

Comparative Study Of Learning Achievement Using The Structured Handouts

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Abstract.

The learning achievement of each student will not be the same, because each student has certain abilities that vary from other students in terms of ability and ability to master the material, even though the object/criteria for the assessment are the same. For this reason, study Structured handouts that are in accordance with the characteristics of students are very supportive in improving study achievement. Structured handouts are basically self-instruction. Therefore, study through structured handouts emphasizes the active role of students in study themselves. This study uses a quantitative Independent T test method by comparing the mean of the control class and the experimental class. The results of the Independent t test showed that the calculated value resulted in an alpha significance value of less than $\alpha = 5\%$. Thus, it can be concluded that there is a significant difference in learning achievement before and after using the combined excel structured handout. The use of structured handouts in learning is more feasible in realizing creativity and innovation in students because it focuses on the individual abilities of students. Learning by using structured handouts allows students to measure their own abilities and can improve their own abilities without feeling pressured.

Keywords: Learning Achievement, structured handouts, financial, Study Materials, ability of educators.

I. INTRODUCTION

Education in Indonesia is always expected to be of higher quality and competitive. To get these two things, there are three things that need to be considered, first, namely the educational aspect, the second is the curriculum aspect and the third is the learning aspect, According to Handler (2010). These three inseparable aspects are very influential on the process of implementing education in Indonesia, one of which is learning. Learning activities are an implementation of educational aspects and curriculum aspects. The core activity in education is learning activity because in this learning process there are interactions involving students and educators. This interaction is also a medium for transforming teaching materials or learning materials by Psacharopoulos (2004). Learning is the process of delivering material and processing in which there are educators and students or students. So that in the learning that is carried out there must be methods or methods and appropriate teaching materials used in order to realize the objectives of the learning itself. It is undeniable that learning activities are influenced by many factors, such as educators, learning facilities, the environment and also the media used in learning as well as other factors, namely the feasibility of teaching materials or study materials that will be used in Handler's learning (2010). Teaching materials can be in the form of books, modules or student worksheets in learning in accordance with the current curriculum.

Teaching materials must be adapted to the ongoing educational climate, starting from the applicable educational curriculum and other policies implemented in schools, so that learning activities can run optimally and also the material delivered can be optimally accepted and understood by students. This means that teaching materials as learning resources must be continuously updated according to the learning needs of educators and students. In accordance with the current developments, the Blended learning model is currently booming. Blended learning is a learning model that consists of a combination of face-to-face learning or offline (offline) and distance learning or online (online) learning which in its activities utilizes the role of digital technology and various media. It can be used as an option by educators to create a student-centered learning climate because it can train students in the skills of using technology and independence in accessing learning resources. Distance learning can be done if learning uses electronic or digital-based learning. So that the implementation of learning can be effective and can achieve learning objectives, it is

necessary to plan in utilizing e-learning as a learning technology. The teaching and learning process will always be a process of interaction between two human elements, namely students as learning parties and educators as teaching parties, with students as the main subject (Ball, 2000). In learning activities, the skills of educators are needed, especially skills in explaining lessons. The clarity of the language used by educators in explaining is very important so that students can understand and understand the material presented. Because if the students do not understand and understand the material presented by the teacher, they will not get good learning achievement.

Development in the field of learning continues to be carried out in the hope that it can improve the quality of learning and be able to solve various kinds of problems faced by the world of learning, according to Misra (2012), especially in the era of globalization which is full of various kinds of challenges, learning must be modernized. One of the efforts to improve in order to improve student learning achievement, especially in teaching financial, educators must always be willing and curious about self-development to always improve the teaching system. In addition, the success of a teaching and learning activity is also influenced by the readiness of students in carrying out teaching and learning activities. According to Robertson (2008) every educator has the ability, that ability is influenced by the individual, or innate and environmental factors. Therefore, the ability of educators is needed in their duties as teachers to deliver students to carry out the teaching and learning process actively. The problem that arises is that in reality what is happening today, most students are not ready to start teaching and learning activities. For this reason, it is necessary to have an alternative learning solution using structured handouts. To increase student activity in learning, Structured handouts-assisted learning can be used. In learning using Structured handouts, educators no longer act as providers of all information to students but as facilitators or as managers of the teaching and learning process, diagnosing students' learning difficulties and guiding students in the teaching and learning process.

With the application of this learning, it is expected that students will be able to achieve learning objectives and be able to work alone or in small groups on the tasks in the Structured handouts according to their respective abilities and speed. The final result of this learning can be seen from the results of learning completeness obtained by students at the end of the lesson. The virtue of this research based on the research objectives clearly appears in the urgency of the need to obtain study materials in the form of Structured handouts that are applicable, based on technology and produce Life Skills. The intention of this study was to determine whether there were differences in learning achievement before and after using the worksheet-based and excel-combine intermediate corporate financial Structured handouts. The application of learning by using Structured handouts can be one of the variations so that students do not feel bored in the teaching and learning process so that it is hoped that it can improve students' learning mastery. Focus on this research is to know the difference of learning achievement in students who use combine Structured handouts with which do not use combine Structured handouts. In addition, this study also aims to determine the improvement of understanding of concepts and student cognitive learning achievement through the use of development of study materials Structured handouts. The development of the Structured handouts uses Thiagarajan model consisting of four phases, namely define, design, development and dissemination. The question of this research is whether there are differences in learning outcomes using the intermediate accounting Structured handouts and those who do not use the ?

Study Materials

According to User (2006), direct or indirect learning requires students to be more active in learning activities, so students are required to look for material with their own initiatives and efforts. Selection of learning resources and teaching materials is very important to consider in understanding the needs and objectives of learning, the selection of appropriate teaching materials can make learning more effective so it is necessary to apply Blended learning procedures in teaching and learning activities using tutorials, which is a delivery process through the assistance of someone to others, which can be done individually or in groups. Education is a learning process that is carried out systematically in realizing teaching and learning activities for students so that they can develop their potential. Education is defined as an activity to get a learning experience that continues throughout human life (Hamalik, 2006). The purpose of education in general is to

develop the self-potential of students and to educate the nation's children. With education, a person will have intelligence, personality, noble character, spiritual strength, and skills that are beneficial to self and others. In the world of education, it is always related to the curriculum set by the government as an effort to achieve educational goals. According to the Ministry of National Learning (2008) study materials are materials or learning materials that are systematically arranged that are used by educators and students in Teaching and Learning Activities. There are three main components in learning activities, namely educators, students, and learning resources. So that the material presented is easily understood by students, educators prepare learning resources. Teaching materials used as learning resources can be used as an effort to improve the learning process for both teachers and students. One source of learning is teaching materials.

Teaching materials are all texts and information arranged in the system. The teaching materials themselves contain abilities that must be understood and compiled by students so that the objectives of learning abilities can be achieved. In general, teaching materials are divided into four types: printed teaching materials, interactive teaching materials, listening teaching materials and interactive teaching materials. According to (Bakar, 2014), teaching materials are an important aspect in administering courses. In the application of these courses there is an outline that determines how to determine the direction and objectives of learning. At the same time, teaching materials are an integral part of the syllabus, which contains material based on student achievement abilities and contains the objectives and framework for the direction of a lesson. A teacher is expected to be able to develop teaching materials so that learning is more effective, efficient and in accordance with the specified competencies. The success of the learning process is also supported by the teacher's ability to design and prepare teaching materials. The same thing was also conveyed by (Eren, 2012) that the success of the learning process in schools is supported by the ability of teachers who play a role in designing teaching materials. Students' understanding of learning materials is influenced by the quality of the teaching materials used. One of the teaching materials used is the Student Worksheet. The Student Worksheet is a means of learning activities that can help in facilitating understanding of the learning material. Eren (2012) states that the Student Worksheet is one of the printed teaching materials in the form of sheets of paper containing summaries, materials, and instructions for implementing learning tasks that must be done by students. Student worksheets are needed to help the learning process to provoke student activity.

Project Based Learning, explains that Project Based Learning is a systematic learning model that engages students in complex theoretical and skill learning, authentic questions and product and task design. Project-Based Learning is a learning model that provides opportunities for teachers to manage learning in the classroom by involving project work. The results of interviews with several respondents stated that previously existing teaching materials were less understandable in terms of language, the language used in these teaching materials tended to be complicated and less simple. And the large number of texts in teaching materials tends to make students bored easily so that learning is less effective and there is a need for innovation in the field of technology in teaching materials because learning during this pandemic is carried out remotely so students cannot freely use printed teaching materials. The results of the development of teaching materials in the form of structured handouts are expected to increase the quality of teaching materials and improve the quality of student learning and can assist students in learning intermediate finance effectively. Study materials have a very important role in learning activities. Through teaching materials, it will be easier for educators to teach and students will be more assisted in learning. Study materials are materials or subject matter systematically arranged that are used by educators and students in the learning process. Muhaimin in the Insights Structured handouts on the Development of Study materials revealed that study materials are all forms of materials used to assist educators/instructors in carrying out learning activities.

To be able to maintain content validity in the development of teaching materials, teachers must always use reference books or library materials that explain the results of empirical research, applicable theories and concepts as well as the latest developments in a field of science. Theories and concepts that apply in a field of science can be found in encyclopedias or science textbooks. Meanwhile, the results of empirical research and the latest developments in a field of science can be obtained from various research journals published in print or electronic journals. In addition, in order to link teaching materials with the

surrounding environment as well as cultural insight, teachers can first examine the possibilities and availability of materials in the surrounding environment and local culture that can be used as teaching materials for a topic from the field of science or lessons. From these possibilities and availability, the teacher then needs to relate it to the theoretical basis and applicable concepts. If possible the teacher can relate it to the results of empirical research so that it will produce a blend of valid but relevant theories and concepts to the local environment and culture in a single package of teaching materials that are useful for students. Thus, it can be obtained teaching materials that are valid, environmentally friendly and culturally insightful, but do not contain misconceptions. How to distinguish teaching materials from non-teaching materials? Teaching materials are usually equipped with student guidelines and guidelines for teachers. These guidelines are useful to make it easier for students and teachers to use the teaching materials that have been developed. Now look at the textbooks that are often found in the market, are there any student work guidelines? Is it equipped with a guide for teachers? Does it mention who the material was developed for? Does it mention the procedure or how to use it? If all of that is not there, the textbook, even though it contains very dense subject matter, cannot be said to be teaching material. Content alignment is the suitability of the content of teaching materials with the value system and philosophy of life that applies in the community where the school is located because there is a community value system that needs to be accommodated in teaching materials.

Teaching materials are a means for delivering the value system and learning is an effort to preserve the value system. Thus, teaching materials that ignore the value system are inappropriate learning materials, and cannot even be presented to the public. This needs to be a teacher's attention in developing teaching materials. A clear example is the writings on Darwin's theory which until now are considered contrary to religious teachings. However, sometimes the value system of society is not in line with empirical findings or scientific theories. In this case, the teacher's strategy is needed to develop teaching materials that can be in line with the value system and empirical findings. For example, to maintain health, drink boiled water.

Structured handout

Structured handouts can be interpreted as subject matter that is arranged and presented in writing in such a way that readers are expected to absorb the material themselves. In other words, a structured handouts is a learning material where the reader can learn independently. The Structured handouts according to Prastowo (2011) is defined as a book written with the aim that students can learn independently without or guidance from educators. The Structured handouts is an independent learning package that includes a series of learning experiences that are planned and systematically designed to help students achieve learning goals. The Structured handouts is a learning process regarding a particular unit of discussion that is structured systematically, operationally, and directed to be used by students accompanied by guidelines for its use for educators (Mulyasa, 2005). According to Daryanto (2013) with the concept of a handout consisting of a summary and important things in a subject matter, this handout teaching material should be applied in learning accompanied by teaching materials or other learning media. This is very important for students so that students know in depth the material being studied, also the handout cannot cover all c certain subject matter. Looking at the function and purpose of the handout, it can be seen that the handout can only be used as a handle or support. To be used as the main teaching material will be very lacking and even though students know the important material that must be studied, students do not understand and know the subject matter as a whole. The material that students learn is only general or general, students will have difficulty studying the subject matter in detail if they only use handouts.

Based on some of the above understandings, it can be concluded that the Structured handouts is a program package that is arranged in the form of certain units and made in such a way for the learning interests of students which consists of teacher instructions, student activity sheets, student worksheets, worksheet keys, test sheet and test sheet lock. The use of structured handouts as teaching media in the teaching and learning process can be applied either in public schools or in vocational schools, because structured handouts can be developed according to the conditions of the school and students. The use of structured handouts can be one of the variations so that students do not feel bored in the teaching and learning process and students have preparation for learning. In other words, students can become more active

in preparing the competencies that will be studied further with the existing structured handouts. Structured handouts are also called teaching media for independent study because they are equipped with instructions for self-study. That is, learners can carry out independent learning activities without experiencing many difficulties. Structured handouts are learning media that contain materials, methods, limitedness, and ways of evaluating which are presented in a systematic and attractive manner to achieve the expected level of competence according to the level of complexity. Structured handouts are very interesting teaching media. Structured handouts is the smallest unit of learning program that can be studied by students individually (self-instructional); after participants complete one unit in the Structured handouts, then participants can move forward and study the next Structured handouts unit. Meanwhile, the learning Structured handouts, as developed in Indonesia, is a learning package that contains a description of the learning objectives, a teacher or instructor guide sheet that explains efficient teaching methods, reading materials for participants, and answer key sheets on participants' worksheets. , and learning evaluation tools. Through the Structured handouts, participants learn to be able to teach themselves, not depending on others. All learning materials from one competency unit to the studied sub-competency are contained in one structured handouts in full. The Structured handouts has a high adaptive capacity to the development of science and technology. It is said to be adaptive because it can make adjustments quickly and flexibly to the development of science and technology.

The learning structured handouts is one of the learning materials that can be used by students independently. A good structured handouts must be arranged in a systematic, interesting, and clear way. Structured handouts can be used anytime and anywhere according to the needs of students. Students can learn individually, he learns actively without maximum help from educators. The intention of the lesson is specifically formulated. The formulation of goals is based on behavior change. The objectives are formulated specifically so that changes in behavior that occur in students can be immediately identified. Changes in behavior are expected to reach 75% complete mastery (mastery learning), opening opportunities for students to progress continuously according to their respective abilities. The Structured handouts is a self-instruction teaching package, by learning like this, the Structured handouts opens up opportunities for students to develop themselves optimally. The Structured handouts has a fairly strong information power. Elements of association, structure, and sequence of learning materials are formed in such a way that students learn them spontaneously. The Structured handouts provides many opportunities for students to be active. The structuring of the structured handouts aims to make it easier for participants to learn the material. One Structured handouts is made to teach a specific material so that participants learn to achieve certain competencies. According to the Ministry of National Learning (2008) the structure of writing a structured handouts is often divided into three parts, namely: the opening part, the core part and the closing part. In learning to use the structured handouts, it also has several basic weaknesses, namely that it requires a large amount of money and takes a long time to procure or develop the structured handouts itself, and requires high persistence from educators as facilitators to continuously monitor the learning process of students. Learning to use structured handouts has many benefits, students can be responsible for their own learning activities, and learning with structured handouts really respects individual differences, so students can learn according to their level of ability, so learning is more effective and efficient.

Whatever type of activity, planning is the first step that must be done. The activity of developing structured handouts study materials must also begin with preparing a writing plan. To produce a better structured handouts, usually at the planning stage of writing structured handouts teaching materials, experts are involved. Experts in this case are subject matter experts, learning experts or at least people who are knowledgeable and experienced in the field of learning methodologies and curriculum, as well as media experts or at least people who are knowledgeable about learning media. Planning in preparing for structured handouts writing is very important, because with good planning in structured handouts writing, the resulting structured handouts will have a high level of readability, as well as a depth of material that is in accordance with the ability level of students/training participants (Lampert, 2009). A Structured handouts that is developed if it has a high level of readability and is in accordance with the abilities of students/training

participants, it will be able to help students/training participants achieve learning objectives effectively and efficiently. Thus the importance of planning in preparing a good structured handouts writing.

Learning achievement

After teaching and learning activities, it is expected that there will be changes in behavior through evaluation so that student learning achievement can be known. Learning achievement are the results obtained by students from the teaching and learning process that appear in the form of comprehensive (comprehensive) behavior consisting of elements, effectiveness, and psychomotor in the students themselves (Sudjana, 2005). From the description above, it can be concluded that learning outcomes are changes in student behavior that occur after participating in learning. These changes include cognitive aspects (memorization ability, understanding, application, analysis, synthesis, and evaluation), affective (acceptance, participation, assessment, organization, and characterization) and psychomotor (perception, readiness, guided movements, habitual movements, complex and creativity). The results are expressed in the form of numbers or values. From the above definition, it can be concluded that learning outcomes are learning achievements achieved by students in the process of teaching and learning activities by bringing about a change and the formation of one's behavior.

To state that a learning process can be said to be successful, every teacher has their own views in line with their philosophy. However, (Hamalik, 2007) to equalize perceptions, we should be guided by the current curriculum that has been perfected, among others, that a teaching and learning process about a learning material is declared successful if the specific learning objectives can be achieved. Student learning outcomes for most people mean tests, exams or tests. The purpose of the test is to obtain an index in determining student success. According to Shah (2007) learning outcomes are behavioral changes that occur after participating in learning in accordance with educational goals in the cognitive, affective and psychomotor domains. In the cognitive domain, it is classified into the ability to memorize, understand, apply, analyze, synthesize, and evaluate. In the affective domain, learning outcomes include levels of acceptance, participation, assessment, organization, and characterization. While the psychomotor domain consists of the level of perception, readiness, guided movements, accustomed movements, complex movements and creativity. According to Sudjana (2005), the meaning of learning outcomes is a change in behavior in a person which may be caused by changes in the level of knowledge, skills, or attitudes. Changes are directed at students in a planned manner, both in terms of knowledge, skills, and attitudes.

II. METHODS

The development of study materials is important for teachers to improve the quality and efficiency of learning. The developed study materials have an important role for both teachers and students. In developing teaching materials, especially structured handouts, teachers need to pay attention to the procedures and components of the structured handouts. These components include subject review, introduction, learning activities, exercises, summaries, formative tests, and answer keys for formative and follow-up tests. The use of structured handouts in the learning process in a class can be done on individual or classical learning systems. This study uses quantitative methods with inferential statistics.

Data analysis technique

To test the hypothesis, experimental design is used, experiment is one of the research methods that is widely applied in all fields of science. The main characteristic of experimental research is the treatment (treatment) carried out by researchers on research subjects. Treatment functions as an independent variable, the treatment carried out is by giving students an intermediate corporate financial structured handouts based on worksheets and combine excels. The number of respondents who were determined students of the financial learning study program who were chosen randomly. As for obtaining research data used instruments in the form of pre-test and post-test which have been tested for reliability and validity. The experimental design designed is an experimental research model one group posttest for the control class is coded 1 while the experimental class is coded 2. In this study, to test hypotheses and analyze data, Independent t test was used, to determine whether there were differences in learning achievement before and

after the test. After using the worksheet-based intermediate corporate financial structured handouts and combine excel.

III. RESULT AND DISCUSSION

Learning using a scientific approach certainly cannot be separated from the support of teaching materials in the learning process. Teaching materials are a collection of materials that are arranged systematically to help teachers and students in the learning process in the classroom. Teaching materials that are often used by teachers in the learning process are printed teaching materials such as textbooks, modules, student worksheets, and handouts. The data obtained will be processed and analyzed to find out the answers to the problem formulations and hypotheses that have been set. Independent T test statistical analysis. This test is a data analysis technique used in this study which functions to compare the mean of the learning outcomes to find out whether there is a difference or not. The Structured handouts is a learning package that deals with a unit of instructional material. By using the structured handouts the participants can complete their learning materials independently or individually.

By using structured handouts, learners can measure and control the ability and intensity of learning. Structured handouts can be used anytime and anywhere. The length of use of the structured handouts is not certain, depending on the learning to manage the learning time, because the use of the structured handouts is flexible. Structured handouts are study materials that are systematically arranged and attract students' attention that includes materials, methods, training tools and evaluation instruments that can be used as learning tools independently. In order for students interested to learn it then the structured handouts material should be up to date and contextual, presented in small units, equipped with examples, illustrations are clear and interesting. To find out whether there is a difference in learning achievement before and after using the worksheet-based and excel-combine intermediate company financial structured handouts, the Independent t test is used, where the post-test value is tested. The results of the calculation of hypothesis testing with Independent t-test are as follows:

Tabel 1. Independent Samples Test

		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
LearnOut	Equal variances assumed	59,769	,000	-5,338	49	,000	-11,89352	2,22819	-16,37122	-7,41581
	Equal variances not assumed			-27,22	7	,000	-11,89352	2,33971	-16,69234	-7,09470

According to the results of the Independent t test in table 1, the calculated value shows a 95% confidence level by producing an alpha significance value of less than $\alpha = 5\%$. Thus it can be concluded that H_0 is rejected and H_a is accepted. So it can be stated that there is a significant difference in learning achievement before and after using the combined excel structured handout.

Tabel 2. Deskriptif Statistic

	Class	N	Mean	Std. Deviation	Std. Error Mean
LearnOut	1,00	24	75,2917	10,96825	2,23888
	2,00	27	87,1852	3,53049	,67944

Based on table 2, the mean value for the control class (1) for the post-test is 75 while the mean value for the post-test for the experimental class (2) is 87. So the average post-test score for the experimental class is higher than the post-test score for the control class. The post-test was given to the respondents after the respondents were given learning about the preparation of financial reports for intermediate companies using the intermediate financial Structured handouts without a worksheet and not combine with a excel in the first half of the semester. Furthermore, treatment is carried out, treatment is carried out by providing an intermediate company financial structured handouts based on worksheets and combine excels to the

respondents. In this treatment, respondents used an intermediate corporate financial learning Structured handouts based on a worksheet and combine excel accompanied by technology in the form of a computer (laptop).

Discussion

With the worksheet arranged in the structured handouts that is used as a treatment, respondents can better understand the financial statement cycle of intermediate companies. The worksheets in this Structured handouts are combine with the excel format on the computer (laptop). The use of technology in the form of computers (laptops) in financial learning attracted the attention of respondents. At the end of the lesson, a post-test was conducted on the respondents to determine their learning achievement. After the post-test was held on the respondents, different test results were obtained. The final results can be seen from the analysis as shown in Tables 1 and 2. In Table 1, it shows that before receiving treatment with worksheet-based and excel-combine intermediate corporate financial learning structured handouts, the average value has the same ability and after receiving treatment, the average value is obtained. The mean that is different from the post-test value of the experimental class is greater. The learning achievement of respondents have increased after using the worksheet-based and excel-combine excel-based intermediate corporate financial learning structured handouts. The implementation of learning by using structured handouts basically uses an individual learning system. However, it can also be used in classical learning systems. If learning is individual, students will learn from one structured handouts to the next according to their own pace. Given the speed of each student is not the same, then in the course of learning from day to day, the distance between students who are smart and students who are slow is getting bigger and bigger. This technique will be easy if there are few students in a class, but if the number of students in a class is large, and the subjects studied are large, the implementation of learning becomes more complicated. Learning with a structured handouts system if applied to classical learning, students will learn at the same time and to continue to the next structured handouts it can also be simultaneously. For students who finish faster than their friends, these students will get an enrichment Structured handouts to study in the remaining time available. Then after that an evaluation can be done individually or classically.

Study materials can be interpreted as materials or subject matter that are arranged completely and systematically based on the learning principles used by teachers and students in the learning process. Study materials are systematic, meaning that they are arranged in order to make it easier for students to learn. In addition, study materials are also unique and specific. Unique means that study materials are only used for certain goals and in certain learning processes, and specific means that the contents of study materials are designed in such a way only to achieve certain competencies from certain targets. In learning activities, study materials are very important for teachers and students. Teachers will have difficulty in increasing the effectiveness of their learning if it is not accompanied by complete teaching materials. Likewise for students, without study materials students will experience difficulties in learning. This is made worse if the teacher explains the learning material quickly and is not clear. Therefore, study materials are very important to be developed as an effort to improve the quality of learning. Study materials basically have several roles both for teachers, students, and in learning activities. The breadth and depth of the content of teaching materials is closely related to the integrity of the concept based on the field of science. In this case how much or broad a topic we will present to students. How deep a topic needs to be discussed? Then how the integrity of the concept presented. Many considerations need to be made to answer these questions, among others, the most important of which is the learning objectives. Every teacher must have a learning goal from the subject. Look at these goals, then based on these goals we can determine how broad, deep, and complete the topic will be presented to students.

Then, develop teaching materials for the subject matter and its components based on the material that has been determined. Of course, the learning objectives for a particular topic in junior high school will be different from the learning objectives of the same topic in general high school. In this case, the breadth and depth will be different so that the teaching materials also have different breadth and depth. Learning with Structured handouts has the following characteristics:

1) Self-instructional. Structured handouts teaching uses lesson packages that contain one concept or unit of lesson material. Meanwhile, the approach used in teaching the structured handouts uses student learning experiences through various kinds of sensing, through experiences where students are actively involved in learning.

2) Recognition of individual differences learning through structured handouts is very suitable to respond to individual differences of students, because structured handouts are basically structured to be completed by students individually. Therefore, learning through structured handouts, students are given the opportunity to learn according to their own rhythm and pace.

3). Contains the formulation of learning objectives/basic competencies explicitly. Each Structured handouts contains a specific and explicit formulation of teaching objectives/basic competencies. This is very useful for various parties such as for Structured handouts compilers, teachers, and for students. For Structured handouts compilers, specific objectives are useful for determining the media and learning activities that must be planned to achieve these goals. For teachers, it is useful to understand the content of the lesson. For students it is useful to make them aware of what is expected.

4) The existence of associations, structures, and sequences of knowledge the association process occurs because with the structured handouts students can read the text and see the diagrams and the structured handouts book. While the structure and sequence means that the material in the structured handouts book can be arranged following a hierarchical knowledge structure. Thus students can follow the sequence of learning activities on a regular basis.

5) Use of various kinds of media (multi media) Learning with Structured handouts allows the use of various kinds of learning media. This is because the characteristics of students are different in their sensitivity to the media. Therefore, in learning to use the structured handouts, it can be varied with other media such as radio or television.

6) Active participation of students The Structured handouts is structured in such a way that the learning materials in the Structured handouts are self-instructional, so that there will be a high level of active learning.

7) There is direct reinforcement of student responses. Responses given by students receive confirmation of the correct answer, and direct correction of the wrong answers made. This is done by matching the results of their work with the answer keys provided.

8). There is an evaluation of students' mastery of their learning achievement. In the learning Structured handouts, it is also equipped with evaluation activities, so that from the results of this evaluation it can be seen the level of student mastery of the material they have learned. To find out which level of mastery students are at, a structured handouts is also equipped with how to calculate and benchmark.

Developing a Structured handouts means teaching a subject through writing. Therefore, the principles used in developing the structured handouts are the same as those used in ordinary learning. The difference is that the language used is semi-formal and semi-spoken, not the language of a very formal textbook. There are three techniques to choose from in compiling the structured handouts. The three techniques are self-writing, information repackaging, and information structuring: 1. Self-Writing (Starting from Scratch) Writers/teachers can write their own structured handouts that will be used in the learning process. The assumption that underlies this method is that the teacher is a competent expert in his field of knowledge, has the ability to write, and knows the needs of students in the field of science. To write the structured handouts itself, in addition to mastering the field of science, it is also necessary to have the ability to write structured handouts in accordance with the principles of learning, which is always based on the needs of the learning participants, which includes knowledge, skills, guidance, practice, and feedback. That knowledge can be obtained through learning analysis, and syllabus. So, the material presented in the structured handouts is the subject and sub-topic listed in the syllabus. 2. Information Repackaging Authors/teachers do not write their own structured handouts, but make use of text books and information that are already on the market to be repackaged into structured handouts that meet the characteristics of a good structured handouts. Existing Structured handouts or information are collected based on needs (according to competence), then rearranged in the appropriate language style.

In addition, additional skills or competencies to be achieved, exercises, formative tests, and feedback are also given. 3. Information Arrangement (Compilation) This method is similar to the second method, but in the arrangement of information no changes are made to the structured handouts taken from textbooks, scientific journals, articles, and others. In other words, the materials are collected, duplicated and used directly. The materials are selected, sorted and arranged based on the competencies to be achieved and the syllabus to be used. Learning with the help of the worksheet-based intermediate corporate financial structured handouts and combine excel gives respondents a more active opportunity to build an understanding of the material being studied. In the learning process with the aid of this structured handouts, it is designed in such a way as to provide various kinds of material content that aims to build/construct respondents' knowledge about the material being studied. The Structured handouts has been designed to be used by respondents to study independently in class or at home so that they do not depend on the teacher. Structured handouts are basically self-instruction. Therefore, learning through structured handouts emphasizes the active role of respondents in self-learning. However, learning with structured handouts does not mean freeing up the role of the teacher in classroom learning. There are three ways teachers can choose in preparing structured handouts; first, teachers can write their own structured handouts that will be used in the learning process. Second, teachers do not write their own, but use textbooks and information that already exist in the market to be repackaged into structured handouts that meet the characteristics of good structured handouts. Third, teachers collect materials, duplicated and used directly. Broadly speaking, the structured handouts development steps consist of: preparation, execution of writing, testing, revision, production and distribution.

The role of the teacher in learning through the Structured handouts is as follows: the teacher first examines the objectives and learning strategies of industrial company financial, media and evaluation tools, in order to prepare a learning environment that is relevant to the intermediate company financial cycle; The next step describes the learning process that respondents must follow before delivering the worksheet-based and excel-combine intermediate corporate financial learning Structured handouts. Including conveying the process of integrating worksheets into excels; the next step is to provide guidance to respondents in their learning, as well as being able to detect and find errors in the learning process made by respondents, so that they can immediately straighten them out, provide information as needed; the next process is to provide an assessment of the respondent's work on his duties with the respondent himself; The next step is to prepare the respondent's needs to continue the next Structured handouts. In addition, respondents are required to be more critical in finding a solution to the various questions presented. Learning with this structured handouts is able to make its use to be active in learning. The results of this research are in line with the research results of Norlidah (2012) which shows that learning using structured handouts is effective for visual, active and reflective learning styles. In addition, learning using structured handouts makes students more independent, this is in line with research by Khalid et al (2012) which states that there is a difference between constructivist learning with Structured handouts-assisted and not using structured handouts. The use of structured handouts in constructivist learning is more feasible in realizing innovation and creativity in students, this is because it focuses on the individual abilities of students, because in essence they have the ability to work alone and are more responsible for their actions. Learning by using structured handouts allows students to measure their own abilities and can improve their own abilities without feeling pressured. The Structured handouts really helps the effectiveness of the learning process and the delivery of messages, as well as the content of the learning material. The development of the structured handouts system learning model in mathematics has been proven to increase students' learning competence and motivate students to learn independently.

IV. CONCLUSION

The Structured handouts is considered one of the effective and efficient teaching materials. Based on the results of the T independent test difference test, it shows that there are convincing differences in learning achievement before and after using the worksheet-based and excel-combine intermediate company financial structured handouts. Structured handouts-assisted learning is an effort to organize individual learning that

allows students to master one unit of learning material. To improve the quality of the structured handouts, it is necessary to develop an electronic structured handouts. The development of technology-based structured handouts can use the Adobe Flash program. Through the Adobe Flash program, it has the advantage of being easy to control learning page access, besides that the electronic structured handouts can display animation, text, images and videos that cannot be done through paper-based structured handouts.

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