarikan desain sampul					
2	Kemenarikan desain gambar					
3	Katepatan gambar dan ilustrasi					
4	Kesinambungan cerita tiap halaman					
5	Katarbacaan teks					
6	Ketepatan perpaduan warna					
7	Keseimbangan proporsi gambar, ilustrasi, dan teks					
8	Kualitas gambar					

B. Penilaian Aspek Bahasa

No	Aspek Bahasa	Nilai				
		1	2	3	4	5
9	Kesesuaian Bahasa yang digunakan dengan kemampuan berbahasa SMK					
10	Kemudahan memahami Bahasa yang digunakan					
11	Ketepatan penulisan ejaan dan istilah					
12	Ketepatan penulisan tanda baca					
13	Konsistensi pengunaan istilah dan Bahasa asing					
14	Ketertautan makna antardialog percakapan					
15	Kesesuaian Bahasa percakapan tokoh					

C. Penilaian Aspek Penyajian

No	Aspek penyajian	Nilai				
		1	2	3	4	5
16	Kejelasan alur cerita					
17	Ketepatan pemilihan karakter tokoh					
18	Kesesuaian gambar dengan cerita					
19	Kemenarikan alur cerita					
20	Kejelasan ilustrasi					
21	Kemenarikan penyajian karakter					
22	Dukungan gambar terhadap penyampaian ilmu					
23	Kejelasan gambar					
24	Ketepatan jenis huruf					
25	Ketepatan ukuran huruf					
26	Peletakan balon percakapan					
27	Tampilan desain setiap layar					
28	Tampilan desain pembuka					
29	Kesesuaian warna tulisan dengan background					
30	Kejelasan petunjuk penggunaan media					
31	Kemudahan pengunaan menu					
32	Kemudahan penggunaan tombol navigasi					
33	Media komik digital mudah dalam proses instalasi					
34	Ukuran file tidak besar					
35	Pengoperasian sederhana					

D. Kebenaran Media

No.	Jenis Kesalahan	Saran Perbaikan

E. Komentar/Saran

_____

_____

_____

_____

_____

F. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

1. Layak untuk diujicobakan

2. Layak untuk diujicobakan dengan revisi sesuai saran

3. Tidak layak untuk diujicobakan

Yogyakarta, …………………

Ahli Media

(……………………………..)

LEMBAR VALIDASI GURU

Judul Penelitian	: Developing a Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Students at SMK Negeri 1 Bantul Academic Year of 2014/2015
Sasaran Program	: Siswa Kelas X Akuntansi SMK
Mata Pelajaran	: Dasar-dasar Perbankan
Peneliti	: Huriyah
Ahli Media	:

Lembar validasi ini dimaksudkan untuk pendapat Bapak/Ibu selaku Guru mata pelajaran Perbankan terhadap kelayakan media pembelajaran komik digital yang dikembangkan. Pendapat, kritik, saran, penilaian, dan komentar Bapak/Ibu akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/Ibu memberikan respon pada setiap pertanyaan dalam lembar kuisioner ini dengan memberikan tanda (√) pada kolom angka.

Keterangan Skala:

5 = sangat baik

4 = baik

3 = cukup

2 = kurang

1 = sangat kurang

Komentar atau saran Bapak/Ibu dimohon dituliskan pada kolom yang telah disediakan. Atas kesediaan Bapak/Ibu untuk mengisi lembar validasi ini saya ucapkan terima kasih.

A. Penilaian Aspek Pembelajaran dan Aspek Isi/Materi

No	Aspek	Nilai				
		1	2	3	4	5
Aspek Pembelajaran						
1	Kesesuaian materi dengan KD					
2	Kesesuaian media pembelajaran dengan tujuan pembljran					
3	Kesesuaian bentuk media dengan karakteristik materi					
4	Kelengkapan materi dalam media					
5	Kemudahan memahami materi dalam media					
6	Kesesuaiaan materi dengan kemampuan siswa SMK					
7	Kemudahan memahami ilustrasi media.					
8	Memberikan motivasi bagi siswa					
9	Aktualisasi (keterkaitan contoh materi dengan kondisi sekarang)					
10	Bahasa soal mudah dipahami					
11	Kunci jawaban soal yang diberikan benar.					
Aspek Isi/Materi						
12	Kejelasan materi dalam media					
13	Kesesuaian ilustrasi dengan materi terkait					
14	Kebenaran dan ketepatan penggunaan istilah perbankan					
15	Keseuaian aplikasi dengan konsep materi					
16	Kesesuaian materi dengan pengembangan TI					

B. Aspek Grafika dan Bahasa

No	Aspek	Nilai				
		1	2	3	4	5
Aspek grafika						
17	Kemenarikan desain sampul					
18	Kemenarikan desain gambar					
19	Katepatan gambar dan ilustrasi					
20	Kesinambungan cerita tiap halaman					
21	Katarbacaan teks					
22	Ketepatan perpaduan warna					
23	Keseimbangan proporsi gambar, ilustrasi, dan teks					
24	Kualitas gambar					
Aspek Bahasa						
25	Kesesuaian Bahasa yang digunakan dengan kemampuan berbahasa SMK					
26	Kemudahan memahami Bahasa yang digunakan					
27	Ketepatan penulisan ejaan dan istilah					
28	Ketepatan penulisan tanda baca					
29	Konsistensi pengunaan istilah dan Bahasa asing					
30	Ketertautan makna antardialog percakapan					
31	Kesesuaian Bahasa percakapan tokoh					

C. Penilaian Aspek Penyajian

No	Aspek penyajian	Nilai				
		1	2	3	4	5
32	Kejelasan alur cerita					
33	Ketepatan pemilihan karakter tokoh					
34	Kesesuaian gambar dengan cerita					
35	Kemenarikan alur cerita					
36	Kejelasan ilustrasi					
37	Kemenarikan penyajian karakter					
38	Dukungan gambar terhadap penyampaian ilmu					
39	Kejelasan gambar					
40	Ketepatan jenis huruf					
41	Ketepatan ukuran huruf					
42	Peletakan balon percakapan					
43	Tampilan desain setiap layar					
44	Tampilan desain pembuka					
45	Kesesuaian warna tulisan dengan background					
46	Kejelasan petunjuk penggunaan media					
47	Kemudahan pengunaan menu					
48	Kemudahan penggunaan tombol navigasi					
49	Media komik digital mudah dalam proses instalasi					
50	Ukuran file tidak besar					
51	Pengoperasian sederhana					

D. Kebenaran Media

No.	Jenis Kesalahan	Saran Perbaikan

E. Komentar/Saran

_____

_____

_____

_____

_____

F. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

1. Layak untuk diujicobakan

2. Layak untuk diujicobakan dengan revisi sesuai saran

3. Tidak layak untuk diujicobakan

Yogyakarta, …………………

Guru Dasar-dasar Perbankan

(……………………………….)

LEMBAR VALIDASI SISWA

Nama Siswa   :

Kelas   :

Judul penelitian   : Developing a Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Students at SMK Negeri 1 Bantul Academic Year of 2014/2015

Sasaran Program   : Siswa SMK kelas X

Mata Pelajaran   : Dasar-dasar Perbankan

Peneliti   : Huriyah

Petunjuk:

       Lembar validasi ini dimaksudkan untuk mengetahui pendapat siswa terhadap kelayakan media pembelajaran komik digital yang dikembangkan. Pendapat, kritik, saran, penilaian dan komentar siswa akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media pembelajaran ini.

       Berilah tanda (√) untuk setiap pernyataan pada kolom alternatif jawaban sesuai dengan kesadaran Anda!

Keterangan skala:

5 = sangat baik

4 = baik

3 = cukup

2 = kurang

1 = sangat kurang

       Komentar atau saran dimohon dituliskan pada lembar yang telah disediakan. Atas kesediaan Saudara untuk mengisi lembar validasi ini saya ucapkan terima kasih.

       Penilaian yang Saudara berikan tidak akan berpengaruh pada nilai mata pelajaran Dasar-dasar Perbankan Saudara disekolah.

A. Penilaian Media dan Materi

No	Aspek	Nilai				
		1	2	3	4	5
Aspek Grafika						
1	Kemenarikan desain sampul					
2	Kemenarikan desain gambar					
3	Katarbacaan teks					
4	Kualitas gambar					
Aspek Penyajian						
5	Kejelasan petunjuk penggunaan media					
6	Kemudahan pengunaan menu					
7	Kemudahan penggunaan tombol navigasi					
8	Kemenarikan alur cerita					
9	Kejelasan gambar					
10	Kejelasan ilustrasi					
11	Pengoperasian sederhana					
12	Kesesuaian warna tulisan dengan *background*					
Aspek Pembelajaran						
13	Kemudahan memehami materi dalam media					
14	Kesesuaian materi dengan media					
15	Bahasa soal yang mudah dipahami					

B. Komentar/Saran

_____

_____

_____

_____

_____

Yogyakarta,…………………

Siswa

(………………...…………..)

ANGKET MOTIVASI SISWA SEBELUM MENGGUNAKAN MEDIA

PEMBELAJARAN KOMIK DIGITAL

Petunjuk pengisian angket:

1. Isilah identitas pada kolom yang tersedia dengan benar

2. Jawablah pertanyaan dengan tanda centang (√) atau sialang (X) pada kolom alternative jawaban berikut:

      SS   : Sangat Setuju

      S   : Setuju

      KS   : Kurang Setuju

      TS   : Tidak Setuju

      STS   : Sangat Tidak Setuju

3. Jawablah semua pertanyaan dengan memilih salah satu dari alternative jawaban yang terseia.

4. Tidak diperkenankan untuk memberikan jawaban lebih dari satu dalam satu nomor.

5. Jawaban saudara tidak akan mempengaruhi nilai pada pelajaran kompetensi kejuruan dan kerahasiannya terjaga.

Identitas responden:

Nama   :

Kelas   :

No. Absen   :

NO.	Pernyataan	SS	S	KS	TS	STS
1	Saya ingin mendapatkan nilai maksimal saat pelajaran Dasar-dasar Perbankan					
2	Saya ingin dapat memahami dan mengerjakan soal-soal yang ada dalam buku					
3	Dapat memahami materi Dasar-dasar Perbankan sangat penting bagi saya					
4	Saya merasa Dasar-dasar Perbankan tidak penting bagi saya					
5	Saya senang belajar menggunakan buku					
6	Pembelajaran menggunakan buku menambah rasa keingintahuan saya					
7	Buku sudah cukup membantu saya dalam memahami materi transfer, kliring dan inkaso					
8	Saya merasa puas jika mampu menyelesaikan tugas yang diberikan guru					
9	Saya merasa puas jika hasil yang diperoleh adalah usaha saya sendiri					
10	Saya senang jika mengetahui kebenaran jawaban dalam mengerjakan soal dalam buku					
11	Saya senang jika nilai saya lebih tinggi dari teman-teman saya					
12	Saya tidak terdorong untuk memperoleh nilai tinggi dalam pembelajaran selama ini walaupun teman saya mendapat skor yang tinggi					
13	Saya belajar dengan tekun sampai mendapat nilai yang maksimal dalam pembelajaran					
14	Buku sangat mendorong saya untuk mengerjakan sendiri soal ulangan					
15	Saya berusaha mengerjakan tugas dengan baik					
16	Bentuk latihan yang disajikan dalam buku menarik					
17	Saya senang mendapatkan pujian setiap berhasil mengerjakan soal					
18	Belajar di kelas lebih menyenangkan					
19	Bagi saya belajar dasar-dasar perbankan dengan buku lebih menarik					
20	Pembelajaran lebih menyenangkan dan tidak membosankan jika menggunakan buku					

ANGKET MOTIVASI SISWA SETELAH MENGGUNAKAN MEDIA

PEMBELAJARAN KOMIK DIGITAL

Petunjuk pengisian angket:

1. Isilah identitas pada kolom yang tersedia dengan benar

2. Jawablah pertanyaan dengan tanda centang ($\sqrt{}$) atau silang (X) pada kolom alternative jawaban berikut:

     SS   : Sangat Setuju

     S   : Setuju

     KS   : Kurang Setuju

     TS   : Tidak Setuju

     STS   : Sangat Tidak Setuju

3. Jawablah semua pertanyaan dengan memilih salah satu dari alternative jawaban yang terseia.

4. Tidak diperkenankan untuk memberikan jawaban lebih dari satu dalam satu nomor.

5. Jawaban saudara tidak akan mempengaruhi nilai pada pelajaran kompetensi kejuruan dan kerahasiannya terjaga.

Identitas responden:

Nama   :

Kelas   :

No. Absen   :

NO.	Pernyataan	SS	S	KS	TS	STS
1	Setelah mengikuti pembelajaran Dasar-dasar Perbankan dengan komik digital saya ingin mendapatkan nilai yang maksimal					
2	Saya ingin dapat memahami dan mengerjakan soal-soal yang ada dalam komik digital					
3	Dapat memahami materi dan menjawab semua soal dalam komik digital					
4	Pertama kali melihat media komik digital saya ingin mengetahui isinya lebih lanjut					
5	Pembelajaran menggunakan komik digital merangsang keingin tahuan saya					
6	Komik digital dapat membantu saya memahami materi Dasar-dasar Perbankan khusunya transfer, kliring dan inkaso					
7	Saya merasa bahwa Dasar-dasar Perbankan tidak penting bagi saya					
8	Saya merasa puas jika mendapatkan skor tinggi dalam komik digital					
9	Saya merasa puas jika hasil yang diperoleh dalam komik digital adalah usaha saya sendiri					
10	Saya senang jika mengetahui kebenaran jawaban dalam mengerjakan soal dalam yang disajikan dalam komik digital					
11	Saya senang jika nilai saya lebih tinggi dari teman-teman saya dalam komik digital					
12	Saya tidak terdorong untuk memperoleh nilai tinggi dalam komik digital walaupun teman saya mendapat skor yang tinggi					
13	Saya belajar dengan tekun sampai mendapat menjawab semua pertanyaan dalam komik digital					
14	Dengan adanya komik digital, saya terdorong untuk mengerjakan sendiri soal ulangan nanti					
15	Saya berusaha mengerjakan tugas dengan baik					
16	Bentuk latihan yang disajikan dalam komik digital menarik					
17	Saya senang mendapatkan pujian setiap berhasil mengerjakan soal					
18	Belajar di kelas lebih menyenangkan					
19	Bagi saya belajar dasar-dasar perbankan dengan menggunakan media komik digital lebih menarik					
20	Pembelajaran lebih menyenangkan dan tidak membosankan jika menggunakan komik digital					

APPENDIX 2

DATA OF ASSESSMENT RESULT

a. Assessment Result by Material Expert
b. Assessment Result by Media Expert
c. Assessment Result by Learning Practitioner

LEMBAR RESPON PENDAPAT SISWA

Nama Siswa : Ajeng Rizka Amalia

Kelas : X Aku 1

Judul penelitian : Developing a Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Students at SMK Negeri 1 Bantul Academic Year of 2014/2015

Sasaran Program : Siswa SMK kelas X

Mata Pelajaran : Dasar-dasar Perbankan

Peneliti : Husyyah

Petunjuk:

Lembar validasi ini dimaksudkan untuk mengetahui pendapat siswa terhadap kelayakan media pembelajaran komik digital yang dikembangkan. Pendapat, kritik, saran, penilaian dan komentar siswa akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media pembelajaran ini.

Berilah tanda (√) untuk setiap pernyataan pada kolom alternatif jawaban sesuai dengan keadaan Anda!

Keterangan skala:

5 = sangat baik

4 = baik

3 = cukup baik

2 = kurang

1 = sangat kurang

Komentar atau saran dimohon dituliskan pada kolom yang telah disediakan. Atas kesediaan Saudara untuk mengisi lembar validasi ini saya ucapkan terima kasih.

Penilaian yang Saudara berikan tidak akan berpengaruh pada nilai mata pelajaran Dasar-dasar Perbankan Saudara disekolah.

A. Penilaian Media dan Materi

No	Aspek	Nilai				
		5	4	3	2	1
Aspek Grafika						
1	Kemenarikan desain sampul		✓			
2	Kemenarikan desain gambar		✓			
3	Keterbacaan teks				✓	
4	Kualitas gambar			✓		
Aspek Penyajian						
5	Kejelasan petunjuk penggunaan media	✓				
6	Kemudahan penggunaan menu		✓			
7	Kemudahan penggunaan tombol navigasi		✓			
8	Kemenarikan alur cerita			✓		
9	Kejelasan gambar		✓			
10	Kejelasan ilustrasi	✓				
11	Pengoperasian sederhana	✓				
12	Kesesuaian warna tulisan dengan *background*		✓			
Aspek Pembelajaran						
13	Kemudahan memahami materi dalam media		✓			
14	Kesesuaian materi dengan media	✓				
15	Bahasa soal yang mudah dipahami		✓			

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B. Komentar/Saran

Pembelajaran dengan komik ini menarik dan tidak membosankan sehingga minat siswa untuk membacanya tinggi. Tetapi tulisannya kurang terbaca, sebaiknya ukuran huruf lebih diperbesar :)

Yogyakarta, 19 Maret 2015

(Siswa)

(ASTRI RITA LONAENI)

LEMBAR RESPON PENDAPAT SISWA

Nama Siswa : Bina Riasara

Kelas : X Ku1

Judul penelitian : Developing a Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Students at SMK Negeri 1 Bantul Academic Year of 2014/2015

Sasaran Program : Siswa SMK kelas X

Mata Pelajaran : Dasar-dasar Perbankan

Peneliti : Huriyah

Petunjuk:

Lembar validasi ini dimaksudkan untuk mengetahui pendapat siswa terhadap kelayakan media pembelajaran komik digital yang dikembangkan. Pendapat, kritik, saran, penilaian dan komentar siswa akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media pembelajaran ini.

Berilah tanda (√) untuk setiap pernyataan pada kolom alternatif jawaban sesuai dengan keadaan Anda!

Keterangan skala:

5 = sangat baik

4 = baik

3 = cukup baik

2 = kurang

1 = sangat kurang

Komentar atau saran dimohon dituliskan pada lembar yang telah disediakan. Atas kesediaan Saudara untuk mengisi lembar validasi ini saya ucapkan terima kasih.

Penilaian yang Saudara berikan tidak akan berpengaruh pada nilai mata pelajaran Dasar-dasar Perbankan Saudara di sekolah.

A. Penilaian Media dan Materi

No	Aspek	Nilai				
		5	4	3	2	1
Aspek Grafika						
1	Kemenarikan desain sampul		✓			
2	Kemenarikan desain gambar	✓				
3	Keterbacaan teks			✓		
4	Kualitas gambar	✓				
Aspek Penyajian						
5	Kejelasan petunjuk penggunaan media	✓				
6	Kemudahan penggunaan menu	✓				
7	Kemudahan penggunaan tombol navigasi	✓				
8	Kemenarikan alur cerita		✓			
9	Kejelasan gambar	✓				
10	Kejelasan ilustrasi	✓				
11	Pengoperasian sederhana	✓				
12	Kesesuaian warna tulisan dengan *background*		✓			
Aspek Pembelajaran						
13	Kemudahan memahami materi dalam media	✓				
14	Kesesuaian materi dengan media	✓				
15	Bahasa soal yang mudah dipahami	✓				

A. Penilaian Media dan Materi

No	Aspek	Nilai				
		5	4	3	2	1
	Aspek Grafika					
1	Kemenarikan desain sampul		✓			
2	Kemenarikan desain gambar	✓				
3	Keterbacaan teks			✓		
4	Kualitas gambar	✓				
	Aspek Penyajian					
5	Kejelasan petunjuk penggunaan media	✓				
6	Kemudahan penggunaan menu	✓				
7	Kemudahan penggunaan tombol navigasi	✓				
8	Kemenarikan alur cerita		✓			
9	Kejelasan gambar	✓				
10	Kejelasan ilustrasi	✓				
11	Pengoperasian sederhana	✓				
12	Kesesuaian warna tulisan dengan *background*		✓			
	Aspek Pembelajaran					
13	Kemudahan memahami materi dalam media		✓			
14	Kesesuaian materi dengan media		✓			
15	Bahasa soal yang mudah dipahami		✓			

B. Komentar/Saran

Sebaiknya tulisan yang kurang jelas lebih di perjelas lagi agar dapat dibaca dengan baik dan lebih jelas dalam membaca

Yogyakarta, 19 Maret 2015

(Siswa)

(Binti Rukmana)

LEMBAR VALIDASI AHLI MATERI

Judul Penelitian : Developing a Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Students at SMK Negeri 1 Bantul Academic Year of 2014/2015

Sasaran Program : Siswa Kelas X Akuntansi SMK

Mata Pelajaran : Dasar-dasar Perbankan

Peneliti : Harryah

Ahli Media : *Anarsto Nur Y MSi*

Lembar validasi ini dimaksudkan untuk pendapat Bapak/Ibu selaku ahli materi terhadap kelayakan media pembelajaran komik digital yang dikembangkan. Pendapat, kritik, saran, penilaian, dan komentar Bapak/Ibu akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/Ibu memberikan respon pada setiap pertanyaan dalam lembar kuisioner ini dengan memberikan tanda (√) pada kolom angka.

Keterangan Skala:

5 = sangat baik

4 = baik

3 = cukup

2 = kurang

1 = sangat kurang

Komentar atau saran Bapak/Ibu dimohon dituliskan pada kolom yang telah disediakan. Atas kesediaan Bapak/Ibu untuk mengisi lembar validasi ini saya ucapkan terima kasih.

A. Penilaian Materi

No	Aspek	Nilai				
		1	2	3	4	5
Aspek Pembelajaran						
1	Kesesuaian materi dengan KD				✓	
2	Kesesuaian media pembelajaran dengan tujuan pembelajaran				✓	
3	Kesesuaian bentuk media dengan karakteristik materi					✓
4	Kelengkapan materi dalam media					✓
5	Kemudahan memahami materi dalam media				✓	
6	Kesesuaian materi dengan kemampuan siswa SMK				✓	
7	Kemudahan memahami ilustrasi media				✓	
8	Memberikan motivasi bagi siswa				✓	
8	Aktualisasi (keterkaitan contoh materi dengan kondisi sekarang)				✓	
9	Bahasa soal mudah dipahami					✓
10	Kunci jawaban soal yang diberikan benar				✓	
Aspek Isi/Materi						
11	Kejelasan materi dalam media				✓	
12	Kesesuaian ilustrasi dengan materi terkait				✓	
13	Kebenaran dan ketepatan penggunaan istilah perbankan				✓	
14	Kesesuaian aplikasi dengan konsep materi				✓	
15	Kesesuaian materi dengan pengembangan TI				✓	

B. Kebenaran Materi

No	Jenis Kesalahan	Saran Perbaikan

C. Komentar Saran

(handwritten notes, illegible)

D. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

1. Layak untuk diujicobakan
2. Layak untuk diujicobakan dengan revisi sesuai saran
3. Tidak layak untuk diujicobakan

Yogyakarta, ... Maret ...

Ahli Materi

(signature)

LEMBAR VALIDASI AHLI MEDIA

Judul Penelitian : Developing a Digital Comic as One of Learning Media to Improve Students' Motivation in the Introduction of Banking for Grade X Accounting Students at SMK Negeri 1 Bantul Academic Year of 2014/2015

Sasaran Program : Siswa Kelas X Akuntansi SMK

Mata Pelajaran : Dasar-dasar Perbankan

Peneliti : Hunyah

Ahli Media : Annisa R S

Lembar validasi ini dimaksudkan untuk pendapat Bapak/Ibu selaku ahli media terhadap kelayakan media pembelajaran komik digital yang dikembangkan. Pendapat, kritik, saran, penilaian, dan komentar Bapak/Ibu akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/Ibu memberikan respon pada setiap pertanyaan dalam lembar kuisioner ini dengan memberikan tanda (√) pada kolom angka.

Keterangan Skala:

5 = sangat baik

4 = baik

3 = cukup

2 = kurang

1 = sangat kurang

Komentar atau saran Bapak/Ibu dimohon dituliskan pada kolom yang telah disediakan. Atas kesediaan Bapak/Ibu untuk mengisi lembar validasi ini saya ucapkan terima kasih.

A. Penilaian Aspek Grafika

No	Aspek Grafika	Nilai				
		1	2	3	4	5
1	Kemenarikan desain sampul				✓	
2	Kemenarikan desain gambar				✓	
3	Ketepatan gambar dan ilustrasi				✓	
4	Kesinambungan cerita tiap halaman					✓
5	Keterbacaan teks					✓
6	Ketepatan perpaduan warna				✓	
7	Keseimbangan proporsi gambar, ilustrasi, dan teks				✓	
8	Kualitas gambar				✓	

B. Penilaian Aspek Bahasa

No	Aspek Bahasa	Nilai				
		1	2	3	4	5
9	Kesesuaian Bahasa yang digunakan dengan kemampuan berbahasa SMK					✓
10	Kemudahan memahami Bahasa yang digunakan					✓
11	Ketepatan penulisan ejaan dan istilah				✓	
12	Ketepatan penulisan tanda baca				✓	
13	Konsistensi penggunaan istilah dan Bahasa asing				✓	
14	Ketertautan makna antardialog percakapan				✓	
15	Kesesuaian Bahasa percakapan tokoh				✓	

C. Penilaian Aspek Penyajian

No	Aspek penyajian	Nilai				
		1	2	3	4	5
16	Kejelasan alur cerita					✓
17	Ketepatan pemilihan karakter tokoh				✓	
18	Kesesuaian gambar dengan cerita				✓	
19	Kemenarikan alur cerita					✓
20	Kejelasan ilustrasi				✓	
21	Kemenarikan penyajian karakter				✓	
22	Dukungan gambar terhadap penyampaian isi				✓	
23	Kejelasan gambar				✓	
24	Ketepatan jenis huruf				✓	
25	Ketepatan ukuran huruf				✓	
26	Peletakan balon percakapan				✓	
27	Tampilan desain setiap layar				✓	
28	Tampilan desain pembuka				✓	
29	Kesesuaian warna tulisan dengan background				✓	
30	Kejelasan petunjuk penggunaan media					✓
31	Kemudahan penggunaan menu				✓	
32	Kemudahan penggunaan tombol navigasi				✓	
33	Media komik digital mudah dalam proses instalasi				✓	
34	Ukuran file tidak besar				✓	
35	Pengoperasian sederhana				✓	

D. Kebenaran Media

No	Jenis Kesalahan	Saran Perbaikan
1)	Bagian Soal	- Ada tulisnyo hasil antara tulah hingga ... bisa ditergukan sed. mono yo rudah - Beru opsi untuk mereview ulang Biarkan setelah benar 3 di jawab
2)	Ada baiknyo diberi musik saat aplikasi djalankan	

E. Komentar/Saran

_____

_____

_____

_____

_____

F. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

1. Layak untuk diujicobakan

2. Layak untuk diujicobakan dengan revisi sesuai saran

3. Tidak layak untuk diujicobakan

Yogyakarta, 26 Februari 2015

Ahli Media

(Amin R S)

LEMBAR VALIDASI GURU

Judul Penelitian   Developing a Digital Comic as One of Learning Media to
                        Improve Students' Motivation in the Introduction of
                        Banking for Grade X Accounting Students at SMK Negeri
                        1 Bantul Academic Year of 2014/2015
Sasaran Program   Siswa Kelas X Akuntansi SMK
Mata Pelajaran   Dasar-dasar Perbankan
Peneliti   Hariyah
Ahli Media   Sri Widiyati, S.Pd

Lembar validasi ini dimaksudkan untuk pendapat Bapak/Ibu selaku Guru
mata pelajaran Perbankan terhadap kelayakan media pembelajaran komik digital
yang dikembangkan. Pendapat, kritik, saran, penilaian, dan komentar Bapak/Ibu
akan sangat bermanfaat untuk memperbaiki dan meningkatkan kualitas media
pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/Ibu
memberikan respon pada setiap pertanyaan dalam lembar kuisioner ini dengan
memberikan tanda (√) pada kolom angka.

Keterangan Skala:

5 = sangat baik

4 = baik

3 = cukup

2 = kurang

1 = sangat kurang

Komentar atau saran Bapak/Ibu dimohon dituliskan pada kolom yang telah
disediakan. Atas kesediaan Bapak/Ibu untuk mengisi lembar validasi ini saya
ucapkan terima kasih.

A. Penilaian Aspek Pembelajaran dan Aspek Isi/Materi

No	Aspek	Nilai				
		1	2	3	4	5
	Aspek Pembelajaran					
1	Kesesuaian materi dengan KD				✓	
2	Kesesuaian media pembelajaran dengan tujuan pembljrnn				✓	
3	Kesesuaian bentuk media dengan karakteristik materi					✓
4	Kelengkapan materi dalam media				✓	
5	Kemudahan memahami materi dalam media				✓	
6	Kesesuaiaan materi dengan kemampuan siswa SMK				✓	
7	Kemudahan memahami ilustrasi media.				✓	
8	Memberikan motivasi bagi siswa					✓
9	Aktualisasi (keterkaitan contoh materi dengan kondisi sekarang)					✓
10	Bahasa soal mudah dipahami			✓		
11	Kunci jawaban soal yang diberikan benar.				✓	
	Aspek Isi/Materi					
12	Kejelasan materi dalam media				✓	
13	Kesesuaian ilustrasi dengan materi terkait				✓	
14	Kebenaran dan ketepatan penggunaan istilah perbankan				✓	
15	Kesesuaian aplikasi dengan konsep materi				✓	
16	Kesesuaian materi dengan pengembangan TI					✓

B. Aspek Grafika dan Bahasa

No	Aspek	Nilai				
		1	2	3	4	5
Aspek grafika						
17	Kemenarikan desain sampul				✓	
18	Kemenarikan desain gambar				✓	
19	Ketepatan gambar dan ilustrasi					✓
20	Kesinambungan cerita tiap halaman				✓	
21	Keterbacaan teks					✓
22	Ketepatan perpaduan warna			✓		
23	Keseimbangan proporsi gambar, ilustrasi, dan teks				✓	
24	Kualitas gambar				✓	
Aspek Bahasa						
25	Kesesuaian Bahasa yang digunakan dengan kemampuan berbahasa SMK					✓
26	Kemudahan memahami Bahasa yang digunakan					✓
27	Ketepatan penulisan ejaan dan istilah					✓
28	Ketepatan penulisan tanda baca					✓
29	Konsistensi penggunaan istilah dan Bahasa asing				✓	
30	Keterkaitan makna antardialog percakapan				✓	
31	Kesesuaian Bahasa percakapan tokoh				✓	

C. Penilaian Aspek Penyajian

No	Aspek penyajian	Nilai				
		1	2	3	4	5
32	Kejelasan alur cerita				✓	
33	Ketepatan pemilihan karakter tokoh				✓	
34	Kesesuaian gambar dengan cerita					✓
35	Kemenarikan alur cerita			✓		
36	Kejelasan ilustrasi			✓		
37	Kemenarikan penyajian karakter					✓
38	Dukungan gambar terhadap penyampaian cerita					✓
39	Kejelasan gambar			✓		
40	Ketepatan jenis huruf				✓	
41	Ketepatan ukuran huruf				✓	
42	Peletakan balon percakapan				✓	
43	Tampilan desain setiap layar				✓	
44	Tampilan desain pembuka				✓	✓
45	Kesesuaian warna tulisan dengan background				✓	
46	Kejelasan petunjuk penggunaan media				✓	
47	Kemudahan penggunaan menu				✓	
48	Kemudahan penggunaan tombol navigasi				✓	
49	Media komik digital mudah dalam proses instalasi				✓	
50	Ukuran file tidak besar				✓	
51	Pengoperasian sederhana				✓	

D. Kebenaran Media

No.	Jenis Kesalahan	Saran Perbaikan

E. Komentar/Saran

1. Kasat dalam Full screen (Background tidak kelihatan)
2. Kharus kasar disarankan tidak memakai scroll bar
3. Setiap 1 adegan percakapan dibuat 1 shoot saja dengan tombol pengoperasian next
4. Background hanya pada menu utama saja

F. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

1. Layak untuk diujicobakan
2. Layak untuk diujicobakan dengan revisi sesuai saran
3. Tidak layak untuk diujicobakan

Yogyakarta, 0Maret 2013

Guru Dasar-dasar Perbaikan

(Sri. cardiyoti, S.Pd)

APPENDIX 3

DATA FROM STUDENT

a. Result Recapitulation of Students' Response
b. Students' Motivation Learning Data
c. Response Questioner Sheet

Students' Motivation Data before Using Digital Comic

Number	Name	Item																				Total	Average	Category
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			
1	Agustina Shela Ashari	5	5	4	4	4	4	3	5	5	4	4	3	4	4	4	4	4	4	4	4	82	4.1	High
2	Aista Respiani	4	4	4	3	3	4	3	4	3	4	3	3	3	3	4	4	3	3	3	3	68	3.4	High Enough
3	Aisyah Evi Nurhidayah	5	4	4	5	4	4	5	4	5	4	4	3	4	4	5	4	3	4	3	3	81	4.05	High
4	Alip Lestari	5	5	4	5	4	4	2	4	5	4	5	4	4	4	5	3	4	4	3	3	81	4.05	Very High
5	Ambar Pangesti	5	5	5	3	4	4	3	5	5	4	4	4	4	4	4	3	4	3	4	4	81	4.05	High
6	Aminatun Z	5	5	4	4	5	5	3	5	5	5	5	3	4	5	5	4	4	4	4	4	88	4.4	Very High
7	Anastia Widiyanatasari	5	5	5	4	4	4	3	5	5	5	4	4	4	4	4	4	4	4	4	4	85	4.25	Very High
8	Andi Pramudika	5	4	5	4	4	4	4	5	5	4	5	5	5	3	4	4	4	4	4	3	85	4.25	Very High
9	Anggi Pangestuti	5	4	4	3	3	3	3	4	4	4	3	3	4	3	3	3	3	3	3	3	68	3.4	High Enough
10	Anggraeni Nur Annisa	5	5	5	4	4	4	3	5	5	4	4	3	4	4	4	4	4	4	3	3	81	4.05	High
11	Anis Syafitri	5	5	4	4	4	4	3	5	5	4	4	4	4	4	5	4	4	4	4	3	83	4.15	High
12	Anis Wijayanti	5	5	5	5	4	4	4	5	5	5	4	3	4	4	5	4	4	3	4	4	86	4.3	Very High
13	Aprilia Indriyani	5	4	3	4	3	3	2	4	3	4	4	3	4	3	3	3	3	3	3	3	67	3.35	High Enough
14	Aprilia Purwantika	5	5	5	5	4	4	3	4	5	4	5	4	4	4	5	3	4	4	4	4	85	4.25	Very High
15	Astiana Kartikasari	5	5	4	4	4	5	3	4	5	4	5	4	5	4	5	4	3	4	4	4	85	4.25	Very High
16	Astri Rita Isnaeni	5	5	5	4	4	3	3	5	5	4	5	5	4	4	5	3	3	3	4	3	82	4.1	High
17	Awis Putri R	5	5	4	5	4	4	3	5	5	4	5	3	4	4	5	3	4	4	4	4	84	4.2	High
18	Aziza Rizqa Anin	5	5	5	3	4	4	3	5	4	4	4	3	4	5	4	4	3	4	4	3	80	4	High
19	Bayu Andika Pratama	5	5	4	4	4	4	3	4	4	5	4	4	4	4	5	4	4	4	4	3	82	4.1	High
20	Bekti Febriana Nur Islami	5	5	4	4	4	4	3	4	5	5	5	4	5	4	4	4	4	4	3	4	84	4.2	High
21	Bentoro Rakasupe	4	4	4	3	4	3	3	4	3	4	3	3	3	4	3	3	3	3	3	3	67	3.35	High Enough
22	Binti Rukmana	4	4	4	3	3	3	3	4	4	4	3	3	4	3	3	3	3	3	3	3	67	3.35	High Enough

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No	Name																					Total	Avg	Category
23	Donia Aliffianti	5	4	5	5	4	4	3	4	4	5	4	4	3	4	4	3	4	3	3	3	78	3.9	High
24	Della Prastika	5	5	5	4	4	4	3	5	4	4	5	4	5	4	4	4	5	2	4	4	84	4.2	High
25	Desi Nur Kholifah	5	5	5	5	4	4	3	5	5	4	4	5	4	4	4	4	3	4	4	4	85	4.25	Very High
26	Desty Nurahma	4	4	4	3	4	3	3	4	3	4	3	3	3	3	3	3	3	3	3	3	66	3.3	High Enough
27	Dewi Novitasari	5	5	5	4	4	4	3	5	5	4	5	5	5	4	3	4	3	3	4	3	83	4.15	High
28	Diah Ambarwati	5	5	4	5	4	4	3	5	5	4	5	4	4	4	4	4	4	4	4	4	85	4.25	Very High
29	Dian Widiastuti	5	4	4	4	3	3	3	4	3	3	4	3	3	4	3	3	3	3	3	3	68	3.4	High Enough
30	Diska Agestina	5	4	5	5	5	5	3	4	4	5	5	4	5	4	4	4	3	4	5	4	87	4.35	Very High
31	Edi Ismanto	5	4	5	4	4	4	4	4	4	4	4	3	3	4	3	4	4	5	5	4	81	4.05	Very High
Total																						2469	123	
Average																						79.6	3.98	High
Total & Percentage Very Low Category																						0	0	0%
Total & Percentage Low Category																						0	0	0%
Total & Percentage High Enough Category																						7	0.23	23%
Total & Percentage High Category																						13	0.42	42%
Total & Percentage Very High Category																						11	0.35	35%

Students' Motivation Data after Using Digital Comic

Number	Name	Item																				Total	Average	Category
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			
1	Agustina Shela Ashari	5	4	4	5	5	5	5	5	5	5	4	4	4	5	4	4	4	4	4	5	90	4.5	Very High
2	Aista Respiani	4	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	5	5	5	84	4.2	High
3	Aisyah Evi Nurhidayah	5	4	4	4	5	4	4	3	4	5	4	3	4	5	5	4	4	5	4	4	84	4.2	High
4	Alip Lestari	5	5	5	4	4	4	5	5	5	5	5	5	4	4	5	4	4	4	4	4	90	4.5	Very High
5	Ambar Pangesti	5	5	5	4	4	5	5	5	4	4	4	4	4	4	5	4	4	5	5	4	89	4.45	Very High
6	Anastia Widiyanatasari	5	5	4	5	5	4	5	5	5	5	4	5	4	4	5	4	4	4	5	5	92	4.6	Very High
7	Andi Pramudika	5	4	4	5	5	4	4	5	5	4	5	4	3	3	5	5	5	5	4	4	88	4.4	Very High
8	Anggi Pangestuti	4	4	4	5	5	4	4	4	5	4	4	5	4	4	4	3	4	4	5	5	85	4.25	Very High
9	Anggraeni Nur Annisa	5	4	4	4	4	4	5	5	5	5	5	5	4	4	5	4	4	4	4	4	88	4.4	Very High
10	Anis Syafitri	5	4	4	5	4	5	5	5	5	4	4	5	4	4	4	4	4	5	4	4	88	4.4	Very High
11	Anis Wijayanti	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	4	5	5	98	4.9	Very High
12	Aprilia Indriyani	5	4	4	4	4	4	5	5	4	4	4	4	4	4	4	4	4	4	5	5	85	4.25	Very High
13	Aprilia Purwantika	5	5	5	4	5	5	5	4	5	4	5	5	4	4	4	4	4	4	4	4	89	4.45	Very High
14	Astiana Kartikasari	5	5	5	4	4	4	4	4	5	4	4	4	4	5	4	4	4	4	4	5	86	4.3	Very High
15	Astri Rita Isnaeni	5	4	5	4	4	4	4	4	4	4	4	4	4	5	5	4	4	5	4	5	86	4.3	High
16	Awis Putri R	5	5	4	5	5	4	5	5	4	4	5	4	4	4	4	4	4	4	4	4	87	4.35	Very High
17	Aziza Rizqa Anin	5	5	4	5	5	4	3	5	5	5	4	3	4	5	5	4	4	4	5	5	89	4.45	Very High
18	Bayu Andika Pratama	4	4	4	5	5	5	5	5	5	5	4	4	4	4	4	5	4	4	5	5	90	4.5	Very High
19	Bekti Febriana Nur Islami	5	4	5	5	4	5	5	4	4	4	4	3	4	4	5	3	4	4	5	5	86	4.3	Very High
20	Bentoro Rakasupe	4	5	4	4	4	4	4	4	4	4	4	5	4	4	5	4	5	5	4	5	86	4.3	Very High
21	Binti Rukmana	5	4	4	5	5	4	4	4	5	4	4	3	4	4	5	5	3	4	5	5	86	4.3	Very High
22	Donia Aliffianti	5	5	4	4	4	4	5	5	5	5	5	4	4	4	4	3	4	4	3	5	86	4.3	Very High

No	Name																					Total	Average	Category
23	Della Prastika	5	4	4	4	5	4	4	5	4	4	5	4	4	4	4	4	4	5	5	5	87	4.35	Very High
24	Desi Nur Kholifah	5	5	4	4	4	4	5	5	5	5	5	5	5	5	4	4	4	4	4	4	90	4.5	Very High
25	Desty Nurahma	4	4	5	5	5	4	4	4	4	4	4	4	4	4	5	5	4	4	5	5	87	4.35	Very High
26	Dewi Novitasari	5	5	4	5	4	5	5	4	4	4	5	4	4	4	5	4	4	4	4	4	87	4.35	Very High
27	Dewi Patmawati	5	4	4	4	4	4	5	4	5	4	5	4	4	4	5	4	5	4	4	4	86	4.3	Very High
28	Diah Ambarwati	5	5	4	4	4	4	5	4	5	4	4	4	4	4	4	4	4	5	4		85	4.25	Very High
29	Dian Widiastuti	5	4	4	4	4	4	4	5	4	4	4	4	4	4	5	5	4	5	5	5	87	4.35	Very High
30	Diska Agestina	5	5	4	4	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	5	97	4.85	Very High
31	Edi Ismanto	5	5	5	4	4	4	5	5	4	5	4	4	4	5	5	5	4	4	4	5	90	4.5	Very High
Total																						2728	136	Very High
Average																						88	4.4	Very High
Total & Percentage Very Low Category																						0	0	0%
Total & Percentage Low Category																						0	0	0%
Total & Percentage High Enough Category																						0	0	0%
Total & Percentage High Category																						3	0.1	10%
Total & Percentage Very High Category																						28	0.9	90%

Students' Response Data to Media

Number	Name	Graph Aspect				Presentation Aspect								Learning Aspect			Total	Average	Category
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15			
1	Agustina Shela Ashari	4	4	4	4	3	5	4	4	4	3	4	3	4	5	4	59	3.93	Feasible
2	Aista Respiani	4	3	3	3	4	3	4	4	4	4	4	4	4	4	4	56	3.73	Feasible
3	Aisyah Evi Nurhidayah	4	4	5	3	5	4	4	4	3	3	4	3	5	4	4	59	3.93	Feasible
4	Alip Lestari	4	4	5	4	5	5	5	4	4	5	4	5	4	4	5	67	4.47	Strongly Feasible
5	Ambar Pangesti	4	5	3	4	4	4	4	3	3	4	4	5	3	4	3	57	3.80	Feasible
6	Anastia Widiyanatasari	5	5	3	4	3	4	4	5	4	4	3	4	5	4	4	61	4.07	Feasible
7	Andi Pramudika	4	3	3	3	4	4	5	3	4	4	5	4	4	3	4	57	3.80	Feasible
8	Anggi Pangestuti	4	4	3	4	4	5	4	3	4	4	4	3	3	4	4	57	3.80	Feasible
9	Anggraeni Nur Annisa	4	4	4	4	4	4	4	4	4	5	4	4	4	3	4	60	4.00	Feasible
10	Anis Syafitri	4	5	5	4	5	4	4	5	4	4	4	5	5	4	4	66	4.40	Strongly Feasible
11	Anis Wijayanti	3	4	4	3	4	4	4	4	3	3	4	3	4	4	4	55	3.67	Feasible
12	Aprilia Indriyani	4	5	3	4	5	5	4	4	5	4	5	4	4	4	5	65	4.33	Strongly Feasible
13	Aprilia Purwantika	4	4	3	4	5	5	5	5	4	4	4	5	4	4	4	64	4.27	Strongly Feasible
14	Astiana Kartikasari	3	4	4	4	4	4	3	5	4	3	4	3	5	5	5	60	4.00	Feasible
15	Astri Rita Isnaeni	4	4	2	3	5	4	4	3	4	5	5	4	4	5	4	60	4.00	Feasible
16	Awis Putri R	4	5	3	4	4	4	5	4	4	5	4	4	4	3	4	61	4.07	Feasible
17	Aziza Rizqa Anin	4	5	4	4	4	5	5	4	4	4	5	3	5	4	4	64	4.27	Strongly Feasible
18	Bayu Andika Pratama	4	4	4	4	4	4	4	4	5	3	4	4	4	4	4	60	4.00	Feasible

No	Name																Total	Average	Category
19	Bekti Febriana Nur Islami	4	4	4	4	5	4	4	4	5	4	3	5	3	3	4	60	4.00	Feasible
20	Bentoro Rakasupe	4	4	3	4	4	5	5	4	4	4	5	4	4	4	4	62	4.13	Feasible
21	Binti Rukmana	4	5	3	5	5	5	5	4	5	5	5	4	5	5	5	70	4.67	Strongly Feasible
22	Donia Aliffianti	4	4	3	3	4	4	4	3	4	3	4	4	3	4	3	54	3.60	Feasible
23	Della Prastika	4	4	3	4	3	4	4	3	4	4	4	5	4	4	5	59	3.93	Feasible
24	Desi Nur Kholifah	4	4	3	3	5	4	4	4	4	4	4	4	4	4	5	60	4.00	Feasible
25	Desty Nurahma	5	4	4	4	5	5	5	4	4	4	4	5	5	5	4	67	4.47	Strongly Feasible
26	Dewi Novitasari	4	5	2	4	5	4	4	5	4	4	4	5	4	4	3	61	4.07	Feasible
27	Dewi Patmawati	4	3	3	4	4	4	4	5	4	5	4	4	4	4	5	61	4.07	Feasible
28	Diah Ambarwati	4	4	3	4	4	4	4	3	4	4	4	4	3	4	4	57	3.80	Feasible
29	Dian Widiastuti	4	4	3	4	5	5	4	4	4	4	4	4	4	4	5	62	4.13	Feasible
30	Diska Agestina	5	4	3	5	5	5	5	5	5	5	5	5	5	5	5	72	4.80	Strongly Feasible
31	Edi Ismanto	4	4	4	4	4	4	3	3	4	4	5	3	4	4	4	58	3.87	Feasible
Total		125	129	106	119	134	134	131	123	126	125	130	126	127	126	130	1891	126.07	
Average each Item		4	4.2	3.4	3.8	4.3	4.3	4.2	4	4.1	4	4.2	4.1	4.1	4.1	4.2			
Total Each Aspect		15.45				33.19								12.35			56.81	12.13	
Average Each Aspect		**3.86**				**4.15**								**4.12**					
Category		**4.04**																	**Feasible**

APPENDIX 4

MEDIA DESIGN

a. Script Comic
b. Storyboard Digital Comic
c. Manual Comic
d. Basic Competences
e. Question
f. Key Answer

SCRIPT COMIC

Siang hari setelah jam pelajaran usai di SMK Harapan. "Ring, ring ring "bel tanda pulang sekolah berbunyi. Murid-murid segera berduyung-duyung menuju pintu gerbang sekolah yang baru saja dibuka tanda murid sudah boleh pulang. Namun ada beberapa murid yang masih terlihat di aula sekolah itu. Mereka asik dengan kesibukan masing-masing, ada yang bergerombol membicarakan sesuatu, ada yang sibuk dengan smartphone masing-masing, dan ada juga beberapa dari mereka yang sedang sibuk dengan laptop yang ada didepan mereka. Ada dua orang siswa laki-laki menghampiri teman perempuannya yang tengah sibuk dengan laptopnya.

Riyan   : woiii Sinta, kok kamu belum pulang, biasanya langsung pergi aja.

Randy   : Hahahahha. Paling juga numpang Wifi sekolah buat Twitteran atau Fb-an, iya kan? Yang gratisan gitu hahahah

Sinta   : (lihat ke Randy dan Riyan dengan tatapan kesal dan jengkel).

                 Apa sih, berisik terus, ganggu orang aja. Husssh hush pergi sana. Hufttt.

Randy   : Galak bangat sih hahahha. Sedang apa sih kamu Sin? Kok sepertinya sibuk banget?

Riyan   : iya sin. Lagi apa sih kamu?

Sinta   : siapa juga yang sibuk. Lagi lihat-lihat sepatu aja kok. Kalo ada yang cocok, aku order deh.

Riyan   : Sejak kapan kamu ikut-ikut belanja online, Sin? Bisa aja kan kalau itu penipuan? Terus nanti bayarnya bagaimana?

Randy : iya bener banget itu Sin kata Riyan, nanti tau-tau kamu kena tipu lagi. Harus hati-hati juga kalo belanja online.

Sinta : Iya iya aku juga hati-hati, terus juga kan aku belinya gak sembarangan, itu juga temanku kok yang jualan, ya meski dia bukan orang Jogja sih dan tinggalnya juga sekarang di Semarang.

Riyan : nahh itu tambah ribet kan kalo jauh. Terus nanti bayarnya bagaimana Sin kan dia di Semarang sementara kamu di Jogja, masa kalian ketemuan hanya demi beli sepatu aja? Wah wah wah (geleng-geleng kepala, heran)

Sinta : hellooo, ini udah era modern kali. Pakai jasa transfer bank lah ya, gitu aja kok repot. Ya, memang ada sih yang bayar pas sudah *deal,* lalu ketemuan dan bayar pas ketemu, tapi itu kan kalau masih dalam jarak yang memungkinkan untuk bertemu dan biaya yang dikeluarkan juga sedikit. Kalau jaraknya jauh dan biaya yang dikeluarkan besar mungkin juga melebihi harga barang yang dipesan, kan itu rugi besar.

Riyan : iya juga sih, belum lagi keselamatan selama perjalanan, kan belum terjamin, belum lagi kalau uang yang kita bawa itu jumlahnya tidak sedikit, bahaya mengintai dimana-mana itu.

Randy : Weiss, tumben yan kamu pinter hahahahaha. Oh iya, bicara soal transfer, transfer itu seperti apa sih sebenarnya? kalau intinya sih aku juga tau, itu pengiriman uang kan?

Riyan : heihei, bilang aja kalu kamu tidak tau artinya kan hahahahah. Transfer itu pada intinya memang pengiriman uang lewat bank atau juga pemindahan uang dari rekening yang satu ke rekening yang lain dengan berbagai tujuan. Kalau sekarang pengiriman uang dapat tiba hari itu juga dan langsung sudah dapat dicairkan ditempat tujuan melalui sarana pengiriman dengan system *on line* computer.

(Tiba-tiba datang seorang siswa dan langsung bicara)

Anita : selain itu, pengiriman uang juga bisa dalam satu kota atau wilayah, luar kota bahkan ke luar negeri loh. Pengiriman dalam satu kota misalnya kamu Ran, kamu mau mengirimkan uang lewat Bank Mandiri Colombo Yogyakarta kepada Sinta di BNI cabang Bulaksumur Yogyakarta. Dalam hal ini Randy dapat memerintahkan bank dengan membayar sejumlah uang yang akan dikirim atau dengan mendebet rekeningnya di bank yang bersangkutan untuk dikreditkan ke rekening Sinta di BNI cabang Bulaksumur Yogyakarta.

Sinta : yap, bener banget kata Nita dan Riyan. Nah kalau ke luar kota, berarti pengiriman uang dari satu kota ke kota lainnya, misalkan seorang nasabah, yaitu Randy di Bank Mandiri Colombo Yogyakarta mengirim uang kepada Hasan di BNI cabang Darmo Surabaya. Demikian pula dengan mengirim uang keluar negeri, yaitu dari salah satu bank yang ada di Indonesia dengan Negara lain. Sudah paham belum Ran? (sambil senyum ke Randy)

Randy   : oh jadi gitu ya mekanisme transfer. Tapi, kenapa Anita tiba-tiba muncul, bukankah kita aja tokoh disekolah yang dimunculka

dalam komik ini ya (melirik ke Anita dengan tatapan penuh kecurigaan)

Anita   : hahahaha, harusnya kalian bersyukur karena dengan adanya tokoh seperti aku ini kalian jadi bisa sedikit istirahat dan tidak

terlalu capek bicara terus hahahah. Dan juga terima kasih pada pembuat komik ini yang memunculkanku hahahhaha (sambil

close up ke kamera, sehingga terlihat kepalanya yang besar itu)

Riyan   : kalian berdua kenapa sih, kalian baik-baik aja kan? (sambil menempelkan telapak tangannya ke jidat mereka untuk mengukur

kondisi mereka apakah masih normal)

Sinta   : kalian itu yaa, jadi dengan transfer banyak banget kan manfaat yang bisa kita dapatkan. Biaya pengiriman uang relative

sangat murah jika dibandingkan dengan cara lain, uang yang dikirim dijaminaman sampai tujuan, waktu tiba sangat cepat

apalagi *system on line computer*, prosedur dan proses pengiriman sangat mudah, cukup mengisi formulir lalu bayar dan uang

terkirim ketempat tujuan.

Riyan   : terus kita juga dapat mengirim ke beberapa tempat tujuan sekaligus, dan juga kalau kita tidak mempunyai uang tunai, kita

bisa transfer dengan membebankan biaya ke rekening kita sebanyak yang harus ditransferkan tersebut.

Anita   : eits masih ada lagi keuntungan lainnya, itu kan kalau dilihat dari sisi kita sebagai nasabah, bank juga tidak mau rugi kan? Bank memperoleh penghasilan dari biaya pengiriman dan untuk pengiriman ke daerah tertentu nasabah dibebankan biaya provisi dan komisi, memperoleh dana cash dari uang yang dikirim dan dana yang mengendap selama pengiriman atau selama uang hasil kiriman belum ditarik atau dicairkan oleh nasabah penerima.

Randy   : oh iya jadi inget, itu kan tadi yang kamu contohkan pembayarannya berarti lewat uang tunai kalau tidak dibebankan ke rekening kita kan. Nah, kok kemaren pamanku jual tanah ke orang dibayarnya pakai selembar kertas aja dan ada nominal uangnya disitu, kalo itu maksudnya bagaimana? Apa bisa membayar seperti itu? Terus nanti dapet uangnya bagaiman?

Riyan   : kalau itu sih aku tau, itu namanya cek, iya kan *gays?*

Anita   : yap, cek juga bisa digunakan sebagai alat pembayaran. Kalau pembayaran menggunakan cek berarti bank harus membayarkan kepada siapa saja yang membawa cek ke bank yang memelihara rekening nasabah untuk diuangkan sesuai dengan persyaratan yang telah ditetapkan, baik secara tunai maupun pemindahbukuan. Penguangan cek juga dapat dilakukan di bank yang bukan mengeluarkan cek tersebut.

Riyan   : kalau itu aku juga tau kan sudah pernah diajarkan dulu kan? Kalau tidak salah kalau diuangkan bukan di bank penerbit, maka prosesnya tidak dapat diambil pada saat itu juga, tetapi dipindahbukukan melalui proses kliring atau inkaso. Selain cek juga

ada bilyet giro yang merupakan surat perintah dari nasabah kepada bank untuk memelihara rekening giro nasabah tersebut, untuk memindahbukukan sejumlah uang dari rekening yang bersangkutan kepada pihak penerima yang disebutkan namanya atau nomor rekening pada bank yang sama atau bank lainnya, masih pada inget kan?

Randy : heheheh aku inget sekarang, tapi kliring dan inkaso itu apa sih? Ada yang tau?

Sinta : aku juga belum tau apa itu kliring dan inkaso, kamu tau tidak, Nita, Riyan?

(Nita dan Riyan saling pandang dan kompak mereka geleng kepala)

Anita : besok kita cari lagi aja apa itu kliring dan inkaso, sudah jam 14.30 ini, akum au pulang dulu, Randy, Riyan kalian ada eskul basket kan, kok belum siap-siap? Malah main disini terus huuu.

Randy : eh iya hampir lupa, ya udah yuk Yan siap-siap, kalian mau pulang juga kan? Oke deh sampai besok Kakak hahahhah..

Anita : iuhhh, Sinta kamu mau pulang bareng tidak?

(saat itu tiba-tida HP Sinta bordering, telephone dari ibu Sinta)

Anita : Handpone kamu bunyi itu Sin.

Sinta : oh iya, bentar ya Nit.

 (berbicara ditelephone)

Sinta   : Hallo Ibu, ada apa bu?

Ibu Sinta   : Hallo Sin, masih disekolah apa sudah pulang, boleh minta tolong jemput ibu di Bank Mandiri dekat pasar? Ayah sedang

                  pergi bertemu Pak Anton.

Sinta   : masih disekolah Bu, ini mau pulang, ya sudah nanti Sinta jemput Bu.

Ibu Sinta   : nanti Ibu tunggu depan bank ya, ini masih mengatri di bank. Ya sudah Sin.

Sinta   : Iya Bu.

                  (menutup telephone dan siap-siap pulang sambil mematikan laptop)

Anita   : Kenapa Sin? Jemput Ibu kamu ya?

Sinta   : iya ini Nit, maaf ya kamu jadi pulang sendiri. Ya sudah ya sampai besok.

Anita   : Never *Mind*. Yap, hati-hati Sin.

****

                  (sementara itu di Bank, setelah lama mengantri akhirnya tiba giliran Ibu Sinta)

Teller   : selamat siang, Bu.

Ibu Sinta   : selamat Siang. Saya ingin mentranfer uang ke Bank BRI.

Teller   : berapa Jumlahnya?

Ibu Sinta   : Rp. 500.000

Teller   : apakah anda ingin transfer biasa atau RTGS (*Real Time Gross Settlement*)?

Ibu Sinta   : Apa Bedanya?

Teller   : Transfer biasa akan tiba dalam 2-3 hari kerja, dan RTGS akan tiba sekitar 3 jam.

Ibu Sinta   : Bagaimana dengan biayanya?

Teller   : transfer biasa Rp. 5.000, dan RTGS Rp. 25.000

Ibu Sinta   : Transfer biasa saja.

Teller   : Terima kasih. Mohon isikan formulir ini terlebih dahulu.

Ibu Sinta   : terima kasih.

……………………….

Ibu Sinta   : ini formulirnya, Bu.

Teller   : terima kasih. Bisa saya hitung uangnya?

Ibu Sinta   : Baik, ini.

Teller   : terima kasih. Mohon tunggu sebentar…

Teller   : Bu, ini bukti Transfernya. Mohon disimpan dengan baik.

Ibu Sinta   : Terima kasih.

Teller   : terima kasih kembali.

                        (sementara itu Sinta sudah menuggu didepan Bank tersebut, Ibunya pun keluar)

Ibu Sinta   : Maaf ya Sinta, jadi menunggu lama.

Sinta   : baru juga sampai kok ini, ayok pulang, Bu.

****

(rumah keluarga Sinta yang tinggal bersama Ibu Sinta, Ayah Sinta, dan kaka Sinta yang bernama Andi)

Kira-kira jam 8 malam mereka duduk bersama di ruang keluarga.

Ibu Sinta   : Ayah mau dibuatkan the?

Ayah Sinta   : oh ya boleh bu.

Sinta   : ayah tadi ketemu Pak Anton, ada urusan apa emang Yah?

Mas Andi   : ihh kepo banget ini anak, ahhahah.

Sinta : biarin. Weee

Ayah Sinta : sudah-sudah. Tadi Pak Anton bayar tanah yang kemarin jadi dibeli itu. Tapi Pak Anton belum punya uang tunai, jadi bayarnya pakai cek.

Sinta : Pakai cek Yah? Jadi inget tadi disekolah Sinta sama teman-teman juga bahas itu. Terus kita juga bahas kliring sama inkaso, tapi kita belum tau apa itu kliring dan inkaso. Huftt.

Mas Andi : Tumben banget kamu bahas hal kaya begitu. Biasanya kan gosipin cowok atau K-pop, iya kan? Hahahah (ketawa sambil meledek)

Ayah Sinta : Tanya aja itu sama Mas Andi.

(ibu datang bawa teh dan menaruhnya dimeja depan Ayah kemudian Ibu ikut duduk juga)

Ibu Sinta : iya Mas Andi kan kuliah di jurusan Akuntansi pasti tau.

(Mas Andi dengan gaya sok keren, mencoba menerangkan apa itu kliring dan inkaso)

Mas Andi : ehemmm. Jadi begini, kliring itu jasa penyelesaian utang piutang antarbank dengan cara saling menyerahkan warkat-warkat yang akan dikliringkan di lembaga kliring. Misalnya, Ayah dapet cek, otomatis ayah mengungkan cek tersebut ke bank penerbit cek dong, kalau cek yang didapatkan Ayah itu banknya dekat dari sini, masalhnya, jika cek berada jauh dari lokasi

kita dan perlu waktu untuk menguangkannya, masalah lain jika bank yang mengeluarkan cek tersebut ternyata banyak, katakanlah dari lima bank dengan lokasi bank yang berbeda dan berjauhan. Di samping factor waktu kita juga perlu memperitmbangkan biaya untuk orang yang menagihkannya, belum lagi factor keamanan uang pada saat ditagihkan. Untuk mengatasi masalah diatas, bank menyediakan sarana penagihan yang kita kenal dengan nama jasa kliring.

Sinta   : terus cara kita mengungkannya bagaimana Mas?

Mas Andi   : cukup menyerahkan cek yang dimilikinya ke bank di mana nasabah memiliki rekening. Kemudian jika bank meganggap memenuhi syarat, maka bank akan melakukan kliring ke BI pada hari itu juga. Misalnya, Ayah memperoleh selembar cek yang ditandatangani oleh Pak Anton, cek tersebut diterbitkan oleh Bank Mandiri cabang Wates, Kulon Progo. Oleh Ayah cek tersebut diuangkan di BRI cabang Katamso dimana Ayah punya rekening. Dalam hal ini BRI cabang Katamso kemudian menagihkan cek tersebut ke lembaga kliring. Dan dilembaga kliring wakil dari Bank Mandiri cabang Wates, Kulon Progo sudah berada disana dan jika memenuhi syarat, maka cek tersebut dapat dicairkan.

Eits tapi tidak setiap jam bank melayani kegiatan kliring loh.

Sinta   : jadi ada jam-jam tertentu bank bisa melakukan kliring?

Mas Andi : *Yess*. Kalau sekarang sudah ada system online. Sistem online ini berlaku mulai pukul 08.00 WIB hingga 16.00 WIB, dengan penyelesaian tiap dua jam yaitu pukul 10.00 WIB, 12.00 WIB, 14.00 WIB, 16.00 WIB. Selain itu juga kliring hanya bisa dilakukan di satu wilayah kliring. Jadi lebih mudah bukan dengan adanya kliring?

Sinta : oh seperti itu. Terus tujuan kliring apa?

Mas Andi : iya, selain perhitungan penyelesaian utang piutang dapat dilaksanakan lebih mudah, aman, dan efisien. Tujuan lainnya yaitu untuk memajukan dan memperlancar lalu lintas pembayaran giral antar bank diseluruh Indonesia, dan sebagai salah satu pelayanan bank kepada nasabah masing-masingnya, terutama dalam hal keamanan dan biaya yang dikeluarkan.

Sinta : (nganguk-nganguk). Bukan hanya cek kan Mas warkat yang dapat dikliringkan oleh bank melalui lembaga kliring, sepertinya ada bilyet Giro, wesel bank, surat bukti penerimaan transfer dari luar kota dan lalu lintas giral/nota kontan.

Mas Andi : wehhh kok pinter Adekku ini hahahaha. Tapi ayah juga perlu hati-hati juga, kalau-kalau Ayah dapat cek dari orang yang jauh, dan pada saat diuangkan ceknya tidak bisa.

Ayah Sinta : iya Ayah juga tau.

Mas Andi : kadang ada yang ditolak juga kan kliringnya Yah.

Sinta : kok bisa ditolak kliringnya?

Ayah Sinta : iya kana da alasan-alasan tertentu jadi bisa saja terjadi penolakan kliring. Seperti asal cek salah, Tanggal cek atau BG belum jatuh tempo, Materai tidak ada atau tidak cukup sesuai dengan peraturan yang berlaku, Jumlah yang tertuis diangka dan huruf berbeda, Tanda tangan dan/atau cap perusahaan tidak sma dengan specimen (contoh tanda tangan) atau bisa juga tidak lengkap, coretan atau perubahan tidak ditandatangani, cek sudah kadaluwarsa, Resi belum kembali, artinya nasabah belum mengirim resi (bukti penerimaan cek) ke bank bahwa nasabah sudah menerima buku cek, bukan begitu Ndi?

Mas Andi : bener banget itu Yah, selain itu juga Endorsement cek tidak benar artinya pemindahtanganan antar nasabah dalam cek tidak benar atau tidak memenuhi syarat, Rekening sudah ditutup, Dibatalkan penarik, Rekening diblokir oleh pihak berwajib, Kondisi cek rusak atau tidak sempurna, dan alasan lainnya.

Sinta : oh iya Mas, lalu kalo proses kliring sudah selesai, selanjutnya kliring tersebut digunakan untuk apa? Apa hanya sampai menagihkan saja ke bank yang dituju atau bagaiman sih?

Mas Andi : *Nah*, setelah proses kliring berjalan selama sehari, pada sore harinya masing-masing bank membuat perhitungan kliring hari ini, perhitungan kliring dilakukan setiap hari, untuk mengetahui apakah bank tersebut menang kliring atau sebaliknya kalah kliring.

Sinta : maksudnya menang kliring dan kalah kliring itu bagaimana?

Mas Andi : jumlah tagihan warkat kliringnya melebihi pembayaran warkat kliringnya, sehingga terdapat saldo kemenangan, sebaliknya bagi bank yang kalah kliring justru pembayaran warkat kliringnya lebih besar dari penerimaan warkat kliringnya.

Sinta : lalu pengaruhnya kalau bank tersebut menang atau kalah kliring apa?

Mas Andi : Bagi bank yang menang kliring menunjukan prestasi bank tersebut dalam membina nasabah demikian pula sebaliknya. Bagi bank yang kalah kliring akan menutup sejumlah kekalahan kliring pada hari yang bersangkutan dan apabila tidk dapat ditutupi, maka bank yang kalah kliring tersebut dapat memperoleh pinjaman *call money* dari bank peserta kliring lain yang waktunya relative singkat.

Sinta : cara membayar pinjaman *call money* tersebut bagaimana?

Mas Andi : Pinjaman call money dibayar pada saat bank yang memberikan call money menagihkannya. Apabila pada saat jangka waktu yang telah ditentukan bank yang bersangkutan belum dapat membayar, maka pinjaman *call money* tersebut menjadi pinjaman biasa dan hal ini akan menyebabkan hilangnya kepercayaan bank yang memberikan fasilitas pinjaman *call money* tersebut termasuk bank yang memperoleh pinjaman *call money*.

Sinta : oh gitu. Tadi Mas Andi bilang kan kalau kliring Cuma dalam satu wilayah, nah kalo misalnya cek itu berasal dari luar wilayah, kliringnya bagaiman?

Mas Andi : itu bukan kliring lagi namanya, tapi inkaso. Inkaso juga merupakan proses penagihan warkat antar bank, bedanya dalam inkaso warkat yang ditagihkan harus berasal dari luar kota atau luar wilayah kliring atau dari luar negeri. Khusus untuk warkat yang berasal dari luar ngeri harus dilakukan oleh bank yang berstatus bank devisa. Meskipun diluar wilayah/luar kota, kita tidak perlu keluar kota untuk mencairkan cek tersebut.

Sinta : jadi misalkan Mas Andi berada diwilayah Yogayakarta memperoleh selembar cek yang diterbitkan oleh bank di kota Bandung, dan Mas Andi bisa mencairkannya di Yogyakarta melalui jasa inkaso?

Mas Andi : *That's right.* Jadi bank yang ada di Yogyakarta lah yang menagihkan ke bank di Bandung, penagihannya ini kita sebut sebagai inkaso dalam negeri. Begitu pula jika cek atau BG yang kit peroleh dan diterbitkan oleh bank di luar negeri, kemudian kita uangkan di Indonesia, maka proses penagihannya melalui inkaso luar negeri.

Lama waktu penagihan tergantung dari jarak yang akan ditagih. Biasanya berkisar antara tiga hari sampai satu bulan. Kepada nasabah dikenakan biaya inkaso yang besarnya tergantung dari jarak warkat yang ditagih.

Sinta : warkat yang diinkasokan juga sama? Bedanya hanya asal warkat tersebut saja, bukan? Kalau kliring berasal dari dalam kota sedangkan inkaso berasal dari luar kota atau luar negeri.

Mas Andi   : yap bener banget. Oh iya, proses penyelesaian inkaso yang dilakukan oleh bank dibagi kedalam dua bagian. (1) Inkaso berdokumen, dimana surat-surat yang diinkasokan disertai oleh dokumen yang mewakili surat/barang tersebut. (2) Inkaso tidak berdokumen, surat yang diinkasokan tidak diwakili dokumen yang mewakili surat/barang tersebut.

Penyelesaian inkaso ke luar kota/luar negeri merupakan penagihan warkat ke luar kota/luar negeri dan merupakan proses inkaso ke luar, sedangkan penerimaan warkat dari luar kota/luar negeri merupakan inkaso masuk dari luar kota/luar negeri.

Sinta   : Mas Andi, kalau misalnya suatu bank tidak mempunyai cabang diluar kota bagaimana?

Mas Andi   : *Good Question*. Jika tidak memiliki cabang diluar kota maka inkaso keluar dapat dilakukan melalui bank koresponden.

Sinta   : maksudnya seperti apa Mas?

Mas Andi   : misalkan nasabah Bank A Yogyakarta bernama Anton telah menjual barang elektronik kepada Nisa nasabah Bank B Surabaya. Misalkan Bank A Yogyakarta tidak mempunyai cabang di Surabaya, maka Bank A Yogyakarta bisa meminta bantuan ke Ban C Yogyakarta sebagai bank koresponden yang memiliki cabang di Surabaya.

Sinta   : oh jadi begitu.

Eh, tapi dari penjelasan Mas Andi itu semua tadi, aku bisa simpulkan ternyata banyak juga ya keuntungan yang diperoleh dari jasa-jasa yang diberikan oleh bank. Keuntungan inkaso misalnya bisa menghemat biaya, menghemat waktu dan juga menghindari risiko kehilangan. Sip deh pokoknya!

Mas Andi : wesss, jadi tertarik untuk mempelajari mengenai perbankan lebih lanjut, kan?

Sinta : Aku sih *Yess!* Hahahahaha

(Ibu Sinta dan Ayah Sinta yang sedari tadi mendengarkan akhirnya angakat bicara)

Ibu Sinta : Sudah-sudah, dilanjutkan lagi kapan-kapan bahasnya, sekarang tidur dulu, sudah larut malam ini, besok masih harus sekolah loh, nanti kesiangan bangun lohh.

Mas Andi : iya ini juga sudah selesai kok Bu bahasnya, tidur sana Sin, tanya terus nanti kamu huuu.

Sinta : iya iya iya. Ya sudah Sinta tidur dulu (sambil jalan ke kamar Sinta dan akhirnya tertidur dimalam penuh bintang)

The End…

Storyboard Digital Comic

```
┌──────────────────────────────────────┐
│  ┌──────────────────┐                 │
│  │        1         │                 │
│  └──────────────────┘                 │
│                                        │
│   ┌────┐  ┌────┐  ┌────┐  ┌────┐       │
│   │ 2  │  │ 3  │  │ 4  │  │ 5  │       │
│   └────┘  └────┘  └────┘  └────┘       │
│                                        │
│   ┌────┐  ┌────┐                       │
│   │ 6  │  │ 7  │                       │
│   └────┘  └────┘                       │
└──────────────────────────────────────┘
```

Description:
1. Comic Name
2. Comic Menu
3. Basic Competences Menu
4. Summery Menu
5. Question Menu
6. Help Menu
7. Exit Menu

```
┌──────────────────────────────────────┐
│  ┌───────────────────────┐ ┌────┐     │
│  │                       │ │ 12 │     │
│  │                      │9│ └────┘     │
│  │          8            │ │          │
│  │                       │ │          │
│  │                       │ │          │
│  └───────────────────────┘ │          │
│               (10)  (11)              │
└──────────────────────────────────────┘
```

Description:
8. Comic Picture
9. Scroll Bar
10. Back Button
11. Next Button
12. Main Menu

Description:
13. Basic Competences
14. Learning Objective
15. Main Menu

Description:
16. Summery
17. Scroll Bar
18. Main Menu

Description:
19. Question Menu
20. Entry Name
21. Start Quiz Button
22. Main Menu Button

Description:
23. User name which had been enter on Entry name before
24. Score
25. Main Menu button

28

26

27

Description:
26. Information about this media
27. Scroll Bar
28. Main menu button

29

30

31

Description:

29. Question "Are You Sure want to exit?"

30. Yes button

31. Main Menu

Manual Comic

Anita

Ayah Sinta

Ibu Sinta

Andi (kakak Sinta)

Teller Bank M
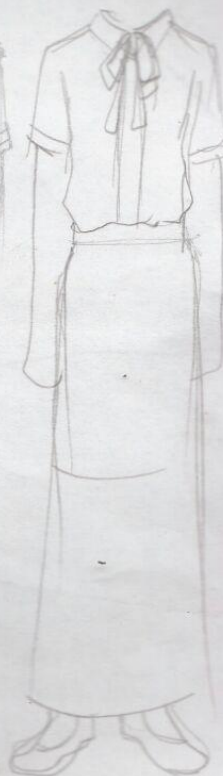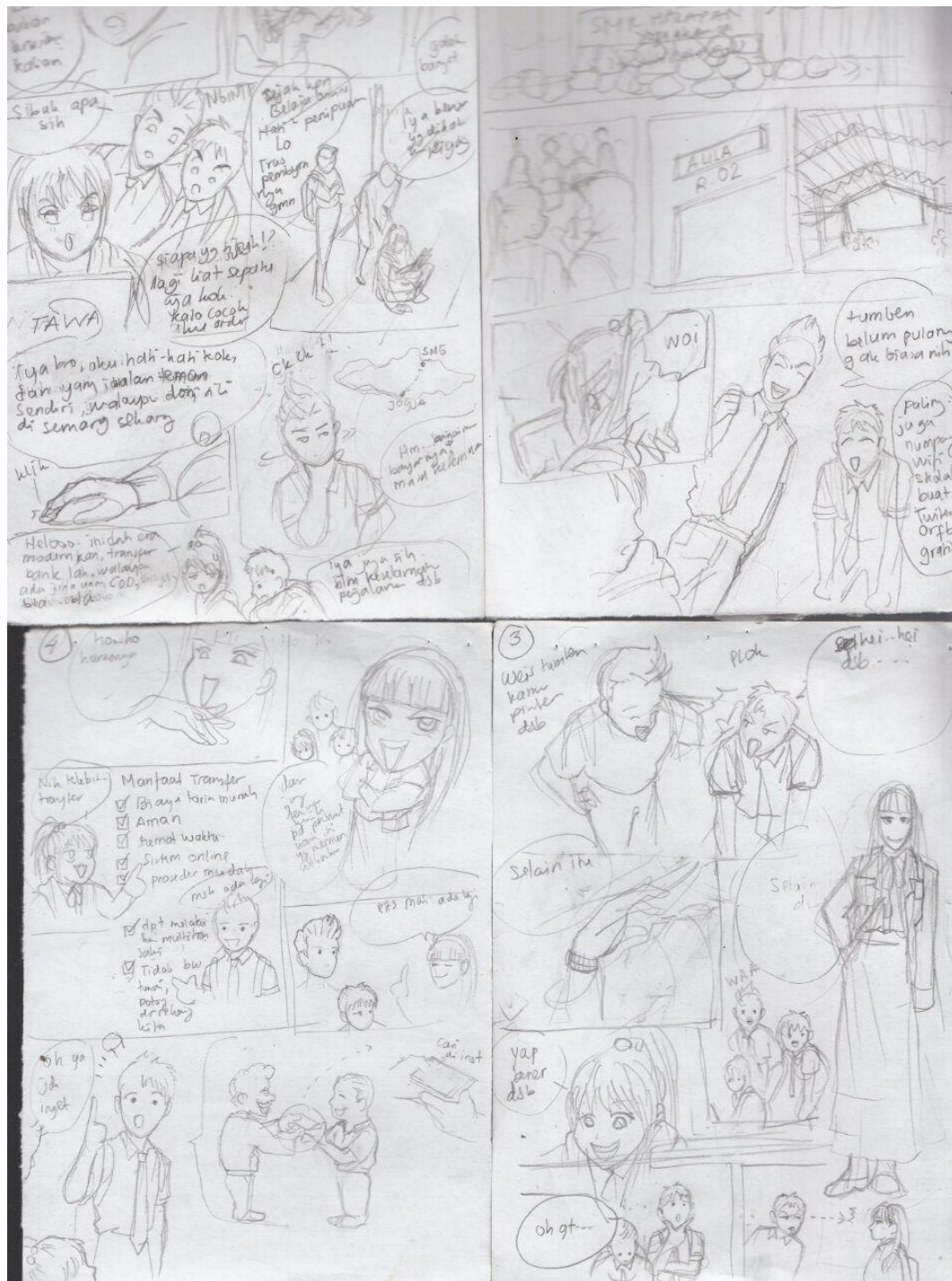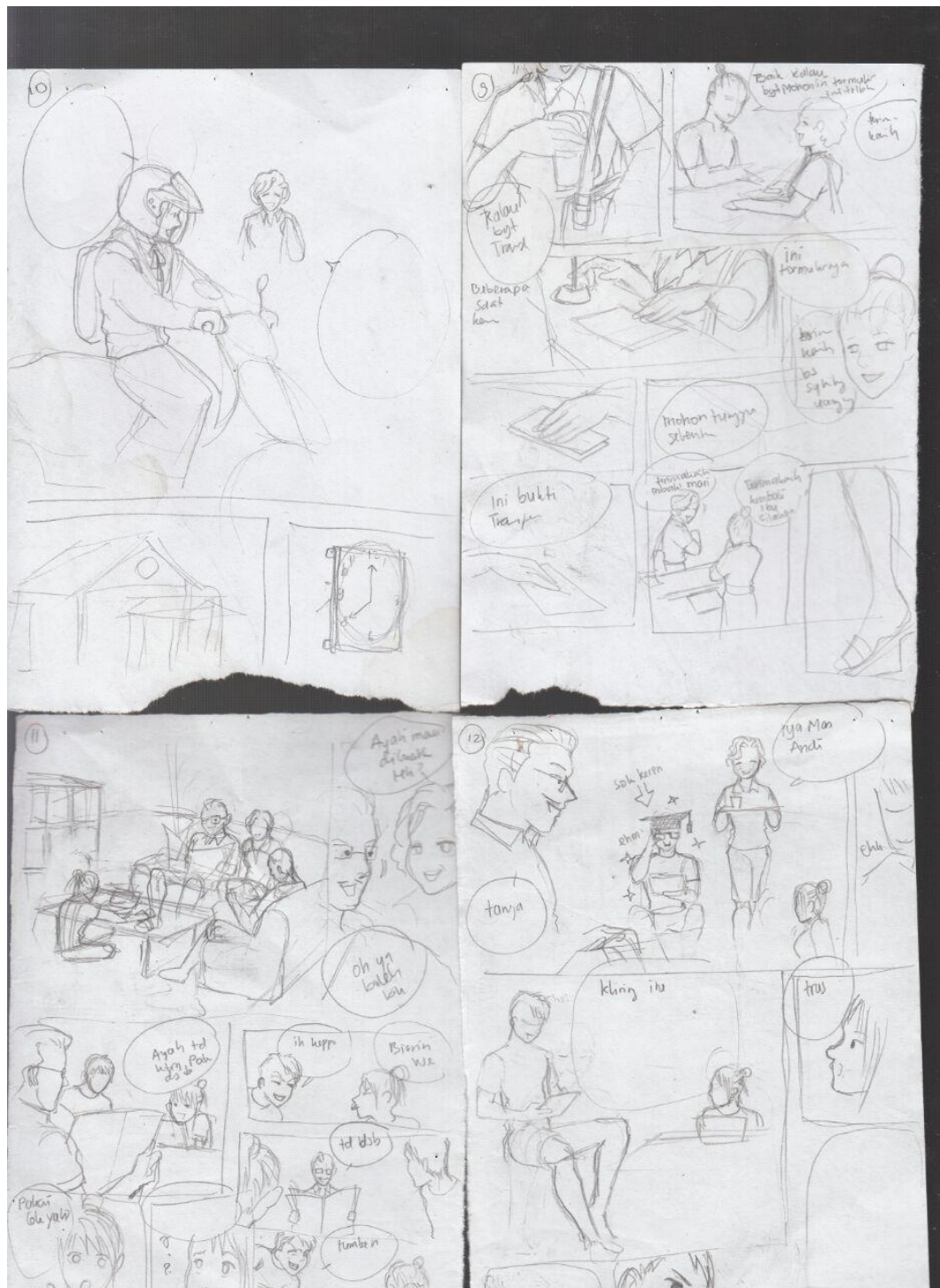
KOMPETENSI INTI DAN KOMPETENSI DASAR
SEKOLAH MENENGAH KEJURUAN (SMK)

BIDANG KEAHLIAN **: BISNIS DAN MANAJEMEN**
PROGRAM KEAHLIAN **: KEUANGAN**
PAKET KEAHLIAN **: AKUNTANSI**

KELOMPOK **: C2 (DASAR PROGRAM KEAHLIAN)**
MATA PELAJARAN **: DASAR-DASAR PERBANKAN**
KELAS **: X**

KOMPETENSI INTI	KOMPETENSI DASAR
1. Menghayati dan mengamalkan ajaran agama yang dianutnya	1.1. Mensyukuri karunia Tuhan Yang Maha Esa, atas pemberian amanah untuk mengelola administrasi keuangan entitas. 1.2. Mengamalkan ajaran agama dalam memanfaatkan ilmu pengetahuan dan teknologi untuk menghasilkan informasi keuangan yang mudah dipahami, relevan, andal, dan dapat diperbandingkan
2. Menghayati dan Mengamalkan perilaku jujur, disiplin, tanggungjawab, peduli (gotong royong, kerjasama, toleran, damai), santun, responsif dan pro-aktif dan menunjukan sikap sebagai bagian dari solusi atas berbagai permasalahan dalam berinteraksi secara efektif dengan lingkungan sosial dan alam serta dalam menempatkan diri sebagai cerminan bangsa dalam pergaulan dunia.	2.1. Memiliki motivasi internal dan menunjukkan rasa ingin tahu dalam menemukan dan memahami pengetahuan dasar-dasar perbankan. 2.2. Menunjukkan perilaku jujur, disiplin, tanggungjawab, santun, responsif dan pro-aktif dalam berinteraksi secara efektif dalam lingkungan sosial sesuai dengan prinsip etika profesi bidang perbankan. 2.3. Menghargai kerja individu dan kelompok serta mempunyai kepedulian yang tinggi dalam menjaga keselarasan lingkungan sosial, lingkungan kerja dan alam.
3. Memahami dan menerapkan pengetahuan faktual, konseptual, dan prosedural	3.1. Menjelaskan pengertian, sejarah dan jenis-jenis bank 3.2. Menjelaskan kegiatan-kegiatan bank

berdasarkan rasa ingin tahunya tentang ilmu pengetahuan, teknologi, seni, budaya, dan humaniora dalam wawasan kemanusiaan, kebangsaan, kenegaraan, dan peradaban terkait penyebab fenomena dan kejadian dalam bidang kerja yang spesifik untuk memecahkan masalah.	3.3. Menjelaskan badan hukum dan kerahasiaan bank 3.4. Menjelaskan sumber-sumber dana bank 3.5. Menjelaskan simpanan giro 3.6. Menjelaskan simpanan tabungan 3.7. Menjelaskan simpanan deposito 3.8. Menjelaskan pengertian, unsur-unsur , tujuan, fungsi, dan jenis-jenis kredit 3.9. Menjelaskan pengertian, penyebab, penggolongan, dan penyelesaian kredit macet 3.10. Menjelaskan jaminan, prinsip-prinsip dan aspek-aspek penilaian dan prosedur pemberian kredit 3.11. Menjelaskan pengertian, faktor-faktor yang mempengaruhi dan penentuan bunga kredit 3.12. Menjelaskan pengertian dan keuntungan transfer, kliring dan inkaso 3.13. Menjelaskan pengertian dan keuntungan safe deposit box, bank notes, dan travellers cheque 3.14. Menjelaskan pengertian, sistem kerja, jenis-jenis, persyaratan, keuntungan dan kerugian kartu kredit 3.15. Menjelaskan pengertian, jenis-jenis dan proses penyelesaian letter of credit 3.16. Menjelaskan pengertian, tujuan, jenis-jenis dan proses bank garansi 3.17. Menjelaskan pengertian, tujuan, dan tugas bank Indonesia 3.18. Menjelaskan pengertian, sejarah, dan produk bank syariah
4. Mengolah, menalar, dan menyaji dalam ranah konkret dan ranah abstrak terkait dengan pengembangan dari yang dipelajarinya di sekolah secara mandiri, dan mampu melaksanakan tugas spesifik	4.1. Mengidentifikasi jenis-jenis bank (dilihat dari fungsi, kepemilikan, status, cara menentukan harga); Mengidentifikasi jenis-jenis kantor bank (pusat, cabang penuh, cabang pembantu, kantor kas) 4.2. Mengidentifikasi kegiatan-kegiatan bank (bank umum, BPR, Bank campuran dan bank asing) 4.3. Mengidentifikasi kerahasiaan bank

di bawah pengawasan langsung.	4.4. Mengidentifikasi sumber-sumber dana bank (internal, masyarakat, lembaga lainnya) 4.5. Menghitung jasa giro, Mengisi cek dan bilyet giro 4.6. Menghitung bunga tabungan 4.7. Menghitung jasa bunga deposito 4.8. Mengidentifikasi jenis-jenis kredit 4.9. Mengidentifikasi penyebab kredit macet 4.10. Mengevaluasi prinsip-prinsip dan prosedur pemberian kredit 4.11. Menghitung pembebanan bunga kredit 4.12. Mengidentifikasi transaksi transfer, kliring dan inkaso 4.13. Mengidentifikasi safe deposit box, bank notes, dan travellers cheque 4.14. Mengidentifikasi jenis-jenis kartu kredit 4.15. Mengidentifikasi proses penyelesaian letter of credit 4.16. Mengidentifikasi proses bank garansi 4.17. Mengidentifikasi tugas bank Indonesia 4.18. Mengidentifikasi produk bank syariah

Question

1. Pemindahan uang dari rekening yang satu ke rekening yang lain dengan berbagai tujuan adalah…
   a. Transfer
   b. Kliring
   c. Inkaso
   d. Bank draft
   e. Bank garansi

2. Tn. Andi, nasabah Bank Mandiri Yogyakarta mentransfer dana sejumlah Rp. 5.000.000,00 kepada Anisa yang merupakan nasabah Bank Mandiri Surabaya. Contoh tersebut merupakan contoh..
   a. Transfer masuk
   b. Transfer keluar
   c. Transfer luar kota
   d. Transfer dalam kota
   e. Transfer satu wilayah

3. Ahmad, nasabah Bank Mandiri Yogyakarta cabang bulak sumur mentransfer dana sejumlah Rp. 5.000.000,00 kepada Anisa yang merupakan nasabah Bank Mandiri Yogyakarta cabang colombo. Contoh tersebut merupakan contoh..
   a. Transfer masuk
   b. Transfer keluar
   c. Transfer luar kota
   d. Transfer dalam kota
   e. Transfer satu wilayah

4. Berikut ini bukan merupakan keuntungan transfer bagi nasabah adalah…
   a. Memperoleh dana *cash*
   b. Biaya pengiriman murah
   c. Menghemat waktu
   d. Prosedur pengiriman mudah
   e. Dapat mengirim ke berbagai tempat tujuan

5. Nisa nasabah Bank ABC Semarang membeli barang kepada Amin nasabah Bank XYZ senilai Rp. 50.000.000. Sdr. Nisa membayarnya dengan cek Bank ABC Semarang, merupakan contoh transaksi….

   a. Transfer

   b. Kliring

   c. Inkaso

   d. Bank draft

   e. Bank garansi

6. Sarana atau cara perhitungan utang piutang dalam bentuk surat-surat berharga atau surat dagang dari suatu bank peserta yang diselenggarakan oleh Bank Indonesia atau pihak lain yang ditunjuk, merupakan pengertian dari…

   a. Transfer

   b. Kliring

   c. Inkaso

   d. Bank draft

   e. Bank garansi

7. Kliring lokal dalam pelaksanaan perhitungan dan pembuatan bilyet saldo kliring yang didasarkan pada data keuangan elektronik disertai penyampaian warkat surat berharga disebut...

   a. Kliring manual

   b. Kliring elektronik

   c. Kliring otomatik

   d. Kliring elektrik

   e. Kliring otomatis

8. Berikut ini merupakan warkat-warkat yang dapat dikliringkan, kecuali…

   a. Cek

   b. Bilyet Giro

   c. Wesel bank

   d. Cek Wisata

   e. Nota Kredit

9. Apa yang dimaksud dengan cek atau BG belum jatuh tempo…

a. tanggalnya diatas tanggal hari ini

b. tanggalnya sebelum tanggal hari ini

c. tanggalnya sama dengan tanggal hari ini

d. tangganya sudah kadaluarsa

e. tanggalnya sudah jatuh tempo

10. Bank yang bersangkutan pada akhir masa kliring memiliki tagihan keluar (kliring keluar) lebih besar dari tagihan yang masuk (kliring masuk)…

a. Menang kliring

b. Kalah kliring

c. Devisit kliring

d. Surplus kliring

e. Utang kliring

11. Bank yang perhitungan kliringnya mengalami defisit akibat kewajibannya dalam kliring lebih besar dibandingkan dengan tagihannya dalam kliring…

a. Menang kliring

b. Kalah kliring

c. Devisit kliring

d. Surplus kliring

e. Utang kliring

12. Bank ABC mengalami kalah kliring dan tidak mampu untuk menutupi sejumlah kekalahan kliring yang terjadi pada hari yang bersangkutan, maka Bank ABC dapat memperoleh pinjaman dari bank peserta kliring lain yaitu berupa…

a. Pinjaman bank

b. Bank Draft

c. Bank Garansi

d. Pinjaman *call Money*

e. Pinjaman jangka panjang

13. Proses penagihan warkat antar bank dan warkat yang ditagihkan harus berasal dari luar kota atau luar wilayah kliring atau dari luar negeri merupakan…

a. Transfer

b. Kliring

    c. Inkaso

    d. Bank draft

    e. Bank garansi

14. Proses penyelesaian inkaso yang dilakukan oleh bank dibagi kedalam dua bagian, yaitu

    a. Inkaso dalam negeri dan inkaso luar negeri

    b. Inkaso Masuk dan Inkaso keluar

    c. Inkaso otomatis dan inkaso manual

    d. Inkaso berdokumen dan Inkaso tidak berdokumen

    e. Inkaso satu wilayah dan inkaso luar wilayah

15. Cek dan bilyet giro merupakan dokumen yang harus dilampirkan dalam kegiatan....

    a. Transfer

    b. Kliring

    c. Inkaso

    d. Bank draft

    e. Bank garansi

16. Surat yang diinkasokan tidak diwakili dokumen yang mewakili surat/barang tersebut…

    a. Warkat Inkaso

    b. Inkaso Masuk

    c. Inkaso Keluar

    d. Inkaso berdokumen

    e. Inkaso tidak berdokumen

17. Penyelesaian inkaso ke luar kota/luar negeri merupakan penagihan warkat ke luar kota/luar negeri dan merupakan …

    a. Inkaso Masuk

    b. Inkaso Keluar

    c. Transfer Keluar

    d. Transfer Masuk

    e. Kliring

18. Penyelesaian inkaso ke luar kota/luar negeri merupakan penerimaan warkat dari luar kota/luar negeri merupakan…

   a. Inkaso Masuk

   b. Inkaso Keluar

   c. Transfer Keluar

   d. Transfer Masuk

   e. Kliring

19. Bank A Yogyakarta bernama Anton telah menjual barang elektronik kepada Nisa nasabah Bank B Surabaya. Misalkan Bank A Yogyakarta tidak mempunyai cabang di Surabaya, maka Bank A Yogyakarta bisa meminta bantuan ke Ban C Yogyakarta yang memiliki cabang di Surabaya, dalam hal ini Bank C Yogyakarta merupakan….

   a. Bank Perantara

   b. Bank Pembantu

   c. Bank Koresponden

   d. Bank Draf

   e. Bank Garansi

20. Perhatikan pernyataan dibawah ini!

   1) Memperoleh dana cash

   2) Menghemat biaya

   3) Menyelesaikan utang piutang

   4) Menghemat waktu

   5) Menghindari risiko kehilangan

   Dari pernyataan tersebut, manakah yang merupakan keuntungan inkaso…

   a. 1, 2, dan 3

   b. 2, 3, dan 4

   c. 2, 3, dan 5

   d. 1, 2, dan 5

   e. 2, 4, dan 5

Answer Key

1. A.
2. C
3. D
4. A
5. B
6. B
7. E
8. D
9. A
10. A
11. B
12. D
13. C
14. D
15. C
16. E
17. B
18. A
19. C
20. E

APPENDIX 5

INSTRUMENT TEST

a. Validity test and reliability test of motivation questioner before using media
b. Validity test and reliability test of motivation questioner after using media

A. Result Data Test Instrument before Using Digital Comic

Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Total
1	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80
2	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	3	5	4	4	4	81
3	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	5	4	4	82
4	4	4	4	4	4	4	4	4	4	4	5	4	4	4	4	4	4	5	4	4	82
5	4	5	4	4	4	4	4	4	4	3	5	4	4	4	4	4	4	5	4	4	82
6	4	4	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	79
7	5	5	5	5	4	5	5	5	4	3	5	4	5	5	5	5	5	5	5	5	95
8	5	5	5	5	4	5	3	4	5	4	5	3	3	5	5	5	4	5	5	5	90
9	5	5	5	5	4	5	5	5	5	5	5	5	4	5	3	5	5	5	5	5	96
10	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80
11	4	4	5	5	4	4	5	4	5	5	3	5	4	4	5	5	3	3	5	5	87
12	4	4	4	5	4	4	5	4	5	4	5	5	4	4	5	5	4	5	5	5	90
13	5	5	4	5	4	4	5	4	5	5	4	5	4	4	5	5	4	4	5	5	91
14	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	79
15	4	4	3	3	3	4	3	3	3	3	4	3	3	3	3	4	5	4	3	4	69
16	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	4	5	5	5	3	96
17	4	4	3	4	4	4	5	4	3	3	4	4	3	4	3	5	3	3	3	5	75
18	5	5	4	4	4	4	3	4	4	4	4	4	4	4	4	5	4	4	4	4	82
19	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	3	79
20	4	4	5	5	5	5	4	5	3	4	4	5	5	5	3	4	5	3	3	4	85
21	5	5	4	4	3	3	4	3	4	3	4	4	4	3	4	4	3	3	3	3	73
22	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80
23	5	5	3	3	4	4	4	4	4	4	4	3	3	4	4	3	4	4	4	4	77
24	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80
25	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80
26	4	4	4	4	4	4	4	4	3	5	3	4	4	4	3	4	4	3	3	3	75
27	4	4	4	4	4	4	3	4	4	4	3	4	4	4	4	4	4	4	4	4	78
28	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80
29	5	5	4	4	5	5	3	5	3	5	4	4	4	5	3	4	4	3	3	3	81
30	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80

1. **Validity Test before Using Digital Comic Media**

Item	r count	r table	Description
Item 1	0, 471	0, 361	VALID
Item 2	0, 434	0, 361	VALID
Item 3	0, 783	0, 361	VALID
Item 4	0, 870	0, 361	VALID
Item 5	0, 481	0, 361	VALID
Item 6	0, 676	0, 361	VALID
Item 7	0, 540	0, 361	VALID
Item 8	0, 706	0, 361	VALID
Item 9	0, 702	0, 361	VALID
Item 10	0, 426	0, 361	VALID
Item 11	0, 446	0, 361	VALID
Item 12	0, 600	0, 361	VALID
Item 13	0, 505	0, 361	VALID
Item 14	0, 750	0, 361	VALID
Item 15	0, 555	0, 361	VALID
Item 16	0, 526	0, 361	VALID
Item 17	0, 389	0, 361	VALID
Item 18	0, 553	0, 361	VALID
Item 19	0, 824	0, 361	VALID
Item 20	0, 462	0, 361	VALID

Description: Item was called valid if r count are more than r table that is 0, 361.

2. **Reliability Test**

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. List wise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.896	20

Coefficient Alpha had 0, 896, therefore students' motivation instrument before using digital comic was declared as "Very Strong" on reliability level.

B. Result Data Test Instrument After Using Digital Comic

Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Total
1	5	5	5	5	4	4	5	5	5	4	4	4	5	4	4	4	4	4	4	4	88
2	5	5	5	5	5	4	5	5	5	4	5	5	5	5	4	3	4	4	4	4	91
3	4	4	5	4	4	4	4	4	5	4	4	4	5	4	4	4	4	4	4	4	83
4	4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	81
5	4	4	4	5	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	82
6	5	4	4	5	4	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	83
7	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	99
8	5	4	5	5	5	5	5	5	5	5	4	4	5	5	5	5	5	5	5	5	97
9	5	4	5	5	5	5	5	4	5	5	4	4	5	5	5	5	5	5	5	5	96
10	4	5	4	4	4	4	4	5	4	4	4	5	4	4	4	4	4	4	4	4	83
11	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	5	5	5	99
12	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	4	5	5	99
13	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5	5	4	5	5	98
14	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	3	4	3	79
15	4	4	4	4	5	5	4	4	4	4	4	4	4	4	3	4	4	4	3	4	80
16	5	4	4	5	4	5	4	4	4	5	4	4	4	4	5	4	4	3	5	3	84
17	4	5	5	4	4	5	5	5	5	4	5	5	5	5	3	5	4	4	4	4	90
18	5	5	5	5	5	5	5	5	5	4	5	5	5	5	4	5	5	5	5	5	98
19	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	4	5	5	4	5	84
20	5	4	5	5	4	5	4	4	5	3	4	5	4	4	3	4	4	4	3	4	83
21	4	5	5	4	5	4	4	5	5	4	4	4	4	4	4	4	5	3	4	3	84
22	5	4	4	5	4	4	4	4	4	5	4	4	4	4	4	4	4	4	4	4	83
23	5	5	3	5	4	4	3	5	5	5	5	5	3	5	4	3	4	4	4	4	85
24	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80
25	4	5	4	4	4	4	4	5	4	4	5	5	4	4	4	4	4	4	4	4	84
26	5	4	4	5	5	4	4	4	4	3	4	4	4	4	3	4	5	5	3	5	83
27	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80
28	5	4	4	5	4	5	4	4	4	5	4	5	4	5	5	4	4	4	4	4	87
29	5	4	4	5	5	4	4	5	4	3	4	4	4	4	5	4	4	5	3	3	83
30	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	80

1. **Validity Test**

Item	r count	r table	Description
Item 1	0, 594	0, 361	VALID
Item 2	0, 563	0, 361	VALID
Item 3	0, 695	0, 361	VALID
Item 4	0, 551	0, 361	VALID
Item 5	0, 536	0, 361	VALID
Item 6	0, 576	0, 361	VALID
Item 7	0, 832	0, 361	VALID
Item 8	0, 456	0, 361	VALID
Item 9	0, 735	0, 361	VALID
Item 10	0, 564	0, 361	VALID
Item 11	0, 663	0, 361	VALID
Item 12	0, 543	0, 361	VALID
Item 13	0, 779	0, 361	VALID
Item 14	0, 860	0, 361	VALID
Item 15	0, 478	0, 361	VALID
Item 16	0, 722	0, 361	VALID
Item 17	0, 719	0, 361	VALID
Item 18	0, 402	0, 361	VALID
Item 19	0, 751	0, 361	VALID
Item 20	0, 691	0, 361	VALID

Description: Item was called valid if r count are more than r table that is 0, 361.

2. **Reliability Test**

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded[a]	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.921	20

Coefficient Alpha had 0, 921, therefore students' motivation instrument before using digital comic was declared as "Very Strong" on reliability level.

APPENDIX 6

DOCUMENTATION AND DESCRIPTION LETTER

a. Documentation
b. Description Letter

DOCUMENTATION

Figure 25. Teacher was teaching in class using digital media

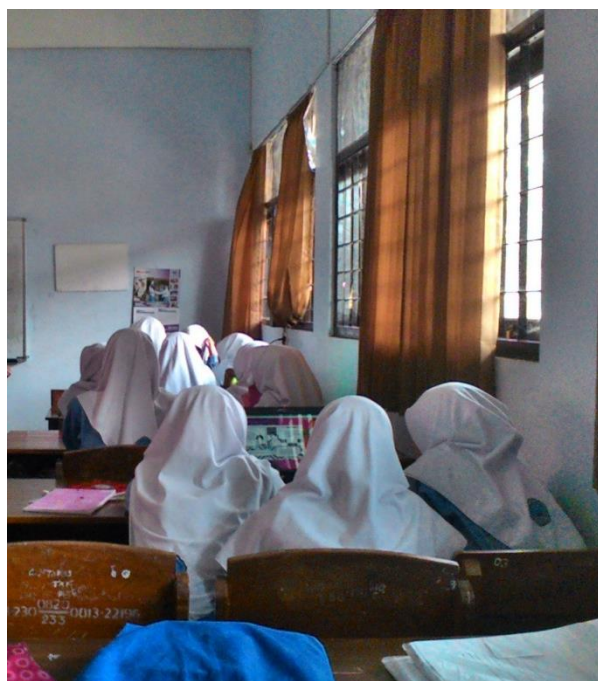Figure 26. Student was using digital media in class

Figure 27. Student was filling questioner

PEMERINTAH KABUPATEN BANTUL
BADAN PERENCANAAN PEMBANGUNAN DAERAH
(B A P P E D A)

SURAT KETERANGAN IZIN

Pembinaan disampaikan kepada Yth.
1. Bupati Kab. Bantul (sebagai laporan)
2. Kantor Kesatuan Bangsa dan Politik Kab. Bantul
3. Ka. Dinas Pendidikan Menengah dan Non Formal Kab. Bantul
4. Ka. SMK Negeri 1 Bantul
5. Dekan Fakultas Ekonomi UNY
6. Yang Bersangkutan (Pemohon)