

Improving Skills at Calculating Giro Account Balance Using the Snowball Throwing Model in the Subject of Basic Banking at Public Vocational High School 1 of Boyolangu

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Abstract. The quality of learning needs to be improved periodically, but not all teachers cannot carry out its improvement. An alternative to be developed to overcome this problem by using active learning strategies is what is called the snowball throwing method. The purpose of this research was to know the improvement of skills at calculating giro account balance by implementing the snowball throwing model to the tenth-grade students of Accounting 1 of Public Vocational High School (PVHS) 1 Boyolangu in the academic year of 2019/2020. This was a classroom action research conducted in four stages in three cycles. The four stages included planning, action, observation, and reflection. For the accurate result of the research, the data collected were statistically analyzed using the mean formula. Based on the result of the analysis and observation during action taking, it can be concluded that the implementation of the snowball throwing model to the 2019/2020 tenth-grade students of Accounting 1 of PVHS 1 Boyolangu helped improve their skills at calculating giro account balance. The conclusion was based on the fact that the average score increased from 67.08 in cycle I to 87.22 in cycle II. In the same way, classical learning completeness increases from 55,56% in cycle I to 100% in cycle II.

Keywords: Skills, giro account balance, snowball throwing model, vocational high school

INTRODUCTION

Education is more than teaching activities; rather, it can be said as the process of transferring knowledge, value transformation, and personality development in all its aspect. In this regard, teaching activities are aimed merely at producing specialists at particular fields and, therefore, only enhance technical abilities and generate professional interests.

Education is a human resource to which special attention should be devoted continuously in an effort to improve its quality. Developing the quality of education thus means developing human resources. For this reason, educational innovation should undergo a constant process. For the purpose of enriching the life of a nation, improving education quality is highly necessary for continuous development of every aspect of human life. Consequently, the national educational system should be constantly improved as to correspond to the need and development at the local, national and international levels (Dewi, 2014).

The success of the academic world in the 21th century relies on how far humans develop useful skills to keep up with the pace of complexity and uncertainty which correlate with each other (Qoyimah, 2006; Ananiadou & Claro, 2009) hence the government, civil society in general and, in particular, stakeholders in education should give special attention and treatment to education and assign a high priority to it.

Learning processes consist of some components which correlate with each other (Febriyanti & Seruni, 2015; Anderson & Rogan, 2011). The interaction between teachers and students plays an important role in achieving the intended purpose. Teachers may fail to teach a subject like calculating giro account balance if they fail to capture students' attention to and interest in the subject. Sometimes they have difficulty helping students understand their explanation about the subject in such a way that those students get a poor score for it.

One of the efforts to make to improve the quality of national education is for teachers to arouse their desire to always invent effective learning methods in accordance with the classroom context and

the subjects they are teaching (Sahlberg, 2007). Besides, it is equally important for teachers to evaluate all they have done during the learning process in the class (Sumarni, 2010). Given that the learning process involves such activities as listening, writing, reading, presentation, and discussion to work out a problem (Rosita, 2014), it is important for those teachers to stimulate a discussion problems and questions, especially about calculating giro account balance. Holding group discussion hopefully helps improve communication with students and positively effect students' learning outcomes (Putra, 2017; Dutt-Doner & Powers, 2000). To deliver subject matters to students in stages is supposed ease students to understand them bit by bit in keeping with their grade and age. To serve this purpose, curriculum developers try to draw a concept map for every single subject. The concept map is supposed to illustrate such a continuity of subject matters that students can arrive at a comprehensive understanding of them. Moreover, the concept map will also help teachers clearly observe the correlation of a subject with other subjects (Widowati, 2010; Purnomo & Munadi, 2005).

Another effort to make to overcome the problem of students' poor scores is to devise a successful teaching strategy which can help draw students' attention and encourage them to be actively involved in the learning activities, namely an active learning strategy (Hwang & Chang, 2011). Basically, active learning is the one which invites students to learn actively by involving them in the learning process mentally and physically. One of the models of active learning to developed is the snowball throwing strategy (Firdaus, 2016; Djamarah & Zain, 2006).

In this model of active learning, students are expected to develop their creativity in solving questions about calculating giro account balance, which is important since creativity is a personal ability to create something new and different (Saragih, 2017). Actually, each student has different levels of creativity. Highly creative students are able to learn well, develop effective study method in which to easily understand subject matters, correctly answer questions during their learning process, thereby affecting their academic achievements. Students' motivation is instrumental in stimulating their creativity in learning activities (Tirtiana, 2013).

The snowball throwing learning strategy is a method of presenting a subject matter by asking students to demonstrate their creativity in phrasing questions about calculating giro account balance and answering the questions addressed by their fellow students as well as possible. The adoption of the snowball throwing model in the process of learning the subject of calculating giro account balance encourages students to actively partake in the learning activities under the supervision of the teacher in order that students' skill improvement can be clearly directed (Manurung, Samosir, Hia, Mariani, Togi & Tambunan, 2019). Students' poor motivation results from the arrested development of learning models used (Gunawan, 2018). Besides, most students still consider their teachers to be the only source information, which increases their growing dependence on teachers. It is now realized that by adopting an innovative approach and accurate method, Giro Account Balance can be seen as an interesting subject. In fact, there are some teachers who still consider their students to be the object of their activities, and this makes those students listen passively to their explanation. Besides, teachers' conventional and even boring teaching methods worsen this poor condition. Under the dominant force of teachers, only a few students will actively engage in class activities. This suggests the desperate need for an immediate follow-up to the poor condition so that students become more active in during class (Asri & Noer, 2015).

In this respect, a teaching model which makes students mentally and physically involved in learning activities needs to be developed. It is advisable that teachers can create a favorable condition for their class in such a way that students can do activities which stimulate their creativity. Cooperative learning through the snowball throwing model is developed from a discussion method (Sipranata, 2012) in which students are divided into foursomes or fivesomes to solve some problems about giro account balance. The problems are written on cards which the leaders of each group pick at random. Those leaders along with their respective group members then respond to the questions on cards in a group discussion. Subsequently, each group delegates one of its members as representatives to explain the

solution to the problem their respective group are working out. In another session, each group is given a chance to address a question about problems they feel difficult to solve to other groups. The question is written on paper which they shape like a snowball and then throw it to other groups.

The cooperative learning helps students increase a mutual dependence on each other, which makes each student partake in learning activities and feel responsible. It also encourages students to create their own experience and go through it themselves, which facilitates students' developing their personal aspects. Besides, the cooperative learning trains students to foster a good teamwork which in turn streamlines the process of holding discussion groups. If students are allowed to learn according to their own interest and ability, the special treatment of each individual will be meted out more easily and evenly as well as instilling good discipline and creating a democratic learning environment. In sum, the cooperative learning model is expected to stimulate students to diligently study, either individually or in groups (Saleh, 2012; Wahyuni, 2016).

The aforementioned exploration makes it clear that educational innovation in learning methods and approaches needs to be promoted by adopting various learning strategies (Zakiah, Sunaryo & Amam, 2019). The purpose of this research, therefore, is to examine the effectiveness of the adoption of the snowball throwing model in improving skills at calculating giro account balance of the 2019/2020 tenth-grade students of Accounting 1 in the subject Basic Banking in PVHS 1 Boyolangu.

METHODS

The research method used in this research was the Class Action Research (CAR). Using the learning model of snowball throwing, the class action research is defined as reflective research by taking particular actions to change and develop learning activities in classes into more professional ones. The research subject was the tenth-grade students of Accounting 1 of PVHS 1 of Boyolangu. The object of this research was the academic subject of Basic Banking with basic expertise in calculating giro account balance implementing the learning model of the snowball throwing. This class action research was conducted in two cycles, each of which involved four cycles, namely planning, action, observation, and reflection. The research was conducted at PVHS 1 of Boyolangu with 32 students involved as the sample population. The data collected included the result of the final test and the result of observation. The implementation of the snowball throwing learning model in this research needed data which could be analyzed for the accurate result of the CAR. The data collection techniques used in this research included observation, tests, and documentation. The data collected were analyzed using descriptive method and table analysis.

Stages in research included planning actions, operational definition, action hypotheses, research objectives, research implementation, data collection techniques, and data analysis techniques (Zahara, 2019). The research done by using class action research was an action plan implemented in four stages, namely: (1) planning which included providing textbooks and students' worksheets on skills at calculating giro account balance as well as observation sheet and assessment; (2) action which included implementing the snowball throwing learning model by reviewing each paragraph of the textbook and answering questions in the students' worksheets (LKS); (3) observation which was the observation by the researcher, who was in this case the teacher, about all happening during the execution of the action with the first treatment – the result of the observation was written on the available observation sheets; and (4) reflection, the last stage of cycle 1, which is aimed at reconsidering all the planned actions on the basis of the results of tests, quizzes, daily examination, assessment instruments, or observation sheet (Borek et al., 2019).

The operational method used was the snowball throwing learning method, which is a learning method which tries to polish students' leadership skills in a group and stimulate their creativity in phrasing questions and is designed in the form of an imaginative game of shaping and throwing snowballs (Lubis, 2020). Snowball throwing is a model of active learning whose implementation

involves many students. In this learning model, teachers serve as the host of the game who chooses the topic of discussion and control the process of learning. Etymologically, snowball means a ball of snow, while throwing means sending something through the air; therefore, snowball throwing is by definition a game of throwing snowballs. In the snowball throwing learning model, the snowball is made of paper on which students write questions and which they throw to their fellow students to seek answers to the questions (Firdaus, 2016). Motivation is someone's desire or enthusiasm for making a great effort to achieve intended purposes or results. Motivation can also be defined as a willingness to make every effort to accomplish the purpose of an organization conditioned by a skill in fulfilling individual needs (Candraningtyas, 2012). Motivation is an internal factor within individuals which influences and controls their behavior to serve particular purposes. Motivation refers to human reasons and urges to do something. Motivation is closely related to humans' psychological dimension which illustrates the interaction of their behavior, needs and satisfaction.

The hypotheses of this research were illustrated in research question and discussion, namely the skill improvement (Short & Echevarria, 1999). The skills at calculating giro account balance of the 2019/2020 tenth-grade students of Accounting 1 of PVHS 1 of Boyolangu could be improved by adopting the snowball throwing learning model. As for the research subjects, this research was conducted in collaboration with teachers and observers. The researcher was directly involved from the beginning to the end of the research. The researcher tried to see, observe, feel, consider, reflect, and evaluate the overall ongoing learning processes (Seo, 2014). The forms of research often refer to the context in which research is conducted. Given that it was conducted in a particular classroom and was aimed at improving its learning activities, this research was called the class action research. The action in cycle I was the introduction of the snowball throwing model to the discussion of basic skills at calculating giro account balance; meanwhile, the action in cycle II was the implementation of multi learning methods in discussing the subject of calculating giro account balance. The overall process of the research can be illustrated in the Figure 1.

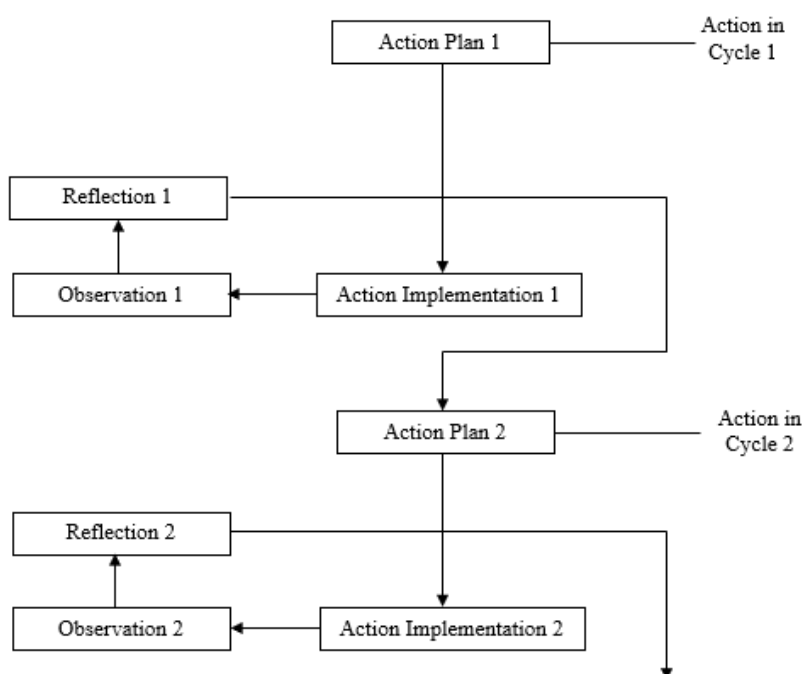


Figure 1. Process of The Research

The data collection techniques used in this research included observation by distributing questionnaires, observation sheets for students' skills, and tests (Octaviani & Sutriani, 2019). The data

analysis technique used in this research for an accurate result was the statistical analysis; the classical learning completeness was measured in percentage.

RESULTS AND DISCUSSIONS

The reflection was first made by reviewing school documents, from which it was known that the 2019/2020 tenth-grade students of accounting 1 of PVHS 1 of Boyolangu numbered 36 persons. The learning process usually involves lectures and question and answer sessions, which fails to attract students' attention to get actively involved in learning activities and in fact looks fairly boring. This suggested the need for a new learning model, and it was agreed to adopt the snowball throwing learning model to enhance the motivation for learning Basic Banking with the expertise of calculating giro account balance. Given that in those cycles the actions were based on the assessment of the process and result of students' assignment and and the observation during the learning processes, students were directed to actively partake in the learning activities and understand subject matters well, which helps increase their motivation and achievement; meanwhile, teachers were expected to give assistance and counseling to those students having difficulty understanding the subjects. This was class action research carried out by a teacher in order to solve the problems the teacher faces in class (Susilowati, 2018).

The Implementation and Result of Classroom Action Research

This research was conducted once a week. The research was first conducted in cycle I.

Cycle I

The minimum mastery criteria (KKM) for the subject of Basic Banking is 70. Based on the notes made on the observation sheet on the addendum, the researcher concluded that the learning process according to the competence standard for the skills at calculating giro account balance worked properly in spite of the fact that the number of students' earning the score above the KKM (70) comprised a low percentage (only 20 students). Subsequently, based on the observation, this was in line with the hope of the teacher who at the same time served as the researcher. The snowball throwing learning model produces obvious benefits, namely students being more active in learning activities. It also creates more pleasant class environment (Oktaviana, 2016). However, the implementation of the model also suffered from some weaknesses, like the limited number of the school's reference materials and a lengthy process which teachers should undergo in preparing learning activities, because they have to get all the facilities and media for learning activities before class. In addition, the fact that a group of students lacked good teamwork because the number of its members was more than other groups of students listened to the lesson half-heartedly posed other obstacles in the way of the model implementation (Prayoga, Santoso, & Hamidi, 2013), which left considerable room for improvement in cycle II so that students' learning completeness can be reached.

Cycle II

The cycle II was a 90-minute session held only once. Based on the notes made on the observation sheet on the addendum, the researcher concluded that the learning process according to the competence standard for the skills at calculating worked properly just as expected by the teacher to satisfy the purpose of the implementation of learning strategies through the snowball throwing learning model. In fact, in cycle II, all the students got the score over the KKM score (70). As mentioned above, based on the observation and assessment of the teacher who was also serving as the researcher, students' activities worked properly as expected. The overall activities, from planning to observation stages and from data collection to daily examination in cycle II, could be said to notch up stunning success. All planned actions could be performed without any serious obstacle (Dimiyati & Mudjiono, 2006). The adoption of the snowball throwing learning model in the teaching and learning activities by the standard of competency in calculating giro account balance could be said to suit the characteristic of the subject material and the research subject, namely the 2019/2020 tenth-grade students of accounting 1 of PVHS 1 of Boyolangu, most of whom have average ability and good learning spirit. The adoption of this learning strategy strongly emphasized students' independence in grasping a basic concept of a process, while teachers only occupied a role as a motivator and supervisor in the learning process. Teachers emphasized the concept only in the end of question discussion on students' worksheet provided by the

teacher serving as the researcher at the same time (Machin, 2014).

The assessment of students' learning outcomes, especially their cognitive development, was based on the result of the daily examination, from which the researcher concluded that those students had achieved learning completeness by academic standard, which was set by teachers to be the score of 70. This indicates the success of the adoption of the snowball learning model by the competence standard of skills in calculating giro account balance. The result of reviewing questionnaires shows that students will become more interested in engaging in learning activities and understand more easily the concept of calculating giro account balance through the adoption of the snowball throwing learning model. The cycle II worked well just as expected. Subsequently, the researcher prepares the next cycle for the application of the concept using the snowball throwing model.

Table 1. Students' Activity Level in Particular Aspects in Cycles I and II

Indicator	Average	
	Cycle I	Cycle II
The procedure for calculating giro account balance	2,86	3,78
The principles of calculating giro account balance	2,86	3,33
calculating giro account balance	2,64	3,33
Discussion about activities on giro account balance	2,64	3,5
Question and answer session about the result of activities on giro account balance	2,42	3,5
The average score	13,42	17,44
The score	67,08	87,22

The data collected during the research implementation can be described in detail as follows. Each indicator shows the procedure for calculating giro account balance. The average score obtained in cycle I was 2,86, which was a median score; meanwhile the average score in cycle II was 3,78, which was a good score. By comparing the principles of calculating giro account balance, the average score obtained in cycle I was 2,86, which was a median score; meanwhile, the average score in cycle II was 3,33, which was a good score. As for the result of calculating giro account balance, the average score obtained in cycle I was 2,64, which was an almost good score; meanwhile, in cycle II the average score obtained was 3,33, which was a good score, or an almost excellent score. Based on the discussion about the formulated principles of calculating giro account balance, the average score obtained in cycle I was 2,64, which was a median score; meanwhile the average score in cycle II was 3,5, which was a good score. As for the question and answer session about calculating giro account balance and principles of it, the average score obtained in cycle I was 2,42, which was a median score; meanwhile the average score in cycle II was 3,5, which was a good score.

Based on the result of the analysis in each cycle, it can be concluded that the implementation of the snowball throwing learning model in the 2019/2020 tenth-grade students of Accounting 1 of PVHS Boyolangu managed to help improve students' understanding of the skills at calculating giro account balance. The average scores obtained in each cycle were compared for the purpose of ensuring that students' skill at calculating giro account balance was really improved by the implementation of the snowball throwing model. The average score for all aspects and learning completeness can be compared as follows.

Table 2. The Comparison between the Average Score and Learning Completeness

	Cycle I	Cycle II
Average Score	67.08	87.22
Learning Completeness	55.56%	100%

The table shows that there is a significant score improvement from the first to the second cycles. Based on the result of the data analysis and the interpretation of the result of the data analysis, the

research came to a conclusion that there was a significant improvement in students' skills at students' skill at calculating giro account balance by virtue of implementing the snowball throwing learning model in the 2019/2020 tenth-grade students of Accounting 1 of PVHS 1 of Boyolangu.

CONCLUSION

The process of learning Basic Banking, especially for students with the expertise in students' skill at calculating giro account balance full of theoretical concepts, needs the utilization of effective learning strategies so that those theoretical concepts seem interesting and easy to understand. The use of the snowball throwing learning model can increase students' motivation and improve their learning outcomes. This research arrived at a conclusion that the implementation of the snowball throwing learning model in the 2019/2020 tenth-grade students of accounting 1 of PVHS 1 of Boyolangu resulted in the improvement of students' motivation to learn Basic Banking, especially the skill at students' skill at calculating giro account balance. The conclusion was based on the average score in each cycle which increased from 67.08 in cycle I to 87,22 in cycle II; likewise, the percentage of the learning completeness also increased from 55.56% in cycle I, which was a low percentage, to 100% in cycle II, which was a maximum percentage.

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