

# Learning Model Development Based on Biblical Christian Worldview in Financial Principles Course in Disruption Era

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**Abstract**—Responding to science and technology development in disruption era, universities are expected to be able provide information variety related to subject competencies that can be easily understood, integrated with Biblical Christian worldview, and applicable to students through significant and relevant learning models to face challenges disruption era in accordance with the scientific field under study. However, there are still students who have difficulty accessing and understanding the information in the field because the learning model that is applied during the lecturing process is irrelevant and not contextually related to the scientific field being studied. Based on analysis of situation above, this study aims to develop a learning model based on Biblical Christian worldview in financial principles course so that students can learn the concepts and applications systematically and contextually presented in textbooks. The research design used is educational research and development with a qualitative approach adapted from the systematic design of instruction Dick and Carey, with the research subjects as many as 58 respondents. Through this research, it is expected to contribute universities through learning model development based on Biblical Christian worldview that can help students to understand subject competencies easily, integrated with character content of religion, and applicable.

**Keywords:** *learning model development, Biblical Christian worldview, financial principles, disruption*

## I. INTRODUCTION

The Financial Principles is one of the content subjects presented by Faculty of Education, Economics Education UPH Tangerang. The main purpose of this course is to explain financial principles effectively and efficiently based on

conceptual studies and Biblical Christian worldview as a form of accountability for faith in God. As we understand that the Triune God in His sovereignty and providence towards all of His creations, gives a cultural mandate to humans who are placed as His representatives to manage natural resources responsibly to fulfill their needs in the framework of God's economic vision. However, because of human's desire who has tendency to fulfill desires rather than needs who tend to explore natural resources unnaturally or excessively and greed for money; the human life focus becomes deviated from God's economic vision, so that it is trapped in the materialism and poverty trap. Along with the current trend of disruption, the behavior tends to increase due to the ease of access to buy products online. Starting from this understanding, Christian education needs to show a real response to redemption action on the implications above by preparing human resources who are able to implement financial principles correctly based on an attitude fear of God, honesty, humility, and giving thanks in everything through learning model development based on Biblical Christian worldview. If the learning model is compiled and developed on the right basis, then students who will later become teachers who teach economics in schools can play their role to help students shape the way their world views on financial principles. Therefore, we need a learning model that is supported by clear learning goals, delivery strategies, effective learning media and content that is suitable with the learning objectives. This of course will be able to help students reflect and express their thoughts in terms of discussions about themes or topics in financial principles. This study seeks to design how the learning model in financial principles courses is in accordance with the Biblical Christian

worldview so that it can provide relevant and significant learning for students.

The problems formulation specified in this study can be described as follows: a) What is student learning experience in Financial Principles course? b) How is learning model development based on Biblical Christian worldview referring to student learning experiences? Based on the formulation of the problem described above, the limitation of the problem in this study focused on student learning experiences when participating in Financial Principles course presented in academic year 2018-2019, relevant and significant learning model development according to the lecturing context. The learning experience of the students studied was categorized into six aspects, namely student learning motivation, student access to learning resources, student discipline in regulating study time, student learning habits, students' initial level of understanding lecture competencies, subject competencies, and foundational framework course.

Based on identification and scope of research problems described above, the purpose of this research can be explained as follows knowing student learning experience and developing a learning model based on Biblical Christian worldview in Financial Principles courses.

The relevance of this research relates to learning model development based on Biblical Christian worldview in Financial Principles courses. As explained in the background of the above problems regarding the need to develop learning models that are relevant and significant with science and technology in disruption era. It is hoped that through learning model development it can be produced in the form of international proceedings that can contribute ideas to academics in related scientific fields as well as textbooks that can provide a variety of information related to Financial Principles course which can be easily understood, integrated with character content, and applicable for students.

## II. LITERATURE REVIEW

Learning model According to Joyce, Weil, and Calhoun, it can be interpreted as, "A model of teaching is a way of building a healing and stimulating ecosystem within which students learn interacting with its components" (2014, p. 5). The learning model is a way to build understanding and stimulate the ecosystem in which students, in the context of this research, are students, learning through interaction with its components. The effect of feedback is a learning goal that is more a by-product of learning outcomes, achieved because students face a particular learning environment system. For example students are able to think critically, be more open to accepting other people's opinions, creative, and disciplined. It can be concluded that the learning model is how the instructor can help students to become intelligent and reliable learners through information, ideas, skills, values, ways of thinking, and actualizing themselves.

Starting from the concept of the learning model described above, Dick, Carey & Carey, "Instructional Design (ID) is used as an umbrella term that includes all phases of the ISD process" (2015, p. 3). Similarly, George M. Piskurich states that, "Instructional design is really a set of rules for creating training that does what it is supposed to do" (2015, p. 3-4). Referring to the two quotes above, it can be concluded that learning design is a series of rules or procedures for creating the training that should be. Several procedures must be carried out to obtain the training objectives. Basically the design of learning is a way to plan training since the emergence of ideas to complete the initial revision of the work and are ready to run the program again. In line with the quote above, M. Li (2015, p. 6) defines, "Instructional Design is a systematic process of analyzing the need for instruction, designing effective content, developing training based on sound instructional principles, implementing instruction by delivering it to learners, and evaluating the effect of the instruction ". Learning design is a systematic process of analyzing the need for learning, designing effective content, compiling training based on learning principles, implementing learning by conveying to students, and evaluating the effects of learning. Referring to the definition mentioned above, learning design has the following characteristics: a) A series of systematic procedures to create an effective, efficient, interesting and reliable learning; b) Achieve learning goals; c) Using learning, communication and media theories. Referring to the three characteristics above, it can be concluded that learning design is a systematic series of procedures to create an effective, efficient, interesting, and reliable learning in achieving learning objectives based on learning theory, communication, and media.

Research and development model continues to grow along with the development of science and technology. According to Rita C. Richey and James D. Klein, mentioning that research & development as a Design and Development Research (DDR) in which research is also carried out. Why is that? Because science, design, and development, it must be tied to an understanding that is built on empirical research. The solution to the problem must also be supported by data. So that when generating knowledge, researchers better understand the field in full, and have the ability to make predictions, DDR is divided into two categories of research, namely research on products and devices and research in the design and development of models. The research refers to the first category, which is conducting research and development that produces output products in the form of ISBN textbook by using existing learning development designs. This research is inseparable from previous research conducted by researchers as a form of continuity in the development of learning models. The research based on learning model development in question is the implementation Kemenristekdikti grant in order to develop the FIP-TC teaching book, the Tangerang UPH in 2017 carried out in Bank Management course whose output has been published in the form of an ISBN textbook.

III. METHOD

This research using Research and Development (R&D) method in education field that uses a qualitative approach with research subject as many as 58 respondents of Economics Education students, Faculty of Education UPH Tangerang who take Financial Principles course. The distribution of respondent questionnaires was conducted in April 2019. The development model used in this study adapted from Systematic Design of

Instruction (Dick, Carey & Carey, 2015) as the Steps of System Approach Model of Educational Research and Development, which is the most widely used model for education research and development. The Dick Model, Carey & Carey is a product-oriented model but also system-oriented, depending on the size and scope of step-by-step assessment activities or needs analysis in determining general learning goals. The steps for learning model development are as follows in fig 1.

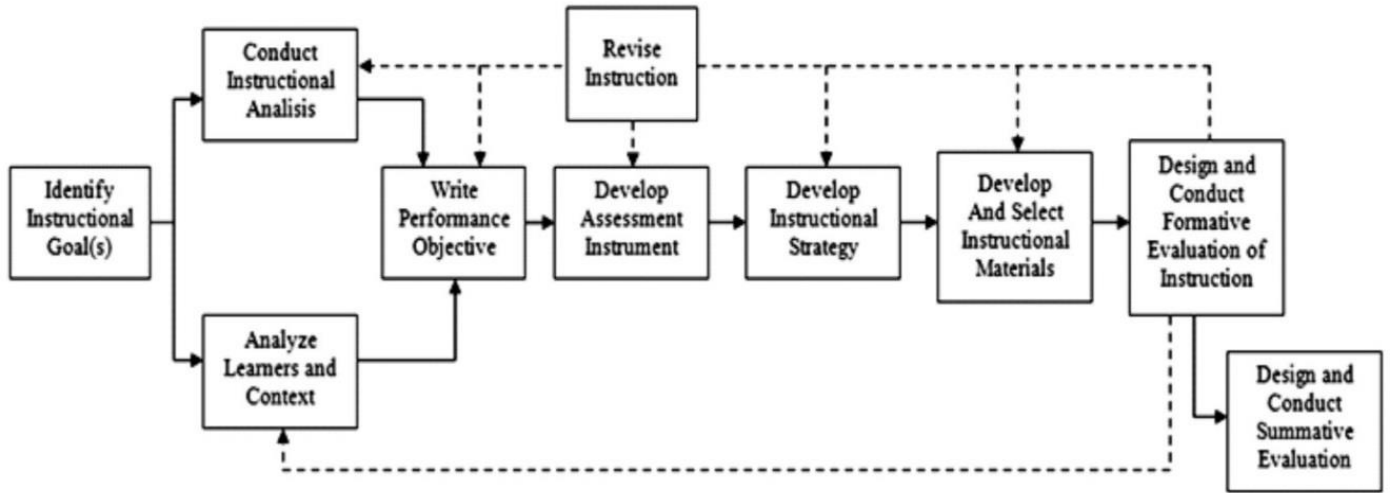


Fig. 1. The Systematic Design of Instruction

The steps as described in Dick, Carey, and Carey are:

1. Identifying General Learning Objectives.  
This step is to determine the desired information and new skills to be mastered by students when they complete learning, expressed as goals. Learning objectives may be obtained from a list of goals, analysis of performance, practical experience with learning difficulties of students, analysis of officers who have worked in the field, or other requirements for new learning.
2. Conduct learning analysis.  
After identifying the objectives, the next step is to determine step by step people will do when they do these goals and also look at the sub-skills needed to achieve the objectives as a whole. The final step in the learning analysis process is determining skills, knowledge, and behavior, known as entry skills, which students need to succeed in new learning.
3. Analyze students and context.  
In addition to analyzing learning objectives, there is a parallel analysis of students, the context in which learners will learn skills, and the context in which they will use their skills.
4. Writing performance goals.  
Based on the learning analysis and initial skills description, and then write a special statement about what students will be able to do when they complete the learning. This statement, derived from the skills identified in the learning analysis, identifies the skills to be learned, the conditions under which the skills will be demonstrated, and the criteria for successful performance.
5. Develop assessment instruments.  
Based on the objectives that have been written, then a parallel assessment is prepared and measures the ability of students to do what is explained in specific instructional objectives.
6. Develop learning strategies.  
Based on information from the previous five steps, and then identify the strategies used in learning to achieve general institutional objectives. The strategy will emphasize the components for students to use in learning including pre-learning activities as motivational stimulation and focus attention, presenting new content with examples and demonstrations, active participation and assessment of students, and follow-up activities that link newly learned skills with their applications in the real world.

7. Develop and choose learning materials.  
In this step learning strategies are used to produce learning. In general, it includes guidance for students, learning materials, and assessment.
8. Evaluation.  
Performed to collect data used to problems identify found in learning and the possibility to make learning better. This type of evaluation is called formative because it aims to help create and improve learning processes and products.
9. Revise learning.  
The final step in the design and development process is to revise learning. Data from formative evaluations are summarized and interpreted to identify difficulties experienced by students in achieving specific instructional goals and linking these difficulties to specific deficiencies in learning.
10. Design and carry out summative evaluations.  
After the learning draft is completed, a series of evaluations are conducted to collect data used to identify problems in learning or opportunities to improve learning, called formative because it aims to help formulate and improve learning processes and products.

- SA : Strongly Agree (5)
- A : Agree (4)
- MA : Middle Agree (3)
- D : Disagree (2)
- SD : Strongly Disagree (1)
- N : number of respondents

TABLE I. INTERPRETATION CRITERIA RESULTS OF RESPONDENTS' QUESTIONNAIRE RESULTS-LIKERT SCALE

| Interpretation Criteria | Percentage |
|-------------------------|------------|
| Very low                | 0%-19,99%  |
| Low                     | 20%-39,99% |
| Middle high             | 40%-59,99% |
| High                    | 60%-79,99% |
| Very high               | 80%-100%   |

**B. Coding**

Each item statement in the respondent's questionnaire was made in the form of coding in accordance with the aspects of the study of student learning experience related to the formulation of research problems for the effectiveness of presenting research data. The following will include the coding table 2.

After calculating and tabulating respondents' questionnaire data, the next step is to do data analysis. The following results will be presented and data analysis to answer the first problem statement relating to the learning experience of students studied categorized into six aspects, namely student learning motivation, student access to learning resources, student discipline in managing study time, student learning habits, level students' initial understanding of lecture competencies, subject competencies, and foundational framework courses. After carrying out the analysis above, the next step is to develop a learning model that is presented in the form of output in the form of ISBN textbooks that can be easily understood, integrated with biblical Christian worldview, and applicable to students.

**A. Interpretation Criteria Results of Respondents' Questionnaire Results**

The calculation of respondents' questionnaires uses the Likert scale interpretation tables and criteria criteria as follows (Arikunto, 2010, p. 192):

$$\text{Score Total} = \frac{(n \times 1) + (n \times 2) + (n \times 3) + (n \times 4) + (n \times 5)}{n_{\text{Total}} \times 5} \times 100$$

Information:

TABLE II. CODE OF ITEM RESPONDENTS STATEMENT ITEM

| Aspects of Student Learning Experience       | Statement Items  | Coding |
|--|--|--------|
| Student Learning Motivation                  | I get a strong external encouragement, for example encouragement from lecturers, parents or other student colleagues, to study the subject of Financial Principles.  | A1     |
|  | I have a strong internal urge, for example the call to be a teacher, to study the subject of Financial Principles.   | A2     |
|  | I have a high curiosity about the competencies of knowledge, skills and behavior that must be mastered in the subject of Financial Principles.   | A3     |
| Student Access to Learning Resources         | I can easily access text books, online books, or other sources related to the subject of Financial Principles.   | B1     |
|  | I can use the moodle learning system to access the Financial Principles material available in it.  | B2     |
|  | I regularly visit the UPH-JO Library campus library to access literature and important information related to the Financial Principles course.   | B3     |
| Student Discipline in Managing Learning Time | I can easily obtain Financial Principles material through internet applications, such as financial planning, calculation of annuities and investment valuations, which are in accordance with the demands of the UPH FIP-curriculum. | B4     |
|  | I am used to managing study time consistently every day.   | C1     |
|  | I am always disciplined in keeping the learning schedule that has been made.   | C2     |
|  | I collect assignments on time.   | C3     |

| Aspects of Student Learning Experience                  | Statement Items  | Coding |
|---|--|--------|
| Student Learning Habits                                 | I am used to learning regularly and systematically.  | D1     |
|   | I often think of the application of personal financial planning that I learned with real practice in the field.  | D2     |
|   | I am easier to understand the explanation of the material when meeting face to face with the lecturer in the lecture hall.   | D3     |
|   | I have a habit of studying independently.  | D4     |
| Early Student Understanding Level of Lecture Competence | I am able to explain the principles of true financial management based on an attitude fear of God, honesty, humility, and giving thanks in everything.   | E1     |
|   | I am able to apply the basic theory of Financial Principles appropriately when teaching the field of economic studies in schools that refer to the objectives of Christian education.                                  | E2     |
|   | I am able to understand the basic theory of financial principles appropriately, including financial planning, calculation of annuities, valuation of investments, capital markets and stocks                           | E3     |
|   | I am able to apply the theory of financial principles in financial decision making related to meeting personal needs and business activities in the industrial and financial banking sectors.                          | E4     |
|   | can easily follow the lecture process and understand the instructions given by the lecturer well.  | E5     |
|   | I have the ability to do the assignments given by the lecturer very well.  | E6     |
|   | I can understand the material delivered by the lecturer with regard to a particular topic.   | E7     |
| Course Competence                                       | Competence of courses makes me more interested in learning and exploring more about the topics presented in the course of Financial Principles.  | F1     |
|   | Competence of the Financial Principles presented in the lecture contract is very relevant to my calling as a prospective Christian teacher.  | F2     |
|   | The competency of the Financial Principles presented in the lecture contract is very relevant to my character as a prospective Christian teacher.  | F3     |
|   | The competency of the Financial Principles presented in the lecture contract is very relevant to efforts to improve my ability as a prospective Christian teacher.   | F4     |
|   | Competence of the Financial Principles presented in the lecture contract is very relevant to my daily life as a prospective Christian teacher, namely when relating in a dormitory, campus, or off-campus environment. | F5     |
| Foundational Framework of Courses                       | I understand that the fall of man in sin resulted in people tend to have a wrong view of money.  | G1     |
|   | I understand that the fall of mankind in sin results in human difficulties in managing finances properly.  | G2     |
|   | I understand that money is a means to fulfill daily needs.   | G3     |
|   | I understand that money is a means of expressing love for others, that is when relating in a dormitory, campus, or off-campus environment.   | G4     |
|   | I understand that Christ's redemptive story provides hope for humans to be able to manage finances properly.   | G5     |

#### IV. RESULTS AND DISCUSSION

##### A. Student Learning Experience

Based on the results of respondents' questionnaire calculations on student learning motivation aspect by looking at the range of answers of 58 respondents in the item A1 statement, it has shown a likert scale achievement of 74.82% with high interpretation criteria. Similarly, the A2 statement item has shown a likert scale achievement of 92.75% with very high interpretation criteria. While the A3 statement item shows the likert scale achievement of 81.72% with very high interpretation

criteria. Based on likert scale interpretation the three items above statement shows that the learning motivation of students to study the subject of Financial Principles is in the range of high interpretation criteria towards very high. This means that the achievement of student learning motivation above needs to be addressed continuously with a relevant and significant learning model including the availability of teaching materials that can be easily accessed, so that student learning motivation can continue to be maintained and even improved in the Financial Principles course for the semester next. The results of detailed calculations on this aspect can be seen in Figure 2 as follows:

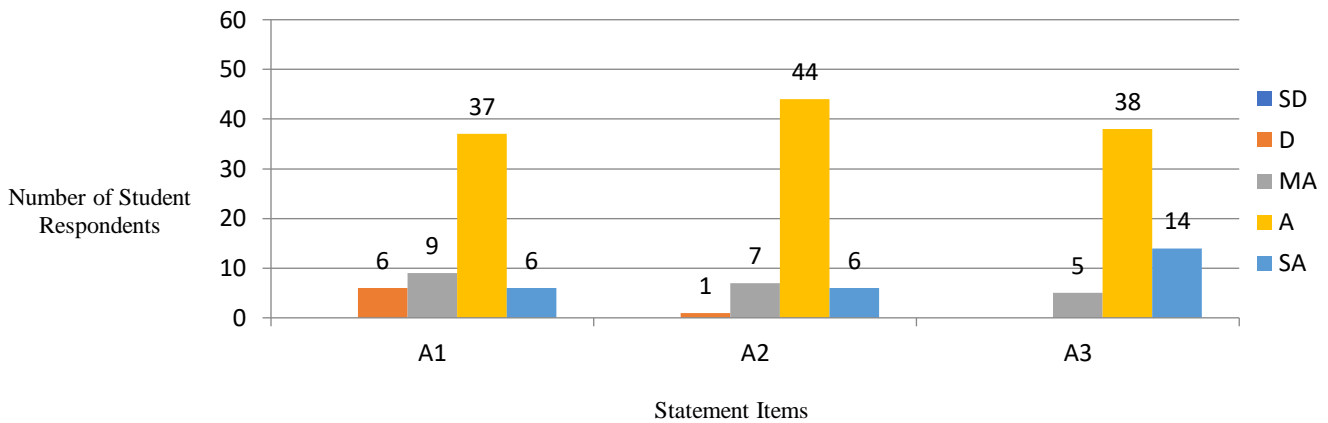


Fig. 2. Student Learning Motivation Diagram

Based on the results of questionnaire respondents' calculation of aspects of student access to learning resources by looking at the answer range of 58 respondents in item B1 statement, it has shown the achievement of the likert scale by 60% with high interpretation criteria. The B2 statement item has shown a likert scale achievement of 78.27% with high interpretation criteria. The B3 statement item shows the likert scale achievement of 60.34% with high interpretation criteria. The B4 statement item shows the likert scale achievement of 80% with high interpretation criteria. Based on likert scale achievement interpretation the four items above statement shows that student access to learning resources in the Financial Principles course is in the range of high interpretation criteria. Even so, the achievements in this aspect still need to be improved, especially in the B1 statement items, namely students can easily access text books, online books, or other sources related to Financial Principles course. The availability of textbooks that are relevant and significant with learning is still

very limited, especially those that can be easily understood, integrated with Biblical Christian worldview, and applicable to students. Likewise with the B3 statement item, namely students visit the UPH-JO Library campus library regularly to access literature and important information related to the Financial Principles course. When examined in Figure 4.2, it appears that the distribution of respondents' answers in the range strongly disagrees, disagrees, to disagree relatively high with the achievement of 44 students or 76% of the total respondents. This shows the low level of routine student visits to the UPH-JO Library. The assumptions that can be given refer to the results of the questionnaire because of the limited access to textbooks as discussed in item statement B1, so the possibility of students being reluctant to access UPH-JO Library. Thus, it is very important to address this by developing relevant and contextual learning models with outputs in the form of textbooks as explained in item statement B1. The results of the detailed calculation of this aspect can be seen in Figure 3 as follows:

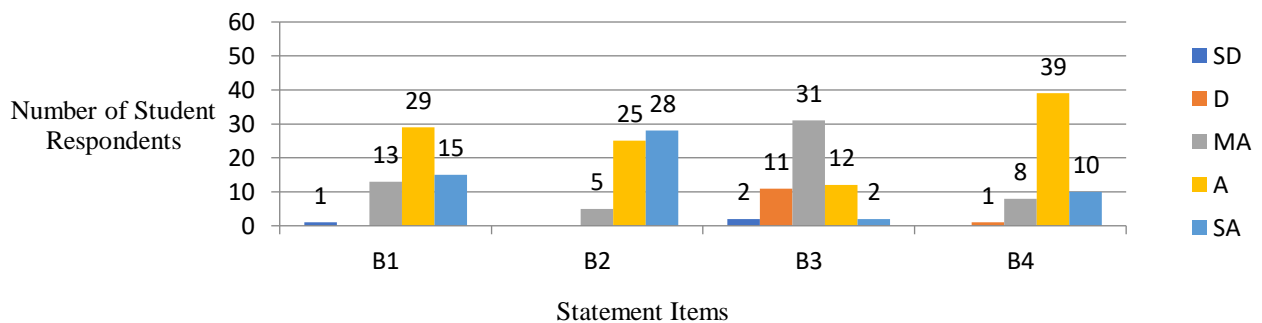


Fig. 3. Student Access to Learning Resources Diagram

Based on the results of the respondents' questionnaire calculations on student discipline aspect in managing the study time by looking at the answers of 58 respondents in the item C1 statement, it has shown a likert scale achievement of 58.96% with fairly high interpretation criteria. The item C2 statement shows the likert scale achievement of 67.58% with high interpretation criteria. The item C3 statement shows the likert scale achievement of 91.03% with very high interpretation criteria. Based on the interpretation of the achievement of the likert scale on the three items above statement shows that the student discipline in managing the time of study in the subject of Financial Principles is in the range of fairly high interpretation criteria towards very high. Even so, the achievements in this aspect still need to be improved, especially in statement items C1 and C2. When examined in Figure 4.3, it appears that the distribution of respondents' answers in the range does not agree to disagree relatively high with 34 students or 62% of the total respondents for C1 statement items and the distribution of respondents' answers in the range strongly disagree, disagree, to

disagree relatively high with achievement of 30 students or 52% of the total respondents for item statement C2. Referring to data calculation above, it shows that students are still not accustomed to regulating study time consistently every day (item statement C1) and have not always been disciplined in fulfilling the learning schedule that has been made (item statement C2). Such conditions are very possible implications for the low ability of students to understand the competencies of the subject of the Financial Principles because of inconsistencies and indiscipline towards the learning time which tends to be high. Starting from the above assumptions, the development of a learning model is needed as an effort to help conditioning student learning time to be more effective through the formulation of lecture competencies with relevant and significant teaching materials in one text book that can be easily understood, integrated with Biblical Christian worldview, and applicable for students. The results of detailed calculations on this aspect can be seen in Figure 4 as follows:

Student Discipline in Managing Learning Time

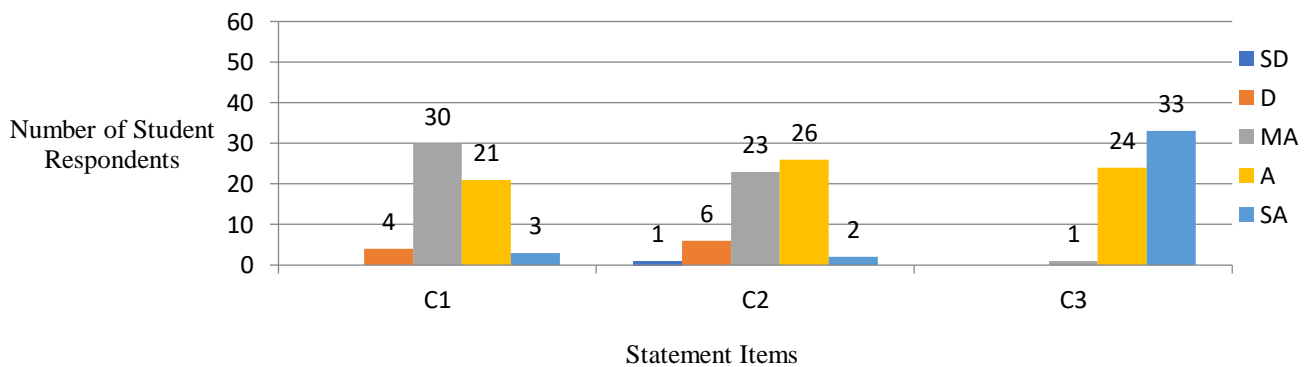


Fig. 4. Student Discipline in Managing Learning Time

Based on the results of the respondents' questionnaire calculations on aspects of student learning habits by looking at the answer range of 58 respondents in the item D1 statement, it has shown a likert scale achievement of 70.34% with high interpretation criteria. The item D2 statement shows a likert scale achievement of 84.82% with very high interpretation criteria. The item D3 statement shows the likert scale achievement of 86.55% with very high interpretation criteria. The item D4 statement shows the likert scale achievement of 76.20% with high interpretation criteria. Based on likert scale interpretation achievement shows that student learning habits are in the range of high interpretation criteria towards very high. Even so, the achievements in this aspect still need to be improved, especially in the D1 and D4 statement items. Referring to Figure 4.4, it appears that the accumulation of

respondents' answers in the range of disagreements is relatively high with the achievement of 26 students or 45% of the total respondents for item D1 statement with the achievement of 20 students or 34% of the total respondents. Referring to the calculation of the data above, it shows that students are still not accustomed to learning regularly and systematically and do not yet have independent study habits. This means that the development of learning models in the form of textbooks has a great opportunity to help students learn regularly and systematically follow the learning guidelines according to lecture competencies contained in textbooks and familiarize students to learn independently through the use of textbooks, so that they are not only dependent on mentoring lecturer in a participatory manner. The results of detailed calculations on this aspect can be seen in Figure 5 as follows:

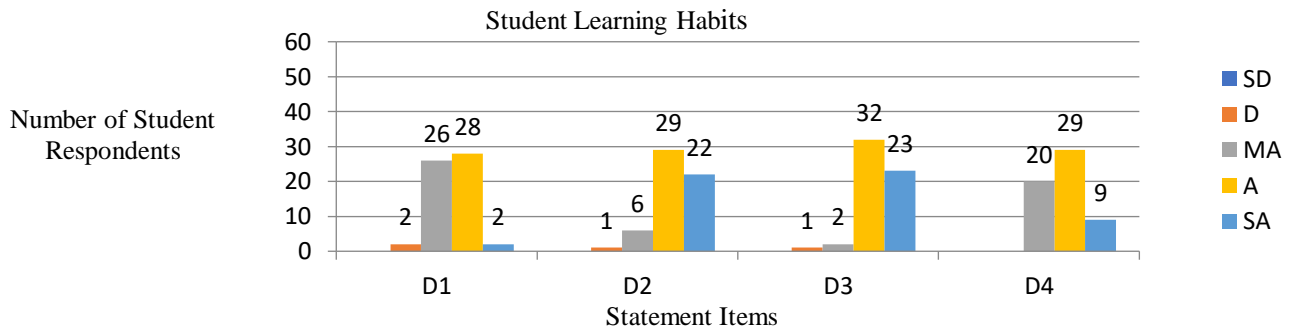


Fig. 5. Student Learning Habits

Based on the results of the respondents' questionnaire calculation on aspects of the students' initial level of understanding of lecture competencies by looking at the answers of 58 respondents in the item E1 statement, it has shown a likert scale achievement of 81.72% with very high interpretation criteria. The item E2 statement shows the likert scale achievement of 78.62% with high interpretation criteria. The E3 statement item shows the likert scale achievement of 78.96% with high interpretation criteria. The E4 statement item shows the likert scale achievement of 78.27% with high interpretation criteria. In statement items E5 has shown the likert scale achievement of 82.41% with very high interpretation criteria.

The E6 statement item shows the likert scale achievement of 78.27% with high interpretation criteria. The E7 statement item shows the likert scale achievement of 82.75% with very high interpretation criteria. Based on likert scale achievement interpretation shows that the level of students' initial understanding of subject competencies is in the range of high interpretation criteria towards very high. This means that students have been able to understand the subject competencies well so that it will make it easier for students to absorb the information conveyed by lecturers, especially guided by relevant and significant textbooks. The results of detailed calculations on this aspect can be seen in Figure 6 as follows:

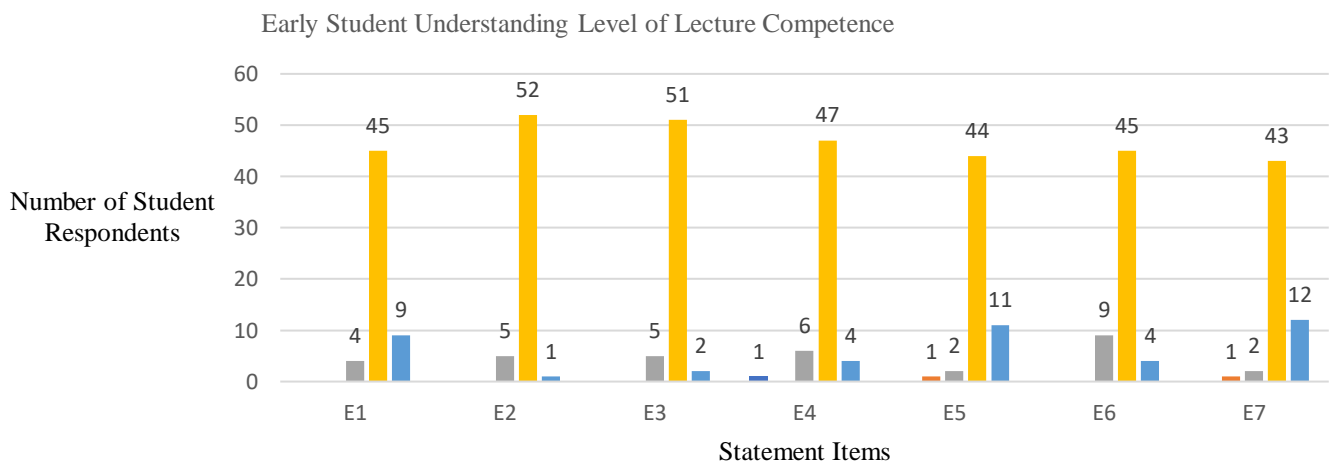


Fig. 6. Early Student Understanding Level of Lecture Competence

Based on the results of the respondents' questionnaire calculations on the competency aspects of the subject by looking at the 58 respondents' answers to the F1 statement items, the likert scale achievement was 81.03% with very high interpretation criteria. The item F2 statement shows the

achievement of the likert scale of 82.06% with very high interpretation criteria. The F3 statement item shows the likert scale achievement of 80.68% with very high interpretation criteria. The F4 statement item shows the likert scale achievement of 83.44% with very high interpretation criteria.



The item F5 statement shows a likert scale achievement of 81.72% with very high interpretation criteria. Based on the likert scale achievement interpretation of the on the five items above statement shows that achievement Financial Principles course has been well understood by students with very high interpretation criteria range. If we refer to the item statement in this aspect, the relevance of the competency of the subject with

the profile of graduates of the Economic Education Study Program has been achieved through learning the subject of Financial Principles. Thus, this well-achieved relevance can continue to be maintained and can even increase in the next semester through the development of a Biblical Christian worldview-based learning model. The results of the detailed calculation of this aspect can be seen in Figure 7 as follows:

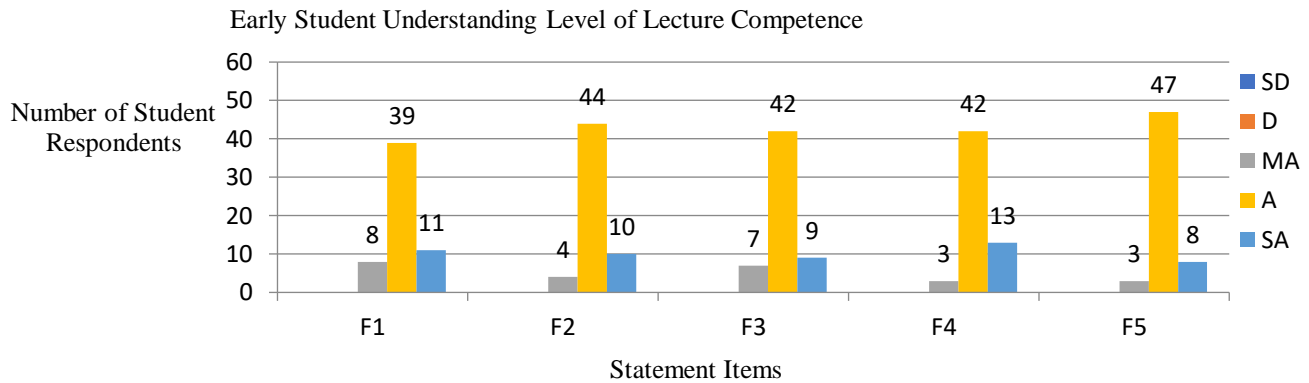


Fig. 7. Early Student Understanding Level of Lecture Competence

Based on the results of the respondents' questionnaire calculation on the foundational framework aspects of the course by looking at the answers of 58 respondents in the item G1 statement, the likert scale achievement was 92.06% with very high interpretation criteria. The item G2 statement shows the likert scale achievement of 89.65% with very high interpretation criteria. The G3 statement item has shown a likert scale achievement of 90.34% with very high interpretation criteria. The G4 statement item shows the likert scale achievement of 83.44% with very high interpretation criteria. The item G5 statement shows the likert scale achievement of 90% with very high interpretation criteria. Based on likert scale achievement statement shows that students have been able to understand the

foundational framework course very high range. This means that the learning of Financial Principles integrated with Biblical Christian worldview has succeeded in helping students embody the competencies of their courses through everyday life, referring to the item statement of this aspect. Hopefully, with the development of this Biblical Christian worldview-based learning model, student achievement towards the foundational framework of the course is increasing, so they are not just conceptual learning, but how to show responsiveness to various dynamic changes in the current era of disruption through learning relevant and significant. The results of detailed calculations on this aspect can be seen in Figure 8 as follows:

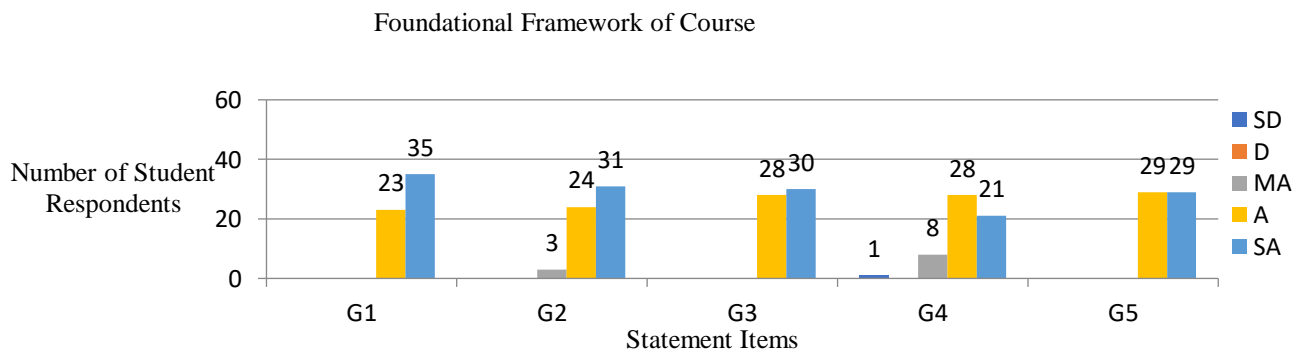


Fig. 8. Foundational Framework of Course

After calculating and analyzing the data on all aspects of student learning experience, the next discussion is to explain the development of a Biblical Christian worldview-based learning model as a study of the second research problem formulation. Looking at a number of things that still need to be improved on statement items referring to aspects of student learning experience through the availability of textbooks as embodiment of research and development in the development of learning models as mentioned above, can be described through the systematic of ISBN textbooks and content as follows:

#### 1. Topics in every Chapter

In this section, the topic title is the focus of the study and the reference to the discussion is adjusted to the competency of the course.

#### 2. Learning Outcomes

This section contains an explanation of the subject competencies to be achieved during the learning range by referring to the learning outcomes of graduates of study programs based on Biblical Christian worldview.

#### 3. Enduring Understanding

Enduring understanding is part of the focus of the study in each chapter containing the essence or nature of the courses which later after learning is expected that students have the ability to apply the meaning of learning delivered through the content of each subject competency stored in long-term memory (their long term memory, so the character values are clearly and applicable in this section). Through the formulation of appropriate enduring understanding, the student learning experience can be improved, especially in the aspects of students' initial level of understanding of lecture competencies, subject competencies, and student learning habits.

#### 4. Essential Question

In this section contains fundamental questions that are relevant to the context of everyday student life which have significant meaning to the philosophical foundation of the course referring to the formulation of enduring understanding integrated with the principles of Biblical Christian worldview. Through these philosophical questions, students will be increasingly challenged to explore their understanding of the topics presented in the learning process. The hope, student learning experience will increase, especially in aspects of student learning motivation, student discipline in managing study time, and foundational framework courses.

#### 5. Description and Scope

In this section, the description of the topic and the sub-topics to be discussed refer to the competency of the course. The scope must be determined so that the discussion of

topics and sub-topics in the material description remains focused.

#### 6. Learning Relevance in a Biblical Christian Worldview

The relevance of learning is a part of the uniqueness of the development of this learning model. This section contains updates on the latest information related to the topic to be discussed where relevance and significance are based on Biblical Christian worldview. The religious values and philosophy of education are explained in detail correlated with the practical application of everyday students referring to the competencies of the course.

#### 7. Learning Objectives

Learning objectives include subject competencies that must be achieved by students in the learning process, clearly formulated and can be measured in their achievement through formative tests.

#### 8. Material Description

In this section, the material or teaching material described refers to the competency of the subject and refers to the literature that is relevant and significant to the topic and sub-topic. The material description containing the lecture sub-topics was combined with the practice questions and case analysis. Literature in the form of reference books, scientific journals, print media, and online resources related to the context discussed. This material description is presented in detail and systematically so that it can be easily learned, integrated with Biblical Christian worldview, and applicable to students. The output of ISBN textbooks in the context of this study includes six topics presented in 6 chapters, namely Inventory Management, Capital Market, Value and Time of Money, Investment Management, Analysis of Corporate Financial Statements, and Indonesian Family Financial Planning or *Perencanaan Keuangan Keluarga Indonesia (PK2I)*.

#### 9. Material Summary

After the material description has been completed, the next part is to make a summary of the material according to what is discussed in the material description. The material summary helps students to conclude what they have learned in their entirety, so that they can remember well the competencies of the subjects presented in the textbook and can be applied well during the formative test and application courses in their daily lives

#### 10. Formative Tests and Assessment Rubrics

Formative tests are used to measure the achievement of a student's level of understanding of the competencies of a course, presented in the form of essay questions or analysis so that students are trained in critical thinking. The

assessment rubric is adjusted to the formative tests that will be used.

#### 11. Bibliography

The writing of the bibliography must be in accordance with the quotations in the text and refer to the up-to-date literature up to the last 10 years so that the information submitted in the textbook can adjust to the latest developments in science and technology.

#### V. CONCLUSION

Based on the results and analysis in Chapter IV, this research can be summarized as follows:

1. Referring to the results of calculation and analysis of questionnaire data on student learning experiences in Financial Principles course shows findings: a) Achievement of student learning motivation needs to be addressed continuously with a relevant and significant learning model including the availability of teaching materials that can be easily accessed, so that student learning motivation can continue to be improved; b) Availability of textbooks that are relevant and significant with learning is still very limited, especially those that can be easily understood, integrated with Biblical Christian worldview, and applicable to students; c) The low level of regular student visits to the UPH-JO Library campus library because limited availability of relevant textbooks; d) Students are still not accustomed to regulating study time consistently every day; e) Students are still not used to learning regularly and systematically and do not have the habit of learning independently; f) The relevance of subject competencies with Economic Education graduates profile has been achieved; g) Learning that is integrated with Biblical Christian worldview has succeeded in helping students embody the competencies of their courses through everyday life.
2. The development of a Biblical Christian worldview learning model in the subject of Financial Principles referring to

student learning experiences is very necessary to be carried out by considering the seven findings above with the aim of improving (points a, b, c, d, and e) and maintaining and increasing again high categorized achievements (points f and g). The development of the learning model in question is presented in the form of output in the form of ISBN textbooks that can be easily understood, integrated with Biblical Christian worldview and applicable to students.

12. In connection with the conclusions of the research above, the advice that can be given for the research continuity plan is the number of respondents needs to be added so that it is more representative with the scope of the research. In addition, questionnaire instruments need to be prepared in the form of a description, so that the respondent's answers are not only limited to filling out the questionnaire instrument checklist. This research is still limited to output in the form of ISBN textbooks, so that further research is expected to be able to develop learning models in the form of digital learning media software, especially for the realm of calculation simulation in all topics contained in textbook.

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