STAD Type Learning As An Alternative Form In Order To Improve The Quality Of Accounting Learning

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Abstract.

Education is a universal activity. Wherever and whenever in this world education is seen as a human activity to humanize humans themselves, namely so that humans are cultured. Even though education is a universal or general phenomenon in every social life, the differences in the views of life adopted by each community and even individuals cause differences in carrying out these educational activities. Along with the progress of today's era which is so rapid, various efforts to improve the education system and its devices are continuously being made. One way that can be done to improve the quality of Studying is to use various interesting alternative Studying models, especially in accounting Studying, one of which is by using the Students Team Achievement Division (STAD) type Studying model. Students activity during the application of the STAD type cooperative Studying model to financial accounting material was very good. This can be seen from the increase in the average value of Students activity during the Studying process.

Keywords: *Cooperative model, STAD type, Studying activities and Studying outcomes.*

I. INTRODUCTION

Teaching and Studying activities are the core of educational activities as a whole. In 21st century Studying the process of this activity requires interaction, namely educators on the one hand and Students on the other as well as media and Studying resources that interact in a process called the Teaching and Studying Process. In teaching and Studying activities according to Djamarah (2002: 47), Marold (2002), educators acting as mentors must try to revive and provide motivation so that a conducive interaction process occurs. Educators in the field of accounting Studying must be prepared as mediators in all situations of the teaching and Studying process, so that educators are figures whose behavior is seen and imitated by Students. Therefore, educators can be called designers who will lead interactions according to Isjoni (2009). In addition to the role of educators as mentors, Students activity is also an absolute requirement for ongoing teaching and Studying activities. The activity of Students in this case is both physically and mentally, active. Students activities are not only carried out individually, but also in social groups which will result in group interactions. Interaction is said to be maximal if the interaction occurs between educators and Students, Students and educators and Students and Students according to Hamalik (2006). The process of teaching and Studying activities in Accounting classes and in the field of financial accounting studies should be interesting, the activities of Students as learners should always be enthusiastic in following each subject so that there is a reciprocal relationship between educators and Students.

However, the reality on the ground shows otherwise, based on researchers' observations when carrying out teaching, interaction between educators and Students rarely occurs, if there is it is usually only a question that is easy to answer. And not infrequently also question and answer activities that seem forced, for example Students start answering questions when they have received orders or been appointed by their educators. Situations like the above also occur in accounting subjects in class. Material in accounting is more procedural in nature, both in the financial sector and in accounting information systems (Firdaus, 2000), (Purwaningsih, 2001), (Wilkinson, 1991). Accounting subjects are often allocated in the last hours so that it can be ascertained, when Students take accounting subjects their enthusiasm for Studying is lacking and causes interaction between educators and Students in the teaching and Studying process cannot be realized. Such conditions will have an impact on Students Studying outcomes.To improve the quality of Students, educators must carry out the teaching and Studying process effectively and efficiently by choosing the right

Studying model for each subject matter (Mulyasa, 2003). One of the Studying models that is very useful to help Students grow the ability to work together, think critically, the ability to help friends is the cooperative model.

According to Salvin (in Ibrahim, 2005: 17), a number of studies have shown that cooperative Studying models are superior in increasing Studying outcomes compared to individual or competitive Studying experiences and in cooperative class settings Students learn more from one friend to another among fellow participants. learn rather than learn from educators. According to Ibrahim (2005: 20) the cooperative Studying model consists of four types, namely Students Team Achievement Division (STAD), jigsaw, group investigation and structural approach. Of the four types, STAD is one of the simplest types of cooperative Studying, where Students must be able to work together and help each other in a group/team to understand the lesson material and complete group assignments. In addition to choosing a Studying model that is appropriate to the subject matter , the use of games is also needed in the teaching and Studying process because playing can get pleasure. For example, a game is given during the Studying process for accounting lessons. Giving games in the teaching and Studying process is used so that Studying can successfully achieve the desired goals. From the problems above, it is necessary to apply a Studying model that can make the classroom atmosphere come alive and is expected to increase Students activity and Studying outcomes. Therefore researchers are interested in applying the STAD (Students Team Achievement Division) cooperative Studying model to accounting subjects.

It is hoped that through cooperative Studying with the STAD type it can improve Students' understanding of accounting subjects so that later they can improve Students Studying outcomes. And with the use of STAD, it is hoped that it can attract the attention of Students so that Students no longer feel bored when taking accounting lessons and the Studying process takes place fun, serious but relaxed and Students find it easier to remember terms in accounting subject matter. In accounting subjects there is a chapter or material about intermediate accounting in the field of accounting. In this material the scope is very broad, there are many terms that are difficult to memorize and there are also quite a lot of discussions so that it is felt that Students still have difficulty understanding them. Therefore the researcher took this material in implementing the STAD type cooperative Studying model using interactive media. Based on the description above, the researcher is interested in conducting Classroom Action Research with the title Application of the STAD (Students Team Achievement Division) Type Studying Model to Increase Students Activity and Studying Outcomes in intermediate accounting courses.

The detailed research objectives are as follows:

1. To describe how the activities of educators apply the STAD type cooperative Studying model.
2. To find out how the activities of Students in the STAD type cooperative Studying model.
3. To find out the Studying outcomes of Students after applying the STAD Type cooperative Studying model.
4. To find out how Students respond after the STAD type cooperative Studying model is applied.

II. LITERATURE REVIEW

The Nature of Teaching and Studying

According to Djamarah (2002:11) Studying is a process of changing behavior thanks to experience and practice. According to Slameto (2003: 2) Studying is a process of effort by a person to obtain a new change in behavior as a whole, as a result of his own experience in interaction with his environment. So it can be concluded that Studying is a process characterized by a change in one's self due to the results of experience and interaction with the environment. According to Sardiman (2003: 26-28), if viewed in general, there are three types of Studying objectives, namely: first to gain knowledge, this is characterized by the ability to think. Possession of knowledge and ability to think as inseparable. In other words, one cannot develop thinking skills without material knowledge, otherwise thinking skills will enrich knowledge according to Muafi (2010). This goal has a greater tendency to develop in Studying activities. In this case the role of educators as educators is more prominent. Both instilling concepts and skills, instilling concepts or formulating concepts also requires skills. So it's a matter of physical and spiritual skills (Myers, 2010).

Physical skills are skills that can be seen, observed, so that they will focus on the movement skills/appearance of the limbs of a person who is Studying. Meanwhile, spiritual skills are more complicated, because they do not always deal with skills problems that are seen at the bottom, but are more abstract, involving issues of appreciation and creative thinking skills to solve and formulate a problem or concept (Zong, 2010).

Third, the formation of attitudes, the formation of mental attitudes and behavior of Students, will not be separated from the matter of instilling values, the transfer of values. Therefore educators are not just "teaching", but truly as educators who will transfer these values, Students will grow their awareness and willingness to practice everything they have learned.According to Hamalik (2005: 44) Teaching is conveying knowledge to Students or Students in class. According to Sardiman (2003: 48) teaching is defined as an activity of organizing or managing the environment as well as possible and connecting with children, resulting in a Studying process. From the several opinions above, teaching is guiding Students to experience the Studying process. For this reason educators must assist in Studying activities, so in teaching educators must also be effective. Effective teaching is teaching that can read effective Students Studying as well (Slameto, 2003: 92). Furthermore Slameto explained the conditions needed to carry out effective teaching, namely among others: active Studying both mentally and physically, educators must use many methods when teaching. educator motivation that is right on target, a good and balanced curriculum, educators consider individual differences, educators make lesson plans before teaching.

Cooperative Studying

According to Ibrahim (2005:30) cooperative Studying is a Studying model that demands Students cooperation and interdependence in the structure of tasks, goals and prizes. According to Eggen and Kauchak (in Trianto, 2007: 42) Cooperative Studying is a group of teaching strategies that involve Students working collaboratively to achieve common goals. Based on the above understanding, it can be concluded that cooperative Studying is a Studying strategy that involves Students to work together in groups to achieve goals (Silberman, 2006). The characteristics of the cooperative Studying model according to Ibrahim (2005: 6-7) are as follows: Students work in groups cooperatively to complete their Studying material, Groups are formed from Students who have high, medium and low abilities, Whenever possible, group members also come from different races, cultures, ethnicities and genders, awards are more group oriented than individuals (Saxena, 2008).

According to Ibrahim (2005: 7-9) the cooperative Studying model was developed to achieve at least 3 Studying objectives, namely: First academic Studying outcomes, cooperative Studying aims to improve Students performance in academic tasks. Cooperative Studying can benefit both. lower and upper group Students who work together to complete academic tasks Tshibalo (2003). Upper group Students will become tutors. for lower group Students, thus receiving special assistance from peers, who have the same orientation and language. In this tutorial process, upper group Students will improve their academic abilities because providing services as tutors requires deeper thinking about the relationship of ideas contained in certain materials. Second, acceptance of individual differences, the second important effect of the cooperative Studying model is acceptance. broad towards people of different races, cultures, social classes, abilities and disabilities. Third, the development of social skills, the third important goal of cooperative Studying is to teach Students the skills of cooperation and collaboration. In cooperative Studying there are several steps of its activities. According to Ibrahim (2000:10) basically cooperative Studying has six main steps, namely:

Table 1. Cooperative Studying phases

Phase	**Educator's behavior**
Phase 1 Delivering goals and motivating Students	The educator conveys all the Studying objectives to be achieved in the lesson and motivates Students to learn
Phase 2 Presenting information	Educators present information to Students by means of demonstrations or through reading materials
Phase 3 Organizing Students into study groups	Educators explain to Students how to form study groups and help each group to make the transition efficiently
Phase 4	Educators guide study groups when they do their assignments

Guiding group work and study	
Phase 5 Evaluation	Educators evaluate the results of the material that has been studied or each group presents their work
Phase 6 Give awards	Educators seek ways to reward both individual and group Studying efforts and outcomes

Cooperative Studying Model Type Students Teams Achievement Division (STAD)

According to Trianto (2007: 52) STAD type cooperative Studying is a type of cooperative Studying model using small groups with 4-5 Students in each group heterogeneously. Beginning with the delivery of Studying objectives delivery of material, group activities, quizzes, and group awards. According to Slavin (in Nur, 2000: 26) Students Team Achievement Divisions (STAD) is one of the simplest types of cooperative Studying. Students are placed in Studying teams of four people who are mixed according to their level of performance, gender and ethnicity. The educator presents the lesson and then Students work in teams to ensure that all team members have mastered the lesson. Finally, all Students were given a quiz about the material with a note, during the quiz they were not allowed to help each other. According to Nur (2005:20-22), STAD has five main components that characterize the STAD model itself. The five main components are: first class presentation, teaching materials in STAD are first introduced through class presentations. In this activity Students learn more to find information or learn concepts on their own before teaching educators. The presentation should clearly focus on the STAD unit. The second is teamwork, the team is composed of 4-5 Students with class heterogeneity in academic performance, gender, and ethnicity, which has the main function of preparing its members to be successful in taking quizzes. Teamwork is most often done in correcting any mistakes or conceiving if fellow teammates make mistakes. Such teamwork is the most important characteristic of STAD.

At all times, work is assigned to team members to do what is best for their team and to the team itself to do their best to help members. The three quizzes, quizzes are given individually and are not allowed to help each other so that Students are individually responsible for understanding the teaching material. The four individual improvement scores, each Students is given a basic score which is calculated from the average performance of Students on previous similar quizzes. Students then earn points for their teams based on how much their quiz score exceeds their base score. Fifth, team awards, teams can get certificates or other awards if their average score exceeds certain criteria. In STAD type cooperative Studying there are steps to determine scoring. The steps are as follows: Establish a basic score: each Students is given a score based on past individual test scores, Calculating the latest individual test scores: Students obtain scores for tests related to the latest subject matter, Calculating development scores: participants Students get a development point whose amount is determined whether their recent individual test score equals or exceeds their base score by using a scale. In determining the group score, it can be calculated by making the average group development score, namely by adding up all the development scores obtained by group members divided by the number of group members. In accordance with the average score of group development, group score categories are obtained.

Studying outcomes

According to Mulyono (2001: 26), Activity means "activity". So everything that is done or activities that occur both physically and non-physically, is an activity. According to Sardiman (2003: 95), activity is needed in Studying because in principle Studyings is doing, doing to change behavior, so taking action. There is no Studying if there is no activity. That is why activity is a very important principle or principle in teaching and Studying interactions (Dimyati, 2006), Sudjana (2008). So the researchers concluded that Studying activities are all activities carried out in the process of interaction (educators and Students) in order to achieve Studying goals. The activity referred to here emphasizes Students, because with the activities of Students in the Studying process an active Studying situation is created.

Sudjana (2001: 90) states that Studying outcomes are abilities possessed by Students after receiving Studying experiences, the Studying outcomes achieved are meaningful for themselves and will last long in their memory, forming behaviors that can be used as tools to obtain information and other knowledge. Assessment of Studying outcomes is a process for making decisions using information obtained through measuring Studying outcomes using both test and non-test instruments. Assessment of Studying outcomes

can be done properly and correctly when using information obtained through measuring Studying outcomes using tests as a measuring tool. So Studying outcomes are indicated by the mastery of Studying of Students after participating in teaching and Studying activities where each Students is able to achieve mastery in Studying financial accounting.

III. METHODS

Types of research

This type of research in this thesis uses Action Research with quantitative descriptive methods. Classroom Action Research is action research conducted with the aim of improving the quality of Studying practices in the classroom. (Suhardjono, 2009:58), Arikunto (2003).

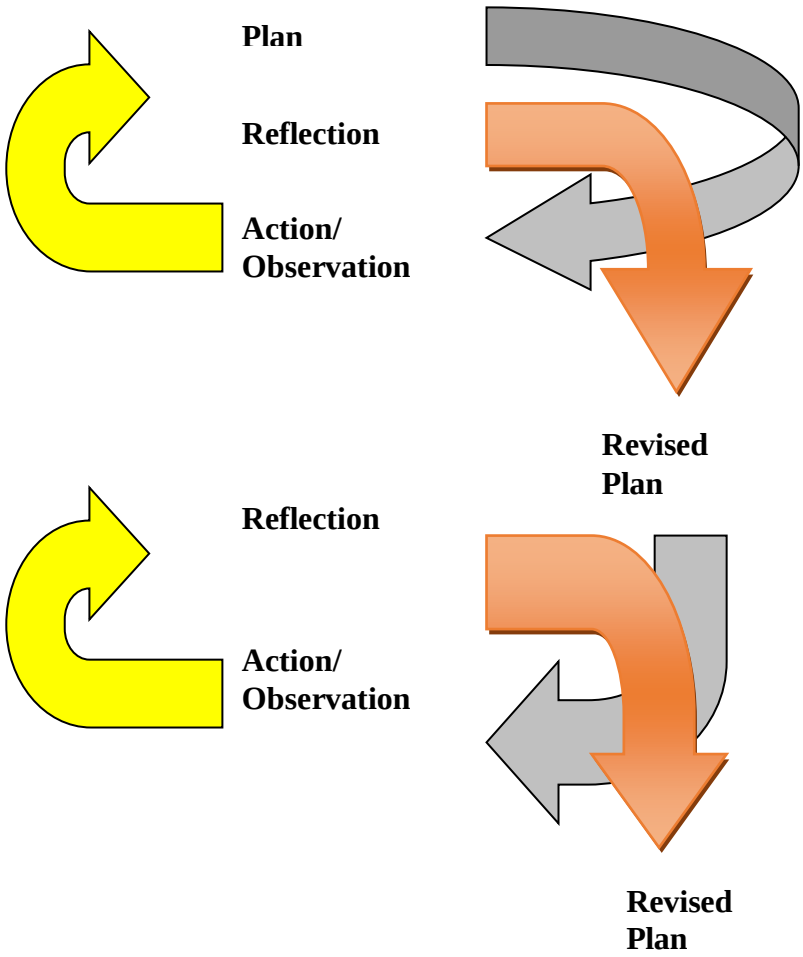
Research Subjects and Objects

Field of Study Educators, are research subjects as observers in research. In addition, the research subjects were Students of the accounting education study program. Class determination was taken using purposive sampling technique. The object of this research is the application of the Students Teams Achievement Division cooperative Studying model dalam pembelajaran akuntansi.

Research design

The research design used is in accordance with the Classroom Action Research design. In this study, those involved included educators, Students, and observers. In this study the researcher also acts as a educator in the class that will be examined in Studying Accounting. Action Research is carried out because it is able to offer new approaches and procedures that are more promising to have a direct impact in the form of improving and increasing the professionalism of educators in managing the teaching and Studying process in the classroom (Arikunto, 2006). The implementation of data collection in this study was carried out in three cycles and each cycle in this study followed the flow of action research design.

Fig 1. Class action research design



This was carried out in several stages: stage 1 planning, at this stage before conducting research, researchers compiled problem formulations, objectives, and made plans. Stage 2 of action and observation (Action and Observation), at this stage what action will the researcher take as an effort to make changes and observe the results or impact of the actions taken by the researcher on Students. Stage 3 reflection (Reflection), at this stage the researcher examines, sees and considers the results or impacts of the actions to be taken. Stage 4 revision (Revisied), at this stage based on the results of reflection, the researcher makes a revised design to be implemented in the next cycle. Likewise the design of the application of the Students Teams Achievement Division cooperative Studying model according to Ibrahim (2005: 27) which is carried out in three cycles is as follows:

Research Instruments

In this study the instruments used included Studying instruments in the form of Studying Implementation Plans, Students Books, and evaluation questions/test sheets. The research instrument was in the form of: observation sheets consisting of cooperative Studying management sheets of the Students Teams Achievement Division type. Questionnaire sheet to measure Students' responses Researchers used a questionnaire with a Guttman scale which was made in the form of multiple choices and could also be made in the form of a checklist (Sugiyono, 2008). Respondents' answers can be in the form of the highest score (1) and the lowest score (0). Research uses the Guttman scale if you want to get a clear or firm and consistent answer to a problem that is asked. (Riduwan, 2009:17). Data collection techniques used in this study were observation, documents, questionnaires, and interviews.

Data analysis technique

After conducting a series of data, the next step is to perform data analysis. Data analysis is intended to find out the results of a series of research activities that have been carried out. The method used in this study is the Quantitative Descriptive method. Descriptive research is used to describe the activities of educators, Students and responses or opinions of Students in Studying. While quantitative data is data in the form of numbers obtained from Students' pre-test and post-test scores. To analyze the results of the assessment given by observers on the ability of educators to manage cooperative Studying and Students activities during teaching and Studying activities, an assessment with a Likert scale is used.

IV. RESULTS AND DISCUSSION

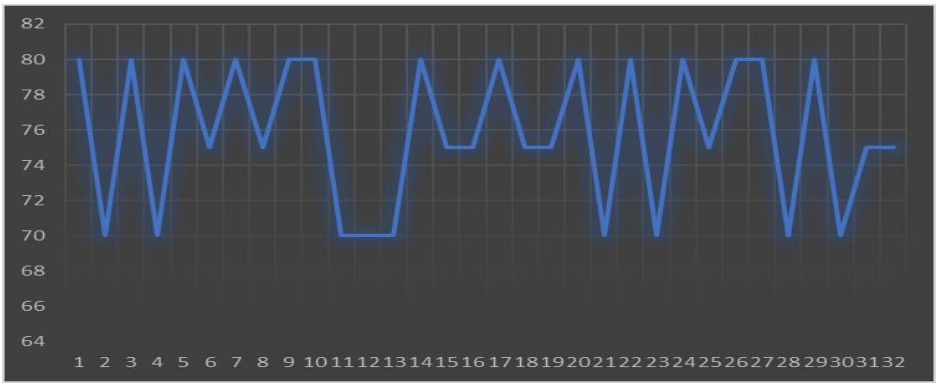
Before carrying out Studying activities by applying the STAD type cooperative Studying model with the use of crossword puzzles, educators first determine the distribution of groups. The grouping of Students is determined from the pre-test scores in odd semester accounting subjects. In the first cycle of implementing teaching and Studying activities there are still many shortcomings, therefore it is necessary to revise or improve the implementation of teaching and Studying activities in the second cycle. Things that still need to be improved in the second cycle include the following: (a) Educators prepare Studying facilities, namely such as markers, erase blackboards, LCD projectors while preparing Students to start Studying by asking Students to take out accounting textbooks and give apperception. (b) Educators pay more attention in linking Studying with other relevant knowledge, namely by providing appropriate real-life examples. (c) Educators must condition Students to be more orderly when organizing Students into groups, namely by means of seats positioned according to their respective groups before teaching and Studying activities begin, so educators will have no difficulty in arranging Students' positions in groups learn. (d) Educators must motivate Students by informing them that each group that achieves the highest score will receive an award so that Students are more active and enthusiastic during Studying.

The teaching and Studying activities in the second cycle are already better than the first cycle, but a revision of the design of the following teaching and Studying activities is needed: (a) Educators pay more attention to Students when working on group assignments by monitoring each group when doing group work. (b) Educators must have a loud voice and not be too fast in explaining the material so that Students understand more.Based on the analysis of data on the management of STAD type cooperative Studying with the use of crossword puzzles, the results obtained can be described as follows: the ability of educators to manage teaching and Studying using the STAD type cooperative Studying model is generally getting better.

There was an increase in each cycle with an average acquisition in the first cycle of having good criteria and in the second cycle of very good criteria. The increase in the ability of educators in managing teaching and Studying activities indicates that the results of the reflections given by observers can influence the teaching patterns carried out by educators in teaching and Studying activities. Thus, it can be concluded that educators have succeeded in managing the application of the STAD type cooperative Studying model with the use of crossword puzzles very well.

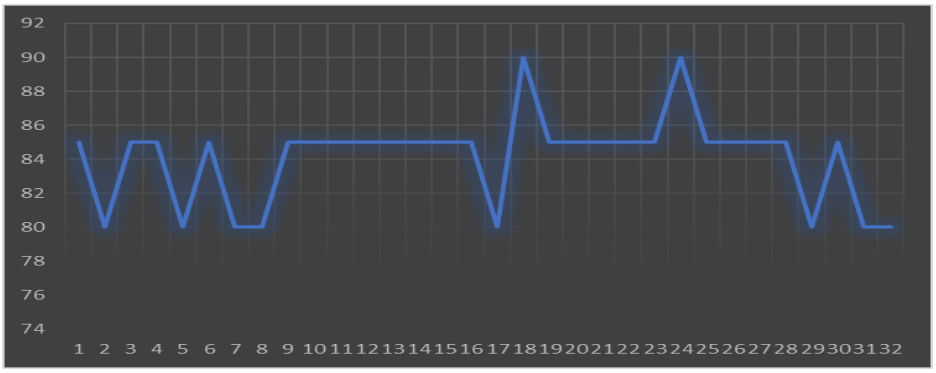
In this case, it means that educators have met the requirements needed to carry out effective teaching as stated by Slameto, (2003: 92) namely active Studying both mentally and physically, using teaching time methods, motivation that is right on target, a good and balanced curriculum, consider individual differences and create lesson plans before teaching. During Studying activities irrelevant behavior appears during group discussions. Based on the description above, it can be concluded about the deficiencies that must be corrected from cycle I to the next cycle, including: a. The lack of explanations delivered by educators, so Students still often ask questions about the Studying. b. The role of educators is still dominant in organizing Students into groups, presenting material, and guiding Students so that Studying activities are still centered on educators. c. Students are still confused with the Studying that is being carried out. d. In summarizing the educator's material is still lacking so that at the end of Studying Students often ask questions about the material. e. In the process of discussion the ability of Students to ask questions is still lacking. f. In summarizing the material, Students are still unable to catch the explanation from the educator. f. The Studying completeness of Students classically still needs to be improved, because it is still below the completeness criteria set by the school. In summary, the analysis of the results of observations of educator activities can be seen from the diagram below:

Fig 2. The Value of the Cooperative Studying Model Type Students Teams Achievement Division cycle 1



Based on table 1, the activities of Students in cooperative Studying type Students Teams Achievement Division in the first cycle as a whole got an average score of 75 with pretty good qualifications. Students activities in working on/discussing educator questions in question sheets, expressing opinions, asking questions between Students or educators, summarizing the subject matter, and moving quickly to where their respective groups get quite good grades.

Fig 3. The Value of the Cooperative Studying Model Type Students Teams Achievement Division cycle 2



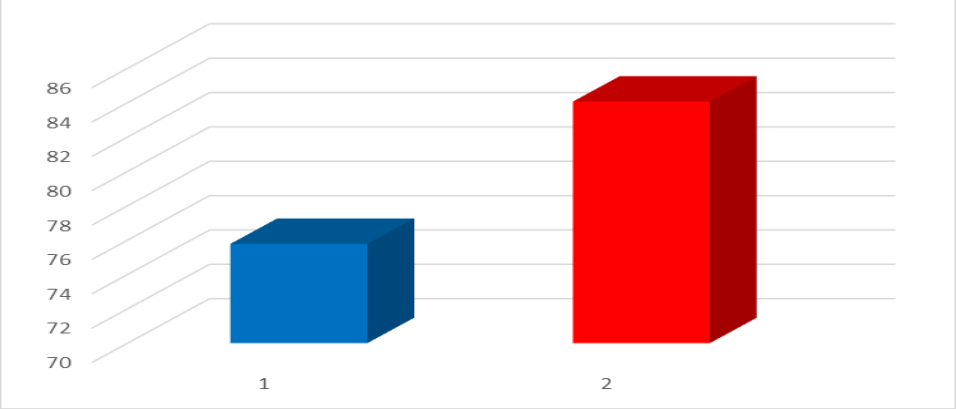
Students activities during cooperative Studying type Students Teams Achievement Division in the second cycle as a whole got an average score of 84 with good qualifications. This number increased when compared to the first cycle. Overall Students activity has experienced a good increase. Students activities related to cooperative skills, namely working on/discussing educator questions in question sheets, asking questions between Students or educators, Students activities moving quickly to where the group is, and expressing opinions is very good.

Discussion

Application of Students Teams Achievement Division Cooperative Studying Model

Based on graph 3, the management activities of educators have increased for two cycles from grade point average of 75 to 84, the management of the Students Teams Achievement Division cooperative Studying model with fairly good qualifications has become good. On average all aspects get good qualifications, except for the aspects of guiding Students' cooperative skills, announcing awards, giving final tests to Students, time management and Students-centered class atmosphere getting pretty good.

Fig 4. Studying outcomes of cycles 1 and 2



Based on the results of these observations it can be concluded that the overall management of educator Studying is good, but there are still some aspects that are not good, and need to be improved. In this first cycle, educators are still adjusting to the Students Teams Achievement Division type of cooperative Studying. In addition, Students are not familiar with Students Teams Achievement Division type cooperative Studying, so it is difficult for educators to train Students to use cooperative skills.Students activities during the STAD type cooperative Studying process were observed by group. There was an increase in the group average from the first cycle to the second cycle. But for each aspect, each group does not always experience an increase. If seen as a whole, the average Students activity in the first cycle is good criteria and in the second cycle the criteria are very good.

Thus it can be concluded that the activity of Students in STAD type cooperative Studying has been achieved very well. This is in accordance with the theory put forward by Montessori (in Sardiman, 2003) that there is no Studying if there is no activity, which is why activity is a very important principle or principle in teaching and Studying interactions. The aspects observed in Students activities are also in accordance with the types of activities, namely oral activities (discussing with a team), writing activities (doing quizzes), mental activities (solving questions), and Students Studying outcomes. Students are measured from quiz scores in the first cycle, quiz scores in the second cycle and the post test. There was an increase in Students Studying outcomes in the first cycle to the second cycle. Thus it can be concluded that STAD type cooperative Studying can improve Students Studying outcomes. This is in accordance with the theory put forward by Ibrahim (2005) that one of the goals of cooperative Studying is to improve Students' academic Studying outcomes.

Implementation of first Cycle Studying

Planning Phase, before carrying out teaching and Studying activities, the researcher first prepares teaching tools consisting of semester lecture plans and textbooks. Educators also prepared research instruments in the form of observation sheets of educator activities, observation sheets of Students activities, pre-test sheets, crossword question sheets as group discussion assignments and quiz question sheets.

Activities and observations, Initial activities (15 minutes) Activities in the first cycle were carried out with a time allocation of 135 minutes. At this stage, the educator first gives a pre-test regarding intermediate financial accounting material as a whole. Then the educator informs the steps of the STAD type cooperative Studying model carried out by Students until the second meeting later. Educators also provide information about the importance of group collaboration in each meeting and also the importance of Students activities in STAD type cooperative Studying. Core activities (105 minutes). a). In the class presentation, the educator gave the first material on accounting intermediate. After that the educator gives the opportunity to ask Students. Then educators condition Students for group study. b).

Teamwork, educators organize Students into study groups that have been socialized the day before teaching and Studying activities begin. Groups formed with heterogeneous composition based on intelligence level and gender. Students, the division is each group consisting of four people to five people. After the Students are divided into study groups, the educator distributes question sheets to be worked on in discussion with the group with a predetermined time of 20 minutes. When Students work on the discussion sheet, the educator observes each group in turn and invites Students to ask questions about things they don't understand. For groups that can solve the problem before the allotted time may be collected first. Closing Activity (15 minutes) the educator instructs the Students to put all the books into the bag and then distribute the quiz questions. The educator supervises the implementation of the quiz to ensure that each Students does not work with the group. After completing the quiz the educator asks Students to collect the results. The next step is to determine individual improvement scores. Educators provide an assessment of the results of quizzes that have been done by each Students. Then from the results of the quiz scores Students earn points for their team based on how much their quiz score exceeds their base score.

The basic score in the first cycle was determined from the Students' pre-test scores which were carried out before the Students received Studying with the STAD type cooperative model. Each group that gets the highest score gets awards and prizes from the educator. During the Studying activities in the first cycle, observers (observers) made observations on the ability of educators to manage Studying using the STAD type cooperative Studying model by also paying attention to Students activities in STAD type cooperative Studying. Reflection is a review of actions and observations (observations). Based on the results of observations of educator activities in the first cycle, it can be seen that educators still have deficiencies in carrying out Studying. The deficiencies are as follows: a). Educators are still lacking in managing Studying facilities and preparing Students to start Studying. b). Educators are less relevant in linking Studying with other relevant knowledge. c). Educators are lacking in mastering the class, especially when organizing Students into groups. d). Educators have not maximized in cultivating the active participation of Students. e). The enthusiasm of Students is still not visible because educators do not motivate Students to work in teams.

Implementation of Second Cycle Studying

From the results of reflection in the first cycle used to revise plans in the second cycle. Based on the reflections that have been made in the first cycle, the revisions for the next round are as follows: a). Educators prepare Studying facilities, such as markers, erase blackboards, while preparing Students to start Studying by asking Students to take out accounting intermediate textbooks and provide apperceptions. b). Educators pay more attention in linking Studying with other relevant knowledge, namely by providing appropriate real-life examples. c). Educators must condition Students to be more orderly when organizing Students into groups, namely by means of seats positioned according to their respective groups before teaching and Studying activities begin, so educators will have no difficulty in arranging Students' positions in their study groups. d). Educators must motivate Students by informing them that each group that achieves the highest score will receive an award so that Students are more active and enthusiastic during Studying. The second cycle is a continuation of the first cycle. The initial design in the second round was carried out based on the revision in the first cycle. The deficiencies in the first cycle were corrected in the second cycle.

Things that need to be improved are educators need to better manage space and Studying facilities and prepare Students to start Studying, educators pay more attention to linking Studying with other relevant knowledge, namely by providing appropriate examples, educators must condition participants Students to be more orderly when organizing Students into groups, educators must motivate Students so that they can foster

active participation of Students and enthusiasm of Students.As in the first round before carrying out teaching and Studying activities, the researcher first prepared teaching tools consisting of a semester course plans and textbooks. Research educators also prepared research instruments in the form of observation sheets of educator activities, observation sheets of Students activities, crossword puzzle question sheets as group discussion assignments and second quiz question sheets. Activities and observations, Preliminary activities (15 minutes). Activities in the first round were carried out with an allotted time of 135 minutes. At this stage the educator carries out daily class activities and conditions Students to be ready to receive further material. The educator conveys the Studying objectives, the steps of the activities to be carried out and motivates Students by asking about the previous material, namely about intermediate financial accounting. Core activities (105 minutes), a). class presentation, the educator gave the second material regarding the problems encountered in intermediate accounting. After that the educator gives the opportunity to ask Students.

Then educators condition Students for group study. b). Teamwork, educators condition Students to work in groups and distribute question sheets for group discussion. The educator reminds each group to use time effectively and work together well. For groups that can solve the problem before the allotted time may be collected first. Closing (15 minutes) The educator instructs the Students to put all the books in the bag and then distributes the quiz questions. The educator supervises the implementation of the quiz to ensure that each Students does not work with the group. After completing the quiz the educator asks Students to collect the results. Educators provide an assessment of the results of quizzes that have been done by each Students. Then from the results of the quiz scores Students earn points for their team based on how much their quiz score exceeds their base score. The basic score in the second cycle is determined from the quiz scores of Students in the first cycle. Team award, each group that gets the highest score gets an award and a prize from the educator. During the Studying activities in the second cycle, observers (observers) made observations on the ability of educators to manage Studying using the STAD type cooperative Studying model and Students activities in STAD type cooperative Studying.

V. CONCLUSION

Educator's activities during the implementation of the STAD type cooperative Studying model on intermediate accounting materials in the Field of Accounting were very good. This can be seen from the increase in the average value of activities carried out by educators during Studying. The average assessment of educator activity in managing Studying from the first cycle to the second cycle increased. Students activities during the application of the STAD type cooperative Studying model with the use of crossword puzzles on intermediate accounting material in the Field of Accounting were very good. This can be seen from the increase in the average value of Students activity during the Studying process. The average assessment of Students activity while participating in Studying from the first cycle to the second cycle increased to.

The Studying outcomes of Students through the STAD type cooperative Studying model on intermediate accounting material in the Field of Accounting have increased. This can be seen from the increase in the average Students Studying outcomes during the Studying process. The average value of Students Studying outcomes after Studying using this Studying model or post test scores is above average. Based on the results of the research, the researcher recommends to the class that in teaching educators should use various existing Studying models or methods so that they can increase the activeness of Students in the teaching and Studying process and Students do not feel bored. In addition, educators are expected to be able to provide more interesting variations in implementing the STAD type cooperative Studying model so that class management is better.

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