Evaluation of Online Learning on Financial Management Course during Covid-19 Period

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ARTICLE INFO	ABSTRACT
	This study was purposed to analyze the evaluation of learning in the Financial Management course at the Economic Education Study Program, Tarbiyah and Teacher Training Faculty, UIN Sultan Syarif Kasim Riau. This was carried out since the Covid-19 outbreak has caused learning in financial management courses that were previously carried out offline with direct face-to-face changes to online learning. The population of this research is semester 5 students in 2021, with a total sample of 56 students. The sampling technique was done randomly. Data analysis was carried out qualitatively using questionnaires and interviews. This study concludes that students' understanding of offline learning of Financial Management courses is better than students' understanding of online learning during the Covid-19 period. From the various uses of online media, it is known that Google Classroom is considered the best compared to the use of G-Meet/Zoom and e-Learning.

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1. INTRODUCTION

The goal of the dynamic and ongoing process of enhancing the quality of education is to enhance the quality of education and all of the components that contribute to it. This is done so that the nation's educational system can function as efficiently and effectively as possible; this will have a major impact on the country's development. Moreover, the difficulties and innovations in education will grow in complexity, both in Indonesia and around the world. This is connected to the worldwide push to raise standards in educational quality. Even on a national scale, these expectations are lofty given the current state of affairs, wherein modern society has high standards for the quality and quantity of education, which must grow and ultimately improve the quality of the people who make up the nation and the state.

Numerous parts of the educational system work together to facilitate teaching and learning. Rather than existing independently, the various pedagogical elements must instead function in a coordinated and consistent fashion across the entire school year. To achieve educational goals, the teaching and learning process is essentially an exchange between instructors and pupils. Teachers play the role of

directors and mentors, while students play the role of those who experience and actively participate in gaining the changes that occur in students as a result of their participation in the teaching and learning process. Assessing and rating student performance in a subject area is an action expected of teachers. Teachers need to be able to evaluate their students' progress in learning as well as their own, because assessment is a crucial part of the teaching and learning process.

Planning, preparation, implementation, and utilization cannot be separated from the whole education or teaching program since evaluation is an inherent aspect of education or teaching. The collected evaluation findings can subsequently be utilized to enhance student learning (formative functions) (Haryanto, 2016). According to Zainal Arifin, the objective of learning assessment is to determine the effectiveness and efficiency of the learning system in terms of its objectives, materials, techniques, media, learning resources, environment, and research system itself (Arifin, 2013). This viewpoint is nearly identical to that of the PEKERTI-AA PPSP LPP Team (2007: 6), whose objective is to analyze learning processes and outcomes to identify the efficacy of learning implementation and accomplishment of learning outcomes by each student (Slameto, 2010).

While learning is a process of interaction of students with educators and learning resources in a learning environment that includes teachers and students exchanging information. In another sense, learning is assistance provided by educators so that the process of acquiring knowledge and knowledge, mastering skills and character, and forming attitudes and beliefs can occur in students. In other words, learning is a process to help students learn well (Haryanto, 2016). Therefore, it is important to know that the evaluation in learning is so that the process to help students, which in this case is given to students, can run well and optimally in the future.

An educator must know the extent to which the success of his teaching is well achieved and to improve and direct the implementation of the teaching and learning process. To obtain this decision, an evaluation process in learning is also called learning evaluation. Learning evaluation is an evaluation of the teaching and learning process. Systemically, learning evaluation is directed at the components of the learning system, which includes raw input components, namely the initial behaviour of students. Instrumental input components, namely the professional abilities of teachers or education personnel, curriculum components (study programs, methods, media), administrative components (tools, time, funds); the process component is the learning implementation procedure; The output component is the learning result that marks the achievement of learning objectives (Hamalik, 2013).

Several previous studies have concluded that the implementation of the evaluation of learning subjects can be declared not good even though the implementation is in accordance with the principles of educational evaluation, such as the principle of continuous, comprehensive and objective and the measuring instrument used is valid and reliable, that is, it can measure according to what it wants to measure and the results obtained are reliable. But in its implementation, it is not in accordance with what has been planned (Saifulloh & Safi'i, 2017). Another study concluded that students encountered a number of obstacles related to online learning using LMS or Moodle-based e-Learning. One of the most common obstacles is the accessibility of students accessing the LMS, as well as several features in the LMS that are less practical, thus hampering the learning process (Setiono, 2021). Research related to the use of media is known that the difficulties faced by economics teachers in online learning are the lack of understanding and mastery of technology, while the difficulties faced by students are the lack of understanding of accounting material in economics subjects (Cornelia & Bili, 2021), however, regarding e-learning learning, the results of the study concluded that the developed E-Learning system was felt to have provided benefits in supporting student learning activities. Students become more creative and independent in learning. However, there are still some weaknesses in the e-learning system, such as the use of facilities and features that are felt to be complicated and impractical (Yuniarti, 2010).

Other research related to e-learning concludes that the integrated design of e-learning in the university is proposed to be implemented at universities with the steps of integrated e-learning that can be divided into three steps: 1) Preliminary, 2) Progress, and 3) Evaluation. In supporting the e-

learning integration, the facilities and methods required were identified (Yuliani, Sri and Hartanto, 2019). The results of other e-learning research conclude that the e-learning management based on Islamic integration at UIN Suska Riau has achieved good results. In addition, according to students' opinions, the following things are needed: 1) To provide appropriate materials with Islamic integration, 2) To offer more Islamic learning, 3) To add inspiring Islamic stories, 4) To perform more attractive images, 5) To announce information about activities in UIN Suska Riau, 6) To add words and video of Islamic motivation, 7) To add verses of Al-Qur'an and hadiths related to learning, 8) To add a message or advice related to Islam, 9) Each material should be attributed to Islamic context *(Hartanto, 2018).*

Based on the results of initial observations, it is known that online learning carried out at the Economic Education Study Program, Faculty of Tarbiyah and Teacher Training, UIN Sultan Syarif Kasim Riau is still experiencing many challenges and obstacles when the Covid-19 outbreak hit the world, including its impact in Indonesia. This is because when learning is shifted to online learning and most universities are not ready to implement it. This is due to, among other things: the low understanding of lecturers and students in online learning, lecturers are still groping about the right methods and applications for online learning, the costs needed by lecturers and students for online learning are increasing and various problems and problems. From previous research related to existing problems and challenges, the researchers raised research related to online learning analysis in the Financial Management course at the Economic Education Study Program, UIN Sultan Syarif Kasim Riau.

2.   METHODS

The method used in this research was a research that used qualitative approach and is carried out by a survey method (Sugiyono, 2016). The survey was conducted on students taking the Financial Management course in the Economic Education study program at UIN Sultan Syarif Kasim Riau, Indonesia. The population was the students who were actively taking courses in the Odd semester 2021-2022, with a total sample of 56 students. The sampling method used was the purposive sampling method.

This qualitative research used instruments consisting of questionnaires and interviews as research instruments (Hartanto, Dicki dan Yuliani, 2019) where the questionnaire was conducted for students taking Financial Management courses. After the questionnaire was distributed, the researchers conducted interviews with students regarding their opinions on Financial Management learning which was carried out offline and online by lecturers and students.

The research was conducted on students taking Financial Management courses at the Economic Education Study Program at UIN Sultan Syarif Kasim Riau in February 2021 – August 2021. After preparing the research instrument, it was distributed to students via Google Forms which was distributed to students. From the results of the questionnaire distributed, 56 students responded and became the sample in this study.

3.   FINDINGS AND DISCUSSION

3.1 Research Findings

Characteristics of student respondents who became the sample in this study can be seen in the following graph:

Table 1. Samples of students by Gender

Gender	Frequency	Percentage (%)	Remarks
Male	7	12,5	
Female	49	87,5	The highest
Total	56	100%	

Source: Research Data (2021)

From the graph above, it can be seen that most of the samples in this study were women with a total of 49 or a percentage of 87.5% and a male sample of 7 or a percentage of 12.5%.

Furthermore, from the results of the research conducted, it is known that the evaluation of online learning in the Financial Management course for students produces the following data:
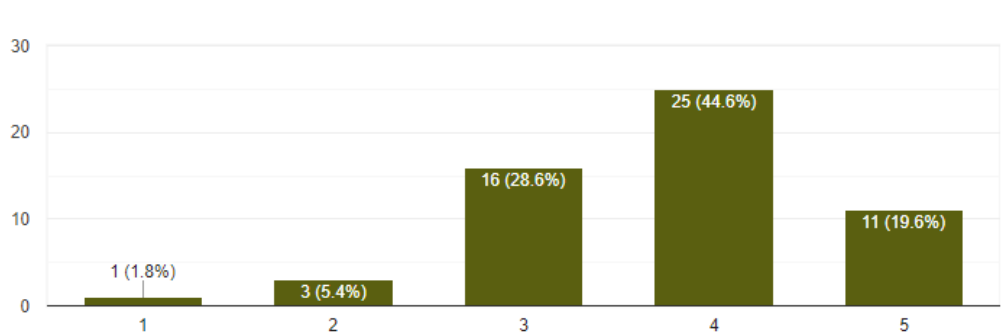
Table 2. Students' Understanding of Financial Management Course with Offline Learning

Understanding Level	Frequency	Percentage (%)	Remarks
Very Good	11	19,6	
Good	25	44,6	The highest
Middle	16	28,6	
Low	3	5,4	
Very Low	1	1,8	
Total	**56**	**100%**	

Source: Research Data (2021)

Table 2 above shows that students' understanding of the Financial Management course in face-to-face offline learning shows the data that most students understand well with a total of 25 people (44.6%), while very low understanding is only one student or 1.8 % of the total sample.

To show the difference between each scale regarding student understanding in offline learning, it can be seen from the graph presented below:

Graph 2. Student Understanding of Financial Management Courses Using Offline Learning

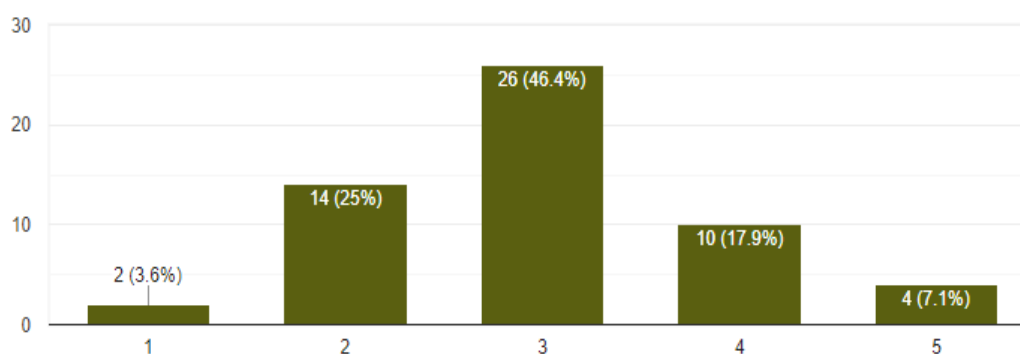Evaluation of learning in the Financial Management course for students who study online produces the following data:

Table 3. Students' Understanding on Financial Management Course with Online Learning

Understanding Level	Frequency	Percentage (%)	Remarks
Very Good	4	7,1	
Good	10	17,9	
Middle	26	46,4	The highest
Low	14	25,0	
Very Low	2	3,6	
Total	**56**	**100%**	

Source : Research Data (2021)

Table 3 above shows that students' understanding of the Financial Management course in online learning shows data that most students understand well with a total of 26 people (46.4%), while only 2 students have a very low understanding or 3.8% of the students.

To show the differences in each scale more clearly related to student understanding of online financial management courses, it can be seen from the graph presented as follows:

Graph 3. Student Understanding of Financial Management Courses Using Online Learning

From the results of student responses related to the lecture time schedule, the results of the research conducted found that the best time for online learning in the Financial Management course for students produced the following data:

Table 4. The best time to learn Financial Management Courses with Online Learning

Time	Frequency	Percentage (%)	Remarks
08.00 – 09.40 AM	36	64,3	
10.00 – 11.40 AM	20	35,7	The highest
01.00 – 02.40 PM	0	0	
03.00 – 03.40 PM	0	0	
Total	**56**	**100%**	

Source: Research Data (2021)

Table 4 above concludes that the best time for students to study Financial Management courses online is in the morning from 08.00-09.40 as many as 36 students or 64.3% and from 10.00-11.40 as many as 20 students or 35.7%. Conducted during the day starting at 01.00 – 02.40 PM and 03.00-04.40 PM; no students were selected.

Student responses regarding the various media used during online learning can be seen in the table below:

Table 5. Students' Responses on The Implementation of Various Media in Financial Management Course with Online Learning

Online Media	Percentage (%)	Category	Remarks
Google Classroom	73,6	Very Good	The highest
E-Learning	59,6	Enough	
Google Meet / Zoom	71,4	Very Good	
Average	**68%**	**Good**	

Source : Research Data (2021)

Table 5 shown above, shows that some of the media used in learning Financial Management courses received a good rating or an average of 68%. For online media, the best assessed by students is the use of Google Classroom media with a percentage of 73.6%, followed by the use of G-Meet or Zoom media with a percentage of 71.4%. Meanwhile, the use of e-learning learning media is considered poor or 59.6%.

Furthermore, student responses regarding the evaluation of Financial Management Course learning with online learning during Covid-19 can be seen in the table below

**Table 6. Student Responses Regarding Learning Evaluation on Financial Management Course with Online Learning**

Course Learning	Percentage (%)	Category	Remarks
References for Learning	61,4	Good	6
Materials Presentation	63,9	Good	3
Learning Media	65,4	Good	2
Learning Communication	63,2	Good	4
Learning Evaluation	62,9	Good	5
Time Allocation	66,1	Good	1
Average	**63,8%**	**Good**	

Source: Research Data (2021)

Table 6 shown above shows that the results of the learning evaluation in the Financial Management course show that student responses regarding the lecture materials used as learning references are in the good category with a percentage of 61.4%, the presentation of lecture materials in the good category with a percentage of 63.9%, the media used in learning is in a good category with a percentage of 65.4%, communication in learning is in a good category or 63.2%, learning evaluation is also good with a percentage of 62.9% and the allocation of learning time is also considered good with a percentage of 66, 1% and with an average rating of 63.8% and in the good rating category. In this learning evaluation, the best assessment is related to the time allocation made during online learning, with a percentage of 66.1%.

3.2 Discussion

From the results of the analysis of the evaluation carried out on learning financial management courses, it is known that offline learning conducted before the implementation of online learning during the Covid-19 period showed that the percentage of student understanding was better, with a percentage of 75% compared to online learning with a percentage of only Rp. 60%. The existence of these differences in results certainly needs to be found as the reasons for the differences in student understanding in learning financial management. Associated with the evaluation of course learning, the results of this evaluation are as stated previously (Arifin, 2013) that to determine the effectiveness and efficiency of the learning system, both concerning the objectives, materials, methods, media, learning resources, environment and the research system itself. The magnitude of the difference in the level of student understanding in the Financial Management course between the time before Covid-19 which was carried out offline or face to face between lecturers and students is shown in the following graph:
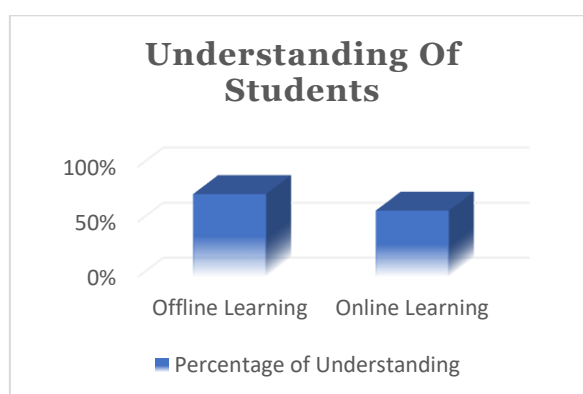
Graph 4. Percentage Comparison of student understanding in learning Financial Management courses with offline and online

Regarding the best time to study online for this course, most students agreed to do it at 08.00-09.40. This is the beginning of the lecture schedule for each study program at the Tarbiyah and Keguruan Faculty of UIN Sultan Syarif Kasim Riau. This is certainly a finding that helps lecturers or teaching staff to improve

Regarding the use of media in online learning, from some of the media used in learning Financial Management courses, it turns out that the best online media assessed by students is the use of Google Classroom media, with a percentage of 73.6%. In comparison, the use of G-Meet or Zoom media is considered good, with a percentage of 71.4%. Meanwhile, the use of e-learning learning media is considered the lowest or with a percentage of 59.6%. The average assessment is included in the good category or with an average percentage of 68%. This result is in line with previous research, which concluded that students found a number of obstacles related to online learning using LMS or Moodle-based e-Learning. One of the most common obstacles is the accessibility of students in accessing the LMS as well as several features in e-learning that are considered less practical, thus hampering the learning process. (Setiono, 2021), In this case, it will indirectly hinder the learning process in Financial Management courses.

Regarding the evaluation of learning in Financial Management courses, it can be seen that student responses related to learning in Financial Management courses received an average rating of 63.8% and were included in the good category. Aspects of the learning evaluation assessment in question include lecture materials used as learning references, presentation of lecture materials, media used in learning, communication in learning, evaluation in learning and allocation of learning time. These results are still considered good, but there are many notes that need to be improved and improved, especially regarding the references used and evaluations carried out in the Financial Management course.

The results of student interviews revealed that students provided input and suggestions that learning Financial Management courses in the future should use the Google Meet application more to provide explanations regarding the material. In addition to being more cost-effective than using Zoom, students can also understand lecture material better when explained directly. In addition, considering the unstable network conditions in several locations where students live, there may be consideration or leeway in submitting assignment answers. However, in general, learning Financial Management courses is considered good.

Judging from its function, namely being able to improve teaching programs, learning evaluation is categorized into formative assessment, or formative evaluation, namely evaluations carried out at the end of the teaching and learning program to see the level of success of the teaching and learning process itself. (Sudjana, 2010). Evaluations carried out at the end of teaching can be done with various instruments such as tests, questionnaires, interviews and documentation data. While in this study, the evaluation was carried out using a questionnaire.

4. CONCLUSION

The results of the evaluation of offline learning before the implementation of online learning during the Covid-19 period showed that the percentage of student understanding was better than online learning. There are several reasons for the different results, among others, due to the fact that lecturers and students are still not used to doing online learning and the limitations of learning support facilities such as Android cellphones, laptops and internet networks that support online learning. In general, the evaluation of online learning of Financial Management courses is still considered in the good category.

Some suggestions and input from students include: 1) We recommend that you use the Google Meet application more to provide explanations regarding the material. In addition to being more cost-effective than using Zoom, students can also understand lecture material better if it is explained directly. 1) In addition, considering the unstable network conditions in several student residence locations, there may be consideration or leeway in submitting assignment answers, 3) The need for lecturers and students to be prepared to use the various existing online media applications, 4) The need

for support availability of online learning support tools such as Android phones, laptops and Internet networks.

For the next research, it is recommended to have a study on the method or strategy used in online courses learning Financial Management. Beside the quantitative research on how is the impact of the strategy or method to the students' achievement.

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