

**DEVELOPMENT OF INTERACTIVE LEARNING MEDIA LECTORA
INSPIRE ON BASIC BANKING SUBJECT TO IMPROVE STUDENT'S
LEARNING INTEREST OF CLASS X AKL IN SMK NEGERI 1 TEMPEL**

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



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**ACCOUNTING EDUCATION STUDY PROGRAM
ACCOUNTING EDUCATION DEPARTMENT
FACULTY OF ECONOMICS
YOGYAKARTA STATE UNIVERSITY
2019**

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VALIDATION

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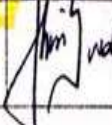
DEVELOPMENT OF INTERACTIVE LEARNING MEDIA *LECTORA INSPIRE* ON BASIC BANKING SUBJECT TO IMPROVE STUDENT'S LEARNING INTEREST OF CLASS X AKL IN SMK NEGERI 1 TEMPEL.

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Hereby declare that this undergraduate thesis is my own original work. According to my knowledge, there is no work or opinion written or published by others, except as reference or citation by following the prevalent procedure or scientific writing.

Yogyakarta, 8 May 2019
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MOTTO

“ Verily, after a difficulty there is ease ”

(QS. Al Insyirah: 5-6)

“Your success is only limited by your own imagination and your hard work”
(Mark Hughes)

DEDICATIONS

This simple work is dedicated to:

My Beloved Parents

Hartoyo and Sri Lestari

My Beloved Brother

Eko Walgiyanto and Didik Prayogo

(Thank you for loving and supporting me)

**DEVELOPMENT OF INTERACTIVE LEARNING MEDIA *LECTORA
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ABSTRACT

This research aims to develop interactive learning media with *Lectora Inspire* for the students of grade X AKL SMK Negeri 1 Tempel on Basic Banking subjects with the competence of saving.

The research used the Research and Development with the ADDIE model, consisted of Analysis, Design, Development, Implementation, and Evaluation. Interactive learning media was developed using *Lectora Inspire* software. The feasibility of learning media was assessed by material experts, media experts, and learning practitioners or teachers. In the field trials, there were 30 students of class X AKL 2. The measurement of a student's learning interest was conducted using a questionnaire after using the learning media. Data obtained from the questionnaires were analyzed by the approach of descriptive qualitative and quantitative.

The results show that the feasibility of interactive learning media on Basic Banking subjects by material expert in strongly feasible category (average score of 4,26), by media experts in strongly feasible category (average score of 4,36), by teacher in strongly feasible (average score of 4.33), and by students in feasible category (average score of 4.07). Therefore, the interactive learning media developed is strongly feasible to be used as learning media for students. The student's learning interest before and after the use of interactive learning media has increased by 8% from 64% to 72%. On the paired sample t-test obtained t_{count} -5.213 with sig 0.000 showed significant learning interest's improvement. Therefore, it can be conclude that interactive learning media is able to increase student's learning interest.

Keywords: Interactive Learning Media, *Lectora Inspire*, Learning Interest

**PENGEMBANGAN MEDIA PEMBELAJARAN INTERAKTIF LECTORA
INSPIRE PADA MATA PELAJARAN DASAR-DASAR PERBANKAN
UNTUK MENINGKATKAN MINAT BELAJAR SISWA
KELAS X AKL SMK N 1 TEMPEL**

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ABSTRAK

Penelitian ini bertujuan untuk mengembangkan media pembelajaran interaktif dengan Lectora Inspire untuk siswa kelas X AKL SMK Negeri 1 Tempel dengan kompetensi simpanan tabungan pada mata pelajaran Dasar-Dasar Perbankan.

Penelitian menggunakan metode penelitian dan pengembang dengan model ADDIE, yaitu Analysis, Design, Development, Implementation, dan Evaluation. Media pembelajaran interaktif dikembangkan menggunakan software Lectora Inspire. Media pembelajaran dinilai kelayakannya oleh ahli materi, ahli media, praktisi pembelajaran atau guru, dan 30 siswa kelas X AKL 2 sebagai uji coba lapangan. Pengukuran minat belajar siswa dilakukan menggunakan angket pada kelas X AKL 2 sebagai uji coba lapangan setelah menggunakan media pembelajaran. Data yang diperoleh dari angket dianalisis secara deskriptif kualitatif dan kuantitatif.

Hasil penelitian menunjukkan bahwa kelayakan media pembelajaran interaktif pada mata pelajaran Dasar-Dasar Perbankan oleh ahli materi yaitu dalam kategori sangat layak (skor rata-rata 4,26), oleh ahli media yaitu dalam kategori sangat layak (skor rata-rata 4,36), oleh guru dalam kategori sangat layak (skor rata-rata 4,33), dan oleh siswa dalam kategori layak (skor rata-rata 4,07). Oleh karena itu, media pembelajaran interaktif yang dikembangkan sangat layak digunakan sebagai media pembelajaran untuk siswa. Minat belajar siswa sebelum dan sesudah penggunaan media mengalami peningkatan sebesar 8% dari 64% menjadi 72%. Pada paired sample t-test didapat t hitung -5,213 dengan sig. 0,000 yang menunjukkan signifikansinya peningkatan minat. Dengan demikian, dapat disimpulkan bahwa media pembelajaran interaktif yang dikembangkan dapat meningkatkan minat belajar siswa.

Kata Kunci: Media Pembelajaran Interaktif, Lectora Inspire, Minat Belajar.

FOREWORD

First of all, I would like to thank Allah SWT the Almighty that has given me blessing, mercy, and guidance so this undergraduate thesis entitled “Development of Interactive Learning Media Lectora Inspire On Basic Banking Subject To Improve Student’s Learning Interest of Class X AKL In SMK Negeri 1 Tempel ” can be finished. I realize that it would not have been possible without the support of many people. Therefore, I would like to express my deepest gratitude to the following:

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The researcher hopes that their kindness gets a better reward by Allah SWT. Finally, researcher hope that this work will be useful for the readers.

Yogyakarta, 8 May 2019

Writer,



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CHAPTER I INTRODUCTION

A. Background

Education is the most important factor in human character building. It is also one of instruments in forming people either to be good or bad. Therefore, the government is very serious about education because a good education system will support the quality of future generation especially on their adaptability skills. Education based on UU No.20 Tahun 2003 is:

"Usaha sadar dan terencana untuk mewujudkan suasana belajar dan proses pembelajaran agar peserta didik secara aktif mengembangkan potensi dirinya untuk memiliki kekuatan spiritual keagamaan, pengendalian diri, kepribadian, kecerdasan, akhlak mulia, serta keterampilan yang diperlukan dirinya, masyarakat, bangsa dan Negara."

We need to know that the curriculum in UU No.20 Tahun 2003 is a set of plans and arrangements concerning the objectives, content, and materials as well as how to use it as a guide for learning activities to achieve the education goals. In curriculum 2013, the learning process is designed in a simple and attractive method to enhance student's learning interest. The student's learning interest is an essential point in the fruitfulness of learning. Students who have a high interest in learning will be able to follow the learning process well. The teachers are also need to be more creative in developing the lesson plans and conducting teaching activities in order to enhance student's learning interest.

Interest is "a feeling of like and attraction with something without being comprehensive" (Djaali, 2006:121). Interest is in people themselves.

The great interest is an important asset to achieve the goal. Slameto (2003:180) explains that interest can be expressed through statements. It is able to show students' interest in something which can also be manifested through their participation in activities. Students who have an interest in a certain subject, they will tend to give a great attention in the learning process.

Based on the interview which was conducted to the students of class X SMK N 1 Tempel, students' learning interest are still low in learning Basic Banking subject. The students were bored and less interested in teacher's teaching method who always asked the students to summarize the materials which are already provided in the books. The other problem was the teacher often left the classroom during learning process, especially when it was only theory. Therefore, the students tended to be passive and found it difficult to learn. Students expected the teacher to be more creative in the lesson. The good learning process will increase the student's learning interest.

One of the factors in improving student's learning interest is the methods used in the learning process. The teacher needs a good skill to achieve an effective and efficient learning. Sri Widiastuti (2010:49) explains that skill is "the ability to operate a work easily and closely". Hamzah (2008:130) suggests that skill is the ability to do the tasks that are related with physical and mental. The teacher's skills in transferring knowledge are important to achieve the objective of learning. In formal

education there are components that support teacher's teaching skills such as curriculum, school facilities, and etc. The use of these components in formal education can support the teaching skills in order to fluent, directional, and in accordance with the learning objectives. Teaching skill can be supported by the media of technology that continue to develop now days.

The development of technology is able to ease students' and teacher's activities. As an educator, the utilization of technology is required to support in learning process. However, most teachers are not using the technology provided in the school. They need to be encouraged to use the technology to develop a learning media so that it will increase the student's learning interest.

Based on observations in SMK N 1 Tempel on February 26, 2018, there are sufficient technology supports in school such as LCD projector, internet connection, and computer lab for accounting. Sufficient facilities should ease the teacher in learning process. However, students were asked to summarize the materials which are already in the book and they were also asked to look for other references on internet by phone. The teacher explained the materials with traditional method without using any media. The teacher did not use the learning media properly on Basic Banking subject. It made the students tended to speak with their friends who caused the classroom became less conducive. Learning will be more fun when it is

supported by the learning media, especially using the technology to enhance the student's learning interest.

Learning media is a school facility that can improve the quality of education in the learning process. The use of creative and innovative media will increase interest in learning and achievements as well as the students' ability to learn actively. The presence of learning media will help students in receiving material presented as it can be used in school and outside of the school.

Learning media is "media used as something that can transmit messages and can stimulate the mind, feelings, attention, and students' ability, so it can encourage of occurrence of an intentional learning process, aims, and controlled" (Yusuf Hadi Miarso (2004:458)). Darmawan (2012:51) also presents that the media is a tool of messages delivery between teachers and students by utilizing electronic media through the subjects that are programmed into the system. So, the media developed must be packaged attractively to stimulate students in learning. Technology-based learning media will attract students to pay attention to the material and increase their interest in learning. Interesting learning system will make it easier for students to achieve learning objectives.

Based on the interview with Basic Banking subject teacher, the teacher was rarely used creative and innovative learning media. The teacher applied the students centered learning model and students were asked to learn independently. In addition, teacher used the traditional

method in learning, she will explain the material if there are students asked. The media used by the teacher was limited to PowerPoint Presentation with little frequency of use. Lack utilization of media is one of the main problems of teacher in teaching. Limited knowledge and skills of teacher in developing media are the main factors of which teacher rarely uses learning media. Therefore, the researcher will develop a media that is highly readable, interactive, and able to encourage student's active learning.

The learning media in this research was developed using the Lectora Inspire application. Lectora Inspire is software that can be used to create interactive learning media and one alternative that can attract student's learning interest. Lectora Inspire application can be helpful in preparing materials or presentations. The strength of Lectora Inspire is user-friendly or easy to use. Lectora Inspire doesn't require internet connection, because the output can be opened and saved in computer or laptop. In addition, the features on Lectora Inspire such as Snagit, Camtasia, and Flypaper can be used to develop the media based on the needs.

Lectora Inspire application selected with the consideration that it has not yet been introduced and used in SMK N 1 Tempel. The interactive learning media-based Lectora Inspire was intended to make students easy in learning and understanding the material presented. In addition, it is expected to guide students in the utilization of technology which will

increase the student's learning interest. Diah Rahmawati (2016) stated that learning media based Lectora Inspire is worthy for learning. It is able to enhance the student's learning interest and more effective than learning using PowerPoint and book.

The materials to be developed on the learning media is Basic Banking subject. The Basic Banking subject is part of the subjects in Accounting Program. Based on the interview, students have difficulty in understanding the material. Attractive learning media are needed to facilitate students to understand the material. Therefore, researchers provide solutions by developing interactive learning media based Lectora Inspire on Basic Banking subject for students.

From the problems described above, researchers develop an interactive learning media using Lectora Inspire because it is able improve student's learning interest and it is easy to use. Researcher intend to do research with the title **“Development of Interactive Learning Media Lectora Inspire on Basic Banking Subject to Improve Student's Learning Interest of class X AKL in SMK Negeri 1 Tempel”**.

B. Problem Identification

Based on the background problem above, the problems that can be identified are:

1. Student low-interest in learning and following the basics of banking subject.

2. Students are bored and less interested in the teaching method used by the teacher.
3. The lack of teacher's attention to students which lead them to be less active and difficulties in learning.
4. Teacher still uses traditional method in the learning process which is monotonous.
5. The teacher does not use the school's technology to the fullest.
6. The teacher do not develop creative and innovative learning media to attract the students.
7. The lack of teacher's ability and knowledge in developing learning media.

C. Problem Limitation

Based on the problems presented in the background and problem identification, researcher focus on the development of interactive learning media Lectora Inspire on Basic Banking subject to improve student's learning interest in class X AKL of SMK N 1 Tempel. The scope of material used in this research is saving.

D. Problem Formulation

Based on the restriction of the problems above, the formulations of the problems are as follows:

1. How is the developing interactive learning media Lectora Inspire on Basic Banking subject to improve the student's learning interest of class X AKL in SMK N 1 Tempel?

2. How is the feasibility of Lectora Inspire interactive learning media on Basic Banking subject to improve the student's learning interest of class X AKL in SMK N 1 Tempel?
3. How is the student's responses accounting of class X AKL in SMK N 1 Tempel about the learning media ?

E. Research Objectives

Based on the problems formulation, the purposes of this research are as follows:

1. To know the development of interactive learning media Lectora Inspire on Basic Banking subject to improve the student's learning interest of class X AKL in SMK N 1 Tempel.
2. To know the feasibility of Lectora Inspire interactive learning media on Basic Banking subject to improve the student's learning interest of class X AKL in SMK N 1 Tempel.
3. To know the responses of students in accounting class X AKL in SMK N 1 Tempel about Lectora Inspire interactive learning media.

F. Research Benefit

The results are expected to provide benefits both theoretically and practically.

1. Theoretical Benefits

Theoretically, this research has its benefits, namely:

- a. As a reference material for other researchers who will develop interactive learning media.

- b. Add contributions to education in terms of interactive learning media development.

2. Practical Benefits

a. For Teachers

- 1) Add media references for Basics Banking subject that can be used for learning process in the classroom.
- 2) Add the abilities and skills of teachers in developing instructional media.

b. For students

- 1) Adds a fun learning experience.
- 2) Improve the student's learning interest on the Basics Banking subject.

G. Specifications Developed Product

1. Interactive learning Media Lectora Inspire in accordance with the competencies taught in class X SMK N 1 Tempel.
2. Interactive learning Media Lectora Inspire is presented in applications that can be displayed on a PC and a laptop and can be used offline.
3. Interactive learning Media Lectora Inspire equipped with text, images, animation, video, and audio.
4. Interactive learning Media Lectora Inspire contains a description of the bank activities material of and there are questions for the evaluation.
5. Interactive learning Media Lectora Inspire can improve student's learning interest and it can give a new experience in learning for students

H. Development Assumptions

There are several assumptions underlying this research as follow:

1. The school has sufficient facilities such as the adequate computers.
2. Most students of class X AKL are able to operate the interactive learning media properly.
3. Interactive learning media Lectora Inspire is designed to increase the student's learning interest and it can be used outside of the learning process.
4. The reviewer had an understanding of the good quality of Lectora Inspire interactive learning media.

CHAPTER II LITERATURE REVIEW

A. Theoretical Review

1. Learning Interest

a. Definition of Learning Interest

Interest is the psychic aspects contained in human to do something. Someone who has an interest in something will give more attention to those objects. The someone attention is also affected by the high and low of interest to something. It is same with the definition according to Djamarah (2008:166) that interest is "the tendency to observe and commemorate some event or a sense of prefer an attractive in activities without any overarching".

Interest by Slameto (2003:180) is "the tendency that remains to notice and reminisce about some of the activities". While Harun Iskandar (2012:47) explains interest is "a feeling that one activity, the work, or an object that is valuable or meaningful to individuals".

In learning activities, not overall interests appear on each student. Interest in learning activities is called the interest in learning. Learn is a series of activities in order to obtain a change in behavior as a result of the experience of individuals in interaction with the environment that concerns the cognitive, affective, and psychomotor (Djamarah, 2011:13). Similarly, according to Khodijah (2014:50) learn is a process that allows one to obtain and formed the

competence, skills, and attitudes that recently involving internal mental processes that lead to changes in behavior and their very nature relatively permanent.

The student's learning interest is essential in order to achieve the learning objectives. In addition, the highest of interest in learning, students can receive lessons well. It is related with the statement of interest in learning according to Subini (2012:87) that the interest in learning arises in person to pay attention to, receive, and do something without a thorough and something that is judged important or useful.

According to the Muhibbin Shah (2005:136) the interest in learning as the highest inclination or desire to learn something. Students who have a high interest in learning, it can be an asset importance for the students to success.

Based on the above description, it can be concluded that the interest in learning is a self-contained on the attraction of students to pay attention to and received by subjects active in the learning process.

b. The Characteristics of Interest in Learning

According to Slameto (2003:57) students who are interested in learning are as follows:

- 1) Have a tendency to pay attention and keep a memory of something that was learned continuously.
- 2) There is a feeling like towards something of interest.

- 3) Gaining something of pride and satisfaction at one of interest.
- 4) Prefer things more into her interest than other things.
- 5) Manifested through participation in activities and events.

c. Factors Affecting Interest in Learning

Interest in learning a student influenced by some factors, Syah (2003:132) distinguish three kinds of factors that affect student's interest learning, namely:

1) Internal factors

The internal factor is the factor of the students which covers two aspects, namely:

a) Physiological Aspects

Physical condition and muscle tension that marks the student's level body fitness, where it can affect the passion and intensity students in learning.

b) Psychological aspects

The psychological aspect is an aspect of the students comprising the intelligent, talents, attitude, student's learning interest, and student's motivation.

2) External factors

External factors are of two kinds, namely the social and environmental factors environmental factors nonsosial.

- a) Social environment consisting of school, family, community, and classmates.

b) Nonsosial environment consists of the school building and location, subjects, study time, the condition of place, the tools of learning.

3) Factor approach to learning

The factors of learning approach that is all ways or strategies used to support students in keefektifan and the efficiency of the process of studying the matter.

d. The Way to Improve Interest in Learning

Djamarah (2008:167), also proposes several ways that teachers can do to arouse the interest of students, namely:

- 1) Comparing the existence of a need in the students, so the students willingly learn without coercion.
- 2) Linking learning materials provided with the question of experience belonging to the students so that students are receptive to learning materials.
- 3) Gives the opportunity to students to get a good learning result by providing a learning environment that is creative and conducive.
- 4) Using a variety of teaching techniques in the context of bentukdan individual differences of students.

e. Indicators of a Interest in Learning

According to Safari (2003:60) some indicators of interest in learning: the feeling good, attractive, student's attention, and student

involvement. From the definition of interest-learning indicators can be explained as follows:

1) The feeling good

If a student has a feeling against certain lessons then there will be no sense of forced to learn. An example that is happy to attend, no feeling bored, and was present when the lesson

2) Attractive

Related to the thrust of students against an interest in things, people, events or the affective experience can be stimulated by the activity itself. Example: enthusiastic in following lessons, don't put off the task of the teacher.

3) Student's Attention

Interest and attention are the two things that are considered the same in everyday use, the attention of the students is the student's concentration against observations and understanding, to the exclusion of the other. Students have an interest in particular objects then by itself would pay attention to the object. Example: listen to the teacher and recorded material.

4) Student Involvement

Interest someone will object that results in the person is happy and interested in doing or working on the activity of the object. Example: active active in discussions, ask questions, and actively respond to questions from teachers.

2. Basics Banking Subject

Learning is an activity that is done to create an atmosphere of learning. In the study there is an interaction between the learners with educators. Learning is the assistance provided to give educators the knowledge, skills and attitude formation on learners. It is in harmony with UU No. 20 Tahun 2003 of the national education system article 1 paragraph 20 stated that learning is "the process of the interaction of learners with educators and learning resources in an environment of learning".

Learning is an activity planned and structured the teacher to make students learn actively and independently. One of vocational education program is accounting education. The goal of accounting education are:

“Develop the knowledge, skills, attitudes of rational, thorough, honest, and accountable through the registration procedure, grouping, pengikhtisaran financial transactions, reporting and interpretation of keuangan penyusuan company based on Standards Financial Accounting”. (Depdiknas, 2002:6).

One of the subjects of the Basic Accounting Skills Program that is the Basic Banking. The Basic Banking is one of the subjects that equip students on their knowledge of the world of banking in Indonesia. Material contained on this form of lesson material nature theoretical and practical. Analyzing the savings is one of the competencies of the subject's basics banking. Understanding savings according to Undang-Undang No. 10 of the year 1998 was the retraction deposits can only be made according to

certain conditions agreed, but cannot be withdrawn by cheque, bilyet giro, and other tools are used interchangeably or with it.

These basic competencies are taught on a semester of even-numbered class X (ten). These basic competencies analyzing savings of class X AKL in SMK N 1 Tempel are:

Table 1. Basic Competence (KD) and The Subject Matter

Basic Competencies	Indicator Achievement Of Competence	Learning Material
Analyze the saving	<ul style="list-style-type: none"> • Explain the sense of savings • Explain means withdrawal of savings • Explain the types of savings • Clarify terms for depositors • Explain how to calculate savings 	<ul style="list-style-type: none"> • Understanding of savings • The tools of withdrawal of savings • The types of savings • Requirement for savers • Calculation of savings services

Source: Syllabus Basic Banking Subjects in SMK N 1 Tempel

3. Learning Media

a. Definition of Learning Media

The development of science and technology is an effort to support the utilization in the process of teaching and learning. Teachers are required to take advantage the facilities available at the school in accordance with the times. Besides the teacher must have the learning skills to develop the learning media. In education, learning media can support in the learning process in order to achieve the goal of education.

The learning media is very important, because without the media delivery of information cannot happen. The media is a tool to transfer knowledge between educators and learners in the learning process. Information submitted through the media is referred to as learning materials. So the media and materials is very closely related in a learning process. Media according to Arsyad (2017:4) is "all forms of intermediaries used by humans to communicate or delivery the idea and opinion, so that expressed it to the intended recipients."

From the understanding of the above media, there were some opinions from experts related with the learning media. According to Hujair (2013:4) media learning is "the education tools that can be used as intermediaries in the process of learning to increase the effectiveness and efficiency in achieving the objectives of teaching". Arsyad (2002:4) also posited definitions of learning media is media that contain messages or information which aims to contain or instructional purposes the pursuit ".

The process of transfer information in learning to achieve the goal of teaching is also required tools and materials. In line with Sanjaya (2006:163) explains that the goal of education can use learning media such as radio, television, books, newspapers, magazines, and others. Yusuf Hadi (2004:458) provide a learning media restrictions as everything that is used to transmit messages and can stimulate the thoughts, feelings, concerns, and the ability of

the students so can encourage the occurrence of the learning process intentional, aiming, and controlled.

Learning media used to transmit the message to draw attention and abilities of students and to motivate students to learn. So, from the explanation of the meaning of learning media, it can be concluded that the media is a learning tool that can be used to transfer an information in the form of science to improve the efektivitas and efficiency in order to achieve the the purpose of education.

b. Functions and Benefits of Learning Media

On the learning process, there is a very important element, namely the learning methods and media. The use of a method in teaching will consider the media used. Learning media can affect learning conditions used by the teacher. Learning media usage in the process of teaching and learning can enhance desire and interest, motivating and stimulate and learning activities, and even psychological influences brought against students (Azhar Arsyad, 2017:19).

Sudrajat (2008) suggests the functionality media include, namely the following:

- 1) Learning media can overcome the limitations of experience possessed of the students.
- 2) Learning media can transcend the limitations of classroom.

- 3) Learning media enables direct interaction between learners with their surroundings.
- 4) Media produce uniformity of observation.
- 5) Media can instill the basic concepts, concrete, and realistic.
- 6) Media arouse desire and renewed interest.
- 7) Media arouse motivation and stimulate children to learn.
- 8) Media provides a thorough experience of concrete up to the abstract.

Learning using learning media will assist in improving student learning interest and effectiveness in learning of students. Learning media can also assist students in understanding the knowledge presented by the teacher. Based on the research results, Azhar Arsyad (2017:25) presented that the use of the media has a positive impact on the learning process, namely:

- 1) Delivery of lessons to be more raw.
- 2) Learning can be more interesting.
- 3) Learning to become more interactive with applied learning theory and psychological principles that are accepted in terms of student participation, feedback, and reinforcement.
- 4) Required learning time can be shortened as most media requires only a short time to deliver messages and content in a number of significant and likely can be absorbed by the students.

- 5) Quality learning can be enhanced when the integration of words and images as a medium of instruction, can communicate well, specific, and clear.
- 6) Learning can be given when and where it is desirable or necessary especially if learning media is designed for individual use.
- 7) Positive attitude of students against what they learn and the learning process can be improved.
- 8) The role of the teacher can change towards more positive, the burden of teachers for explanation over and over again about the content can be reduced even eliminated.

In addition, there are the benefits of learning media presented by Hujair (2013:5) as follows:

- 1) Teaching more exciting the attention of learners so that fosters the motivation to learn.
- 2) Teaching materials would be more instructive, so it can better understand the learners, as well as allowing learners the instructional goal menguasai well.
- 3) Learning methods more variative, do not solely verbal communication through the utterance of the teaching of spoken words.
- 4) Learners doing more learning activities such as observing, perform, demonstrate, and others

c. Criteria of Learning Media

Become a teacher needs to know the selection criteria of learning media. First, be aware of the General characteristics of the learning media. The traits that most of us know from learning media is a tool in the learning process. The medium used is certainly can be touched, seen, heard, and was observed via the five senses.

Hujair (2013:44) classify the media into learning some things, such as:

- 1) Ingredients that give priority to the activities of the reading with the use of words and symbols in visual form the mold materials and readings.
- 2) Audio tools-visual tools that pertained to such requirements in the media projections, non-standard media projections, and three-dimensional objects.
- 3) Media using techniques or masinal such as slides, films, redio, televisions, and so on.
- 4) Collection of objects as heritage, documentation, banking, culture, and others.
- 5) Examples of behaviour, conduct teaching. The teacher gave the example of a behavior or an act.

The use of a learning media as well and effective learning will support in the achievement of the process of teaching. There are

some criterion in choosing media by Azhar Arsyad (2017:74-76), namely:

- 1) According to the purpose to be achieved.
- 2) It is appropriate to support the content of the lessons that nature facts, concepts, principles, or generalization.
- 3) Practical, flexible, and survived.
- 4) Skilled teachers use it.
- 5) Grouping.
- 6) Technical quality.

d. Types and Characteristics of Learning Media

Each media learning has its own characteristics. These characteristics can be seen from the media learning ability to awaken the five senses stimuli. From these characteristics, the media selected teacher learning tailored to the needs of teaching. The following described types of media learning along with their characteristics according to Arsyad Azhar (2017:80-93), including:

- 1) Human-based media. Media with humans as the main actor in the process of learning. This media is useful for changing the attitude or want to be directly involved with the monitoring of student learning.
- 2) Media-based mold. Media-based learning material with imprints such as text books, Guidebook, magazine, journal, and the sheets off.

- 3) Visual-based media. Media using image representations, diagrams, maps, and charts or other images. This visual-based media can cultivate interest in student learning.
- 4) Audio visual-based media. Media that combines the use of sound and image.
- 5) Computer-based media. The media with the presentation of more complex information, such as the contents of the lessons and exercises.

4. Lectora Inspire

a. Definition of Lectora Inspire

Lectora Inspire is authoring tool software that has developed within society, this software provides an interactive learning media with understandable and developable feature to beginner users (Akbarini, 2018). Lectora Inspire first developed by Trivantis Corporation in 1999 by Timothy D Louder milk. Content developed by Lectora Inspire can be published to a variety of outputs such as HTML, single file executable, CD-ROM, as well as e-learning standards such as SCROM and AICC. In addition, Lectora Inspire also allows to convert Microsoft PowerPoint to e-learning content.

b. Componen Lectora Inspire

In the application there are several Inspire Lectora tools or components that have the function of each. Agustian (2015:28-30) briefly explain the components of Lectora Inspire, namely:

1) Menu

The menu bar is used to access all the functionality of Lectora Inspire. Most of the functions that are on the menu can also be accessed from the toolbar.

2) Toolbar

a. Toolbar Standar

Contains commands for file manager, such as save, open, cut, and stick to the content.

b. Toolbar Text

Contains commands for editing and working with text (fonts).

c. Toolbar Mode

Contains commands to change between modes-modes in Lectora Inspire.

d. Toolbar Insert

Contains commands for inserting objects into the title.

e. Toolbar Alignment

Contains commands to set the record straight object.

f. Toolbar Arrow

Contains commands to make the sign of the arrows.

g. Toolbar Triangle, Trapezoid, and Parallelogram

Contains commands to create a triangle, trapezium, and parallelogram.

3) Title Explorer

Title explorer displays the title structure and the objects contained in it, such as a button, image, chapter, section, and page. Title explorer is located on the left side of the display panel working area Lectora Inspire. Users can explore or switch between chapter, section, and page easily using the title explorer.

c. Lectora Inspire Features

The features in lectora inspire are follows (BTKP DIY: 2011):

1) Snagit

This feature for easy capture display screen and edit it. In other words, the revolution "Print Screen". SnagIt was able to produce images, text, video with high resolution which can be used in presentations, or documents.

2) Camtasia

This feature is a software that can be used to record the activity of work happening on the computer screen, such as screen, voice recording, or power point. In addition, camtasia can be used for video editing.

3) Flypaper

This feature has a dual function that is able to create presentations like Ms. Power Point and create a flash animation.

d. Advantages and Weaknesses of Lectora Inspire.

Lectora Inspire application has advantages and weaknesses.

Lectora Inspire's advantage according to Anggraini (2014:31) is:

- 1) More interactive learning system.
- 2) Able to combine images, audio, video, and animation in one unit.
- 3) Can visualize abstract material.
- 4) Storage media is relatively easy and flexible.
- 5) Able to carry large objects in the classroom.
- 6) Display objects that cannot be reached by the eye.

The weakness of the Lectora Inspire application according to Anggraini (2014:31):

- 1) High dependence on electric current.
- 2) Supporting media such as computers and LCD are expensive.
- 3) The use of this media is very dependent on material presenter (the presenter must master in the material)

5. Model of Research and Development

a. Definition of Research and Development

Methods of research and development is "research methods that are used to produce a particular product, and test the effectiveness of these products" (Sugiyono, 2011:297). In addition, Nana Syaodih (2006:169) defines research and development is an approach to research is to produce new products or refine existing products. The

results of the product can be either hardware or software modules, such as books, or learning program.

Richey and Nelson (1996) differentiate the research of the development of two types, namely the first research that is focused on design and evaluation of product or program with the objective to obtain an overview of the development process and learn about the conditions that support for implementation of the program. Second, the research concentrated on studies towards a development program done previously. The purpose of this second type is to obtain an overview of the procedures and an effective evaluation of the restyling.

So research can be concluded a development research that produces products to support a program by testing the effectiveness of these products.

b. The Development of Borg and Gall

Endang Mulyatiningsih (2012:163) states that the stages of development are as follows:

- 1) Research and Information Collect, in this step included review of the literature, classroom observation.
- 2) Planning, namely mendefinisikan penetapkan skills, goals and determination of the order.
- 3) Develop Preliminary Form of Product, preparation of learning materials, handbook, and evaluation tools.

- 4) Preliminary Field Testing, is testing 1 to 3 school by using 6 to 12 subjects. Methods used interviews, observation and questionnaire, and analyzed.
- 5) Main Product Revision, revision is done according the suggestions by the early stages of the test results.
- 6) Main Field Testing, testing 5 to 15 schools using 30 to 100 subjects. Quantitative data on subjects collected both before and after.
- 7) Operational Product Revision, namely the revision of the product as suggested by the results of the primary.
- 8) Operational Field Testing, that is done at 10 to 30 schools with involving 40-200 subjects. Methods used interviews, questionnaires and observasi data collected and analyzed.
- 9) Final Product Revision, namely the revision of the product by the operational field test results.
- 10) Dissemination and Implementation, i.e. the creation of reports in the journal, in cooperation with the publiser and begin distribution, and provide quality control.

c. ADDIE Model

Endang Mulyatiningsih (2012:183) describes the development of the learning model ADDIE, namely:

1) Analysis

At this stage, the main activity is to analyse the need for development of new learning methods/models and analyze the feasibility and terms of development of new learning methods/models. The development of new learning methods are prefaced by a problem in the model/learning methods already applied. After analysis of the issue of the need for the development of new learning methods/models, researchers also need to analyze the feasibility and terms of development of new learning methods/models. Process analysis for example done by answering a few questions:

- a) Are model/new methods able to overcome problems facing the learning?
- b) Are model/new method gets the support facilities for applied?
- c) Does a lecturer or teacher able to apply new learning methods/models?

2) Design

This activity is a systematic process that starts from the set learning objectives, designing scenarios or teaching and learning activities, designing learning devices, designing learning materials and student assessment tools.

3) Development

In the design stage, conceptual framework has been compiled application model/new learning methods. In the development phase, the conceptual framework which is still realized into products that are ready to be implemented.

4) Implementation

At this stage the implemented design and methods that have been developed on the real situation in class.

5) Evaluation

After the application of the method of initial evaluation then conducted for member feedback on the application model/method next. The results of the evaluations used to measure the purpose of product development and measure what has been able to achieve the target. The revision was made in accordance with the results of the evaluation or needs that have yet to be met by the model/new methods.

d. 4D Model

Endang Mulyatiningsih (2012:195) describes the stages of development of the model 4 d as follows:

1) Define

At this stage the activities undertaken to establish and define the terms of development. In another model, this stage is often called a needs analysis. Each product is certainly requires a

different analysis. In General, this is done in the definition of activities of development needs analysis, the terms of the development of products that correspond to the needs of users as well as research and development model (model R&D) that suitable for developing product. Analysis can be done through the study of literature or research introduction. Thiagrajan (1974) analyzed 5 activities performed at the stage define as follows:

1) Front and analysis

At this stage, teachers do a diagnosis early to improve the efficiency and effectiveness of learning.

2) Learner analysis

At this stage studied characteristics of learners, for example the ability of learning, motivation, background experience, and so on.

3) Task analysis

Teachers analyze the principal tasks that must be mastered learners so that students can achieve minimal competence.

4) Concept analysis

Teachers analyze the concepts will be taught, devise measures that will be carried out rationally.

5) Specifying instructional objectives

Teachers write learning objectives, the expected change in behavior after learning with verbs.

2) Design

In the design stage, researchers have created the initial product (prototypes) or design of the product. In the context of the development of the learning model, this stage is filled with activities to prepare a conceptual framework model and learning device (materials, media, evaluation tools) and simulate the usage model and the learning devices in the small scope. Before the draft (design) products continued to the next stage, then the design of the product (model, textbook, etc.) that need to be validated. Product design validation is performed by the friends of the associate as a lecturer or teacher of field of expertise. Based on the results of the validation of the colleague friend, there is the possibility of the draft products still need to be fixed in accordance with the suggestions of the validator.

3) Develop

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

- a) Validation of the model by experts, the things that validated models and usage guide includes device model of learning. A team of experts involved in the validation process consisted of: learning technology experts, an expert study on the same subject, the expert evaluation of the results of the study.

- b) Revision model based on input from experts at the time of validation
 - c) Trials limited in learning in the classroom, according to the real situation that will be facing.
 - d) Model based on the revision of the trial results
 - e) Implementation model in the wider region. During the implementation process, tested the effectiveness of the model and the model developed. Effectiveness testing can be done with the experiment or Research Action class (PTK).
- 4) Disseminate

Dissemination stage is carried out by means of socialization through the distribution of learning materials in limited quantities to the teacher and the students. Distribution is intended to elicit a response, feedback on learning materials that have been developed. If the response of the target users of the materials already good then recently done large amounts of printing and marketing so that the materials were used by the broader goals.

B. Relevant Research

Some of the results of earlier research relating to these studies are as follows:

1. Charisma Nur Oktaviana (2016) in her research entitled " *Pengembangan Media Pembelajaran KUTEBAK untuk Meningkatkan Minat Belajar dasar-Dasar Perbankan Kelas X Akuntansi SMK Negeri 3 Surakarta* ".

This research aims to know the validity and effectiveness of the KUTEBAK learning media against the student's learning interest on Basic Banking subjects. The results of this research by media expert got a score of 87.50% in the category of "Strongly Feasible", material expert got a score of 80% in the categories "Feasible", and learning practitioners got a score of 89.63% in the category of "Strongly Feasible".

The KUTEBAK learning media was effective in improving student's learning interest after existence the development of the learning media. The similarity with this research is the development of learning media to increase student's learning interest on Basic Banking subject. The differences are placed and software used is Lectora Inspire.

2. Andy Sudarmaji (2015) in his research entitled "*Pengembangan Media Pembelajaran Berbasis Aplikasi Lectora Inspire untuk Mata Pelajaran Sistem AC di SMK Negeri 2 Klaten*".

The results of this research aims to know the feasibility of learning media based-Lectora Inspire on AC system subject. Result showed that the feasibility media by material expert got average score 3.8 with categories "Strongly Feasible". By media expert got average score of 3.4 in the category "Feasible". The results of a test product for learning media made got the average score of 3.0 in the category "Feasible". The results of the field trial for media learning got the average score of 3.4 in the category "Feasible".

The similarity with this research is the development of learning media using Lectora Inspire applications. The difference are learning material on Basic Banking subject and research place.

3. Mega Astutik (2016) in her research entitled "*Pengembangan Media Pembelajaran Multimedia Interaktif Berbantuan Software Lectora Inspire untuk Meningkatkan Hasil Belajar Pada Mata Pelajaran Teknik Listrik di SMK Negeri 2 Surabaya.*"

This research aims to develop the interactive learning media corresponding to 2013 curriculum, to help and facilitate teachers in the process of learning. The results showed that the media got a percentage of 87.37% in criteria "Strongly Feasible", the student's response got the percentage of 94.87% criteria "Very Good", and the results of student learning with a percentage of 94.87% and the average of class got 3.35 that denoted with the letter B+.

The similarity with this research is the development of interactive learning media using Lectora Inspire application. The difference is the material was the Basic Banking subject and to enhance the student's learning interest.

C. Research Framework

Based on observations on class X AKL in SMK N 1 Tempel, it can be concluded that teachers using less varied learning method. The teacher was less in utilizing the facilities school and did not develop learning media because of the limited ability and knowledge. It is effect in a lack of interest in learning who are characterized by less active students and students tend to talk to his friend.

Learning methods can be integrated with technology. One of them is by developing the learning media. Learning media has a complete requirements to help in the learning process. The usage of learning media can improve student's learning interest and effectiveness in Basic Banking subject learning.

The development of learning media using Lectora Inspire application. The process start of analysis, design, development, implementation, and evaluation of the product. Validation the media by the material expert, media experts, and learning practitioners. The existence of a development process that is passed it will be obtained creative and innovative learning media that proper use for the learning process.

D. Research Paradigm

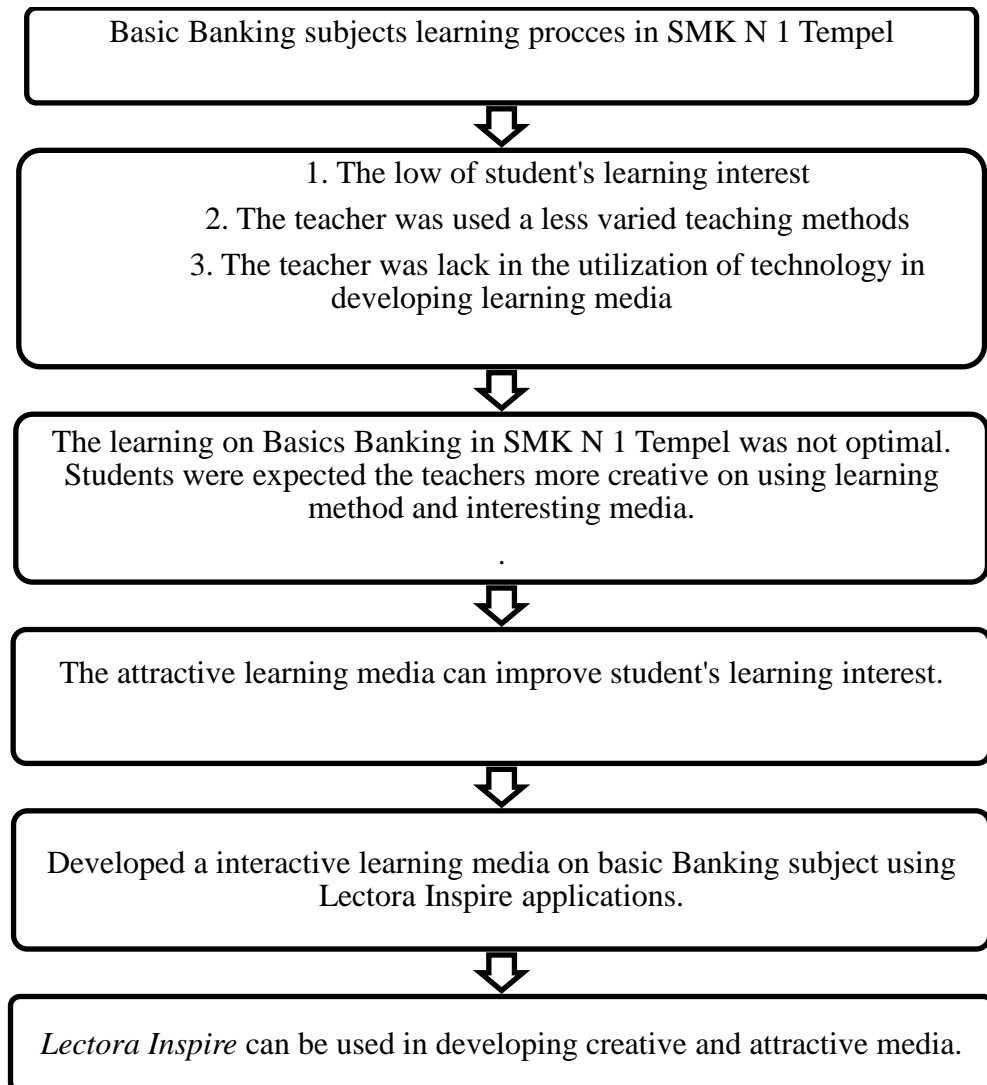


Figure 1. Research Paradigm

E. Research Question

Based on the literature review and the research framework, the research question can be formulated as follows:

1. How is developing the interactive learning media Lectora Inspire on Basic Banking subject to improve the student's learning interest of class X AKL in SMK Negeri 1 Tempel?
2. How is the feasibility the interactive learning media Lectora Inspire on Basic Banking subject to improve the student's learning interest of class X AKL in SMK Negeri 1 Tempel?
3. How is the student's response of class X AKL in SMK Negeri 1 Tempel about the interactive learning media Lectora Inspire?
4. How the student's learning interest of class X AKL in SMK Negeri 1 Tempel after and before using the interactive learning media Lectora Inspire?

F. Research Hypothesis

Based on the literature review and the research framework, the research question can be formulated as follows:

- H₀ : There is no difference in student's learning interest after taught using the interactive learning media.
- H_a : There is a significant difference in student's learning interest after taught using the interactive learning media.

CHAPTER III RESEARCH METHODS

A. Types of Research

This research used the Research and Development (RnD) method. This method aimed to produce or develop a product. Research and development method is a research methods used to produce a specific product and test the effectiveness or feasibility of such product (Sugiyono, 2012:407).

This research focused on the development of learning media used Lectora Inspire applications on Basic Banking subjects for students of accounting vocational high school. This study used a ADDIE model developed by Dick and Carey. ADDIE model consist of 5 (five) stages namely analysis, design, development, implementation, and evaluation. Researcher used the ADDIE model because the model has evaluation stage that is for increasing student's learning interest.

B. The Subject and Object of Research

The subjects in this research were material expert and media expert from Accounting Education of Yogyakarta State University, learning practitioner (teacher) and students of class X AKL 2 in SMK N 1 Tempel. The object in this research was the feasibility of interactive learning media using Lectora Inspire and student's learning interest.

C. Place and Time Study

Test study was conducted in SMK N 1 Tempel at Jl. Magelang Km 17, Margorejo, Tempel, Sleman, Daerah Istimewa Yogyakarta.. The time this research was carried out from February to March 2019.

D. Operational Definition Variables

1. Research and Development

Research and development is a research method to developing a product for support a program by testing the effectiveness of these products. This research use the ADDIE model to developing interactive learning media.

2. The Learning Media

Learning media is a facility of learning that is used by the teacher to support the process of transfer information and achieved the learning objectives. The learning media developed using Lectora Inspire application.

3. Basic Banking

Basic banking is one of the subjects contained in the accounting expertise related the world banking knowledge in Indonesia. The material in this research is saving.

4. The Interest in Learning

Interest in learning is a self-contained on the attraction of students to pay attention to and received by subjects active in the learning process. Interest in learning can be measured from several aspects such as the

existence of feelings of pleasure, interest, attention, and student involvement.

E. Procedures Development

This research aimed to developing interactive learning media using Lectora Inspire on Basic Banking Subjects in class X AKL in SMK N 1 Tempel. Research and development is a process of development and validation of educational products (Wina Sanjaya, 2013:129). In research and development there are 3 (three) things which should be understood, they are (1) the ultimate goal of research and development is a product that is reliable because it passes through continuous assessment, (2) products which are produced in accordance with the needs of the field, and (3) product development process from early product development starts until the finished product that is already validated.

This research used ADDIE model. ADDIE model developed by Dick and Carry (Endang Multiyaningsih, 2012:200) to design a learning system. ADDIE model consists of analysis, design, development, implementation, and evaluation. The following description of the stages of the development of media interactive lessons that Inspire:

1. Analysis Stage

This stage consist of analysis of the curriculum, analysis of student needs and analysis of the student's characteristics. The first was analysis the characteristics of the curriculum. It was being used in the school which includes the adjustment of the contents of the media in the process of

learning based on the student. The second analysis was analyzing the material used. At this stage determined the materials to be developed. The third analysis was the analysis of the student's character which look at the attitude of the students on basics banking lesson.

2. Design Stage

Based on the results of the analysis, the next stage is the design stage include:

- a. Create a storyboard. Storyboard is a collection of sketches that arranged sequentially and matched with the script so that the story can be presented easily (Darmawan, 2017:75).
- b. Arrange the material, questions, key answers, background, images, sound effects, layout, button that be used in Lectora Inspire Software.
- c. Construct the instrument to assess the product to material expert, media expert, learning practitioners, and students.
- d. Construct the student's learning interest instrument to measure student's learning interest before and after the use of interactive learning media.

3. Development Stage

At this stage is the process of developing the media that has been designed using Lectora Inspire. Next step, the product was validated by material expert, media experts, and teacher. The results of the validation used basis revision such as feed back and suggestions by material experts,

media experts, and teacher. Product revision used in the implementation stage.

4. Implementation Stage

This stage was tested the product for students of class X AKL SMK Negeri 1 Tempel. At this stage the activities included:

a. Small Group Trial

In this small group was tested to the 12 students (each of 6 students) from the class of X AKL 1 and X AKL 3 in SMK N 1 Tempel. At this stage, researcher shared a questionnaire to find out the student's assessment of learning media.

b. Field Trial

At this research the product was tested to 30 students of class X AKL 2 in SMK Negeri 1 Tempel. At this stage researcher distributed the questionnaire after the product has been tested to students.

5. Evaluation Stage

At this stage, the researchers was measured the feasibility of interactive learning media. The feasibility of the media measured based the results of the validation data products by the material expert, media expert, practitioners of learning (teacher), and student's response. Next step, researchers shared the questionnaire before and after the use of the media to know the student's learning interest.

F. Types of Data

The data collected in this research includes quantitative and qualitative data, which are:

1. Qualitative Data is data about the development process of interactive learning media using Lectora Inspire such as of criticism and advice from the material expert, media expert, learning practitioner, and students.
2. Quantitative Data is score of the feasibility of interactive learning Media Lectora Inspire from the material expert, media expert, learning practitioner, and data about the improvement of student's learning interest.

G. Data collection Techniques

Data collection techniques used in the study of this development are:

1. Questionnaires

This research method used a questionnaire to get the data. Questionnaire is a questions which were used to obtain information from the respondent about the private report or things like to know (Arikunto, 2013:194). Questionnaires in the study include the closed and open questions. The closed questions contains assessment to measure the feasibility of interactive learning media and to measure the student's learning interest. While the open questions such a criticism and advice from the experts.

2. Documentation

The documentation in this research was a learning tool from the teacher such as Syllabus and RPP.

H. Research Instrument

The instrument in this research was the non-test instrument. The instrument are as follows:

1. Validation Instruments

Validation instrument filled by material expert, media expert, and learning practitioners, and students to collect to measure feasibility of the interactive learning media. Determination of score assessment used a Likert scale which includes the 5 categories were very good, good, enough, less, and very less. Score and designation as follows:

Table 2. Scoring Rules with Likert Scale

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

Source: Sugiyono (2018: 135)

The grating of the instruments are as follows:

a. Questionnaire for Media experts

The question filled by media expert to collecting data of the feasibility of the learning media. The questionnaire consisted of 3 aspect are the benefit of the media, the media design, and the operation of the media and 15 questions. Below grating of questionnaire for media experts:

Table 3. Grating Questionnaire for Media Expert

Aspects	Indicators	Number
The Benefits of Media	Simplify the learning process	1
	Effectiveness in understanding the material	2
	Sparkling interest in learning	3
The Media Design	The size, color, and font type	4
	The suitability of the colors and wallpaper for background text color	5
	The layout of the display	6
	Placement of navigation buttons	7
	The quality of image display	8
	The quality of video display	9
	The quality of the sound (audio)	10
The Operation of Media	The combination of color and composition	11
	The ease of use	12
	The clarity of the instructions of use	13
	The smooth use of media	14
	The ease of running on a variety of other specification	15

Source: Andy Sudarmaji (2015) by modification

b. Questionnaire for Material Expert

The question filled by material expert to collecting data of the feasibility of the learning media. The questionnaire consisted of 3 aspect were the syllabus, quality of material, and the presentation of material and 15 questions. Below grating of questionnaire for material experts:

Table 4. Grating Questionnaire for Material Expert

Aspects	Indicators	Number
The Syllabus	The suitability of the material with the basic competencies	1
	The suitability of the material with indicator	2

Aspects	Indicators	Number
The Quality of Material	The accuracy of the content of the material	3
	The truth of the content material	4
	The clarity of the content material	5
	Systematics of content material	6
	Completeness of the content of the material	7
The Presentation of Material	Clarity of language	8
	The benefit of video to support material	9
	Ease of understanding content material	10
	The clarity of the discussion of examples in the media	11
	Clarity practice problem	12
	Compliance practice questions with material	13
	Diversity problem	14
	The accuracy of the answer keys	15

Source: Andy Sudarmaji (2015) by modification

c. Questionnaire for Teacher

The question filled by material expert to collecting data of the feasibility of the learning media. Questionnaire consisted of 6 aspect were the benefit of media, media design, the operation of media, syllabus, quality of material, and the presentation of material and 25 questions. Below grating of questionnaire for teacher:

Table 5. Grating Questionnaire for Teacher

Aspects	Indicators	Number
The benefits of Media	Simplify the learning process	1
	Effectiveness in understanding the material	2
	Sparking interest in learning	3
The media Design	The layout of the display	4
	Placement of navigation buttons	5
	The quality of image display	6
	The quality of video display	7
	The sound quality	8

Aspects	Indicators	Number
	The combination of color and composition	9
The Operation of Media	The ease of use	10
	The clarity of the instructions of use	11
	The smooth use of media	12
	The ease of running on a variety of other specification	13
The Syllabus	The suitability of the material with the basic competencies	14
	The suitability of the material with indicator	15
The Quality of Material	The accuracy of the content of the material	16
	The truth of the content material	17
	The clarity of the content material	18
	Systematics of content material	19
	Completeness of the content of the material	20
The Presentation of Material	Clarity of language	21
	Ease of understanding content material	22
	Compliance practice questions with material	23
	Diversity problem	24
	The accuracy of the answer keys	25

Source: Andy Sudarmaji (2015) by modification

d. Questionnaire for Students

The question filled by the students of small group trials and field trials. This questionnaire used to collect data of the feasibility after using the learning media. Questionnaire consisted of 5 aspect were the benefit of media, media design, the operation of media, syllabus, and the presentation of material and 15 questions. Below grating of questionnaire for teacher:

Table 6. Grating Questionnaire for Students

Aspects	Indicators	Number
The Benefits of Media	Ease in the learning process	1
	Effectiveness in understanding the material	2
	Trigger the motivation to learn	3
The Media Design	The readability and clarity of the writing	4
	Clarity pictures	5
	The clarity of the video	6
	Voice clarity	7
	Color composition	8
The Operation of Media	Ease of use	9
	The clarity of the instructions of use	10
	The clarity of the basic competencies	11
	The completeness of the material appropriate syllabus	12
The Presentation of Material	The material is easy to understand	13
	Systematics of content material	14
	Submission of interesting material	15

Source: Andy Sudarmaji (2015) by modification

2. Instrument Interest in Learning

The instrument filled by students to collect data of student's learning interest. The questionnaires were given to students before and after use the learning media. The questionnaires contains from 20 statements and contains 3 negative statements. The questionnaires consists of 5 indicators were feeling good to learn, attention in learning, interest in learning, award in learning, and awareness of the benefits of learning. The grating of instrument is as follows:

Table 7. Grating Questionnaire Student's Learning Interest

No	Indicator	Item Number
1	Feeling good to learn	1,2*3,4
2	Attention in learning	5,6,7,8
3	Interest in learning	9,10,11*,12
4	Award in learning	13,14,15,16
5	Awareness of the benefit of learning	17*,18,19,20

Note: * negative statement

Source: Safari (2003) by modification

Determination of score assessment in questionnaire used a Likert scale that included the 4 categories were strongly agree, agree, disagree, and strongly disagree. The score consists of positive and negative score. Score and the criteria as follows:

Table 8. Likert Scale Assessment Criteria Interest In Learning

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

Source: Sugiyono (2018: 135)

a. Instrument Test

Test instrument was done to find out the quality of instruments and to know the validity and reliability the student's learning interest. Instrument test was implemented on a class X AKL 1 in SMK Negeri 1 Tempel amounted to 32 students.

1) Validity Test

Validity test used to measure the level of validity instruments and to find out the feasibility of statement. Validity test used the Product Moment formula from Pearson which is:

$$r_{XY} = \frac{n\sum XY - (\sum X)(\sum Y)}{\sqrt{\{n\sum X^2 - (\sum X)^2\} \cdot \{n\sum Y^2 - (\sum Y)^2\}}}$$

Description:

- r_{XY} : Correlation coefficient
- X : Score per item
- Y : Total score per item
- n : Total respondent

(Rostina Sundayana, 2014: 60)

The value of r_{count} be consulted with r_{table} on significance level 5%. If $r_{\text{count}} \geq r_{\text{table}}$ 5% so the instrument is valid. Otherwise, if $r_{\text{count}} < r_{\text{table}}$ 5% the instrument is not valid. The results of the validity test can be seen in the following table:

.Table 9 Result of Validity Trial Test of Research Instrument

Item Number	r_{count}	r_{table}	Interpretation
1	0,607	0,349	Valid
2	0,611	0,349	Valid
3	0,609	0,349	Valid
4	0,814	0,349	Valid
5	0,476	0,349	Valid
6	0,779	0,349	Valid
7	0,703	0,349	Valid
8	0,732	0,349	Valid
9	0,681	0,349	Valid
10	0,661	0,349	Valid
11	0,432	0,349	Valid
12	0,541	0,349	Valid
13	0,638	0,349	Valid
14	0,484	0,349	Valid
15	0,552	0,349	Valid
16	0,474	0,349	Valid
17	0,577	0,349	Valid
18	0,671	0,349	Valid
19	0,722	0,349	Valid
20	0,540	0,349	Valid

Source: Primary Data Processed

Based on the above table, it can be seen if there are 20 valid statements.

2) Reliability Test

Reliability test done to test the stability and consistency of the instruments when used anytime and anywhere against respondents, so it would generate the same data or almost the same as before.

Reliability test using the Cronbach's Alpha formula, as follows:

$$r_{11} = \left(\frac{k}{(k-1)} \right) \left(1 - \frac{\sum \sigma_b^2}{\sum \sigma_t^2} \right)$$

Description:

r_{11} : reliability

k : number of item

$\sum \sigma_b^2$: the number of variance item

σ_t^2 : total varians

(Rostina Sundayana, 2014: 69)

The calculation result interpreted with the table on guidelines to provide interpretation of the correlation coefficient. Here is the guidelines can be seen in the following table:

Table 10. Guidelines for Interpretation with Correlation

Interval Coefficient	Interpretation
0,00 – 0,199	Very Low
0,20 – 0,399	Low
0,40 – 0,599	Enough
0,60 – 0,799	Strong
0,80 – 1,000	Very Strong

Source: Sugiyono (2018: 257)

Based on the data that has been tested, the reability of interest in learning instrument get score 0.911. According to the table above, the reliability of the instrument is very strong. The instrument can be said reliably when the alpha coefficient more than 0.6. Reliability test results showed $0,911 > 0.60$ then it can be said that the instrument is reliable.

I. Data Analysis Techniques

From the data obtained, then data analysis techniques in the research is as follows:

1. Media Feasibility Data

The feasibility of product is determined through analysis of the results of the validation material experts, media experts, teacher and students. The steps are as follows:

- a. Change the qualitative data into quantitative data.
- b. Calculate the average score of aspect with the following formula:

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

Keterangan:

\bar{X} = Average score

N = Item subject

ΣX = Total score

(Ermawati & Sukardiyono, 2017:207)

- c. Change average score into a qualitative value criteria as follows:

Table 11. Converting Quantitative Data to Qualitative Data

No	Score	Category
1	>4,2 s/d 5,0	Strongly Feasible
2	>3,4 s/d 4,2	Feasible
3	>2,6 s/d 3,4	Moderately Feasible
4	>1,8 s/d 2,6	Unfeasible
5	1,0 s/d 1,8	Strongly Unfeasible

Source: (Eko Putro W, 2016: 112)

Based on the above conversion table, the feasibility standards of interactive learning media obtained from every aspect on average with the following detail:

- 1) The feasibility of interactive learning media is stated be Strongly Feasible if the average score was obtained at range up to 4.21 5.00
- 2) The feasibility of interactive learning media is stated be Feasible if the average score obtained is at 3.41 range up to 4.20
- 3) The feasibility of interactive learning media is stated be Moderately Feasible if the average score was obtained at 2.61 range up to 3.40.
- 4) The feasibility of interactive learning media is stated be Unfeasible if the average score obtained was at 1.81 range up to 2.60.
- 5) The feasibility of interactive learning media is stated be Strongly unfeasible if the average score was obtained at range of less than or equal to 1.80.

2. Improvement Student's Learning Interest Data

The next step is calculating the percentage of interest in learning.

As for the steps as follows:

- a. Analyzed the quantitative data descriptively with a criteria scoring table Likert scale.
- b. Calculate the score for each of the aspects of interest in learning.
- c. Calculate the score of the student's learning interest every aspect with the formula:

$$\text{Percentage of interest score: } \frac{\text{interest score}}{\text{max score interest}} \times 100\%$$

(Ermawati & Sukardiyono, 2017:207)

- d. The next step is tested with the formula t-test paired samples.

Researchers using paired samples to find out whether the learning media that used can improve the student's learning interest. If the significance level < 0.05 then can be concluded that the learning media can improve the student's learning interest. The formula as follows:

Keterangan:

$$t = \frac{\bar{D}}{\left(\frac{SD}{\sqrt{N}}\right)}$$

D = The average margin of 2 scores

SD = Standard Deviation

N = Total Pairs

(Nana Danapriatna dan Rony Setiawan, 2005: 108-110)

CHAPTER IV RESULT RESEARCH AND DISCUSSION

A. Research Description

1. Research Subject

The subject of this research was conducted in class X AKL 2 of SMK N 1 Tempel which consisted of 30 students, a material expert, a media expert, and a learning practitioners (a teacher). Here is the list of the research subjects:

Table 12. List of Research Subject

No	Subject	Nama
1	Material Expert	Amanita Novi Yushita, S.E., M.Si., M. Si.
2	Media Expert	Rizqi Ilyasa Aghni, S.Pd., M.Pd
3	Teacher	Ch. Etty Patmi Hartati, S.Pd.
4	Students	Student of X AKL 2 SMK N 1 Tempel

2. Place and Time Research

This research was carried out on March 14, 2019 in SMK Negeri 1 Tempel which is located at Jalan Magelang, Km 17, Margorejo, Tempel, Sleman, Daerah Istimewa Yogyakarta.

B. Result of Research and Development

The implementation of research development was conducted in 5 stages of the ADDIE model, as follows:

1. Analysis Stage

At this stage, researcher has observed in class X AKL 2 and interviewed an accounting teacher of SMK N 1 Tempel. Observation and interview were done on February 26, 2018. This activities were aimed to

find out the needs of learning media development for students. Based on the observation, the analysis stage consisted of needs analysis, curriculum analysis, and students' characteristics analysis. The analysis can be seen in the following description:

a. Analysis of Needs

This analysis was aimed to identify the students' needs. Therefore, it was able to help in developing the media.

The results of the learning observation and interview with the teacher of Class X AKL SMK N 1 Tempel was material used that is reasonably difficult is saving. The teacher was often used conventional teaching in learning process. Students only have one kind of coursebook and they really depend on it. Moreover, teacher used limited media such as powerpoint and it was rarely used in learning process. However, learning media technology such as Lectora Inspire, was able to improve the quality of learning. It helped in increasing students' interest into the lesson because they were able to operate the media independently and it was easy to access anywhere and anytime. Interesting visualization made the students more excited in the learning. In addition, there were questions to assess the students' understanding of the material.

b. Analysis of Curriculum

Analysis of curriculum related to the curriculum used in the school. It included the adjustment of the media contents in the

learning process based on the student. In addition, this stage carried out the learning competencies to be achieved by the students on the chapter Savings. Basic competencies used in learning media development were as follows:

- 1) Describing the definition of savings.
- 2) Applying the facilities of saving withdrawal.
- 3) Identifying the type of savings.
- 4) Explaining the terms for depositors.
- 5) Applying how to calculate savings services

c. Analysis of Student's Characteristics

Analysis of the student's characteristics was aimed to find out the attitude of students in Basic Banking subjects learning. Based on the observation in class X AKL 2 SMK N 1 Tempel, it was found that student's learning interest on Basic Banking subject was still low. It can be shown that most students talked to their classmates and were not paid attention to the learning which made an ineffective classroom situation. Therefore, there were lack of student's attention into the lessons.

Student's interest were very affected by the teaching and learning process. The higher students' interests the more materials they would understand. This is in accordance with the opinion of the Muhibbin Syah (2003:151) that the high interest and passion in learning something can be a foundation for the students to success.

There were some factors affected students' learning interest; those are the internal factor, the external factor, and the approach used. The internal factor was the students themselves, while the external factors were their social environment and infrastructures. One of the approaches used which would affect the students' learning interest was the use of learning media. Therefore, it was expected that teachers could take the advantages of the interesting teaching and learning media.

2. Design Stage

At this stage, the researcher made a design of media by collecting information which supported the developing of learning media such as the creation of storyboards, the preparation of material, the questions and answers.

a. Making Storyboards

Storyboard overview media was about learning which has been made. Drafting storyboards was needed to facilitate the researchers in media making process. For the storyboard media, please refer to Appendix 4.

b. Making Material, Question, and Answer

The material used in this study was savings. The following is the composition of the material:

Table 13. Material dan Sub Material

Material	Sub Material
Savings	<ul style="list-style-type: none">a. Definition of savingsb. Tools of savings withdrawalc. Types of savingsd. Customer requirementse. Calculation of savings service

The material, the question, and the answers are taken from several relevant books. Those can be seen in Appendix 3.

c. Collecting Background, Picture, and Icon

Background and images were downloaded from some internet sources. The icon used was designed by researchers which was used the Photoshop application. All images were created in portable network graphics (.png)



Figure 2. Background



Figure 3. Picture and Icons

d. Use the Music

The learning of media used interesting instrumental music to attract the users' attention. The music used in the media as the background sound.

3. Development Stage

a. Making the Learning Media

The development stage began with the developing of the learning media with Lectora Inspire. In developing this products, all components should be prepared and put into storyboards. These were the steps:

1) Preface Page

Preface page is the home page of the display media when the media learning Lectora Inspire opened.



Figure 4. Display Preface Page

2) Main Menu Page

The next page is the menu page. This page will appear by pressing the "MULAI" button in preface page. On this page consists of some menus with different functions. The menus are instructions menu, material menu, competence menu, test menu, reference menu, and profile menu.

a) Instruction Menu

The menu contains instructions about the description and the usage of the learning media.



Figure 5. Display Instruction Menu

b) Competence Menu

The competences menu contains the competencies which has to be achieved by students in saving material.



Figure 6. Display Competence Page

c) Material Menu

The material menu contains the material which is saving material. On initial display menu, there are learning video material to suit the learning material. Following the initial display page videos:



Figure 7. Display Video Page

Then, to get into the material click the next navigation button, it will show the list of content, the material and the complete explanation. The following page is the display material:



Figure 8. Display List of Content



Figure 9. Display Material Menu

d) Test Menu

The next menu is the test menu. Before students go to the test menu, students should understand the material that has been studied. Total items are 10 in the form of multiple choices. Total

items are 10 in the form of multiple choices. At the end of the test there will be the feed back test, total score and the answer key, so students will know their understanding level of the material. Following are the appearance of the test pages:



Figure 10. Display Test Page



Figure 11. Display Question Page



Figure 12. Display Score Page



Figure 13. Display Feedback Test Page



Figure 14. Display Answer Page

e) Reference Menu

The next menu is the menu reference. The menu contains a list of reference books, audio source, and the sources used to create the content of the material in the learning media. Following the appearance of the menu reference:



Figure 15. Display Reference Page

f) Profile Menu

Profile menu contains background information about the people involved in this study that is researcher and supervisor.



Figure 16. Display Profil Menu Page

After the product was finished, it will be put into .awt format so that the file still can be edited for revision. The final result of the media was the interactive learning with format .exe which was able to be run on a computer or laptop.

b. Product Validation I

1) Product Validation by Material Experts

The Material experts who validated this media was Mrs. Amanita Novi Yushita, S.E., M.Si from the Faculty of Economics majoring in Accounting Education UNY. Validation was done to the aspect of the syllabus, the quality of the material, and presentation of material. Researchers used a Likert scale to obtain the material validation with five alternative answers that

were very good, good, enough, bad, and very bad. In summary, a recapitulation of the values presented in the following table:

Table 14. Recapitulation of Validation Result by Material Expert

No	Feasibility Aspects	Score	Average	Category
1	Syllabus	7	3,5	Feasible
2	Quality of Material	22	4,4	Strongly Feasible
3	Presentation of Material	39	4,88	Strongly Feasible
Total		68	4,26	Strongly Feasible

Source: Primary Data Processed

Based on the table above it is known that the average score of the syllabus feasibility aspects was 3.5. The quality of the material was 4.4 in average. While, the average of the presentation material was 4.88. The average value of the overall assessment of the material by material expert acquired 4.26 that were in the range $X > 4.2$ with the category of "Strongly Feasible". Therefore, the material in interactive learning Media Lectora Inspire developed strongly feasible to use. Recapitulation of the validation results by material expert presented in a bar chart as follows:

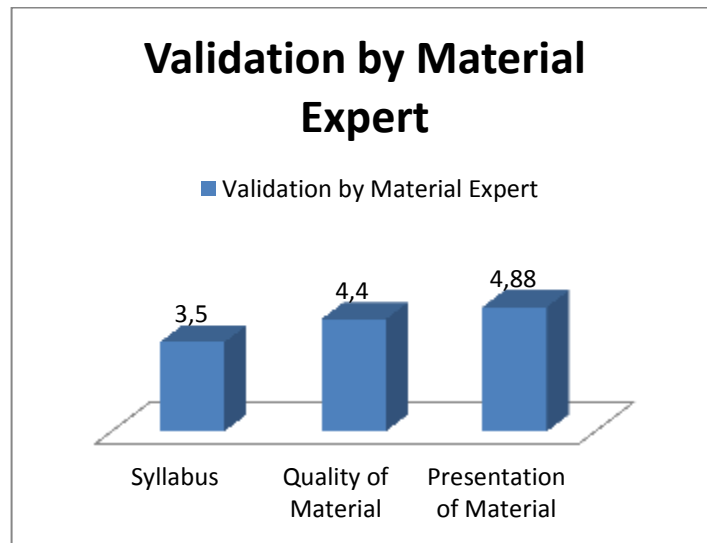


Figure 17. Result of Validation by Material Expert

2) Product Validation by Media Experts

Media experts to validate this media is Mr. Rizqi Ilyasa Aghni, S.Pd., M.Pd from the Faculty of Economics majoring in Accounting Education UNY. The media expert validated the media by reviewed the benefits of media, the design of media, and the operation of the media. Researchers used a Likert scale to collect data regarding the validation of the media expert with five alternative answers that are very good, good, enough, bad, and very bad. In summary, a recapitulation of the values presented in the following table:

Table 15. Recapitulation of Validation Result by Media Expert

No	Feasibility Aspect	Score	Average	Category
1	The Benefit of Media	13	4,33	Strongly Feasible
2	The Design of Media	34	4,25	Strongly Feasible
3	The Operation of Media	18	4,5	Strongly Feasible

No	Feasibility Aspect	Score	Average	Category
Total		65	4,36	Strongly Feasible

Source: Primary Data Processed

Based on the table above it is known that the benefit of the media in terms of the feasibility aspect was 4.33 in average. The average of the media design was 4.25. While the operation of the media was 4.5 in average. The average score of the total assessment of the media by the media expert was 4.36 that were in the range $X > 4.2$ with the category of "Strongly Feasible". Therefore, the interactive learning media Lectora Inspires is strongly feasible to use. Recapitulation of the validation results by media expert presented in a bar chart as follows:

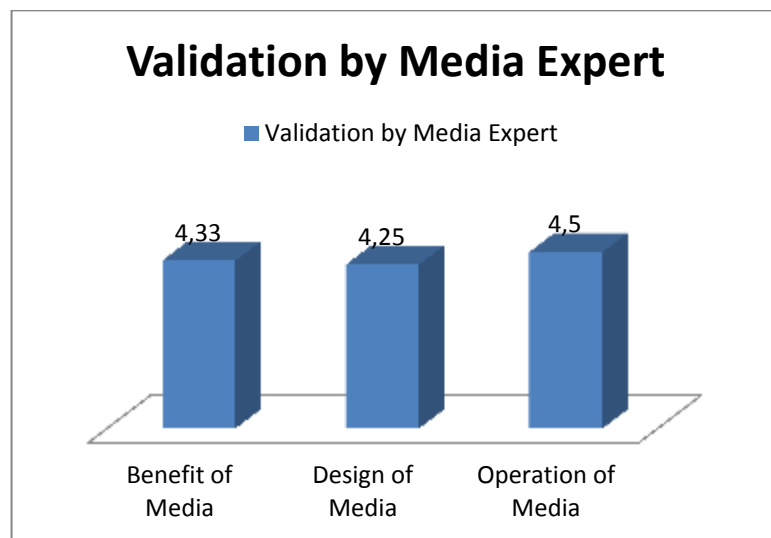


Figure 18. Result Validation by Media Expert

c. Product Revision I

Based on the input provided at the validation stage, it carried out some revisions to the development of the media. The first revision was

made after the interactive learning media was validated by material expert and media expert. Here are the things needed to be revised based on the advice from the experts:

1) Revision by Material Expert

- a) The competencies as well as the indicators, which should be reached in C4, need to be fixed.
- b) Complete material with rewards. For examples, 1 bank for the products offered and the explanation issued.
- c) Complete the material on customer requirements which provide separation of taking savings in teller and ATM.
- d) Give an affirmation such as bold or italic in the exercise.

2) Product Revision by Media Expert

- a) The font size a preface page was minimized. The previously font size was too large.



Figure 19. Preface Page Before Revision



Figure 20. Preface Page After Revision

b) Give different color on the title and the subtitle.



Figure 21. Font Color Before Revision



Figure 22. Font Color After Revision

c) Use the same font size and font type consistently.



Figure 23. Font Size and Types Before Revision



Figure 24. Font Size and Types After Revision

d) Add 'back' button on the test page.



Figure 25. Navigation Button Before Revision



Figure 26. Navigation Button After Revision

e) Use the same transition

d. Product Validation II

Product Validation II this media was done by Basic Banking subject teacher namely Mrs. Ch. Etty Patmi Hartati, S. Pd from SMK N 1 Tempel. This validation was related to the benefits of media, media design, the operation of media, the syllabus, the quality of the material, and the presentation of material. Researcher used a Likert scale to collect data with five alternative answers which are very good, good, enough, bad, and very bad. In summary, a recapitulation of the values presented in the following table:

Table 16. Recapitulation of Validation Result by Teacher

No	Feasibility Aspect	Score	Average	Category
1	The Benefit of Media	13	4,33	Strongly Feasible
2	The Design Media	22	3,67	Feasible
3	The Operation of Media	16	4	Feasible
4	The Syllabus	10	5	Strongly Feasible

No	Feasibility Aspect	Score	Average	Category
5	The Quality of Material	21	4,2	Strongly Feasible
6	The Presentation of Material	24	4,8	Strongly Feasible
Total		106	4,33	Strongly Feasible

Source: Primary Data Processed

Based on the table above, it can be seen that learning media development in terms of the benefit of media was 4.33 in average. The design and the operation of media was 3.67 and 4 in average. While, the average of the syllabus was 5, the quality of the material was 4.2 and the presentation of the material was 4.8. The average of the overall assessment of the media by the material was 4.33 which were in the range $X > 4.2$ with categories "Strongly Feasible". Therefore, the interactive learning Media Lectora Inspire is strongly feasible to use. The results recapitulation of the learning practitioner validation presented in a bar chart as follows:

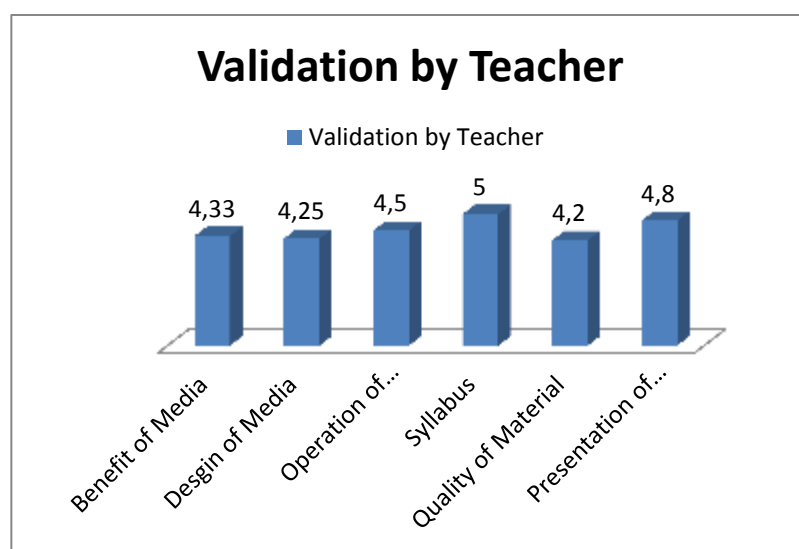


Figure 27. Result Validation by Teacher

4. Implementation Stage

The product was revised for the next step which was the implementation stage. At this stage, the results of the revision were implemented to students who performed with two-stage test:

a. Small Group Trial

The small groups test carried out on two classes (X AKL 1 and X AKL 3) of SMK Negeri 1 Tempel which was held on Wednesday March 6, 2019. The test of two small groups of 6 students was held to try the learning media which has been developed. Researcher also gave some question form of assessment to students to give a assessment about the interactive learning media. The following table of results assessment tests in small groups:

Table 17. Feasibility Result of Small Group Trial

No	Feasibility Aspect	Score	Average	Category
1	The Benefit of Media	159	4,42	Strongly Feasible
2	The Design of Media	248	4,13	Feasible
3	The Operation of Media	100	4,17	Feasible
4	The Syllabus	107	4,46	Strongly Feasible
5	The Presentation of Material	150	4,17	Feasible
Total Average		764	4,27	Strongly Feasible

Source: Primary Data Processed

Based on table 11, on the the conversion of the quantitative data to the qualitative data, it was noted that the average score (X) in the range $X 4.27 > 4.2$ which means the learning media development included in the criteria of "Strongly Feasible". Validation result showed that student interactive learning media based on the benefits

of media, design of media, operation of media, syllabus, and the presentation of the material was strongly feasible to use as a Basic Banking subject learning media.

b. Field Trial

Field trial was conducted in class X AKL 2 on SMK N 1 Tempel at Thursday, March 14, 2019. It was conducted on 30 students which were divided into 8 groups and 4 to 5 students for each group. While learning, researcher checked students' works and helped them if there were any difficulties found. Students were pleased in using this interactive learning media. After students finished in trying the learning media, students were asked to fill out the questionnaire to give their judgments and opinion towards the multimedia. The students' answer of the questionnaire can be seen in table 18 below:

Table 18. Feasibility Result of Field Trial

No	Feasibility Aspect	Score	Average	Category
1	The Benefit of Media	362	4,02	Feasible
2	The Design of Media	616	4,11	Feasible
3	The Operation of Media	257	4,28	Strongly Feasible
4	The Syllabus	231	3,85	Feasible
5	The Presentation of Material	367	4,08	Feasible
Total Average		1833	4,07	Feasible

Source: Primary Data Processed

Based on table 11, on the conversion of the quantitative data to the qualitative data, it was noted that the average score (X) 4.07 in the range of $3.4 \leq X < 4.2$ which means the learning media development categorized as "Feasible". Validation result showed that the media

based on the benefits of media, media design, media operation, syllabus, and the presentation of the material is worthy being used as instruction media in Basic Banking subject.

5. Evaluation Stage

Evaluation stages held to know the responses of student's learning interest. At this stage, questionnaire about learning interest was used. It was measured with the Likert scale. The questionnaire consisted of 20 questions with 17 positive statements and 3 negative statements. The differences of students' interest learning after they were taught using the learning media can be seen as follow:

Table 19. Recapitulation of Student Learning Interest Class X AKL 2

Indicators	Before		After		Improvement %
	Total	%	Total	%	
Feeling good to learn	301	58,79	340	66	7,21
Attention in learning	352	69	387	76	7
Interest in learning	283	55	362	71	16
Award in learning	351	69	380	74	5
Awareness of the benefit of learning	360	70	372	73	3
Total	1647	64	1841	72	8

Source: Primary Data Processed

Based on the table above, it can be concluded that the interactive learning media increased the student's learning interest with an increase of 8% which was 64% to 72%.

The hypothesis of this study consisted of alternative hypothesis (Ha): There is a significant difference in students' learning interest after taught using the interactive learning media. Therefore, the null hypothesis (H0): There is no difference in students' learning interest after taught using the interactive learning media. There is the recapitulation results table of paired samples T-Test:

Table 20. Result of Paired Samples T-Test

	Mean		<i>Correlation</i>	Sig.	T	Sig. (2-tailed)
	Before	After				
Pair 1	51,4688	57,5313	0,917	0,000	-5,213	0,000

Source: Primary Data Processed

The result of paired samples t-test table showed that the average value of initial learning interest score was 51.4688 while the final learning interest was 57.5313. The paired sample t-test table showed a correlation number of 0.917 with sig. 0,000 which means that the correlation between total interest in the before and after learning used the media was significant.

The table of paired samples t-test is obtained by sig. (2-tailed) = 0,000 < 0.05 and indicates that H0 was rejected and Ha was accepted. This showed that the development of interactive learning media increased student's learning interest.

C. Discussion

1. Development of Interactive Learning Media

This research and development procedure is adapted from the ADDIE Dick and Carey (1996) model summary activities as expressed by Endang Mulyatiningsih (2014: 200). The ADDIE model consists of five stages, namely analysis, design, development, implementation, and evaluations.

The development of interactive learning media begins with analyzing needs such as teaching materials used by the students in learning. Based on the observations, it is known that students only use 1 book and only depend on the book. Students need more varied and interesting learning media to improve understanding of the material.

The next step is analyzing the curriculum. Researcher analyzes the curriculum which is aimed to adjust the student-centered learning media. There is also some study competencies have to be achieved by students. Based on the observation in class X AKL 2, it is known that learning in Banking Basics subjects is not student-centered. Therefore, researcher uses Basic Banking subject as material to develop learning media. The results of interviews with teachers showed that there is a difficulty found which is in savings chapter.

The last analysis is the analysis of student's characteristics which is aimed to find out the attitudes of students during learning Basic Banking subject. Based on observations, students were not paid attention to

teacher's explanations and were less enthusiastic because they were bored by the teaching model.

The researcher designed the media by designing the storyboard and then designing anything needed for the media such as navigation buttons, menu buttons, home buttons, and exit buttons. The material used is savings which then processed by preparing materials for videos, materials, questions, and answers.

The research instrument used in the development of interactive learning media was the feasibility questionnaire and interest in learning questionnaires. The instrument used a Likert scale. The feasibility questionnaire is sourced from Andy Sudarmaji (2015) includes aspects of the benefits of media, media design, and the operation of modified media. The learning interest questionnaire comes from Safari (2003: 60) with modifications. The questionnaire is tested previously in class X AKL 1 SMK Negeri 1 Tempel before it is used to measure interest in learning. The results of the trial show that the questionnaire which contains 20 statements was valid. The questionnaires are also reliable so it can be used to measure the learning interest.

The next step is to measure the feasibility of media by experts. The validator consist of expert material, media experts, and learning practitioners. The material and media experts are from Accounting Education Lecturer, while the learning practitioner is a teacher of Basic Banking subject. After validation, the researchers also did a revision of

media, so the media can be tested to the students. The developed interactive learning media is implemented in class X AKL SMK Negeri 1 Tempel through small groups' trial and field trials. The small groups' trial consisted of 12 students while the research conducted on 30 students. The students looked enthusiast and interested in studying and answering questions in the learning media. Students also give advice to the media by adding the answer key at the end of the test. The stages of learning media development evaluation are aimed to measure student's learning interest of students. Researcher gave question before and after the use of interactive learning media.

2. Feasibility of Interactive Learning Media

The feasibility of interactive learning media is known through validation by material experts, media experts, and learning practitioners (teacher). The full explanation can be seen as follows:

a. Material Expert

Material Expert is from the lecturer accounting education namely Mrs. Amanita Novi Yushita, S.E., M.Si.

Material expert validation of results are used to find out the feasibility study based on media in terms of the material presented. Validation from material expert obtained an average of 4.26 in categories "Strongly Feasible". Researcher conducted the revision based on the expert, so the media was tested with revisions. Following the advice of a material expert is:

Table 21. The Advice of Material Expert

No	Type of error	Revision
1	Less appropriate between basic competencies and achievement of competencies.	The achievement indicators of competence should be gradually reached C4.
2	There are no examples of types of savings products	Give an example of a product from a bank and explain it
3	There is no separation between taking savings at tellers and ATM	Given the separation of the amount of savings withdrawals at the teller and at the ATM
4	Lack of affirmation of the letter on the question deception	The text is thickened or italicized

b. Media Expert

Media expert came from Accounting Education Lecturer Mr. Rizqi Ilyasa Aghni, M. Pd. Results Validation is performed to find out the feasibility aspect consisted of the benefits of media, design, and operation of the media. Validations from media expert obtain an average of 4.36 in a category "Strongly Feasible". Validator gave suggestions for revision and improvement of the media. Researcher revised the learning media so that it is appropriate to be tested. Following table is the advice from material expert:

Table 22. The Advice of Material Expert

No	Type of error	Revision
1.	The font size on the preface is too large.	The font size on the preface is minimized or adjusted.
2.	Each page still uses 1 text color	Give a different coloring between the title and the subtitle.
3.	The types and size fonts still different	Use a consistent size and type of writing.
4.	There is no 'back' navigation in test page	Add the 'back' navigation button in the test page.
5.	The transition used is still different	Use the same transition

c. Teacher

Practitioner of learning is the Basic Banking subject teacher from SMK N 1 Tempel namely Mrs. Ch. Etty Patmi Hartati, S. Pd. Validation results did to find out the feasibility of aspects related to material and media developed in interactive learning media. Validation from teacher obtained an average score of 4.33 in category "Strongly Feasible". However, teachers did not provide any comments so that there is no follow-up action.

d. Student

Students as the subject of this research are 30 students from class X AKL 2 SMK Negeri 1 Tempel. The results of the field trial consisted of the benefit of the media, design, operation of the media, the syllabus, and the presentation of material. Validation of students through field trial obtained an average score of 4.07 with categorized

as "Feasible". In addition, the students also provide commentary on the learning media being used.

It can be concluded that the feasibility validation of interactive learning media on Basic Banking subject for class X AKL in SMK Negeri 1 Tempel is strongly feasible used as learning media.

3. The Improvement of Student Learning Interest

Based on the questionnaire results which can be seen in table 19, the student's learning interest after they were taught using the interactive learning media was increased. Test results showed that interactive learning media are able to enhance the student's learning interest.

The five indicators used to measure student's learning interest. The largest improvement is in "interest in learning" with a score of 16%. Second, "the feeling pleased to learn" with a score of 7.21%. The third is an indicator is "attention in learning" with a score of 7%. The fourth sequence is an indicators "awards in learning" with a score of 5% and the last is in indicator "usefulness learning awareness" with a score of 3%. It can be concluded that the interactive learning media used in class X AKL 2 influenced the student's learning interest.

Based on the paired samples t-test result in table 20 shows that there is an improvement in student's learning interest after they were taught using interactive learning media. The paired samples t-test obtained t_{count} is -5.213 with sig 0.000 which showed significant

measurements so that the interactive learning media can increase student's learning interest.

The results of this study are in accordance with the theory stated by Azhar Arsyad (2017: 19) that the use of learning media in the teaching and learning process can generate new desires, interests, motivation, and stimulation of learning activities, and even bring psychological influences to students.

D. Research Limitation

The limitations in the development of interactive learning media include:

1. Interactive Learning Media can only be used on computers or laptop, because the output of Lectora Inspire is intended for computer or laptop .
2. The use of Interactive Learning Media required QuickTime Player because the video in the media can be played properly.
3. The learning media is only 800 x 600 mm, because it can be opened in a small laptop.
4. The computer laboratory cannot be used while this research being done because it is used for the XII grade Computer-Based National Examination so it must be sterilized.
5. Field trial is only carried out in class X AKL 2 which consist of 30 students at SMK Negeri 1 Tempel, because there are 2 students who are not present in the class.

CHAPTER V CONCLUSION AND SUGGESTION

A. Conclusion

Based on the research results and discussion conclusions can be concluded that:

1. Interactive Learning Media Development Lectora Inspire through five stages:
 - a. Analysis stage is the initial stage which includes a students' needs analysis, curriculum analysis, and students' characteristics analysis.
 - b. Design stage is the stage of designing products which consist of the developing of storyboards, manufacture, material, question and answer, and the buttons which are needed.
 - c. Development is the process of developing interactive learning media, validation by material expert, media experts, teacher.
 - d. Implementation stage is e trial stage of interactive learning media for small groups' trial and field trial.
 - e. Evaluation is the last stage of interactive learning media development. It is aimed to measure the feasibility of learning media and increased student's learning interest.
2. The feasibility of interactive learning media is reviewed based on validation of a material expert, media experts, and teacher. Validation of the feasibility of the material obtained an average value score of 4.26 with the categories of "Strongly Feasible". Validation of feasibility by media

experts obtained an average value score of 4.36 with the category of "Strongly Feasible". Validation by teacher obtained an average value score of 4.33 with the category "Strongly Feasible".

3. The responses of the students on a small group of trial obtained an average score of 4.27 with categories "Strongly Feasible". While field trial obtained an average score of 4.07 with the category of "Feasible". The average score from both trials was got a score of 4.26 with categories of "Strongly Feasible".
4. Interactive Learning Media Lectora Inspire can improve student's learning interest of 8%. Interest in learning before the use of the media learning obtained a total score of 64% while after use of the learning media obtained a total score of 72%. Paired sample t test showed that there is a correlation between number of 0.917 and t_{count} is -5,213 with sig 0.000 which means the correlation between the score is significant and the media learning is able to increase student's learning interest.

B. Suggestion

Based on the research and development of limitations on Media interactive learning on Basic Banking Subject, researchers offers some suggestions, as follows:

1. Suggestions for the parties involved:

a. School

- 1) Schools should conduct a training of media learning for teachers to enhance their teaching skills.
- 2) Schools should provide sufficient accounting computer laboratory so that the classes can use them interchangeably.

b. Teacher

- 1) Teacher should try the interactive learning media in teaching learning to draw students' attention and learning interest.
- 2) Teacher should improve their ability to develop interactive learning media.

c. Students

- 1) Students should use interactive learning media for independent study whenever and wherever.
- 2) Students are expected play an active role in learning such as paying attention to the teacher, being active in asking, and discussing materials wheter inside or outside the classroom.

2. Suggestions for the Further Research

- 1) Research needs to be done with a wider range of samples and use the updated.
- 2) Research can be proceed with a class action research or experiments to measure the effectiveness of the use of interactive learning media.

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APPENDIX

APPENDIX I

Appendix 1. Syllabus

Appendix 2. Lesson Plans / RPP

Appendix 3. Material, Question, and Answer

Appendix 4. Storyboard

Appendix 5. Final Product

Appendix 1. Syllabus

SILABUS

NAMA SEKOLAH : SMK Negeri 1 Tempel
MATA PELAJARAN : Dasar-Dasar Perbankan
KELAS/SEMESTER : X / 1 – 2
PAKET KEAHLIAN : Akuntansi Keuangan Lembaga
ALOKASI WAKTU : 108 X 45 menit
KKM : 75
KOMPETENSI INTI :

- KI 1** : Menghayati dan mengamalkan ajaran agama yang dianutnya.
KI 2 : Menghayati dan mengamalkan perilaku jujur, disiplin, tanggungjawab, peduli (gotong royong, kerjasama, toleran, damai), santun, responsif dan proaktif dan menunjukkan 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.
KI 3 : Memahami, menerapkan dan menganalisis pengetahuan faktual, konseptual, dan prosedural berdasarkan rasa ingintahunya 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.
KI 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 di bawah pengawasan langsung.

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
3.1 Memahami sejarah perbankan di Indonesia	3.1.1. Menjelaskan Pengertian bank 3.1.2. Menjelaskan sejarah bank di Indonesia 3.1.3. Menjelaskan jenis-jenis bank	Hakekat Bank - Pengertian bank - Sejarah bank - Jenis-jenis	Pendahuluan : A Menyiapkan peserta didik secara spikis dan isik untuk mengikuti pelaaran (diantaranya mengucap salam dan	Pengetahuan: • Tes Tertulis bentuk essay Keterampilan: • Penilaian	3	1. Dasar-dasar Perbankan berdasarkan Kurtilas , Eni Nuraeni, Armico Bandung tahun 2015 2. Pengantar Akuntansi

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
	3.1.4. Menjelaskan jenis-jenis kantor bank	bank Jenis-jenis kantor bank	<p>mengajak peserta didik berdoa menurut agamanya masing – masing)</p> <p>B Menyampaikan cakupan materi dan penelasan uraian kegiatan sesuai silabus</p> <p>C Menelaskan tujuan pembelajaran</p> <p>Mengamati</p> <ul style="list-style-type: none"> • mempelajari buku teks maupun sumber lain tentang pengertian, sejarah, jenis-jenis bank dan jenis-jenis kantor bank • diskusi kelas • diskusi kelompok <p>Menanya</p> <ul style="list-style-type: none"> • berdiskusi untuk mendapatkan 	<p>Kinerja</p> <p>Sikap</p> <ul style="list-style-type: none"> • Jurnal Sikap • Observasi • Penilaian Diri • Penilaian Antar Teman 		<p>berdasarkan Kurtilas, Hendi Soemantri, Aemico, Bandung,tahun 2015</p> <p>3. LKS semester gasal dan semester genap</p>

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
<p>4.1.Menyajikan sejarah perbankan di Indonesia</p>	<p>4.1.1. Mengidentifikasi jenis-jenis bank</p>		<p>klarifikasi tentang pengertian, sejarah, jenis-jenis bank dan jenis-jenis kantor bank</p> <p>Mengesplorasi mengumpulkan data dan informasi tentang pengertian, sejarah, jenis-jenis bank dan jenis-jenis kantor bank</p> <p>Asosiasi</p> <ul style="list-style-type: none"> • menguraikan kembali informasi yang diperoleh tentang pengertian, sejarah, jenis-jenis bank dan jenis-jenis kantor bank • menyimpulkan dari keseluruhan materi <p>Komunikasi</p> <ul style="list-style-type: none"> • memberikan 			

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
			<p>pendapat, masukan, tanya jawab selama proses diskusi</p> <ul style="list-style-type: none"> • menjelaskan/mempresentasikan hasil diskusi kelompok dalam bentuk tulisan tentang pengertian, sejarah, jenis-jenis bank dan jenis-jenis kantor bank 			
3.2 Mengetahui persyaratan dan pendirian bentuk badan hukum bank	<p>3.2.1. Menjelaskan kegiatan-kegiatan bank umum</p> <p>3.2.2. Menjelaskan kegiatan-kegiatan BPR</p> <p>3.2.3. Menjelaskan kegiatan-kegiatan Bank Campuran</p> <p>3.2.4. Menjelaskan kegiatan-kegiatan Bank Asing</p>	<p>Kegiatan-kegiatan bank</p> <ul style="list-style-type: none"> • Bank umum • BPR • Bank campuran • Bank asing 	<p>Mengamati</p> <ul style="list-style-type: none"> • Diberikan ilustrasi/tayangan/gambar tentang kegiatan-kegiatan bank • mempelajari berbagai sumber tentang kegiatan-kegiatan bank • diskusi kelas • diskusi kelompok 	<p>Pengetahuan:</p> <ul style="list-style-type: none"> • Tes Tertulis bentuk essay <p>Keterampilan:</p> <ul style="list-style-type: none"> • Penilaian Kinerja <p>Sikap</p> <ul style="list-style-type: none"> • Jurnal Sikap • Observasi • Penilaian Diri • Penilaian 	3	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
<p>4.2. Melakukan identifikasi persyaratan pendirian bentuk badan hukum bank</p>	<p>4.2.1. Mengidentifikasi kegiatan-kegiatan bank</p>		<p>Menanya</p> <ul style="list-style-type: none"> • berdiskusi untuk mendapatkan klarifikasi tentang kegiatan-kegiatan bank <p>Mengesplorasi</p> <ul style="list-style-type: none"> • mengumpulkan berbagai informasi tentang kegiatan-kegiatan bank <p>Asosiasi</p> <ul style="list-style-type: none"> • menguraikan kembali deskripsi kegiatan-kegiatan bank • menyimpulkan dari keseluruhan materi <p>Komunikasi</p> <ul style="list-style-type: none"> • memberikan pendapat, masukan, tanya jawab selama proses diskusi 	<p>Antar Teman</p>		

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
			<ul style="list-style-type: none"> menjelaskan/mempresentasikan hasil diskusi dalam bentuk tulisan tentang kegiatan-kegiatan bank 			
3.3. Menganalisis berbagai jenis lembaga keuangan	3.3.1. Menjelaskan pengertian dan peran lembaga keuangan 3.3.2. Menyebutkan jenis-jenis lembaga keuangan 3.3.3. Menjelaskan lembaga keuangan Internasional	Lembaga Keuangan <ul style="list-style-type: none"> Pengertian dan peran lembaga keuangan Jenis-jenis lembaga keuangan Lembaga keuangan Internasional 	Mengamati <ul style="list-style-type: none"> mempelajari buku teks maupun sumber lain tentang pengertian, dan peran lembaga keuangan diskusi kelas diskusi kelompok Menanya <ul style="list-style-type: none"> berdiskusi untuk mendapatkan klarifikasi tentang pengertian, dan peran lembaga keuangan Mengesplorasi mengumpulkan data	Pengetahuan: <ul style="list-style-type: none"> Tes Tertulis bentuk essay Keterampilan: <ul style="list-style-type: none"> Penilaian Kinerja Sikap <ul style="list-style-type: none"> Jurnal Sikap Observasi Penilaian Diri Penilaian Antar Teman 	3	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
<p>4.3.Melakukan klasifikasi lembaga keuangan bank dan non bank</p>	<p>4.3.1. Mengidentifikasi lembaga keuangan bank dan non bank</p>	<p>sional</p>	<p>dan informasi tentang pengertian, dan peran lembaga keuangan</p> <p>Asosiasi</p> <ul style="list-style-type: none"> • menguraikan kembali informasi yang diperoleh tentang pengertian, dan peran lembaga keuangan • menyimpulkan dari keseluruhan materi <p>Komunikasi</p> <ul style="list-style-type: none"> • memberikan pendapat, masukan, tanya jawab selama proses diskusi <p>mejelaskan/mempresentasikan hasil diskusi kelompok dalam bentuk tulisan tentang pengertian, peran lembaga keuangan</p>			

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
3.4 Menganalisis berbagai jenis uang	3.4.1. Menjelaskan uang dari sudut bahan pembuatannya 3.4.2. Menjelaskan uang dari sudut nilainya 3.4.3. Menjelaskan uang dari sudut lembaga yang mengeluarkannya 3.4.4. Menjelaskan uang dari sudut kawasan berlakunya	Jenis uang <ul style="list-style-type: none"> Dipandang dari sudut bahan pembuatannya Dipandang dari sudut nilainya Dilihat dari sudut lembaga yang mengeluarkannya Dilihat dari sudut kawasan 	Mengamati <ul style="list-style-type: none"> mempelajari buku teks maupun sumber lain tentang jenis – jenis uang diskusi kelas diskusi kelompok Menanya <ul style="list-style-type: none"> berdiskusi untuk mendapatkan klarifikasi tentang pengertian, jenis – jenis uang Mengesplorasi mengumpulkan data dan informasi tentang jenis – jenis uang Asosiasi <ul style="list-style-type: none"> menguraikan kembali informasi yang diperoleh tentang pengertian, dan peran lembaga keuangan menyimpulkan dari 	Pengetahuan: <ul style="list-style-type: none"> Tes Tertulis bentuk essay Keterampilan: <ul style="list-style-type: none"> Penilaian Kinerja Sikap <ul style="list-style-type: none"> Jurnal Sikap Observasi Penilaian Diri Penilaian Antar Teman 	6	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
4.4. Melakukan klasifikasi berbagai jenis uang	4.4.1. Mengidentifikasi berbagai jenis uang	n berlaku nya	keseluruhan materi Komunikasi • memberikan pendapat, masukan, 108anya jawab selama proses diskusi mejelaskan/memprese ntasikan hasil diskusi kelompok dalam bentuk tulisan tentang jenis – jenis uang			
3.5 Menganalisis berbagai jenis bank di Indonesia	3.5.1 Menjelaskan jenis bank dari fungsinya 3.5.2. Menjelaskan jenis bank dari kepemilikannya	Jenis bank di Indonesia • Dilihat dari segi fungsinya • Dilihat dari segi kepemilikannya	Mengamati • mempelajari buku teks maupun sumber lain tentang pengertian, , jenis-jenis bank • diskusi kelas • diskusi kelompok Menanya berdiskusi untuk mendapatkan klarifikasi , jenis-jenis	Pengetahuan: • Tes Tertulis bentuk essay Keterampilan: • Penilaian Kinerja Sikap • Jurnal Sikap • Observasi • Penilaian Diri • Penialaian	6	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
4.5. Melakukan klasifikasi jenis-jenis bank di Indonesia	4.5.1. Mengidentifikasi jenis –jenis bank		<p>bank</p> <p>Mengeskplorasi mengumpulkan data dan informasi tentang , jenis-jenis bank Asosiasi</p> <ul style="list-style-type: none"> • menguraikan kembali informasi yang diperoleh tentang , jenis-jenis bank menyimpulkan dari keseluruhan materi <p>Komunikasi</p> <ul style="list-style-type: none"> • memberikan pendapat, masukan, tanya jawab selama proses diskusi menjelaskan/mempresentasikan hasil diskusi kelompok dalam bentuk tulisan tentang , jenis-jenis bank 	Antar Teman		
3.6 Mengan	3.6.1. Menjelaskan	Kegiatan bank	Mengamati	Pengetahuan:		

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
<p>alisis kegiatan usaha bank bank umum dan dan bank bank perkreditan rakyat</p> <p>4.6. Mengklasifikasi kegiatan usaha bank bank umum dan bank bank perkreditan rakyat</p>	<p>bank dalam menghimpun dana</p> <p>3.6.2. Menjelaskan bank bank dalam menyalurkan dana</p> <p>3.6.3. Menjelaskan bank bank dalam memberikan jasa lainnya</p> <p>4.6.1. Mengidentifikasi kegiatan usaha bank bank umum dan bank bank perkreditan</p>	<p>umum dan bank bank perkreditan rakyat serta bank bank campuran dan bank asing :</p> <ul style="list-style-type: none"> • Menghimpun dana • Menyalurkan dana • Memberikan jasa lainnya 	<ul style="list-style-type: none"> • mempelajari buku teks maupun sumber lain tentang kegiatan bank • diskusi kelas • diskusi kelompok <p>Menanya</p> <ul style="list-style-type: none"> • berdiskusi untuk mendapatkan klarifikasi kegiatan bank <p>Mengeskplorasi mengumpulkan data dan informasi tentang kegiatan usaha bank</p> <p>Asosiasi</p> <ul style="list-style-type: none"> • menguraikan kembali informasi yang diperoleh tentang kegiatan usaha bank menyimpulkan dari keseluruhan materi <p>Komunikasi</p>	<ul style="list-style-type: none"> • Tes Tertulis bentuk essay <p>Keterampilan:</p> <ul style="list-style-type: none"> • Penilaian Kinerja <p>Sikap</p> <ul style="list-style-type: none"> • Jurnal Sikap • Observasi • Penilaian Diri • Penilaian Antar Teman 	15	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
			<ul style="list-style-type: none"> • memberikan pendapat, masukan, tanya jawab selama proses diskusi • menjelaskan/mempresentasikan hasil diskusi kelompok dalam bentuk tulisan • kegiatan usaha bank 			
3.7 Mengenal sistem perbankan dan jasa giro	<p>3.7.1. Menjelaskan pengertian simpanan giro</p> <p>3.7.2. Alat penarikan simpanan giro</p> <p>3.7.3. Menghitung jasa simpanan giro</p>	<p>Simpanan giro</p> <ul style="list-style-type: none"> • Pengertian simpanan giro • Pengertian cek • Jenis – jenis cek • Pengertian Bilyet giro • Syarat-syarat berlaku 	<p>Mengamati</p> <ul style="list-style-type: none"> • mempelajari buku teks maupun sumber lain tentang simpanan giro • diskusi kelas • diskusi kelompok <p>Menanya</p> <ul style="list-style-type: none"> • berdiskusi untuk mendapatkan klarifikasi simpanan giro <p>Mengesplorasi</p> <ul style="list-style-type: none"> • mengumpulkan data dan informasi 	<p>Pengetahuan:</p> <ul style="list-style-type: none"> • Tes Tertulis bentuk essay <p>Keterampilan:</p> <ul style="list-style-type: none"> • Penilaian Kinerja <p>Sikap</p> <ul style="list-style-type: none"> • Jurnal Sikap • Observasi • Penilaian Diri • Penilaian Antar Teman 	18	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
4.7. Menghitung simpanan dana giro	4.7.1. Menyajikan perhitungan jasa simpanan giro	<p>nya BG</p> <ul style="list-style-type: none"> • Contoh perhitungan jasa simpanan giro 	<p>simpanan giro</p> <p>Asosiasi</p> <ul style="list-style-type: none"> • menguraikan kembali informasi yang diperoleh tentang simpanan giro dan menyimpulkan dari keseluruhan materi <p>Komunikasi</p> <ul style="list-style-type: none"> • memberikan pendapat, masukan, tanya jawab selama proses diskusi <p>mejelaskan/mempresentasikan hasil diskusi kelompok dalam bentuk tulisan tentang simpanan giro</p>			
3.8 Menganalisis	3.8.1. Menjelaskan pengertian tabungan	Simpanan tabungan	<p>Mengamati</p> <ul style="list-style-type: none"> • mempelajari buku 	<p>Pengetahuan:</p> <ul style="list-style-type: none"> • Tes Tertulis 	18	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
panan dana tabungan	<p>3.8.2. Menjelaskan sarana penarikan tabungan</p> <p>3.8.3. Menjelaskan jenis tabungan</p> <p>3.8.4. Menjelaskan syarat bagi penabung</p> <p>3.8.5. Menjelaskan cara menghitung jasa tabungan</p> <p>4.8.1. Menyajikan</p>	<ul style="list-style-type: none"> • Pengertian tabungan • Sarana penarikan tabungan • Jenis tabungan • Syarat bagi penabung • Perhitungan jasa tabungan 	<p>teks maupun sumber lain tentang simpanan tabungan</p> <ul style="list-style-type: none"> • diskusi kelas • diskusi kelompok <p>Menanya</p> <ul style="list-style-type: none"> • berdiskusi untuk mendapatkan klarifikasi simpanan tabungan <p>Mengesplorasi</p> <ul style="list-style-type: none"> • mengumpulkan data dan informasi tentang simpanan tabungan <p>Asosiasi</p> <ul style="list-style-type: none"> • menguraikan kembali informasi yang diperoleh tentang simpanan tabungan menyimpulkan dari keseluruhan materi 	<p>bentuk essay</p> <p>Keterampilan:</p> <ul style="list-style-type: none"> • Penilaian Kinerja <p>Sikap</p> <ul style="list-style-type: none"> • Jurnal Sikap • Observasi • Penilaian Diri • Penilaian Antar Teman 		

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
4.8.Menghitung simpanan tabungan	hasil perhitungan jasa simpanan tabungan		Komunikasi <ul style="list-style-type: none"> • memberikan pendapat, masukan, tanya jawab selama proses diskusi • menjelaskan/mempresentasikan hasil diskusi kelompok dalam bentuk tulisan simpanan tabungan 			
3.9 Mengenal simpanan dana deposito	3.9.1. Mengertian simpanan deposito 3.9.2. Menjelaskan karakteristik deposito 3.9.3. Menjelaskan deposito berjangka 3.9.4. Menjelaskan sertifikat Deposito 3.9.5. Menjelaskan keuntungan dan kerugian deposito 3.9.6. Menjelaskan perbedaan sertifikat	Simpanan deposito <ul style="list-style-type: none"> • Pengertian simpanan deposito • Karakteristik deposito • Deposito 	Mengamati <ul style="list-style-type: none"> • mempelajari buku teks maupun sumber lain tentang pengertian simpanan deposito • diskusi kelas • diskusi kelompok Menanya berdiskusi untuk mendapatkan klarifikasi, simpanan	Pengetahuan: <ul style="list-style-type: none"> • Tes Tertulis bentuk essay Keterampilan: <ul style="list-style-type: none"> • Penilaian Kinerja Sikap <ul style="list-style-type: none"> • Jurnal Sikap • Observasi • Penilaian Diri • Penilaian Antar Teman 	18	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
4.9.Menghitung simpanan deposito	<p>deposito dan deposito berjangka</p> <p>3.9.7. Menjelaskan cara menghitung bunga deposito</p> <p>3.9.8. Menjelaskan deposit on call</p> <p>3.9.9. Menjelaskan cara menghitung deposit on call</p> <p>4.9.1. Menyajikan hasil perhitungan jasa simpanan deposito</p>	<p>berjangka</p> <ul style="list-style-type: none"> Sertifikat Deposito Keuntungan dan kerugian deposito Perbedaan sertifikat deposito dan deposito berjangka Perhitungan bunga deposit 	<p>deposito</p> <p>Mengeskplorasi mengumpulkan data dan informasi simpanan deposito</p> <p>Asosiasi</p> <ul style="list-style-type: none"> menguraikan kembali informasi yang diperoleh tentang simpanan deposito menyimpulkan dari keseluruhan materi <p>Komunikasi</p> <ul style="list-style-type: none"> memberikan pendapat, masukan, tanya jawab selama proses diskusi <p>mejelaskan/mempresentasikan hasil diskusi kelompok dalam bentuk tulisan tentang simpanan deposito</p>			

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
		<ul style="list-style-type: none"> • Deposit on call • Perhitungan deposit on call 				
3.10 Menganalisis kredit perbankan	<p><i>3.10.1. Menjelaskan pengertian kredit</i></p> <p><i>3.10.2. Menyebutkan unsure- unsure kredit</i></p> <p><i>3.10.3. Menjelaskan fungsi kredit</i></p>	<p><i>Kredit</i></p> <ul style="list-style-type: none"> - <i>Pengertian kredit</i> - <i>Unsur-unsur kredit</i> - <i>Tujuan kredit</i> - <i>Fungsi kredit</i> <p><i>Jenis-jenis kredit</i></p>	<p><i>Mengamati</i></p> <ul style="list-style-type: none"> • <i>mempelajari buku teks maupun sumber lain tentang pengertian, , jenis-jenis bank</i> • <i>diskusi kelas</i> • <i>diskusi kelompok</i> <p><i>Menanya</i></p> <p><i>berdiskusi untuk mendapatkan klarifikasi , jenis-jenis bank</i></p> <p><i>Mengesplorasi</i></p> <p><i>mengumpulkan data dan informasi tentang , jenis-jenis bank</i></p> <p><i>Asosiasi</i></p> <ul style="list-style-type: none"> • <i>menguraikan kembali informasi yang diperoleh tentang , jenis-jenis bank</i> 		18	

Kompetensi Dasar	Indikator Pencapaian Kompetensi	Materi Pembelajaran	Kegiatan Pembelajaran	Penilaian	Alokasi Waktu	Sumber Belajar
4.10. Menghitung kredit perbankan	<i>4.10.1. Mengidentifikasi jenis-jenis kredit</i>		<p><i>menyimpulkan dari keseluruhan materi</i></p> <p><i>Komunikasi</i></p> <ul style="list-style-type: none"> <i>• memberikan pendapat, masukan, tanya jawab selama proses diskusi</i> <p><i>mejelaskan/mempresentasikan hasil diskusi kelompok dalam bentuk tulisan tentang , jenis-jenis bank</i></p>			
					<i>108 JP</i>	

Mengesahkan
Kepala Sekolah,

Sri Winarsih, S.Pd., M.Pd.
NIP 19681022 199412 2 004

Verifikator
K3 ..Akuntansi

Dra. Yatimatun Nafi'ah
NIP 19670717 199703 2 006

Mengetahui
WKS 1,

Dra. Rr. Ratna Wiwara N.
NIP 19681005 199412 2 006

Disusun oleh MGMP Akuntansi

Anggota MGMP :	
1. Ch Etty Patmi HSPd	1
2. Binti Chomsiatin SE	2
3. Sumiyati SPd	3
4. Suwartini SPd	4
5. Dra Sri Sugiyaharti	5

Appendix 2. Lesson Plan

RENCANA PELAKSANAAN PEMBELAJARAN

(RPP)

Nama Sekolah	:	SMK N 1 Tempel
Kompetensi Keahlian	:	Akuntansi dan Keuangan Lembaga
Mata Pelajaran	:	Perbankan Dasar
Kelas / Semester	:	X/2
Pertemuan Ke-	:	1, 2, dan 3(3 kali pertemuan)
Alokasi Waktu	:	9 x 45 Menit

A. Kompetensi Inti :

1. Menghayati dan mengamalkan ajaran agama yang dianutnya
2. Mengembangkan perilaku (jujur, disiplin, tanggung jawab, peduli, santun, ramah lingkungan, gotong royong, kerjasama, cinta damai, responsif dan proaktif) dan menunjukkan sikap sebagai bagian dari solusi atas berbagai permasalahan bangsa dalam berinteraksi secara efektif dengan lingkungan sosial dan alam serta dalam menempatkan diri sebagai cerminan bangsa dalam pergaulan dunia
3. Memahami, menerapkan, menganalisis, dan mengevaluasi tentang pengetahuan faktual, konseptual, operasional dasar, dan metakognitif sesuai dengan bidang dan lingkup kerja Akuntansi dan Keuangan Lembaga pada tingkat teknis, spesifik, detil, dan kompleks, berkenaan dengan ilmu pengetahuan, teknologi, seni, budaya, dan humaniora dalam konteks pengembangan potensi diri sebagai bagian dari keluarga, sekolah, dunia kerja, warga masyarakat nasional, regional, dan internasional.
4. Melaksanakan tugas spesifik dengan menggunakan alat, informasi, dan prosedur kerja yang lazim dilakukan serta memecahkan masalah sesuai dengan bidang Akuntansi dan Keuangan Lembaga. Menampilkan kinerja di bawah bimbingan dengan mutu dan kuantitas yang terukur sesuai dengan standar kompetensi kerja. Menunjukkan keterampilan menalar, mengolah, dan menyaji secara efektif, kreatif, produktif, kritis, mandiri, kolaboratif, komunikatif, dan solutif dalam ranah abstrak terkait dengan pengembangan dari yang

dipelajarinya di sekolah, serta mampu melaksanakan tugas spesifik di bawah pengawasan langsung. Menunjukkan keterampilan mempersepsi, kesiapan, meniru, membiasakan, gerak mahir, menjadikan gerak alami dalam ranah konkret terkait dengan pengembangan dari yang dipelajarinya di sekolah, serta mampu melaksanakan tugas spesifik di bawah pengawasan langsung.

B. Kompetensi Dasar

- 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 laporan keuangan yang mudah dipahami, relevan, andal, dan dapat diperbandingkan
- 2.1. Memiliki motivasi internal dan menunjukkan rasa ingin tahu dalam menemukan dan memahami pengetahuan dasar tentang perbankan dasar
- 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 dasar
- 2.3. Menghargai kerja individu dan kelompok serta mempunyai kepedulian yang tinggi dalam menjaga keselarasan lingkungan sosial, lingkungan kerja dan alam.
- 3.8 Menganalisis simpanan tabungan
- 4.8 Menghitung simpanan dana tabungan

C. Tujuan Pembelajaran

Setelah mengikuti kegiatan pembelajaran dengan menggunakan pendekatan saintifik, model *problem based learning*, peserta didik mampu:

1. Menjelaskan pengertian simpanan tabungan
2. Menjelaskan jenis-jenis tabungan
3. Menjelaskan persyaratan dalam membuat rekening tabungan
4. Menjelaskan perhitungan bunga tabungan

D. Materi Pembelajaran :

1. *Pengertian*

Pengertian Tabungan Menurut UU Perbankan No. 10 Tahun 1998 adalah simpanan yang pada penarikannya hanya dapat dilakukan menurut syarat tertentu yang telah disepakati, namun tidak dapat ditarik dengan cek, bilyet giro atau alat lainnya yang dipersamakan dengan itu

Persyaratan Pembuatan Rekening Tabungan pada masing-masing bank tentu berbeda. Akan tetapi, pada umumnya bank memberikan persyaratan yang sama

pada setiap bank yaitu setiap masyarakat yang ingin membuka rekening tabungan, perlu menyerahkan fotokopi identitas diri, misalnya KTP, SIM, paspor dan identitas diri lainnya

2. *Hal yang perlu diperhatikan saat membuka tabungan*

- a. Buku tabungan adalah salah satu bukti bahwa nasabah tersebut ialah nasabah penabung di bank tertentu. Setiap nasabah tabungan akan diberikan buku tabungan, yaitu buku yang menggambarkan mutasi setoran, penarikan dan juga saldo atas setiap transaksi yang terjadi.
- b. Slip penarikan yaitu formulir yang disediakan oleh bank untuk kepentingan nasabah yang ingin melakukan penarikan tabungan melalui kantor bank yang menerbitkan tabungan tersebut. Di dalam slip penarikan nasabah perlu mengisi nama pemilik rekening, nomor rekening dan juga jumlah penarikan baik angka maupun huruf, kemudian menandatangani slip penarikan tersebut.
- c. ATM dalam perkembangan dunia modern merupakan sarana yang perlu diberikan oleh setiap bank untuk dapat bersaing dalam menawarkan produk tabungan.
- d. Sarana lain yang diberikan oleh bank ialah adanya formulir transfer baik ke bank sendiri maupun ke bank lainnya.
- e. Sarana penarikan lainnya, misalnya bagi nasabah prima, penarikan dana dari tabungan dapat diantar oleh bank. Fasilitas ini juga hanya diberikan kepada nasabah tertentu yang loyal kepada bank dan bank sudah mengenal baik nasabah

3. Perhitungan bunga simpanan tabungan

- a. Metode Saldo Terendah Besarnya bunga tabungan dihitung dari jumlah saldo terendah pada bulan laporan dikalikan dengan suku bunga per tahun kemudian dikalikan dengan jumlah hari pada bulan laporan dan dibagi dengan jumlah hari dalam satu tahun. Misalnya untuk menghitung bunga pada bulan Januari, maka besarnya bunga dihitung : $\text{Bunga tabungan} = \dots \% * 31/365 * \text{saldo terendah pada bulan Januari}$
- b. Metode Perhitungan Bunga Berdasarkan Saldo Rata-rata Pada metode ini, bunga dalam satu bulan dihitung berdasarkan saldo rata-rata dalam bulan berjalan. Saldo rata-rata dihitung berdasarkan jumlah saldo akhir tabungan setiap hari dalam bulan berjalan, dibagi dengan jumlah hari dalam bulan tersebut.

- c. Metode Perhitungan Bunga Berdasarkan Saldo Harian Pada metode ini bunga dihitung dari saldo harian. Bunga tabungan dalam bulan berjalan dihitung dengan menjumlahkan hasil perhitungan bunga setiap harinya.

E. Media, Alat dan sumber belajar :

a. Media Belajar

- Lembar Kerja Siswa (LKS)
- Lembar Diskusi Kelompok
- Tayangan rencana pengelolaan waktu

b. Alat :

- Laptop
- LCD

c. Sumber Belajar

- Buku Paket Perbankan Dasar
- Modul Perbankan Dasar
- Koran, Majalah, atau sumber referensi lain

F. Metode Pembelajaran :

- a. Pendekatan pembelajaran ilmiah/scientific
- b. Model pembelajaran *problem based learning*
- c. Metode Ceramah, Diskusi, Presentasi

G. Langkah-langkah Pembelajaran

Pertemuan 1

No.	Kegiatan
1.	<p>Pembukaan (15 menit)</p> <ul style="list-style-type: none"> - Guru melakukan apersepsi tentang materi pada pertemuan sebelumnya yaitu <i>simpanan giro</i> - Guru menyampaikan kompetensi dasar, tujuan dan manfaat mempelajari materi tentang <i>pengertian simpanan tabungan</i> - Guru menyampaikan garis besar materi tentang <i>pengertian simpanan tabungan</i> dan menjelaskan kegiatan yang akan dilakukan peserta didik untuk menyelesaikan permasalahan atau tugas tentang <i>pengertian simpanan tabungan</i>
2.	<p>Kegiatan Inti (75 menit)</p> <p>Mengamati</p> <ul style="list-style-type: none"> - Guru memilih bahan bacaan yang sesuai dengan materi <i>pengertian</i>

No.	Kegiatan
	<p><i>simpanan tabungan</i> kemudian dibagikan kepada siswa</p> <ul style="list-style-type: none"> - Guru meminta kepada siswa untuk mempelajari bacaan secara mandiri atau berama dengan teman semeja - Guru meminta siswa untuk memberikan tanda pada bacaan tersebut yang tidak ia pahami, kemudian guru menganjurkan kepada siswa untuk memberi tanda sebanyak mungkin tentang <i>pengertian simpanan tabungan</i> <p>Menanya</p> <ul style="list-style-type: none"> - Siswa berdiskusi untuk mendapatkan klarifikasi tentang materi <i>pengertian simpanan tabungan</i> <p>Mengumpulkan data/informasi/Mengeskorasi</p> <ul style="list-style-type: none"> - Guru membimbing siswa untuk memberi tanda pada bagian bacaan yang tidak dipahami sebanyak mungkin tentang <i>pengertian simpanan tabungan</i> <p>Asosiasi/menalar/Mencoba</p> <ul style="list-style-type: none"> - Siswa melalui jalan diskusi mengumpulkan informasi sebanyak mungkin tentang <i>pengertian simpanan tabungan</i> - Siswa mencoba memberikan pendapat masukan dan tanya jawab selama proses diskusi <p>Mengkomunikasikan/Menyimpulkan</p> <ul style="list-style-type: none"> - Guru meminta siswa untuk mempresentasikan hasil diskusi tentang <i>pengertian simpanan tabungan keuangan</i> dalam bentuk tulisan/laporan - Masing-masing kelompok mempresentasikan jawabannya yang telah mereka kerjakan dan ambil kesimpulan tentang <i>pengertian simpanan tabungan</i> - Kelompok yang tidak presentasi memberikan tanggapan atas solusi permasalahan tentang jawaban <i>pengertian simpanan tabungan</i> - Siswa membuat kesimpulan tentang hasil diskusi dan presentasi tersebut, dan hasilnya diserahkan kepada guru
3.	Penutup (10 menit)

No.	Kegiatan
	<ul style="list-style-type: none"> - Guru bersama peserta didik mencoba untuk membuat kesimpulan dari materi yang telah dipelajari - Guru memberikan evaluasi tentang materi yang diberikan - Guru menanyakan pendapat peserta didik tentang proses belajar yang dilakukan (merefleksi kegiatan) - Peserta didik diberi tugas untuk mencari dan mempelajari materi yang akan dipelajari pada pertemuan selanjutnya di rumah. - Menutup pembelajaran dengan salam dan berdoa.

Pertemuan 2

No.	Kegiatan
1.	<p>Pembukaan (15 menit)</p> <ul style="list-style-type: none"> - Guru melakukan apersepsi tentang materi pada pertemuan sebelumnya yaitu <i>pengertian simpanan tabungan</i> - Guru menyampaikan kompetensi dasar, tujuan dan manfaat mempelajari materi tentang <i>penghitungan bunga simpanan tabungan</i> - Guru menyampaikan garis besar materi tentang <i>penghitungan bunga simpanan tabungan</i> dan menjelaskan kegiatan yang akan dilakukan peserta didik untuk menyelesaikan permasalahan atau tugas tentang <i>penghitungan bunga simpanan tabungan</i>
2.	<p>Kegiatan Inti (75 menit)</p> <p>Mengamati</p> <ul style="list-style-type: none"> - Guru memilih bahan bacaan yang sesuai dengan materi <i>penghitungan bunga simpanan tabungan</i> kemudian dibagikan kepada siswa - Guru meminta kepada siswa untuk mempelajari bacaan secara mandiri atau berama dengan teman semeja <p>Guru meminta siswa untuk memberikan tanda pada bacaan tersebut yang tidak ia pahami, kemudian guru menganjurkan kepada siswa untuk memberi tanda sebanyak mungkin tentang <i>penghitungan bunga simpanan tabungan</i></p> <p>Menanya</p> <p>Siswa berdiskusi untuk mendapatkan klarifikasi tentang materi <i>penghitungan bunga simpanan tabungan</i></p>

No.	Kegiatan
	<p>Mengumpulkan data/informasi/Mengeskorasi</p> <p>Guru membimbing siswa untuk memberi tanda pada bagian bacaan yang tidak dipahami sebanyak mungkin tentang <i>penghitungan bunga simpanan tabungan</i></p> <p>Asosiasi/menalar/Mencoba</p> <ul style="list-style-type: none"> - Siswa melalui jalan diskusi mengumpulkan informasi sebanyak mungkin tentang <i>penghitungan bunga simpanan tabungan</i> - Siswa secara mandiri mencoba menyelesaikan soal <i>penghitungan bunga simpanan tabungan</i> - Siswa mencoba memberikan pendapat masukan dan tanya jawab selama proses diskusi <p>Mengkomunikasikan/Menyimpulkan</p> <ul style="list-style-type: none"> - Guru meminta siswa untuk mempresentasikan hasil diskusi tentang <i>penghitungan bunga simpanan tabungan</i> dalam bentuk tulisan/laporan - Masing-masing kelompok mempresentasikan jawabannya yang telah mereka kerjakan dan ambil kesimpulan tentang <i>penghitungan bunga simpanan tabungan</i> - Kelompok yang tidak presentasi memberikan tanggapan atas solusi permasalahan tentang jawaban <i>penghitungan bunga simpanan tabungan</i> - Siswa membuat kesimpulan tentang hasil diskusi dan presentasi tersebut, dan hasilnya diserahkan kepada guru
3.	<p>Penutup (10 menit)</p> <ul style="list-style-type: none"> - Guru bersama peserta didik mencoba untuk membuat kesimpulan dari materi yang telah dipelajari - Guru memberikan evaluasi tentang materi yang diberikan - Guru menanyakan pendapat peserta didik tentang proses belajar yang dilakukan (merefleksi kegiatan) - Peserta didik diberi tugas untuk mencari dan mempelajari materi yang akan dipelajari pada pertemuan selanjutnya di rumah. - Menutup pembelajaran dengan salam dan berdoa.

Pertemuan 3

No.	Kegiatan
1.	Pembukaan (5 menit) <ul style="list-style-type: none"> - Guru melakukan apersepsi sebelum memulai kegiatan evaluasi pembelajaran - Guru meminta siswa untuk mempersiapkan diri sebelum mengerjakan soal evaluasi secara mandiri - Guru membagikan soal dan lembar kerja kepada siswa
2.	Kegiatan Inti (80 menit) <ul style="list-style-type: none"> - Siswa mengerjakan soal evaluasi secara mandiri terkait dengan materi <i>simpanan tabungan</i>
3.	Penutup (5 menit) <ul style="list-style-type: none"> - Guru mengintruksikan kepada siswa bahwa waktu untuk mengerjakan soal sudah habis, dan siswa segera mengumpulkan lembar kerja - Guru memberikan tugas kepada siswa untuk mencari dan mempelajari materi yang akan dipelajari pada pertemuan selanjutnya

H. Penilaian (instrument terlampir)

1. Pengetahuan

- a. Teknik Penilaian : Tes tertulis
- b. Bentuk instrument : Soal tes tertulis
- c. Kisi-kisi :

No.	Indikator	Butir Instrumen
1.	Menjelaskan pengertian simpanan tabungan	1
2.	Menjelaskan kegunaan saldo minimum tabungan	2
3.	Menyebutkan macam-macam simpanan tabungan	3
4.	Mengidentifikasi fungsi slip penarikan	4
5.	Mengidentifikasi metode dalam menghitung bunga tabungan	5

2. Keterampilan

- a. Teknik Penilaian : Penilaian Unjuk kerja dengan melakukan diskusi kelompok
- b. Bentuk instrument : Soal Latihan

- c. Kisi-kisi : Menyelesaikan kasus soal perhitungan bunga simpanan tabungan

3. Sikap (Spritual)

- a. Teknik : Observasi
 b. Bentuk Instrumen : Check List
 c. Kisi-kisi:

No.	Aspek Pengamatan	ButirInstrumen
1.	Berdoa sebelum dan sesudah melakukan sesuatu	1
2.	Mengucapkan rasa syukur atas karunia tuhan	2
3.	Memberi salam sebelum dan sesudah menyampaikan pendapat/presentasi	3
4.	Mengungkapkan kekaguman secara lisan maupun tulisan terhadap Tuhan saat melihat kebesaran Tuhan	4

Instrumen: lihat *Lampiran 3*

4. Sikap (Sosial)

- a. Teknik : Observasi
 b. Bentuk Instrumen : Check List
 c. Kisi-kisi:

No.	Aspek Pengamatan	ButirInstrumen
1.	Motivasi	1
2.	Rasa Ingin Tahu	2
3.	Tanggung Jawab	3
4.	Jujur	4
5,	Peduli	5
6	Santun	6
7	Percaya Diri	7
8	Disiplin	8

Appendix 3. Material, Question, and Answer

SIMPANAN TABUNGAN

Kompetensi Dasar	Indikator Pencapaian Kompetensi
3.8 Menganalisis simpanan tabungan	3.8.1 Menjelaskan pengertian tabungan 3.8.2 Menerapkan sarana penarikan tabungan 3.8.3 Mengkarakteristikkan jenis tabungan 3.8.4 Menjelaskan syarat bagi penabung 3.8.5 Mengaplikasikan cara menghitung jasa tabungan

A. PENGERTIAN TABUNGAN

Tabungan merupakan simpanan yang paling populer dikalangan masyarakat luas, dari cara yang sederhana yaitu menyimpan uang dibawah bantal sampai pada bentuk yang lebih modern, kegiatan menabung berpindah dari rumah ke lembaga keuangan seperti bank.

Pengertian tabungan menurut Undang-Undang Nomor 10 Tahun 1998 adalah simpanan yang penarikannya hanya dapat dilakukan menurut syarat-syarat tertentu yang disepakati, tetapi tidak dapat ditarik dengan cek, bilyet giro, dan atau alat lainnya yang dipersamakan dengan itu.

B. SARANA PENARIKAN TABUNGAN

Sarana penarikan dalam simpanan tabungan di setiap bank berbeda-beda, tetapi alat penarikan umum yang sering digunakan oleh setiap bank diantaranya adalah sebagai berikut:

1. Buku tabungan

Buku tabungan adalah buku yang dipegang oleh nasabah, dimana berisi catatan tabungan, penarikan, penyetoran, dan pembebanan yang mungkin terjadi. Buku tabungan digunakan pada saat penarikan sehingga langsung dapat mengurangi saldo yang ada di buku tabungan tersebut.

2. Slip penarikan

Slip penarikan merupakan formulir penarikan dimana nasabah cukup menulis nama, nomor rekening, jumlah uang serta tanda tangan untuk menarik sejumlah yang. Slip penarikan biasanya digunakan bersamaan dengan buku tabungan.

3. Kartu Plastik

Kartu plastik adalah instrumen pembayaran atas kartu yang diterbitkan oleh bank atau lembaga pembiayaan yang lain yang dapat digunakan untuk alat pembayaran atas transaksi barang atau jasa, dan dapat digunakan untuk penarikan tunai. Contoh kartu plastik adalah kartu kredit, kartu debit, dan kartu tunai. Kartu plastik umumnya dikenal dengan kartu ATM (*Automatic Teller Machine*). Kartu ATM dapat digunakan untuk menarik sejumlah uang dari tabungan melalui mesin ATM.

C. KARAKTERISTIK JENIS TABUNGAN

Dalam Perbankan Indonesia, terdapat beberapa jenis tabungan. Perbedaannya terletak dari fasilitas yang diberikan bank pada nasabahnya. Berikut beberapa contoh jenis tabungan yang terdapat di Bank Rakyat Indonesia (BRI) yaitu:

1. Simpedes

Tabungan simpedes adalah tabungan masyarakat dalam bentuk tabungan yang penyetoran dan pengambilannya tidak dibatasi baik frekuensi maupun jumlahnya sepanjang memenuhi aturan yang berlaku.

2. Simpedes TKI

Tabungan Simpedes TKI adalah tabungan yang diperuntukkan bagi para TKI untuk mempermudah transaksi mereka termasuk untuk penyaluran/ penampungan gaji TKI.

3. Britama Bisnis

Tabungan Britama Bisnis adalah tabungan yang digunakan dalam bisnis dengan memberikan keleluasaan lebih dalam bertransaksi, kejelasan lebih dalam pencatatan transaksi dan keuntungan untuk menunjang kebutuhan bisnis nasabah

4. Tabungan Haji

Tabungan Haji adalah tabungan yang diperuntukkan bagi perorangan guna biaya ibadah haji

5. Tabungan BRI Simple

Tabungan BRI Simple adalah tabungan untuk siswa dengan persyaratan mudah dan sederhana serta fitur menarik dalam rangka edukasi untuk mendorong budaya menabung sejak dini.

6. TabunganKu

TabunganKu adalah tabungan untuk nasabah perorangan dengan persyaratan mudah yang bertujuan untuk menumbuhkan budaya menabung serta meningkatkan kesejahteraan masyarakat.

D. MANFAAT MENABUNG

Ada beberapa manfaat menabung di bank, antara lain:

1. Aman

Menabung di bank relatif lebih aman daripada menabung di celengan atau menabung di jasa non perbankan dan telah dijamin oleh lembaga penjamin simpanan.

2. Lebih Praktis

Bank tidak hanya memberikan pelayanan untuk menerima tabungan saja, tetapi juga banyak pelayanan jasa lainnya. Misalnya saja Anda bisa menggunakan kartu kredit atau debit yang dapat digunakan untuk bertransaksi membayar belanjaan sehingga tidak perlu membawa uang tunai dalam jumlah banyak. Selain itu, dapat juga untuk membayar aneka tagihan seperti tagihan listrik, tagihan air, asuransi, kredit tertentu seperti rumah dan lainnya serta berbagai jenis transaksi lainnya.

3. Mudah

Transaksi yang dilakukan saat menabung dan menggunakan jasa pelayanan dari bank sangat mudah digunakan. Jika ingin menabung, datang saja ke bank kemudian menyetorkan uang atau dapat juga menabung lewat ATM khusus yang dapat digunakan untuk menabung, sehingga menabung dapat dilakukan kapan saja selama 24 jam penuh. Jasa transaksi lainnya seperti

transfer juga dapat dilakukan di ATM atau saat ini sudah terdapat *internet banking*, sehingga bisa melakukan transaksi melalui *smartphone*.

4. Mendapat Bunga

Menabung di bank juga akan mendapatkan keuntungan, yaitu bunga, atau bagi hasil. Bunga adalah istilah yang diberikan untuk bank konvensional sedangkan bagi hasil adalah istilah yang digunakan oleh bank syariah. Semakin besar jumlah tabungan, bunga dan bagi hasil yang akan didapatkan juga semakin besar.

5. Mencegah Berutang

Manfaat dari menabung di bank adalah dapat mencegah berhutang. Hutang merupakan kebiasaan yang tidak baik dan tidak boleh menjadi kebiasaan. Dengan memiliki uang tabungan di bank akan membuat Anda tidak perlu berhutang.

6. Mengelola Keuangan lebih terencana

Menabung dapat membantu mengelola keuangan agar lebih terencana di masa yang akan datang. Setiap orang tentunya memiliki keinginan untuk membiayai pendidikan anak, membangun rumah, dana hidup di hari tua, dana tiba-tiba, dan lainnya. Dengan menabung di bank, berbagai kebutuhan dapat diatur sesuai rencana.

7. Kesempatan mendapatkan hadiah

Banyak cara yang dapat dilakukan bank untuk promosi kepada nasabah, misalnya dengan memberikan hadiah setiap periodenya. Pemberian hadiah dapat dilakukan secara periodik. Hadiah yang akan diberikan bermacam-macam, seperti mobil, motor, uang tunai, sepeda, tabungan masa depan, haji atau umroh, emas, rumah, dan masih banyak jenis hadiah lainnya.

8. Cadangan saat kebutuhan mendesak

Menabung dapat mengantisipasi hal yang tidak terduga. Dengan menabung anda memiliki cadangan saat terjadi kebutuhan mendesak, sehingga tidak perlu bingung dan tidak perlu berhutang.

9. Sebagai investasi jangka panjang

Menabung di bank juga dapat dilakukan sebagai salah satu cara investasi jangka panjang. Ada yang mengatakan bahwa menabung di bank justru akan membuat rugi karena pajaknya tinggi dan kemungkinan terjadi inflasi akan menjadikan jumlah tabungan menurun. Jika masih kurang yakin menabung di bank, maka dapat menabungnya dengan cara deposito. Deposito memang tidak dapat diambil sewaktu-waktu, namun keuntungan yang didapatkan lebih besar dan dapat membuat Anda lebih untung.

E. PERSYARATAN BAGI PENABUNG

Persyaratan bagi Penabung untuk menabung di bank diperlukan berbagai persyaratan. Tujuannya adalah agar pelayanan yang diberikan kepada para nasabah menjadi sempurna. Disamping itu juga memberikan keamanan dan kemudahan serta keuntungan bagi bank maupun nasabah. Hal-hal yang berkaitan dengan tabungan dapat diatur oleh bank penyelenggara, asal sesuai dengan ketentuan Bank Indonesia. Pengaturan sendiri oleh masing-masing bank agar tabungan dibuat semenarik mungkin sehingga, nasabah bank tertarik untuk menabung di bank yang mereka inginkan.

1. Persyaratan Penabung

Untuk syarat-syarat menabung tergantung bank yang bersangkutan. Seperti prosedur yang harus dipenuhi, yaitu jumlah setoran/penarikan, umur penabung, alamat penabung, dan lain-lain

2. Jumlah setoran

Baik untuk setoran minimal waktu pertama kali menabung maupun setoran selanjutnya serta jumlah minimal yang harus tersedia di buku tabungan, juga terserah kepada bank penyelenggara.

3. Pengambilan tabungan

Merupakan jumlah maksimal yang harus ditarik, yaitu tidak melebihi saldo minimal dan frekuensi penarikan dalam setiap harinya, apakah setiap saat atau setiap hari tergantung bank yang bersangkutan. Contoh penarikan di teller maksimal sebesar Rp 100.000.000,00 sedangkan penarikan di ATM maksimal dari Rp 5.000.000,00 sampai Rp 10.000.000,00.

4. Bunga dan insentif

Besarnya bunga tabungan dan cara perhitungan bunga didasarkan pada bunga harian, saldo rata-rata atau saldo terendah diserahkan kepada bank-bank penyelenggara. Begitu pula dengan insentif baik berupa hadiah, cendramata dan lainnya dengan tujuan untuk menarik nasabah agar menabung.

5. Penutupan tabungan

Syarat-syarat untuk ditutupnya tabungan oleh bank dapat dilakukan oleh nasabah sendiri atau ditutup oleh bank dengan alasan tertentu.

F. PERHITUNGAN JASA TABUNGAN

Akuntansi tabungan pada dasarnya meliputi pencatatan transaksi sebagai berikut:

1. Pembukaan Rekening dan Penyetoran Tabungan

Prosedur pembukaan rekening tabungan, antara lain calon nasabah cukup mengisi formulir pembukaan tabungan yang telah disediakan oleh bank. Formulir tersebut antara lain harus diisi dengan data pribadi penabung, melampirkan fotokopi identitas berupa KTP/ SIM/ Paspor yang masih berlaku, dan jenis tabungan yang dipilih. Selanjutnya nasabah diberikan sebuah buku tabungan untuk mencatat semua transaksi.

Penyetoran pertama dilakukan pada bank di mana nasabah membuka rekening. Biasanya bank menentukan batas minimal setoran tabungan pertama. Penyetoran tabungan dapat dilakukan dengan cara menyerahkan uang tunai atau cek, dapat juga melalui transfer.

Contoh 1:

Pada tanggal 2 Juni 2018 Tuan Deni membuka rekening tabungan pada Bank Panen Cabang Yogyakarta. Setoran pertama sebesar Rp 10.000.000,00 diterima Bank ABC secara tunai. Bunga tabungan berfluktuasi, disesuaikan dengan tingkat suku bunga yang berlaku umum dan berdasarkan lamanya tabungan mengendap.

Transaksi di atas dicatat oleh Bank Panen Cabang Yogyakarta dengan jurnal sebagai berikut:

Tanggal		Keterangan	Debet	Kredit
Juni 2018	2	Kas	Rp 10.000.000,00	
		Tabungan rekening Tn. Deni		Rp 10.000.000,00

Contoh 2:

Pada tanggal 14 Juni 2018, Tuan Deni menyerahkan cek sebesar Rp 15.000.000,00 kepada Bank Panen untuk keuntungan rekening tabungannya. Cek tersebut diterima Tuan Deni dari PT. Maju Jaya yang juga nasabah Bank Panin Cabang Yogyakarta. Transaksi tersebut dicatat oleh Bank ABC dengan jurnal sebagai berikut:

Tanggal		Keterangan	Debet	Kredit
Juni 2018	14	Giro rekening PT. Maju Jaya	Rp 10.000.000,00	
		Tabungan rekening Tn. Deni		Rp 10.000.000,00

2. Penarikan (pengambilan) Tabungan oleh Penabung

Penarikan tabungan dilakukan dengan cara nasabah mendatangi bank tempat menabung, kemudian mengisi slip penarikan tabungan yang telah disediakan bank, selanjutnya menyerahkan slip penarikan tabungan beserta buku tabungan dan kartu identitas diri penabung ke *teller*.

Transaksi penarikan tabungan mengakibatkan pengurangan terhadap kewajiban bank. Contoh:

Pada tanggal 29 Juni 2018 Tuan Deni menarik tabungannya pada Bank Panen Cabang Yogyakarta sebesar Rp 5.000.000,00. Transaksi tersebut dicatat oleh Bank Panen dengan jurnal sebagai berikut:

Tanggal		Keterangan	Debet	Kredit
Juni 2018	29	Tabungan rekening Tn. Deni	Rp 5.000.000,00	
		Kas		Rp 5.000.000,00

3. Perhitungan dan Pencatatan bunga tabungan

Jumlah bunga tabungan umumnya dihitung pada setiap akhir bulan. Tingkat suku bunga dijadikan dasar untuk menghitung besarnya bunga, tergantung pada ketentuan yang telah ditetapkan oleh bank yang bersangkutan.

Ada beberapa cara untuk menentukan besarnya bunga tabungan, yaitu sebagai berikut:

a. Perhitungan bunga berdasarkan saldo rata-rata

Perhitungan bunga menggunakan metode ini didasarkan pada rata-rata saldo harian pada bulan berjalan, sehingga nilai rata-rata tersebut akan dijadikan acuan dalam perhitungan bunga.

b. Perhitungan bunga berdasarkan saldo terendah

Perhitungan bunga menggunakan metode ini didasarkan pada saldo terendah yang terdapat dalam tabungan.

c. Perhitungan bunga berdasarkan saldo harian

Perhitungan bunga menggunakan metode ini didasarkan pada besarnya saldo harian pada bulan berjalan.

Contoh:

Data transaksi penyetoran dan penarikan tabungan

Tanggal	Keterangan	Debet	Kredit	Saldo
01/04/2018	Saldo Awal		Rp 1.000.000,00	Rp 1.000.000,00
04/04/2018	Setoran Tunai		Rp 2.000.000,00	Rp 3.000.000,00

09/04/2018	Setoran Tunai		Rp 5.000.000,00	Rp 8.000.000,00
12/04/2018	Penarikan Tunai	Rp 1.000.00 0,00		Rp 7.000.000,00
18/04/2018	Penarik Tunai	Rp 3.000.00 0		Rp 4.000.000,00
27/04/2018	Setoran Tunai		Rp 5.000.000	Rp 9.000.000,00

Jawab:

1) Perhitungan berdasarkan saldo rata-rata

- Menghitung saldo rata-rata harian

$$1.000.000 \times 3 \text{ hari (tanggal 1-3)} = \text{Rp } 3.000.000,00$$

$$3.000.000 \times 5 \text{ hari (tanggal 4-8)} = \text{Rp } 15.000.000,00$$

$$8.000.000 \times 3 \text{ hari (tanggal 9-11)} = \text{Rp } 24.000.000,00$$

$$7.000.000 \times 6 \text{ hari (tanggal 12-17)} = \text{Rp } 42.000.000,00$$

$$4.000.000 \times 9 \text{ hari (tanggal 18- 26)} = \text{Rp } 36.000.000,00$$

$$9.000.000 \times 4 \text{ hari (tanggal 27-30)} = \text{Rp } 36.000.000,00$$

$$\text{Jumlah} = \text{Rp } 156.000.000,00$$

$$\text{Saldo rata-rata harian} = \text{Rp } 156.000.000,00 / 30 \text{ hari} = \text{Rp } 5.200.000,00$$

- Menghitung bunga

$$\text{Bunga} = \frac{\text{Saldo rata-rata harian} \times \text{suku bunga} \times \text{jumlah hari per bulan}}{\text{jumlah hari dalam 1 tahun}}$$

$$= \frac{5.200.000 \times 6\% \times 30}{365}$$

$$= 25.643,84 \text{ (belum dipotong pajak)}$$

$$\text{Pajak bunga tabungan} = 20\% \times 25.643,84 = \text{Rp } 5.128,77$$

Jadi, bunga tabungan yang diterima oleh nasabah

$$= \text{Rp } 25.150,685 - \text{Rp } 5.128,77 = \text{Rp } 20.515,07$$

2) Perhitungan berdasarkan saldo terendah

Berdasarkan tabel di atas, saldo terendah yang terdapat dalam tabungan tersebut adalah Rp 1.000.000,00.

$$\begin{aligned} \text{Bunga} &= \frac{\text{Jumlah saldo terendah} \times \text{suku bunga} \times \text{jumlah hari pada bulan laporan}}{\text{jumlah hari dalam 1 tahun}} \\ &= \frac{1.000.000 \times 6\% \times 30}{365} \\ &= 4.931,51 \text{ (belum dipotong pajak)} \end{aligned}$$

$$\text{Pajak bunga tabungan} = 20\% \times \text{Rp } 4.931,51 = \text{Rp } 986,3$$

Jadi, bunga tabungan yang diterima oleh nasabah

$$= \text{Rp } 4.931,51 - \text{Rp } 986,3 = \text{Rp } 3945,2$$

3) Perhitungan berdasarkan saldo harian

$$\text{Bunga} = \frac{\text{Saldo harian} \times \text{suku bunga} \times \text{jumlah hari pada bulan berjalan}}{\text{jumlah hari dalam 1 tahun}}$$

Perhitungan bunga harian

- Tanggal 1-3 mengendap 3 hari saldo 1.000.000

$$\frac{1.000.000 \times 6\% \times 3}{365} = \text{Rp } 493,15$$

- Tanggal 4-8 mengendap 5 hari saldo 3.000.000

$$\frac{3.000.000 \times 6\% \times 5}{365} = \text{Rp } 2.465,75$$

- Tanggal 9-11 mengendap 3 hari saldo 8.000.000

$$\frac{8.000.000 \times 6\% \times 3}{365} = \text{Rp } 3.945,21$$

- Tanggal 12-17 mengendap 6 hari saldo 7.000.000

$$\frac{7.000.000 \times 6\% \times 6}{365} = \text{Rp } 6.904,1$$

- Tanggal 18-26 mengendap 9 hari saldo 4.000.000

$$\frac{4.000.000 \times 6\% \times 9}{365} = \text{Rp } 5.917,81$$

- Tanggal 27-30 mengendap 4 hari saldo 9.000.000

$$\frac{9.000.000 \times 6\% \times 4}{365} = \text{Rp } 5.917,81$$

Jumlah bunga selama bulan Juni adalah Rp 25.643,83 (belum dipotong pajak)

Pajak bunga tabungan = $20\% \times 25.643,83 = \text{Rp } 5.128,766$

Jadi, bunga tabungan yang diterima oleh nasabah

= $\text{Rp } 25.643,83 - \text{Rp } 5.128,766 = \text{Rp } 20.515,064$

G. PENUTUPAN REKENING TABUNGAN

Penutupan rekening tabungan terjadi jika nasabah menarik seluruh tabungannya. Penutupan rekening tabungan harus dilakukan pada bank penerbit, artinya pada bank di mana penabung yang bersangkutan membuka rekening. Ada banyak alasan nasabah menutup rekening banknya, mulai dari transaksi yang sudah jarang dilakukan sampai dengan faktor layanan perbankan itu sendiri. Secara umum, berikut enam alasan utama orang menutup rekeningnya.

1. Biaya Administrasi terlalu Tinggi

Salah satu alasan orang membuka rekening adalah biaya administrasi yang rendah. Jika semakin lama biaya administrasi semakin tinggi, biasanya orang akan memutuskan untuk menutup rekeningnya.

2. Nasabah lebih nyaman menggunakan satu rekening perbankan

Biasanya nasabah yang sudah merasa nyaman dengan salah satu rekening yang dimilikinya akan memutuskan untuk menutup rekening lainnya. Sebab, mereka lebih fokus menggunakan satu rekening saja, sehingga menganggap rekening yang lainnya hanya akan menambah beban saja.

3. Pengalaman Sebagai Nasabah terhadap bank

Setiap nasabah pasti memiliki pengalaman yang berbeda dengan bank tempat menyimpan uangnya. Jika nasabah mempunyai pengalaman yang tidak menyenangkan, biasanya akan memutuskan untuk menutup rekeningnya.

4. Kurangnya informasi yang diperoleh oleh nasabah

Banyaknya kejelasan informasi yang diperoleh nasabah ikut menentukan keputusan nasabah apakah tetap menggunakan rekening tersebut atau menutupnya dan berpindah ke rekening bank lainnya.

5. Pelayanan bank yang kurang memuaskan

Jika nasabah memperoleh pelayanan yang kurang memuaskan dari pihak bank, mereka biasanya akan menutup rekening dan membuka rekening di bank lain.

6. Lokasi kantor cabang yang jauh

Semakin jauh lokasi kantor cabang terdekat, maka nasabah akan seakin malas untuk bertransaksi dan memutuskan untuk menutup rekeningnya.

SOAL LATIHAN !

1. Simpanan yang digunakan untuk menyimpan uang dan dapat ditarik sewaktu waktu tetapi tidak dapat ditarik dengan cek dan bilyet giro disebut
 - a. **Tabungan**
 - b. Giro
 - c. Deposit
 - d. Kliring
 - e. Rekening Koran

2. Berikut ini adalah alat penarikan tabungan, *kecuali*
 - a. Buku tabungan
 - b. Slip penarikan
 - c. Kartu plastik
 - d. **Kartu pembayaran listrik**
 - e. ATM

3. Berikut yang **bukan** manfaat yang diperoleh dari menabung di bank adalah
 - a. Cadangan saat kebutuhan mendesak
 - b. Mencegah Berutang
 - c. **Pemborosan**
 - d. Lebih Praktis
 - e. Sebagai investasi jangka panjang

4. Wahid pada 5 Juni 2018 membuka tabungan di Bank Ceria Cabang Jakarta dengan setoran awal Rp 1.000.000,00 tunai. Jurnal yang digunakan untuk mencatat transaksi tersebut adalah

a. Tabungan	Rp 1.000.000,00	
Kas		Rp
10.000.000,00		

b. Kas	Rp 1.000.000,00	
Giro Wahid		Rp
1.000.000,00		
c. Kas	Rp 1.000.000,00	
Tabungan Wahid		Rp
1.000.000,00		
d. Giro Salma	Rp 1.000.000,00	
Kas		Rp
1.000.000,00		
e. Tabungan Salma	Rp 1.000.000,00	
Giro Salma		Rp
1.000.000,00		

5. Elsa menarik dana tabungannya secara tunai di Bank Bahagia Cabang Sleman sebesar Rp 250.000,00. Jurnal yang digunakan untuk mencatat transaksi penarikan tabungan adalah ...

a. Kas	Rp 250.000,00	
Tabungan Elsa		Rp
250.000,00		
b. Tabungan Elsa	Rp 250.000,00	
Kas		Rp
250.000,00		
c. Giro Elsa	Rp 250.000,00	
Kas		Rp
250.000,00		
d. Kas	Rp 250.000,00	
Giro Elsa		Rp
250.000,00		
e. Giro Rekening Elsa	Rp 250.000,00	

Tabungan Elsa	Rp
250.000,00	

6. Pada 10 Juni 2018, Shinta nasabah Bank Tunas menyetorkan cek Bank Mandiri sebesar Rp 7.000.000,00 kepada Bank Tunas untuk keuntungan rekening tabungannya. Jurnal yang digunakan untuk transaksi tersebut adalah

a. Tabungan Shinta	Rp 7.000.000,00	
Kas		Rp 7.000.000,00
b. Giro Bank Indonesia	Rp 7.000.00,00	
Tabungan Shinta		Rp 7.000.000,00
c. Tabungan Shinta	Rp 7.000.000,00	
Giro Bank Indonesia		Rp 7.000.000,00
d. Kas	Rp 7.000.000,00	
Tabungan Shinta		Rp 7.000.000,00
e. Giro Bank Indonesia	Rp 7.000.000,00	
Kas		Rp 7.000.000,00

7. Pada tanggal 15 Juni 2018 Anisa menyerahkan cek sebesar Rp 10.000.000,00 kepada Bank ABC untuk keuntungan rekening tabungannya. Cek tersebut diterima Anisa dari PT. Kusuma yang juga nasabah Bank ABC. Jurnal yang digunakan untuk transaksi tersebut adalah:

a. Tabungan Anisa	Rp 10.000.000,00	
Giro PT. Kusuma		Rp 10.000.000,00
b. Giro Bank Indonesia	Rp 10.000.000,00	
Tabungan Anisa		Rp 10.000.000,00

- c. Giro PT. Kusuma **Rp 10.000.000,00**
 Tabungan Anisa **Rp 10.000.000,00**
- d. Tabungan Anisa Rp 10.000.000,00
 Kas Rp 10.000.000,00
- e. Kas Rp 10.000.000,00
 Tabungan Anisa Rp 10.000.000,00

8. Diketahui data transaksi tabungan Susi sebagai berikut: 11095.8904

Tanggal	Keterangan	Debet	Kredit	Saldo
01/01/2018	Saldo Awal		Rp 1.500.000,00	Rp 1.500.000,00
10/01/2018	Penyetoran		Rp 2.000.000,00	Rp 3.500.000,00
15/01/2018	Penyetoran		Rp 500.000,00	Rp 4.000.000,00
20/01/2018	Penarikan	Rp 2.000.000,00		Rp 2.000.000,00

Diketahui suku bunga yang berlaku yaitu 9% dan tarif pajak 20%. Dari data transaksi tabungan Susi di atas, berapakah bunga tabungan yang diperoleh Susi apabila perhitungan bunga berdasarkan saldo terendah?

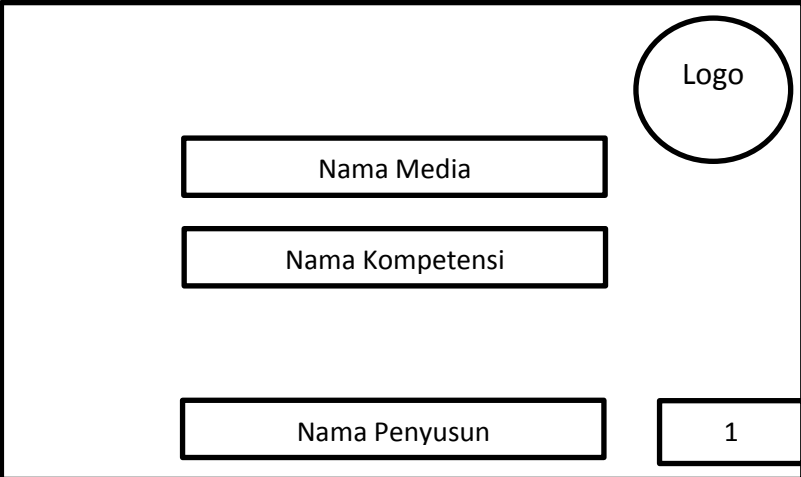
- a. Rp 7.643,84
 b. Rp 1.528,77
 c. **Rp 8.876,71**
 d. Rp 4.321,67
 e. Rp 7463,48
9. Kepanjangan dari ATM yaitu
- a. **Automatic Teller Machine**
 b. Avaliable Teller Machine
 c. Automatic Teller Money
 d. Accounting Teller Machine
 e. Avaliable Teller Money

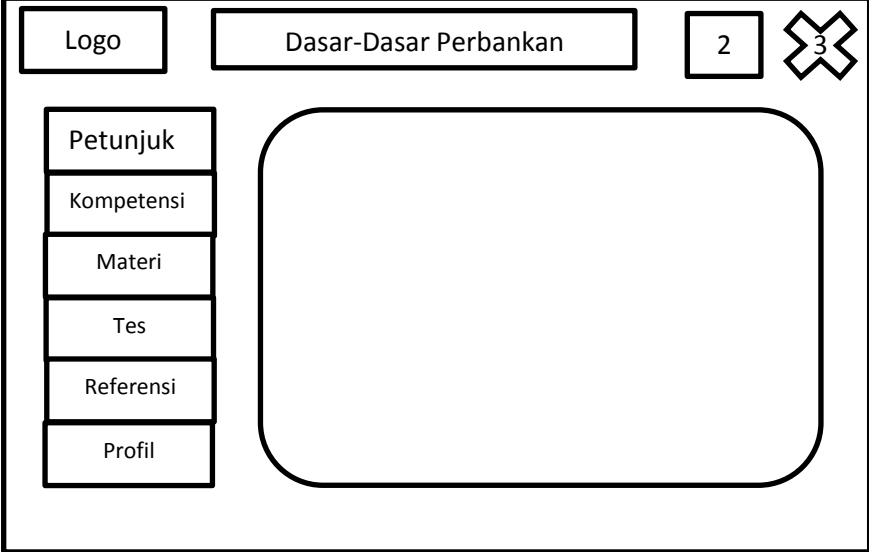
10. Salah satu alasan nasabah menutup rekeningnya dikarenakan

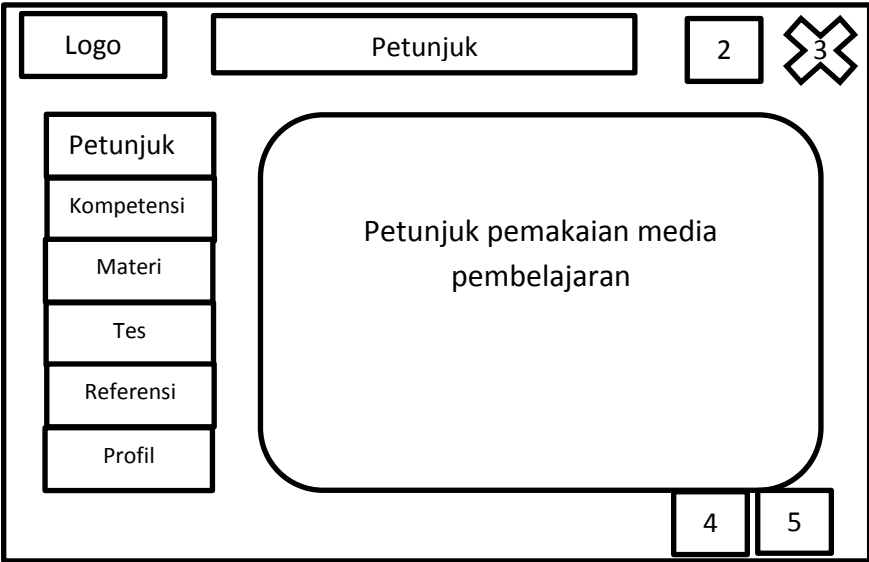
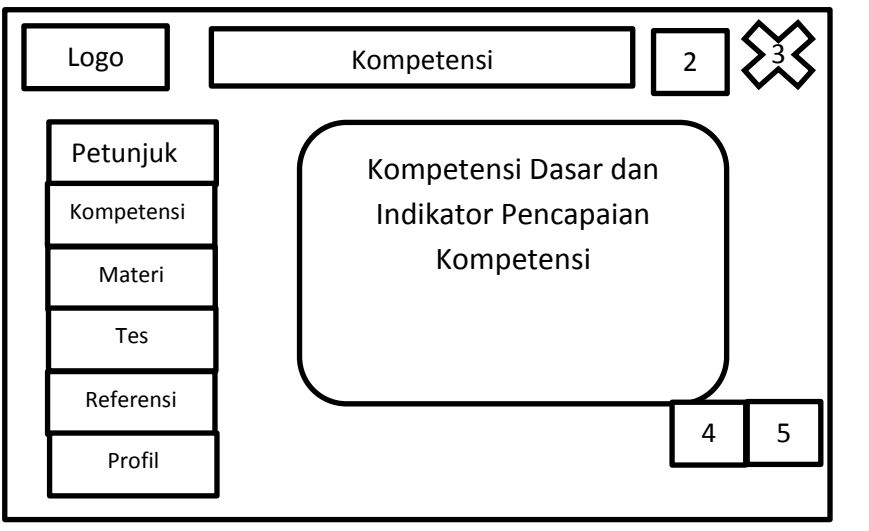
- a. Banyaknya keuntungan yang didapatkan
- b. Biaya administrasi yang terlalu tinggi**
- c. Pelayanan yang memuaskan
- d. Lokasi bank yang dekat
- e. Promosi hadiah setiap harinya

Appendix 4. Storyboard

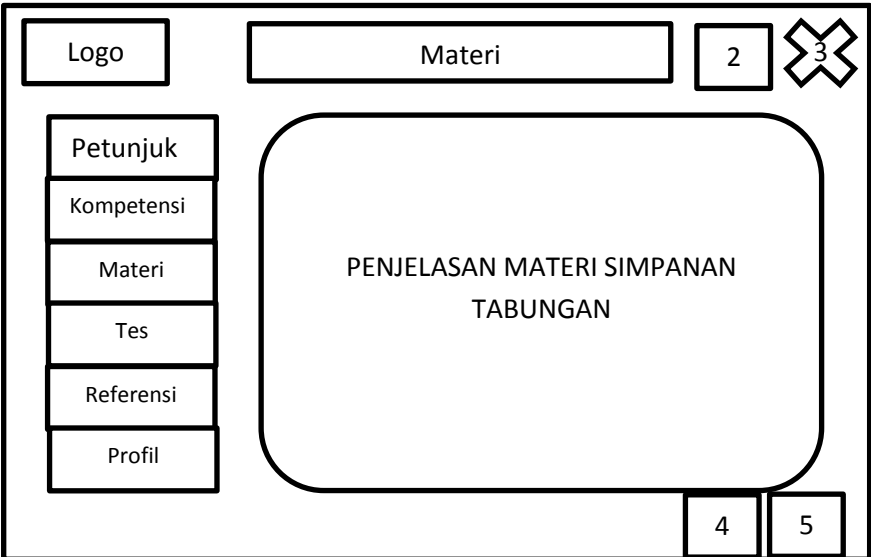
STORYBOARD

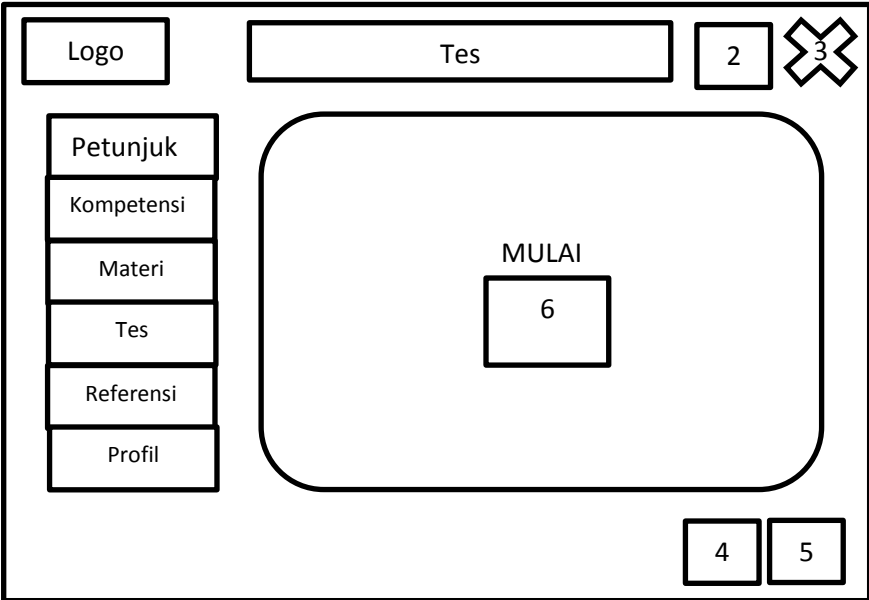
No	Halaman	Design	Keterangan
1	<i>Preface</i>		<p>Halaman preface berisi mengenai pengenalan media interaktif. Nama media : Media Interaktif Nama Kompetensi : Dasar-Dasar Perbankan Nama Penyusun : Pratiwi Apriniya</p> <p>Keterangan Gambar dan Audio Gambar :Logo UNY, gambar tokoh Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Keterangan Navigasi Tombol 1 : Unutk memulai menjalankan media</p>

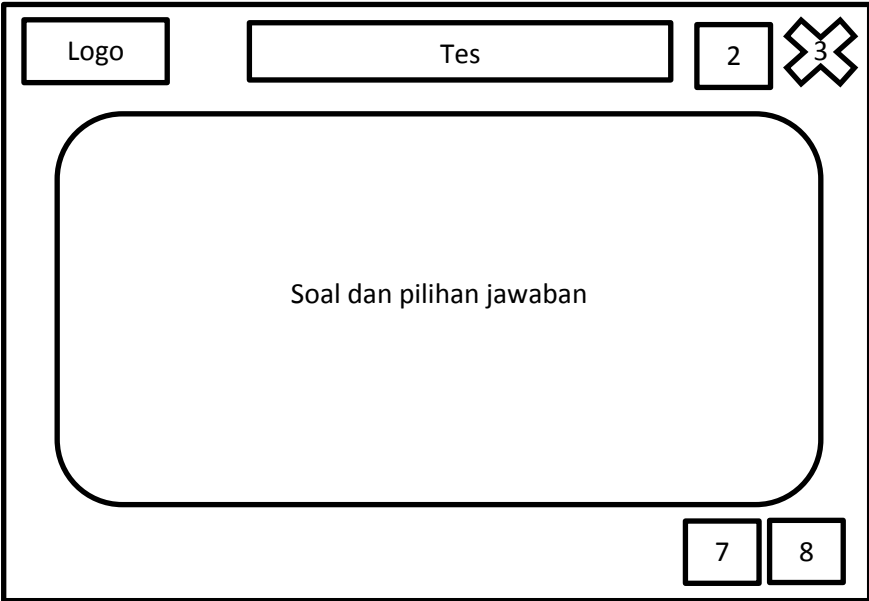
2	Halaman Awal		<p>Halaman awal berisi menu menu yang terdapat di media interaktif</p> <p>Nama Kompetensi : Dasar-Dasar Perbankan Keterangan Gambar dan Audio Gambar :Logo UNY Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Menu Utama : Petunjuk , Kompetensi, Materi, Tes, Referensi, Profil.</p> <p>Keterangan Navigasi Tombol 2 : Menuju ke halaman pembuka Tombol 3 : Keluar dari program</p>
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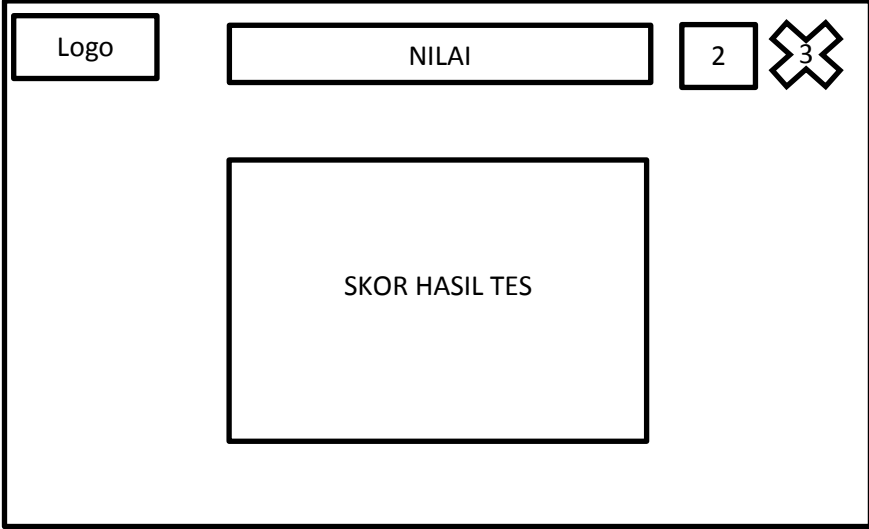
3	Halaman Petunjuk		<p>Halaman petunjuk berisi petunjuk pemakaian media dan spesifikasi program</p> <p>Keterangan Gambar dan Audio Gambar :Logo UNY Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Menu Utama : Petunjuk , Kompetensi, Materi, Tes, Referensi, Profil.</p> <p>Keterangan Navigasi Tombol 2: Menuju ke halaman pembuka Tombol 3: Keluar dari program Tombol 4: Navigasi ke halaman petunjuk sebelumnya Tombol 5 : Navigasi ke halaman petunjuk selanjutnya</p>
4	Halaman Kompetensi		<p>Halaman kompetensi berisi penjelasan mengenai, kompetensi dasar dan indikator.</p> <p>Keterangan Gambar dan Audio Gambar :Logo UNY Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Menu Utama : Petunjuk , Kompetensi, Materi, Tes, Referensi, Profil.</p> <p>Keterangan Navigasi Tombol 2 : Menuju ke halaman pembuka Tombol 3 : Keluar dari program Tombol 4: Navigasi ke halaman petunjuk sebelumnya</p>

			Tombol 5 : Navigasi ke halaman petunjuk selanjutnya
5	Halaman Materi		<p>Halaman Materi berisi materi dasar perbankan</p> <p>Keterangan Gambar, Video, dan Audio Gambar :Logo UNY Video : Video Materi Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Materi : Pengertian, Sarana Penarikan Tabungan, Jenis Tabungan, Tujuan Menabung, Perhitungan jasa tabungan</p> <p>Keterangan Navigasi Tombol 2 : Menuju ke halaman pembuka Tombol 3 : Keluar dari program Tombol 4 : Menuju ke halaman sebelumnya Tombol 5 : Menuju ke halaman selanjutnya</p>

6	Halaman Materi		<p>Halaman Materi berisi materi dasar perbankan</p> <p>Keterangan Gambar, Video, dan Audio Gambar :Logo UNY Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Materi : Pengertian, Sarana Penarikan Tabungan, Jenis Tabungan, Tujuan Menabung, Perhitungan jasa tabungan</p> <p>Keterangan Navigasi Tombol 2 : Menuju ke halaman pembuka Tombol 3 : Keluar dari program Tombol 4 : Menuju ke materi sebelumnya Tombol 5 : Menuju ke materi selanjutnya</p>
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7	Halaman Tes		<p>Halaman Tes berisi nama tes : Pilihan Ganda Pertanyaan dan pilihan jawaban</p> <p>Keterangan Gambar dan Audio Gambar : Logo UNY Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Keterangan Navigasi Tombol 2 : Menuju ke halaman pembuka Tombol 3 : Keluar dari program Tombol 6 : Tombol mulai mengerjakan tes Tombol 4 : Menuju ke halaman sebelumnya Tombol 5 : Menuju ke halaman selanjutnya</p>
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8	Halaman soal		<p>Halaman soal berisi soal Pilihan Ganda Pertanyaan dan pilihan jawaban</p> <p>Keterangan Gambar dan Audio Gambar :Logo UNY Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Keterangan Navigasi Tombol 2 : Menuju ke halaman pembuka Tombol 3 : Keluar dari program Tombol 6 : Tombol mulai mengerjakan tes Tombol 7 : Menuju ke soal sebelumnya Tombol 8 : Menuju ke soal berikutnya</p>
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9	Halaman Hasil Tes		<p>Halaman Hasil Tes berisi jumlah skor yang diperoleh</p> <p>Keterangan Gambar dan Audio Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Keterangan Navigasi Tombol 2 : Menuju ke halaman pembuka Tombol 3 : Keluar dari program</p>
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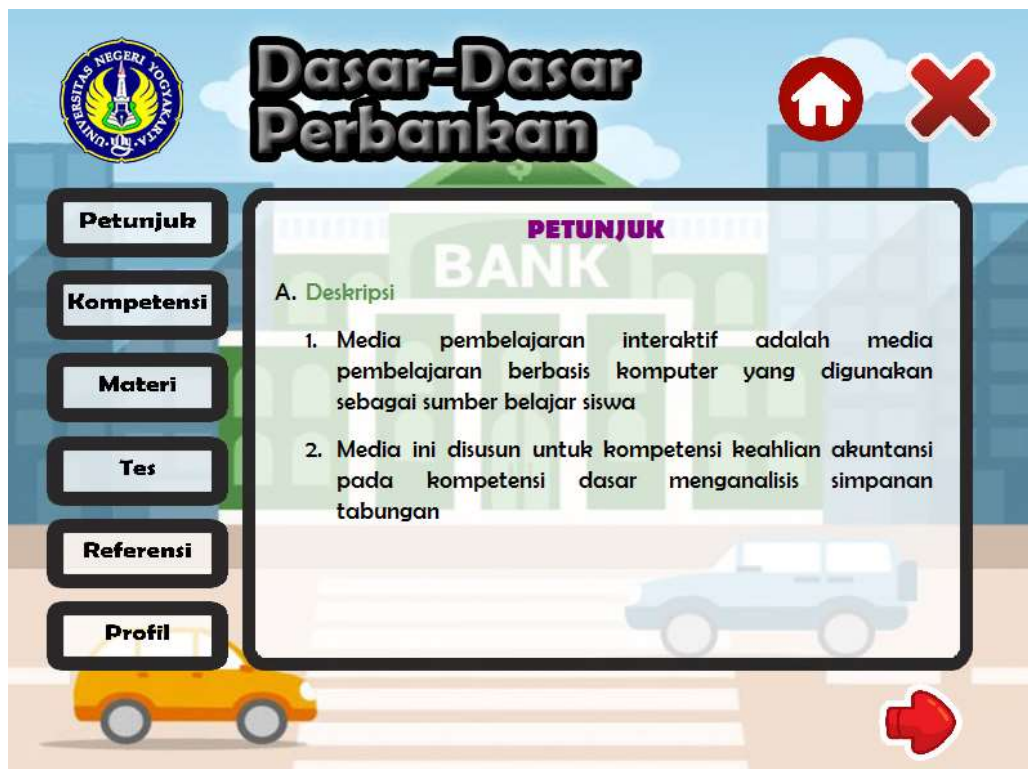
10	Halaman Referensi		<p>Halaman Referensi berisi daftar referensi yang digunakan</p> <p>Keterangan Gambar dan Audio Gambar :Logo UNY Audio : <i>Backsound</i> sebagai music pengiring</p>
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11	Halaman Profil		<p>Halaman Profil berisi foto dan identitas pribadi penyusun media, dan dosen pembimbing</p> <p>Keterangan Gambar dan Audio Gambar :Logo UNY, foto penyusun Audio : <i>Backsound</i> sebagai music pengiring</p> <p>Keterangan Navigasi Tombol 5 : Menuju ke halaman profil selanjutnya</p>
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Appendix 5. Final Product



Preface



Halaman Petunjuk



Halaman Kompetensi



Halaman Video



Halaman Daftar Isi



Halaman Materi



Halaman sebelum tes



Halaman Soal



Halaman Skor



Halaman Kunci Jawaban



Halaman Referensi



Halaman Profil

LAMPIRAN II

Appendix 6. Instrument of Validation Questionnaire for Material Expert

Appendix 7. Instrument of Validation Questionnaire for Media Expert

Appendix 8. Instrument of Validation Questionnaire for Teacher

Appendix 9. Instrument of Student Response Questionnaire for Field Trials

Appendix 10. Instrument of Learning Interest Questionnaire Before Trials

Appendix 11. Trials Results of Learning Interest Questionnaire

Appendix 12. Instrument of Learning Interest Questionnaire After Trials

Appendix 6. Instrument of Validation Questionnaire for Material Expert

ANGKET VALIDASI AHLI MATERI

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga 2 SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya
Ahli Materi	: Amanita Novi Yushita, S.E., M. Si.

Petunjuk:

Angket validasi ini dibuat untuk mengetahui pendapat Ibu sebagai ahli materi terhadap materi media pembelajaran interaktif *Lectora Inspire* yang sedang dikembangkan. Pendapat, kritik, saran, dan masukan Ibu akan sangat bermanfaat untuk meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Ibu memberikan respon pada setiap pernyataan dalam lembar angket ini dengan memberikan tanda (√) pada kolom angka.

Keterangan skala:

- 5 = Sangat Baik
- 4 = Baik
- 3 = Cukup
- 2 = Kurang
- 1 = Sangat Kurang

Komentar atau saran Ibu dimohon dituliskan pada kolom yang telah disediakan.

Atas kesediaan Ibu untuk mengisi lembar validasi ini saya ucapkan terimakasih.

A. Penilaian Materi

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Kesesuaian materi dengan Kompetensi Dasar					
2	Kesesuaian materi dengan indikator					
3	Ketepatan isi materi					
4	Kebenaran isi materi					
5	Kejelasan isi materi					
6	Sistematika isi materi					
7	Kelengkapan isi materi					
8	Kejelasan bahasa yang digunakan					
9	Kemanfaatan video untuk mendukung materi					
10	Kemudahan pemahaman isi materi					
11	Kejelasan pembahasan contoh dalam media					
12	Kejelasan latihan soal					
13	Kesesuaian latihan soal dengan materi					
14	Keberagaman soal					
15	Ketepatan kunci jawaban					

B. Kebenaran Materi

No	Jenis Kesalahan	Saran Perbaikan

C. Komentar dan Saran

.....
.....
.....
.....
.....
.....

D. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

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

Yogyakarta,

Ahli Materi

Amanita Novi Yushita, S.E., M. Si.

Appendix 7. Instrument of Validation Questionnaire for Media Expert

ANGKET VALIDASI AHLI MEDIA

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga 2 SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya
Ahli Media	: Rizqi Ilyasa Aghni, S.Pd., M.Pd

Petunjuk:

Angket validasi ini dibuat untuk mengetahui pendapat Bapak/ Ibu sebagai ahli media terhadap kelayakan media pembelajaran interaktif *Lectora Inspire* yang sedang di kembangkan. Pendapat, kritik, saran, dan masukan Bapak/ Ibu akan sangat bermanfaat untuk meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/ Ibu memberikan respon pada setiap pernyataan dalam lembar angket ini dengan memberikan tanda (√) pada kolom angka.

Keterangan :

- 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 terimakasih.

A. Penilaian Media

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Mempermudah proses pembelajaran					
2	Memberi kejelasan tentang materi					
3	Efektivitas dalam memahami materi					
4	Pemilihan ukuran, warna, dan tipe huruf					
5	Kesesuaian warna dan wallpaper untuk background dengan warna teks					
6	Pengaturan tata letak tampilan					
7	Penempatan tombol navigasi					
8	Kualitas tampilan gambar					
9	Kualitas tampilan video					
10	Kualitas suara (audio)					
11	Penyusunan kombinasi dan komposisi warna					
12	Kemudahan dalam penggunaan					
13	Kejelasan petunjuk penggunaan					
14	Kelancaran penggunaan media					
15	Kemudahan dijalankan di berbagai spesifikasi lain					

B. Kebenaran Media

No	Jenis Kesalahan	Saran Perbaikan

C. Komentar dan Saran

.....
.....
.....
.....
.....

D. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

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

Yogyakarta,

Ahli Media

Rizqi Ilyasa Aghni, S.Pd., M.Pd

Appendix 8. Instrument of Validation Questionnaire for Teacher

ANGKET VALIDASI PRAKTISI PEMBELAJARAN

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga 2 SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya
Praktisi Pembelajaran	: Ch. Etty Patmi Hartati, S.Pd

Petunjuk:

Angket validasi ini dibuat untuk mengetahui pendapat Bapak/ Ibu sebagai praktisi pembelajaran terhadap kelayakan media pembelajaran interaktif *Lectora Inspire* yang sedang di kembangkan. Pendapat, kritik, saran, dan masukan Bapak/ Ibu akan sangat bermanfaat untuk meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/ Ibu memberikan respon pada setiap pernyataan dalam lembar angket ini dengan memberikan tanda (√) pada kolom angka.

Keterangan :

- 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 terimakasih.

A. Penilaian Materi dan Media

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Mempermudah proses pembelajaran					
2	Efektivitas dalam memahami materi					
3	Memberi kejelasan tentang materi					
4	Pengaturan tata letak tampilan					
5	Penempatan tombol navigasi					
6	Kualitas tampilan gambar					
7	Kualitas tampilan video					
8	Kualitas suara					
9	Penyusunan kombinasi dan komposisi warna					
10	Kemudahan dalam penggunaan					
11	Kejelasan petunjuk penggunaan					
12	Kelancaran penggunaan media					
13	Kemudahan dijalankan di berbagai spesifikasi lain					
14	Kesesuaian dengan kompetensi dasar					
15	Kesesuaian dengan indikator					
16	Ketepatan isi materi					
17	Kebenaran isi materi					
18	Kejelasan isi materi					
19	Sistematika isi materi					
20	Kelengkapan isi materi					
21	Kejelasan bahasa					
22	Kemudahan pemahaman isi materi					
23	Kesesuaian latihan soal dengan materi					
24	Keberagaman soal					
25	Pemberian umpan balik latihan soal					

B. Kebenaran Materi dan Media

No	Jenis Kesalahan	Saran Perbaikan

C. Komentar dan Saran

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Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

2. Layak untuk diujicobakan
3. Layak untuk diujicobakan dengan revisi
4. Tidak layak untuk diujicobakan

Yogyakarta,

Ahli Praktisi Pembelajaran

Ch. Etty Patmi Hartati, S.Pd

Appendix 9. Instrument of Student Response Questionnaire for Field Trials

LEMBAR PENILAIAN UJI COBA LAPANGAN

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga 2 SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya

Identitas Responden

Nama : _____

No. Absen : _____

Kelas : _____

Lembar angket ini dimaksudkan untuk mengetahui penilaian siswa terhadap kelayakan media pembelajaran interaktif *Lectora Inspire* yang dikembangkan.

Petunjuk

1. Isilah nama dan kelas pada tempat yang disediakan!
2. Berilah tanda cek list (√) untuk setiap pernyataan pada kolom alternatif jawaban sesuai dengan kesadaran Anda!
3. Semua pernyataan harap diisi dan tidak ada jawaban yang dikosongkan.
4. Jawaban anda tidak akan mempengaruhi nilai dalam mata pelajaran Dasar Dasar Perbankan dan dijaga kerahasiaannya.
5. Komentar atau saran dimohon untuk diisi di kolom yang sudah disediakan.

Keterangan Skala:

5 = Sangat Baik

4 = Baik

3 = Cukup

2 = Kurang

1 = Sangat Kurang

Atas kesediaan Saudara untuk mengisi lembar evaluasi ini saya ucapkan terimakasih.

A. Penilaian Materi dan Media

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Mempermudah dalam proses belajar					
2	Efektivitas dalam memahami materi					
3	Memicu minat untuk belajar					
4	Keterbacaan dan kejelasan tulisan dalam media					
5	Kejelasan gambar dalam media					
6	Kejelasan video dalam media					
7	Kejelasan suara dalam media					
8	Penyusunan komposisi warna					
9	Kemudahan penggunaan media					
10	Kejelasan petunjuk penggunaan					
11	Kejelasan kompetensi dasar dalam media					
12	Kelengkapan materi sesuai dengan silabus					
13	Kemudahan materi untuk dipahami					
14	Keruntutan penyajian isi materi					
15	Kemenarikannya materi yang disampaikan					

B. Pendapat/ Komentar:

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Yogyakarta,

Nama Siswa,

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Appendix 10. Instrument of Learning Interest Questionnaire Before Trials

ANGKET MINAT BELAJAR SISWA

Nama Siswa : _____

Kelas : _____

Petunjuk

1. Tulislah identitas Anda dengan benar.
2. Jawablah sesuai dengan seksama pernyataan yang ada.
3. Berilah tanda cek (\surd) untuk setiap pernyataan pada kolom alternatif jawaban.
4. Angket ini digunakan untuk mengetahui minat belajar siswa dan tidak akan mempengaruhi nilai pada mata pelajaran yang bersangkutan.
5. Kerahasiaan identitas dan pengisian angket ini terjaga.

Keterangan :

SS = Sangat Setuju

S = Setuju

TS = Tidak Setuju

STS = Sangat Tidak Setuju

No	Pernyataan	SS	S	TS	STS
1	Saya senang mendapatkan tugas-tugas dari guru untuk menambah pengetahuan saya				
2	Saya menunda nunda mengerjakan pekerjaan rumah yang diberikan oleh guru				
3	Saya mempelajari kembali materi yang diberikan guru di luar jam pelajaran				
4	Saya mengerjakan soal-soal Dasar-Dasar Perbankan dengan segera				
5	Saya bertanya kepada guru apabila terdapat materi yang sulit untuk dipahami				
6	Saya belajar giat agar memahami materi pelajaran dengan baik				
7	Saya memperhatikan guru dengan seksama selama mata pelajaran Dasar-Dasar Perbankan				

8	Saya mencatat materi yang disampaikan guru maupun yang ditulis di papan tulis				
9	Saya senang dengan pembelajaran Dasar-Dasar Perbankan karena mata pelajaran ini menarik				
10	Saya tertarik dengan media pembelajaran yang digunakan oleh guru saya pada mata pelajaran Dasar-Dasar Perbankan				
11	Saya sering mengantuk di kelas karena mata pelajaran Dasar-Dasar Perbankan sangat membosankan				
12	Saya selalu bertanya apabila terdapat materi yang belum saya mengerti				
13	Saya selalu semangat belajar apabila guru memberikan motivasi kepada saya				
14	Saya senang diperhatikan oleh guru ketika proses pembelajaran				
15	Saya senang apabila guru, orang tua, dan teman menghargai usaha belajar saya				
16	Guru saya selalu memberikan nilai tambahan apabila saya aktif dalam pembelajaran				
17	Saya senang apabila mata pelajaran kosong atau guru tidak hadir				
18	Saya yakin akan mendapatkan nilai yang bagus apabila saya belajar dengan rajin				
19	Dengan rajin membaca buku, akan menambah pengetahuan saya di dunia perbankan				
20	Saya yakin dapat mengerjakan soal Dasar-Dasar Perbankan apabila saya belajar sungguh-sungguh				

Appendix 11. Trials Results of Learning Interest Questionnaire

Butir1	Pearson Correlation	,607**
	Sig. (2-tailed)	,000
	N	32
Butir2	Pearson Correlation	,611**
	Sig. (2-tailed)	,000
	N	32
Butir3	Pearson Correlation	,609**
	Sig. (2-tailed)	,000
	N	32
Butir4	Pearson Correlation	,814**
	Sig. (2-tailed)	,000
	N	32
Butir5	Pearson Correlation	,476**
	Sig. (2-tailed)	,006
	N	32
Butir6	Pearson Correlation	,779**
	Sig. (2-tailed)	,000
	N	32
Butir7	Pearson Correlation	,703**
	Sig. (2-tailed)	,000
	N	32
Butir8	Pearson Correlation	,732**
	Sig. (2-tailed)	,000
	N	32

Butir9	Pearson Correlation	,681**
	Sig. (2-tailed)	,000
	N	32
Butir10	Pearson Correlation	,661**
	Sig. (2-tailed)	,000
	N	32
Butir11	Pearson Correlation	,432*
	Sig. (2-tailed)	,013
	N	32
Butir12	Pearson Correlation	,541**
	Sig. (2-tailed)	,001
	N	32
Butir13	Pearson Correlation	,638**
	Sig. (2-tailed)	,000
	N	32
Butir14	Pearson Correlation	,484**
	Sig. (2-tailed)	,005
	N	32
Butir15	Pearson Correlation	,552**
	Sig. (2-tailed)	,001
	N	32
Butir16	Pearson Correlation	,474**
	Sig. (2-tailed)	,006
	N	32

Butir17	Pearson Correlation	,577**
	Sig. (2-tailed)	,001
	N	32
Butir18	Pearson Correlation	,671**
	Sig. (2-tailed)	,000
	N	32
Butir19	Pearson Correlation	,722**
	Sig. (2-tailed)	,000
	N	32
Butir20	Pearson Correlation	,540**
	Sig. (2-tailed)	,001
	N	32

Reliability Statistics

Cronbach's Alpha	N of Items
,911	20

Appendix 12. Instrument of Learning Interest Questionnaire After Trials

ANGKET MINAT BELAJAR SISWA

Nama Siswa : _____

Kelas : _____

Petunjuk

1. Tulislah identitas Anda dengan benar.
2. Jawablah sesuai dengan seksama pernyataan yang ada.
3. Berilah tanda cek (√) untuk setiap pernyataan pada kolom alternatif jawaban.
4. Angket ini digunakan untuk mengetahui minat belajar siswa dan tidak akan mempengaruhi nilai pada mata pelajaran yang bersangkutan.
5. Kerahasiaan identitas dan pengisian angket ini terjaga.

Keterangan :

- SS = Sangat Setuju
S = Setuju
TS = Tidak Setuju
STS = Sangat Tidak Setuju

No	Pernyataan	SS	S	TS	STS
1	Saya senang mendapatkan tugas-tugas dari guru untuk menambah pengetahuan saya				
2	Saya menunda nunda mengerjakan pekerjaan rumah yang diberikan oleh guru				
3	Saya mempelajari kembali materi yang diberikan guru di luar jam pelajaran				
4	Saya mengerjakan soal-soal Dasar-Dasar Perbankan dengan segera				
5	Saya bertanya kepada guru apabila terdapat materi yang sulit untuk dipahami				
6	Saya belajar giat agar memahami materi pelajaran dengan baik				
7	Saya memperhatikan guru dengan seksama				

	selama mata pelajaran Dasar-Dasar Perbankan				
8	Saya mencatat materi yang disampaikan guru maupun yang ditulis di papan tulis				
9	Saya senang dengan pembelajaran Dasar-Dasar Perbankan karena mata pelajaran ini menarik				
10	Saya tertarik dengan media pembelajaran yang digunakan oleh guru saya pada mata pelajaran Dasar-Dasar Perbankan				
11	Saya sering mengantuk di kelas karena mata pelajaran Dasar-Dasar Perbankan sangat membosankan				
12	Saya selalu bertanya apabila terdapat materi yang belum saya mengerti				
13	Saya selalu semangat belajar apabila guru memberikan motivasi kepada saya				
14	Saya senang diperhatikan oleh guru ketika proses pembelajaran				
15	Saya senang apabila guru, orang tua, dan teman menghargai usaha belajar saya				
16	Guru saya selalu memberikan nilai tambahan apabila saya aktif dalam pembelajaran				
17	Saya senang apabila mata pelajaran kosong atau guru tidak hadir				
18	Saya yakin akan mendapatkan nilai yang bagus apabila saya belajar dengan rajin				
19	Dengan rajin membaca buku, akan menambah pengetahuan saya di dunia perbankan				
20	Saya yakin dapat mengerjakan soal Dasar-Dasar Perbankan apabila saya belajar sungguh-sungguh				

APPENDIX III

Appendix 13. Material Expert Validation

Appendix 14. Result Recapitulation of Material Expert
Validation

Appendix 13. Material Expert Validation

ANGKET VALIDASI AHLI MATERI

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga 2 SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya
Ahli Materi	: Amanita Novi Yushita, S.E., M. Si.

Petunjuk:

Angket validasi ini dibuat untuk mengetahui pendapat Ibu sebagai ahli materi terhadap materi media pembelajaran interaktif *Lectora Inspire* yang sedang di kembangkan. Pendapat, kritik, saran, dan masukan Ibu akan sangat bermanfaat untuk meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Ibu memberikan respon pada setiap pernyataan dalam lembar angket ini dengan memberikan tanda (√) pada kolom angka.

Keterangan skala:

- 5 = Sangat Baik
- 4 = Baik
- 3 = Cukup
- 2 = Kurang
- 1 = Sangat Kurang

Komentar atau saran Ibu dimohon dituliskan pada kolom yang telah disediakan.

Atas kesediaan Ibu untuk mengisi lembar validasi ini saya ucapkan terimakasih.

A. Penilaian Materi

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Kesesuaian materi dengan Kompetensi Dasar			✓		
2	Kesesuaian materi dengan indikator				✓	
3	Ketepatan isi materi				✓	
4	Kebenaran isi materi				✓	
5	Kejelasan isi materi					✓
6	Sistematika isi materi					✓
7	Kelengkapan isi materi				✓	
8	Kejelasan bahasa yang digunakan					✓
9	Kemanfaatan video untuk mendukung materi					✓
10	Kemudahan pemahaman isi materi					✓
11	Kejelasan pembahasan contoh dalam media				✓	
12	Kejelasan latihan soal					✓
13	Kesesuaian latihan soal dengan materi					✓
14	Keberagaman soal					✓
15	Ketepatan kunci jawaban					✓

B. Kebenaran Materi

No	Jenis Kesalahan	Saran Perbaikan
1.	Antara KD ds IPK kurang rinci	- Apabila KD C4 maka utk IPK secara bertahap harus mencapai C4.
2.	Pd jenis tabungan dijelaskan karakteristik masing ² produk tabungan	- Ambil contoh 1 bank utk produk yg ditanyakan dan jelaskan.
3.	Persyaratan bagi penabung pd pengambilan tabungan	- Dipecahkan permasalahan tabungan pd keller dan ATM
4.	Utk pengecoh pd soal latihan	- Huruf ditebalkan / cetak miring.

C. Komentar dan Saran

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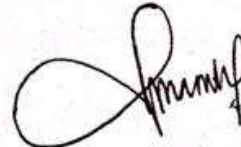
D. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

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

Yogyakarta, 7 Januari 2019

Ahli Materi



Amanita Novi Yushita, S.E., M. Si.

Appendix 14. Result Recapitulation of Material Expert Validation

REKAPITULASI HASIL VALIDASI AHLI MATERI

No	Deskripsi	Skor
Aspek Silabus		
1	Kesesuaian dengan kompetensi dasar	3
2	Kesesuaian dengan indikator	4
Rata-Rata Aspek Silabus		3,5
Aspek Kualitas Materi		
3	Ketepatan isi materi	4
4	Kebenaran isi materi	4
5	Kejelasan isi materi	5
6	Sistematika isi materi	5
7	Kelengkapan isi materi	4
Rata-Rata Aspek Kualitas Materi		4,4
Aspek Penyajian Materi		
8	Kejelasan bahasa	5
9	Kemanfaatan video untuk mendukung materi	5
10	Kemudahan pemahaman isi materi	5
11	Kejelasan pembahasan contoh dalam media	4
12	Kejelasan latihan soal	5
13	Kesesuaian latihan soal dengan materi	5
14	Keberagaman soal	5
15	Ketepatan kunci jawaban	5
Rata-Rata Aspek Penyajian Materi		4,88
Rata-rata Keseluruhan		4,26
Kategori		Sangat Layak

APPENDIX IV

Appendix 15. Media Expert Validation

Appendix 16. Result Recapitulation of Media Expert
Validation

Appendix 15. Media Expert Validation

ANGKET VALIDASI AHLI MEDIA

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga 2 SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya
Ahli Media	: Rizqi Ilyasa Aghni, S.Pd., M.Pd

Petunjuk:

Angket validasi ini dibuat untuk mengetahui pendapat Bapak/ Ibu sebagai ahli media terhadap kelayakan media pembelajaran interaktif *Lectora Inspire* yang sedang di kembangkan. Pendapat, kritik, saran, dan masukan Bapak/ Ibu akan sangat bermanfaat untuk meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/ Ibu memberikan respon pada setiap pernyataan dalam lembar angket ini dengan memberikan tanda (√) pada kolom angka.

Keterangan :

- 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 terimakasih.

A. Penilaian Media

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Mempermudah proses pembelajaran				✓	
2	Memberi kejelasan tentang materi					✓
3	Efektivitas dalam memahami materi				✓	
4	Pemilihan ukuran, warna, dan tipe huruf				✓	
5	Kesesuaian warna dan wallpaper untuk background dengan warna teks				✓	
6	Pengaturan tata letak tampilan				✓	
7	Penempatan tombol navigasi				✓	
8	Kualitas tampilan gambar					✓
9	Kualitas tampilan video					✓
10	Kualitas suara (audio)				✓	
11	Penyusunan kombinasi dan komposisi warna				✓	
12	Kemudahan dalam penggunaan .					✓
13	Kejelasan petunjuk penggunaan				✓	
14	Kelancaran penggunaan media					✓
15	Kemudahan dijalankan di berbagai spesifikasi lain				✓	

B. Kebenaran Media

No	Jenis Kesalahan	Saran Perbaikan
1.	Ukuran tulisan pada preface terlalu besar.	Ukuran tulisan pada preface dikecilkan atau disesuaikan.
2.	Tiap halaman masih menggunakan 1 warna teks	Berikan pewarnaan yang berbeda antara judul dengan subjudul.
3.	Jenis dan font tulisan berbeda-beda.	Gunakan ukuran dan jenis tulisan yang konsisten.
4.	Tidak ada navigasi kembali ke soal sebelumnya	Tambahan tombol navigasi untuk ke soal sebelumnya pada latihan soal.
5.	Transisi yang digunakan masih berbeda-beda	Gunakan transisi yang sama.

C. Komentar dan Saran

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D. Kesimpulan

Lingkari pada nomor sesuai dengan kesimpulan

1. Layak untuk diujicobakan

2. Layak untuk diujicobakan dengan revisi

3. Tidak layak untuk diujicobakan

Yogyakarta, 26 - 02 - 2019

Ahli Media



Rizqi Ilyasa Aghni, S.Pd., M.Pd

Appendix 16 Result Recapitulation of Media Expert Validation

REKAPITULASI HASIL VALIDASI AHLI MEDIA

No	Deskripsi	Skor
Aspek Manfaat Media		
1	Mempermudah proses pembelajaran	4
2	Memberi kejelasan tetnang materi	5
3	Efektivitas dalam memahami materi	4
Rata-Rata Aspek Manfaat Media		4,33
Aspek Desain Media		
4	Ukuran, warna, dan tipe huruf	4
5	Kesesuaian warna dan wallpaper untuk background degan warna teks	4
6	Tata letak tampilan	4
7	Penempatan tombol navigasi	4
8	Kualitas tampilan gambar	5
9	Kualitas tampilan video	5
10	Kualitas tampilan suara (audio)	4
11	Kombinasi dan komposisi warna	4
Rata-Rata Aspek Desain Media		4,25
Aspek Pengoperasian Media		
12	Kemudahan dalam penggunaan	5
13	Kejelasan petunjuk penggunaan	4
14	Kelancaran penggunaan media	5
15	Kemudahan dijalankan di berbagai spesifikasi lain	4
Rata-Rata Aspek Pengoperasian Media		4,5
Rata-rata Keseluruhan		4,36
Kategori		Sangat Layak

APPENDIX V

Appendix 17. Teacher Validation

Appendix 18. Result Recapitulation of Teacher Validation

Appendix 17. Teacher Validation

ANGKET VALIDASI PRAKTISI PEMBELAJARAN

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga 2 SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya
Praktisi Pembelajaran	: Ch. Etty Patmi Hartati, S.Pd

Petunjuk:

Angket validasi ini dibuat untuk mengetahui pendapat Bapak/ Ibu sebagai praktisi pembelajaran terhadap kelayakan media pembelajaran interaktif *Lectora Inspire* yang sedang di kembangkan. Pendapat, kritik, saran, dan masukan Bapak/ Ibu akan sangat bermanfaat untuk meningkatkan kualitas media pembelajaran ini. Sehubungan dengan hal tersebut, dimohon Bapak/ Ibu memberikan respon pada setiap pernyataan dalam lembar angket ini dengan memberikan tanda (√) pada kolom angka.

Keterangan :

- 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 terimakasih.

A. Penilaian Materi dan Media

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Mempermudah proses pembelajaran				✓	
2	Memberi kejelasan tentang materi				✓	
3	Efektivitas dalam memahami materi					✓
4	Pengaturan tata letak tampilan				✓	
5	Penempatan tombol navigasi				✓	
6	Kualitas tampilan gambar				✓	
7	Kualitas tampilan video			✓		
8	Kualitas suara			✓		
9	Penyusunan kombinasi dan komposisi warna				✓	
10	Kemudahan dalam penggunaan				✓	
11	Kejelasan petunjuk penggunaan				✓	
12	Kelancaran penggunaan media				✓	
13	Kemudahan dijalankan di berbagai spesifikasi lain				✓	
14	Kesesuaian dengan kompetensi dasar					✓
15	Kesesuaian dengan indikator					✓
16	Ketepatan isi materi				✓	
17	Kebenaran isi materi				✓	
18	Kejelasan isi materi					✓
19	Sistematika isi materi				✓	
20	Kelengkapan isi materi				✓	
21	Kejelasan bahasa					✓
22	Kemudahan pemahaman isi materi					✓
23	Kesesuaian latihan soal dengan materi					✓
24	Keberagaman soal					✓
25	Pemberian umpan balik latihan soal				✓	

Appendix 18. Result Recapitulation of Teacher Validation

REKAPITULASI HASIL VALIDASI PRAKTISI PEMBELAJARAN

No	Deskripsi	Skor
Aspek Manfaat Media		
1	Mempermudah proses pembelajaran	4
2	Memberi kejelasan tetnang materi	4
3	Efektivitas dalam memahami materi	5
Rata-Rata Aspek Manfaat Media		4,33
Aspek Desain Media		
4	Tata letak tampilan	4
5	Penempatan tombol navigasi	4
6	Kualitas tampilan gambar	4
7	Kualitas tampilan video	3
8	Kualitas suara	3
9	Kombinasi dan komposisi warna	4
Rata-Rata Aspek Desain Media		3,67
Aspek Pengoperasian Media		
10	Kemudahan dalam penggunaan	4
11	Kejelasan petunjuk penggunaan	4
12	Kelancaran penggunaan media	4
13	Kemudahan dijalankan di berbagai spesifikasi lain	4
Rata-Rata Aspek Pengoperasian Media		4
Aspek Silabus		
14	Kesesuaian dengan kompetensi dasar	5
15	Kesesuaian dengan indikator	5
Rata-Rata Aspek Silabus		5
Aspek Kualitas Materi		
16	Ketepatan isi materi	4
17	Kebenaran isi materi	4
18	Kejelasan isi materi	5
19	Sistematika isi materi	4
20	Kelengkapan isi materi	4
Rata-Rata Aspek Kualitas Materi		4,2
Aspek Penyajian Materi		
21	Kejelasan bahasa	5
22	Kemudahan pemahaman isi materi	5
23	Kesesuaian latihan soal dengan materi	5
24	Keberagaman soal	5
25	Ketepatan kunci jawaban	4
Rata-Rata Aspek Penyajian Materi		4,8
Rata-rata Keseluruhan		4,33
Kategori		Sangat Layak

APPENDIX VI

Appendix 19. Sample Responses Small Group Test about
Media

Appendix 20. Result Recapitulation of Small Group Test

Appendix 19. Sample Responses Small Group Test about Media

LEMBAR PENILAIAN UJI COBA KELOMPOK KECIL SISWA

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya

Identitas Responden

Nama : Feni Ferdianti

No. Absen : 11

Kelas : X AKL 3

Lembar angket ini dimaksudkan untuk mengetahui penilaian siswa terhadap kelayakan media pembelajaran interaktif *Lectora Inspire* yang dikembangkan.

Petunjuk

1. Isilah nama dan kelas pada tempat yang disediakan!
2. Berilah tanda cek list (✓) untuk setiap pernyataan pada kolom alternatif jawaban sesuai dengan kesadaran Anda!
3. Semua pernyataan harap diisi dan tidak ada jawaban yang dikosongkan.
4. Jawaban anda tidak akan mempengaruhi nilai dalam mata pelajaran Dasar Dasar Perbankan dan dijaga kerahasiaannya.
5. Komentar atau saran dimohon untuk diisi di kolom yang sudah disediakan.

6. Keterangan Skala:

5 = Sangat Baik

4 = Baik

3 = Cukup

2 = Kurang

1 = Sangat Kurang

Atas kesediaan Saudara untuk mengisi lembar evaluasi ini saya ucapkan terimakasih.

A. Penilaian Materi dan Media

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Mempermudah dalam proses belajar					✓
2	Efektivitas dalam memahami materi				✓	
3	Memicu minat untuk belajar					✓
4	Keterbacaan dan kejelasan tulisan dalam media					✓
5	Kejelasan gambar dalam media					✓
6	Kejelasan video dalam media				✓	
7	Kejelasan suara dalam media				✓	
8	Penyusunan komposisi warna					✓
9	Kemudahan penggunaan media				✓	
10	Kejelasan petunjuk penggunaan				✓	
11	Kejelasan kompetensi dasar dalam media					✓
12	Kelengkapan materi sesuai dengan silabus			✓		
13	Kemudahan materi untuk dipahami				✓	
14	Keruntutan penyajian isi materi			✓		
15	Kemenarikan materi yang disampaikan				✓	

B. Pendapat/ Komentar:

Media tersebut menarik dan membangkitkan minat belajar. Serta tidak membosankan lebih suka digunakan untuk belajar.

Yogyakarta, 5 Maret 2019

Nama Siswa,



Feni Ferdianti

Appendix 20. Result Recapitulation of Small Group Test

REKAPITULASI HASIL UJI COBA KELOMPOK KECIL

NO	NAMA	KELAS	ASPEK															Jumlah
			Manfaat Media			Desain media					Pengoperasian Media		Silabus		Penyajian Materi			
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1	Nuri Lestari	X AKL 1	4	4	5	4	4	5	5	5	4	4	3	4	4	5	5	65
2	Dina	X AKL 1	5	4	5	4	4	4	5	4	4	5	4	4	4	4	5	65
3	Lily Anggraeni	X AKL 1	4	4	3	3	4	4	4	4	5	5	4	3	4	3	3	57
4	Antika	X AKL 1	5	4	3	4	4	4	4	4	4	4	5	5	4	5	4	63
5	Elfina Dian Prastiwi	X AKL 1	4	5	5	3	4	4	4	4	3	4	4	5	5	4	5	63
6	Lisa Indrawati	X AKL 1	5	4	4	4	4	4	4	4	4	5	5	5	4	5	4	65
7	Maria Goreti Martha	X AKL 3	4	4	5	4	5	5	5	4	4	4	5	5	4	4	5	67
8	Lailatul Khusniyati	X AKL 3	5	4	5	4	4	4	4	3	4	4	5	5	4	4	4	63
9	Nanik Widaningsih	X AKL 3	4	4	5	4	4	4	3	4	5	4	4	4	4	4	4	61
10	Frastika Dwi A	X AKL 3	4	5	5	4	4	4	4	3	4	4	5	5	4	4	5	64
11	Feni Ferdianti	X AKL 3	5	4	5	5	5	4	4	5	4	4	5	3	4	3	4	64
12	Suci Arum Pratiwi	X AKL 3	5	4	5	5	5	4	4	5	4	4	5	5	4	4	4	67
Ttotal skor per item			54	50	55	48	51	50	50	49	49	51	54	53	49	49	52	764
Total skor per indikator			159			248					100		107		150			
Rata-rata per item			4,5	4,17	4,58	4,4	4,25	4,17	4,17	4,08	4,08	4,25	4,5	4,42	4,08	4,08	4,33	
Total rata-rata per indikator			4,416666667			4,133333333					4,166666667		4,458333		4,166666667			4,26833

APPENDIX VII

Appendix 21. Sample Responses Field Trials about Media

Appendix 22. Result Recapitulation of Field Trials

Appendix 23. Students Attendance List

Appendix 21. Sample Responses Field Trials about Media

LEMBAR PENILAIAN UJI COBA LAPANGAN SISWA

Judul Penelitian	: Pengembangan Media Pembelajaran Interaktif <i>Lectora Inspire</i> Pada Mata Pelajaran Dasar-Dasar Perbankan untuk Meningkatkan Minat Belajar Siswa Kelas X AKL SMK N 1 Tempel
Sasaran Program	: Siswa Kelas X Akuntansi Keuangan Lembaga 2 SMK N 1 Tempel
Mata Pelajaran	: Dasar-Dasar Perbankan
Peneliti	: Pratiwi Apriniya

Identitas Responden

Nama : Dwi Agustia Khotida

No. Absen : 9

Kelas : X AKL 2

Lembar angket ini dimaksudkan untuk mengetahui penilaian siswa terhadap kelayakan media pembelajaran interaktif *Lectora Inspire* yang dikembangkan.

Petunjuk

1. Isilah nama dan kelas pada tempat yang disediakan!
2. Berilah tanda cek list (√) untuk setiap pernyataan pada kolom alternatif jawaban sesuai dengan kesadaran Anda!
3. Semua pernyataan harap diisi dan tidak ada jawaban yang dikosongkan.
4. Jawaban anda tidak akan mempengaruhi nilai dalam mata pelajaran Dasar Dasar Perbankan dan dijaga kerahasiaannya.
5. Komentar atau saran dimohon untuk diisi di kolom yang sudah disediakan.

6. Keterangan Skala:

5 = Sangat Baik

4 = Baik

3 = Cukup

2 = Kurang

1 = Sangat Kurang

Atas kesediaan Saudara untuk mengisi lembar evaluasi ini saya ucapkan terimakasih.

A. Penilaian Materi dan Media

No	Deskripsi	Skala Penilaian				
		1	2	3	4	5
1	Mempermudah dalam proses belajar			✓		
2	Efektivitas dalam memahami materi			✓		
3	Memicu minat untuk belajar			✓		
4	Keterbacaan dan kejelasan tulisan dalam media				✓	
5	Kejelasan gambar dalam media				✓	
6	Kejelasan video dalam media				✓	
7	Kejelasan suara dalam media				✓	
8	Penyusunan komposisi warna				✓	
9	Kemudahan penggunaan media				✓	
10	Kejelasan petunjuk penggunaan				✓	
11	Kejelasan kompetensi dasar dalam media				✓	
12	Kelengkapan materi sesuai dengan silabus				✓	
13	Kemudahan materi untuk dipahami				✓	
14	Keruntutan penyajian isi materi				✓	
15	Kemenarikan materi yang disampaikan				✓	

B. Pendapat/ Komentar:

Aplikasi yang dibuat bagus dan memudahkan siswa untuk belajar. Menunjang.....
pembelajaran yang tidak begitu membosankan.....
.....
.....
.....
.....
.....
.....
.....

Yogyakarta, 14 Maret 2019.....

Nama Siswa,



Dwi Austin Kholido.....

Appendix 22. Result Recapitulation of Field Trials

REKAPITULASI HASIL UJI COBA LAPANGAN


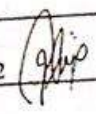

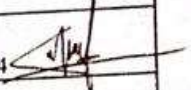

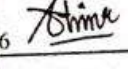



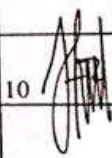

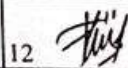


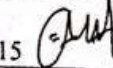
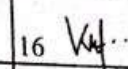
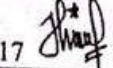
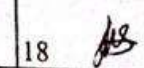
No	Nama	Aspek															Jumlah
		Manfaat Media			Desain media					Pengoperasian Media		Silabus		Penyajian Materi			
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
1	Agnes Rahmawati	4	5	3	5	5	5	5	5	4	4	4	1	5	5	5	65
2	Alfina Khoirun Nisa	4	3	4	4	4	4	4	4	4	3	3	3	4	3	4	55
3	Anggun Dewi Solekhah	4	4	4	5	5	5	4	5	5	5	4	4	4	4	4	66
4	Anisah Nur Rizki Khoiriyah	4	4	4	4	4	4	4	4	5	5	5	4	4	4	5	64
5	Annisa Amalia Nur Rizky	5	4	5	3	4	4	4	4	5	5	4	4	4	4	4	63
6	Arista Wijayanti	4	3	4	3	3	3	3	4	4	4	3	3	4	3	4	52
7	Bintang Maharani	5	5	5	5	5	5	4	5	5	5	5	4	5	4	5	72
8	Dania Tutra Eka Sayekti	4	4	4	4	4	4	4	4	4	4	4	4	3	3	4	58
9	Dwi Agustin Kholida	3	3	3	4	4	4	4	4	4	4	4	4	4	4	4	57
10	Ely Anjarwati	4	3	4	4	4	3	3	3	4	4	5	3	4	4	4	56
11	Eni Indah Permatasari	3	3	4	4	3	3	4	3	4	4	2	4	4	2	3	50
12	Eta Rahmawati	3	3	4	3	4	4	4	4	4	3	4	3	2	3	3	51
13	Fita Nur Aisah	3	3	4	4	3	3	4	3	4	4	2	4	4	2	2	49
14	Hanifah Dian Safitri	4	4	4	4	4	4	4	4	4	4	4	4	3	4	5	60
15	Isnani Cahya Utami	4	3	4	4	3	3	3	3	3	3	3	3	4	4	5	52
16	Isni Khoirunnisa	4	4	5	4	5	4	5	5	4	5	5	4	5	4	5	68
17	Isti Zulaikah	5	4	5	4	5	5	5	5	5	5	5	4	5	5	5	72

18	Junisa Najmalani	5	5	5	4	5	4	3	4	4	4	5	4	5	5	5	67
19	Meila Dini Ayustina	5	5	5	4	4	4	4	5	5	5	4	4	5	5	5	69
20	Nabila Nur Indarani	4	4	5	4	4	3	3	4	4	4	5	4	5	5	5	63
21	Novia Kurniawati	4	4	4	4	5	5	5	5	5	5	5	2	2	3	3	61
22	Nurul Hidayah	4	4	4	4	4	4	3	4	4	4	4	4	4	4	4	59
23	Putri Hana Fadhillah																0
24	Renita Sari	4	4	3	3	5	5	5	5	5	5	5	5	5	5	5	69
25	Rima Dewanti Suwardani	4	4	4	4	4	4	4	5	5	5	4	4	4	4	5	64
26	Risma Nor Fitriana	4	4	5	4	3	4	4	4	3	3	4	3	4	3	3	55
27	Sabaniya Alya Pangesti	4	4	3	3	4	4	4	4	4	4	4	4	4	4	3	57
28	Silvi Nanda Kuswara	4	4	4	5	5	5	4	5	4	4	4	4	5	5	5	67
29	Sinta Nismara Awahita	4	4	4	4	5	5	5	5	5	5	5	3	4	3	4	65
30	Umi Nurjanah																0
31	Vita Pratiwi	4	4	4	5	5	5	5	5	5	5	3	3	3	4	4	64
32	Yulita Putriana Kusuma Dewi	4	4	5	4	4	3	3	4	4	4	5	4	5	5	5	63
Total skor per item		121	116	125	120	126	122	120	128	129	128	123	108	123	117	127	
Total skor per indikator		362			616					257			231		367		1833
Rata-rata per item		4,03	3,87	4,17	4	4,27	4	4,27	4,3	4,2667	4,1	3,6	4,1	3,9	4,23		
Total rata-rata per indikator		4,02222222			4,10666667					4,28333333			3,85		4,07777778		4,068

Appendix 23. Students Attendance List

**DAFTAR HADIR SISWA SMK N 1 TEMPEL
MATA PELAJARAN DASAR-DASAR PERBANKAN
UJI COBA LAPANGAN**

KELAS : X AKL 2

NO	NAMA	TANDA TANGAN	
1	Agnes Rahmawati	1	
2	Alfina Khoirun Nisa		2 
3	Anggun Dewi Solekhah	3	
4	Anisah Nur Rizki Khoiriyah		4 
5	Annisa Amalia Nur Rizky	5	
6	Arista Wijayanti		6 
7	Bintang Maharani	7	
8	Dania Tutra Eka Sayekti		8 
9	Dwi Agustin Kholida	9	
10	Ely Anjarwati		10 
11	Eni Indah Permatasari	11	
12	Eta Rahmawati		12 
13	Fita Nur Aisah	13	
14	Hanifah Dian Safitri		14 
15	Isnani Cahya Utami	15	
16	Isni Khoirunnisa		16 
17	Isti Zulaikah	17	
18	Junisa Najmalani		18 

19	Meila Dini Ayustina	19 <i>MDN</i>	
20	Nabila Nur Indarani		20 <i>Biana</i>
21	Novia Kurniawati	21 <i>Novia</i>	
22	Nurul Hidayah		22 <i>Nurul</i>
23	Putri Hana Fadhillah	23	
24	Renita Sari		24 <i>Renita</i>
25	Rima Dewanti Suwardani	25 <i>Rima</i>	
26	Risma Nor Fitriana		26 <i>Risma</i>
27	Sabaniya Alya Pangesti	27 <i>Sabaniya</i>	
28	Silvi Nanda Kuswara		28 <i>Silvi</i>
29	Sinta Nismara Awahita	29 <i>Sinta</i>	
30	Umi Nurjanah		30
31	Vita Pratiwi	31 <i>Vita</i>	
32	Yulita Putriana Kusuma Dewi		32 <i>Yulita</i>

APPENDIX VIII

Appendix 24. Result Recapitulation Learning Interest
Before Use Interactive Media Learning

Appendix 25. Result Recapitulation Learning Interest
After Use Interactive Media Learning

Appendix 26. Result Paired Samples T-Test

Appendix 24. Result Recapitulation Learning Interest Before Use Interactive Media Learning

PITULASI HASIL ANGGKET MINAT SEBELUM UJI COBA

Data Hasil Angket Minat Belajar

Siswa Kelas X AKL 2 SMK Negeri 1 Tempel

No	Nama	Pernyataan																				Jumlah	Skor
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
1	Agnes R	2	4	2	2	3	3	1	3	2	2	1	3	1	2	2	2	1	2	3	3	44	55%
2	Alfina K N	2	3	2	2	2	3	2	3	2	2	2	2	3	3	3	2	2	3	3	3	49	61%
3	Anggun D	3	3	3	3	4	3	3	3	3	2	2	4	3	3	4	3	3	3	3	3	61	76%
4	Anisah N R K	2	2	2	2	2	2	3	3	3	2	2	3	3	3	3	2	2	3	2	4	50	63%
5	Annisa A N R	2	2	3	3	3	2	2	3	2	2	1	3	3	4	4	4	2	4	4	3	56	70%
6	Arista W	2	2	3	3	3	3	3	3	2	2	1	2	3	3	3	3	1	3	3	3	51	64%
7	Bintang M	2	2	3	3	3	2	2	3	3	2	2	2	2	3	3	2	1	3	3	3	49	61%
8	Dania T E S	2	2	2	2	2	3	2	3	2	2	2	2	3	2	3	3	1	4	3	3	48	60%
9	Dwi A K	2	3	2	2	3	2	3	3	2	2	2	3	2	2	4	2	1	3	3	3	49	61%
10	Ely Anjarwati	2	2	2	2	2	3	2	2	2	2	2	2	2	2	3	3	1	3	2	3	44	55%
11	Eni Indah P	2	2	3	3	2	2	2	3	2	2	1	3	2	2	3	2	1	3	3	3	46	58%
12	Eta Rahmawati	2	2	3	3	3	2	2	3	2	2	1	3	2	2	4	2	1	4	4	3	50	63%
13	Fita Nur Aisah	2	2	3	3	3	2	3	3	2	2	1	3	3	3	4	4	2	4	4	4	57	71%
14	Hanifah Dian S	2	2	3	2	2	2	3	3	2	2	2	2	3	2	3	3	2	3	3	3	49	61%
15	Isnani Cahya U	2	2	2	2	2	2	2	3	2	2	2	2	3	2	4	3	2	4	4	3	50	63%
16	Isni Khoirunnisa	3	2	3	2	3	4	4	4	3	2	2	3	4	4	4	3	2	4	4	4	64	80%
17	Isti Zulaikah	3	3	3	3	3	4	4	4	3	2	4	3	4	4	4	3	3	4	4	4	69	86%
18	Junisa N	1	3	3	3	3	3	4	4	3	2	3	3	4	2	4	2	3	4	4	4	62	78%
19	Meila Dini A	3	4	4	3	4	4	4	4	4	4	3	4	4	3	4	3	3	4	4	4	74	93%
20	Nabila Nur I	2	3	3	3	4	3	3	4	3	3	3	4	3	2	3	2	2	4	3	4	61	76%
21	Novia K	3	3	2	2	3	3	3	4	3	2	2	3	3	3	3	3	3	4	3	3	58	73%
22	Nurul Hidayah	2	3	2	3	3	3	3	3	2	2	2	3	3	3	3	2	2	3	3	3	53	66%
23	Putri Hana F																					0	0%

24	Renita Sari	2	2	2	2	3	2	2	3	2	2	2	2	2	2	3	2	1	3	3	3	45	56%		
25	Rima Dewanti S	3	2	2	2	3	2	2	3	2	2	3	3	3	3	4	3	2	4	3	4	55	69%		
26	Risma Nor F	2	2	2	2	3	3	3	3	2	2	1	3	3	3	4	3	1	4	3	4	53	66%		
27	Sabaniya Alya P	2	3	2	3	3	3	3	3	2	2	2	3	3	3	3	3	2	3	3	3	54	68%		
28	Silvi Nanda K	4	3	3	3	3	2	3	4	2	3	1	3	3	2	4	3	1	4	4	4	59	74%		
29	Sinta Nismara A	3	3	3	3	4	4	3	4	3	3	2	3	4	3	3	3	2	3	4	4	64	80%		
30	Umi Nurjanah																					0	0%		
31	Vita Pratiwi	3	3	3	3	4	3	3	3	2	2	2	3	3	3	3	3	3	4	3	4	60	75%		
32	Yulita Putriana	2	3	3	3	4	3	4	4	3	3	3	4	3	3	4	2	2	4	3	3	63	79%		
Total Per item		69	77	78	77	89	82	83	98	72	66	59	86	87	81	10	3	80	55	10	5	98	10		
Total per indikator		301				352				283				351				360							
presentasi per item		54	60	61	60	70	64	65	77	56	52	46	67	68	63	80	63	43	82	77	80	1647	64%		
presentase per indikator		58,79%				69%				55%				69%				70%							

Appendix 25. Result Recapitulation Learning Interest After Use Interactive Media Learning

REKAPITULASI HASIL ANGKET MINAT SETELAH UJI COBA

**Data Hasil Angket Minat Belajar
Siswa Kelas X AKL 2 SMK Negeri 1 Tempel**

No	Nama	Pernyataan																				Jumlah	Skor
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
1	Agnes R	3	3	3	2	3	3	3	4	3	3	1	2	2	2	3	3	1	3	2	3	52	65%
2	Alfina K N	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	57	71%
3	Anggun D S	3	3	3	3	4	3	3	3	3	2	3	4	4	3	3	3	3	3	3	3	62	78%
4	Anisah N R K	3	3	2	2	3	4	3	4	4	4	3	4	4	4	4	3	2	4	4	4	68	85%
5	Annisa A N R	3	3	3	3	4	3	4	4	4	4	3	3	4	4	4	4	3	4	4	4	72	90%
6	Arista W	2	2	3	3	3	2	3	3	2	3	1	2	3	3	3	3	2	3	3	3	52	65%
7	Bintang M	3	3	3	3	3	3	4	3	3	4	2	3	4	4	4	3	1	4	4	4	65	81%
8	Dania T E S	2	2	3	3	3	2	3	3	2	3	1	2	3	3	3	3	2	3	3	3	52	65%
9	Dwi A K	2	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	2	4	3	4	59	74%
10	Ely Anjarwati	2	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	57	71%
11	Eni Indah P	3	1	3	3	4	4	4	4	4	4	3	4	4	3	4	4	3	4	4	4	71	89%
12	Eta Rahmawati	3	3	3	3	3	3	3	3	3	3	1	3	3	3	4	3	1	3	3	3	57	71%
13	Fita Nur Aisah	3	3	3	3	3	4	4	3	3	4	3	3	4	4	4	3	3	4	4	4	69	86%
14	Hanifah Dian S	2	3	3	2	2	3	3	3	3	3	2	2	3	2	3	3	2	3	3	3	53	66%
15	Isnani Cahya U	2	2	2	2	2	3	3	3	3	3	2	3	3	3	3	3	2	3	3	3	53	66%
16	Isni K	3	3	3	3	2	4	4	3	4	4	2	2	3	3	4	3	2	4	4	4	64	80%

17	Isti Zulaikah	4	3	4	3	3	4	4	4	3	4	4	3	4	4	4	4	4	4	4	4	4	75	94%		
18	Junisa N	3	3	3	3	3	3	4	4	3	3	3	3	3	2	4	3	3	3	3	3	3	62	78%		
19	Meila Dini A	3	3	4	3	4	4	4	4	3	4	3	4	4	4	4	3	4	4	4	4	4	74	93%		
20	Nabila Nur I	3	3	3	4	4	3	4	2	4	4	3	3	3	2	3	2	2	4	3	3	3	62	78%		
21	Novia K	3	3	2	3	3	3	3	2	4	4	3	3	3	3	3	3	3	3	3	3	3	60	75%		
22	Nurul Hidayah	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	58	73%		
23	Putri Hana F																						0	0%		
24	Renita Sari	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	2	2	3	3	3	3	57	71%		
25	Rima Dewanti	3	3	2	2	4	4	3	4	4	4	2	4	4	4	4	3	2	4	4	4	4	68	85%		
26	Risma Nor F	3	3	2	3	3	3	3	3	2	3	1	3	2	3	2	3	1	3	3	3	3	52	65%		
27	Sabaniya Alya	3	3	3	3	3	3	3	3	3	3	3	3	3	2	3	3	2	3	3	3	3	58	73%		
28	Silvi Nanda K	4	3	3	3	3	3	4	4	4	4	1	3	3	2	3	3	1	3	3	3	3	60	75%		
29	Sinta Nismara	3	3	3	3	4	3	3	3	3	3	2	4	4	3	3	3	3	4	4	4	4	65	81%		
30	Umi Nurjanah																						0	0%		
31	Vita Pratiwi	3	3	3	3	3	3	4	3	3	3	3	3	4	3	3	3	3	4	4	4	4	65	81%		
32	Yulita P K D	3	3	3	4	3	3	4	2	4	4	3	3	3	2	4	2	2	4	3	3	3	62	78%		
Total Per item		84	83	86	87	94	95	102	96	96	102	73	91	99	89	101	91	66	104	100	102					
Total per indikator		340				387				362				380				372						1841	72%	
presentasi per item		66%	65%	67%	68%	73%	74%	80%	75%	75%	80%	57%	71%	77%	70%	79%	71%	52%	81%	78%	80%					
presentase per indikator		66,41%				76%				71%				74%				73%								

Appendix 26. Result Paired Samples T-Test

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Sebelum	51,4688	32	15,37275	2,71754
	Sesudah	57,5313	32	16,46695	2,91097

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Sebelum & Sesudah	32	,917	,000

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Sebelum - Sesudah	-6,06250	6,57923	1,16305	-8,43457	-3,69043	-5,213	31	,000

APPENDIX IX

Appendix 27. Research License

Appendix 28. Letter Has Conducted Rsearch

Appendik 29. Documents

Appendix 27. Research License



KEMENTERIAN RISET, TEKNOLOGI, DAN PENDIDIKAN TINGGI
UNIVERSITAS NEGERI YOGYAKARTA
FAKULTAS EKONOMI

Alamat : Jalan Colombo Nomor 1 Yogyakarta 55281
Telepon (0274) 554902, 586168 pesawat 817, Fax (0274) 554902
Laman: fe.uny.ac.id E-mail: fe@uny.ac.id

Nomor : B/633/UN34.18/PP.07.02/2019

26 Februari 2019

Lamp. : 1 Bendel Proposal

Hal : Izin Penelitian

Yth. Kepala Sekolah SMKN 1 Tempel
Jl. Magelang Km 17, Margorejo, Tempel, Sleman, Daerah Istimewa Yogyakarta

Kami sampaikan dengan hormat, bahwa mahasiswa tersebut di bawah ini:

Nama : Pratiwi Apriniya
NIM : 15803241013
Program Studi : Pendidikan Akuntansi - S1
Tujuan : Memohon izin mencari data untuk penulisan Tugas Akhir Skripsi (TAS)
Judul Tugas Akhir : PENGEMBANGAN MEDIA PEMBELAJARAN INTERAKTIF LECTORA
INSPIRE PADA MATA PELAJARAN DASAR-DASAR PERBANKAN UNTUK
MENINGKATKAN MINAT BELAJAR SISWA KELAS X AKL SMK N 1
TEMPEL
Waktu Penelitian : 1 Maret - 30 April 2019

Untuk dapat terlaksananya maksud tersebut, kami mohon dengan hormat Bapak/Ibu berkenan memberi izin dan bantuan seperlunya.

Demikian atas perhatian dan kerjasamanya kami sampaikan terima kasih.



Wakil Dekan I,

Pmf. Sukirno, S.Pd., M.Si., Ph.D.
NIP. 19690414 199403 1 002

Tembusan :
1. Sub. Bagian Pendidikan dan Kemahasiswaan ;
2. Mahasiswa yang bersangkutan.

Appendix 28. Letter Has Conducted Research



PEMERINTAH DAERAH DAERAH ISTIMEWA YOGYAKARTA
DINAS PENDIDIKAN, PEMUDA, DAN OLAHRAGA
SMK NEGERI 1 TEMPEL

Jalan Magelang Km 17 , Jlegongan, Margorejo, Tempel, Sleman, Yogyakarta, 55552
Telepon (0274) 869-068, Faksimile (0274) 869-068
Website : www.smkn1tempel.sch.id , E-mail: smkn1tempel@gmail.com

SURAT KETERANGAN

Nomor : 421/383

Saya yang bertandatangan dibawah ini :

- a. n a m a : SRI WINARSIH, S.Pd.
- b. NIP : 19680122 199412 2 004
- c. Pangkat/Golongan : Pembina, IV/a
- d. jabatan : Kepala Sekolah

dengan ini menerangkan bahwa :

- a. n a m a : PRATIWI APRINIYA
- b. NIM : 15803241013
- c. Prodi / Program : Pendidikan Akuntansi – S1
- d. Instansi : Fakultas Ekonomi, Universitas Negeri Yogyakarta
- e. Benar - benar : Telah melakukan pengambilan data dalam rangka penelitian dengan judul " PENGEMBANGAN MEDIA PEMBELAJARAN INTERAKTIF LECTORA INSPIRE PADA MATA PELAJARAN DASAR-DASAR PERBANKAN UNTUK MENINGKATKAN MINAT BELAJAR SISWA KELAS X AKL SMK NEGERI 1 TEMPEL " .

Pengambilan data penelitian sudah dilaksanakan pada hari Jumat - Kamis, 01 Maret – 14 Maret 2019.

Demikian Surat Keterangan ini dibuat untuk digunakan sebagaimana mestinya.



Appendix 29. Documentation

