

Implementation of Distance Learning with Credit Earning System In Islamic Financial Economics Course

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Abstract

Universities that previously fully carried out face-to-face methods during lectures as well as thesis guidance and other academic activities, due to the pandemic, now need to turn them into distance learning methods. With the distance learning offered by the study program, it is a great opportunity to attract students from other universities to study in the study program with a credit earning system. The Credit earning program will provide improvements to study programs and lecturers in the implementation of distance learning. This study looks at the level of student satisfaction with the Credit earning program using the distance learning method. The results showed that overall, students were satisfied with the distance learning method carried out in the credit earning program in the Islamic financial economics course. However, most of the students stated that they found it difficult to understand the material using the online system and distance learning.

Keywords: Credit Earning, Blended Learning, Islamics Financial Economics

1. BACKGROUND

The Credit earning program will provide improvements to study programs and lecturers in the implementation of distance learning. The results of the initial survey to students for distance learning in the odd semester showed that the learning technologies used by lecturers were video conferencing (zoom), ilearn, whatsapp, and others. However, not all lecturers and courses have received improved methods and materials that are good and suitable during this pandemic. Therefore, it is very necessary to continue this credit earning grant in order to create a method that is suitable and in accordance with OBE, especially in the master of economics. The grant for Development and Implementation of distance learning with a Credit Earning System is intended for study programs within Unand who are interested in pioneering, developing and organizing full online learning in support of the Free Learning Policy and improving Unand's reputation.

Universities that used to fully implement the face-to-face method during lectures as well as thesis guidance and other academic activities now need to change it to the PJJ method. In foreign terms it is called distance learning. In various other studies it is also known as online learning, e-learning (electronic learning) and online (in a network). Now it is a challenge for lecturers, students who like it or not have to be ready to face existing online learning [1]. Differences in face-to-face learning with PJJ have different effects on the quality of student learning (Karwati, 2014) [2].

The core subject proposed for improvement in the Semester Learning Plan (RPS) is the Islamic

Financial Economics course with the ECO 553 course code, which is one of the elective courses in the Master of Economics Program. This course is an elective course for students taking Islamic Economics concentration in Master of Economics. The general objective of this course is to study the concept of Financial Economics in the eyes of Islamic law and compare it with conventional financial economics.

Contribution of courses to graduate competencies formulated in graduate learning outcomes or Intended learning outcomes (ILO) study programs are being able to apply logical, critical, systematic, and innovative thinking in the context of the development or implementation of science and technology that pays attention to and applies appropriate humanities values. with their field of expertise (ILO1), Able to examine the implications of the development or implementation of science and technology that pays attention to and applies humanities values according to their expertise based on scientific principles, procedures and ethics in order to produce solutions, ideas, designs or art criticisms, compile a scientific description of the results of the study in the form of a thesis or final project report, and upload it on the university website (ILO3).

Islamic Financial Economics course is very important in the concentration of Islamic Economics. In addition, this course contains applications of economics which are analyzed in depth in Islamic law. This course is a burden for the fluency of study for some students who take the concentration of Islamic economics. Thus, by looking at the importance of knowledge of Islamic

Financial Economics courses in economic analysis, the learning method must be a concern.

One of the missions of the Master of Economics is to provide integrated and superior education and teaching of Islamic sciences, social sciences and humanities. In this mission, of course, it is implied to provide the best education in order to achieve the vision. The Faculty of Economics itself has a mission to make the Faculty of Economics and Business a center of excellence to produce graduates who are professional, entrepreneurial and have noble character in Indonesia by 2025. Of course, in an effort to achieve this vision, the faculty must improve and improve the Blended Learning process in order to provide the best educational services. . Best in the sense of being able to satisfy students as candidates for quality human resources which is a benchmark for the success of an educational institution in higher education.

Many factors influence distance learning satisfaction including: technology, educational content, motivation and attitudes [3], student readiness level [4], suitability of information with needs [5], learning design [6], information quality [7], experience (Deshwal, Trivedi, & Himenshi, 2017). If students obtain online learning satisfaction, it will affect motivation and learning outcomes [8], perceived value and intensity of sustainability [9], [10].

However, currently lectures with the face-to-face method cannot be carried out to avoid the spread of the Covid 19 pandemic virus. Therefore, an adequate learning management system (LMS) for e-learning called interactive learning (i-learn) is provided by Andalas University. very effective for use in study from home (SFH) or Learning From Home (BDR) lectures, it is very adequate for the implementation of PJJ. Therefore, in a fairly heavy learning process, the innovation proposed in this paper is to carry out a blended learning system with a credit earning system, all of which consist of face-to-face in virtual classes.

2. THEORETICAL FOUNDATION

Blended Learning according to Valiathan (2002) [11] there are three definitions that he explains, namely as follows:

1. skills-based learning, which combines independent learning with the support of an instructor or facilitator to develop specific knowledge and skills;
2. attitude-driven learning, which combines events and delivery media to develop specific behaviors; and
3. Competency-based learning, which combines performance support tools with knowledge of management resources and

mentoring to develop competencies in the workplace.

E-learning has become an important trend in the recent years. The advocacy of learner-centered training and the emergence of digital classrooms lead to the demand for transformation of pedagogical design that supports the development of 21st century skills through domain knowledge learning (Kong et al., 2014) [12]. In addition, to providing richer resources than the traditional classroom to facilitate learning, e-learning also overcomes the limitations of time and space of traditional teaching. e-learning allows learners to learn independently, meaning that it lacks the supervision and enforcement mechanisms of traditional teaching (Wang, 2014) [8].

3. EVENT ANNOUNCEMENT

Activity Purpose

1. Provide opportunities for other tertiary students to gain experience studying at Andalas University.
2. Encouraging the Unand Master of Economics study program to develop and organize unique and quality PJJ courses so that they can become study programs for students from various universities.
3. Increase networking and collaboration with partner universities.

The development of the Distance Learning Program with the Credit Earning System at the Master of Economics Department of Economics, Faculty of Economics, Andalas University has stages of implementing activities, including:

1. Preparation of proposals for the development of materials, models, and learning methods prepared by the Master of Economics with evaluation and analysis of development needs that take into account the current strategic issues of the Study Program.
2. Invite partner universities to conduct workshops in equalizing perceptions for the development of Distance Learning with the Credit Earning system between universities.
3. The Study Program conducts a Focus Group Discussion with the Study Program Stakeholders
4. Develop the learning needs needed by the Joint Study Program with partner universities
5. Study Program Implement the PJJ Program by adjusting the academic calendar of each

partner university.

6. The Study Program conducts end-of-semester evaluations to improve the program with the Higher Education Partner Study program

4. METHODOLOGY

This study is a cross-sectional study with a descriptive qualitative approach. Respondents in this study were Master of Economics students who carried out the Credit Earning program at the Master of Economics, Andalas University. Lectures are carried out using the Distance Learning (PJJ) method. The method of data collection was done by distributing electronic questionnaires (e-questionnaire). The distribution of electronic questionnaires was carried out through Whatsapp social media. The spread to the collection of primary data takes place within a period of approximately 1

month during the Covid-19 pandemic in Indonesia, especially the city of Padang and its surroundings. Electronic questionnaires are made in the form of closed-ended questions. After the data was collected, it was analyzed descriptively by tabulating the percentage of each question that was answered completely by the respondent.

5. RESULT

This study resulted in important points related to the impact of the pandemic on PJJ satisfaction on students, especially students of the Master of Economics Credit Earning Program, Faculty of Economics, Andalas University. The results of the research are presented starting from the discussion of the various aspects studied. More details are as follows.

Table 1. Indicators of Student Learning Satisfaction with PJJ/Distance Learning

No.	Distance Learning Satisfaction Indicator	% Response Criteria			
		SA	A	DA	SDA
1	Online learning/PJJ makes my learning atmosphere more calm and comfortable	7	60	27	6
2	Online materials/PJJ e-learning are very helpful in the learning process outside of face-to-face in class	13	53	27	7
3	Online materials/PJJ are very helpful in improving understanding of the material	7	33	60	0
4	Online materials/PJJ are designed to get better learning outcomes	7	40	47	6
5	Online/PJJ materials are provided attractively	0	47	47	6
6	By online the material is easier to understand	7	6	87	0
7	There needs to be materials online/PJJ	40	33	27	0
8	Assignments given in online classes/PJJ such as videos are very adequate	13	53	27	7
9	Learning instruments in online classes/PJJ are more complete (RPS, Syllabus, Rubric)	20	33	40	7
	Average	13	40	43	4

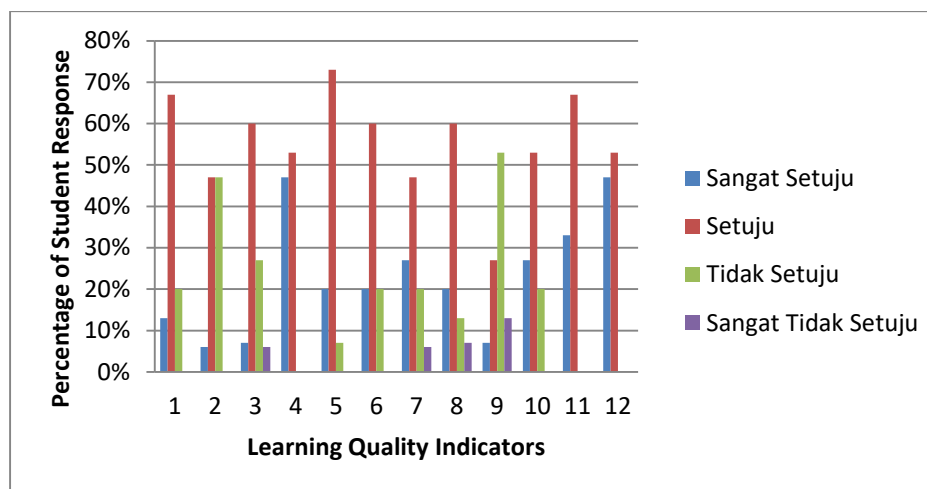
The ease of learning and understanding learning materials is one of the factors that also affects student satisfaction in PJJ. The results showed that the majority found it difficult to learn the learning materials provided online. Of the 8 students, as many as 83.6% answered that it was not easy to learn the material with PJJ. Only 16.4% answered that they could easily learn the material with PJJ.

Factors that also influence student satisfaction in distance learning is the ease of obtaining learning materials. Based on the results of the study, it can be seen that the majority of respondents find it difficult to obtain PJJ materials. Where as many as 65.6% of

the informants answered that it was not easy to obtain learning materials. The remaining 34.4% responded otherwise. This is not in line with the results of research which states that easy access to material provided by lecturers plays an important role in lectures (Restrepo, Benavidez, & Gutiérrez, 2012) [13].

The table above shows that the percentage of answers from respondents based on indicators of student learning satisfaction to agree and strongly agree is greater than the answer choices disagree and strongly disagree, although the highest answer is disagree, which is 43%, but the total number of those

who agree is 53% and a total of 47% disagree. Based on the data from the table, the table data is presented in a bar chart which is presented as follows:



Graph 1. PJJ Learning Quality Indicators

Based on the graph above, it can be seen that students' answers regarding online materials are easier to understand, getting an 87% rating disagree and online materials are very helpful in improving material understanding, meaning that students have difficulty understanding online materials. However, on average, the assessment of blended learning is still positive.

6. CONCLUSION

The current Covid-19 pandemic has had an impact on many things, including the world of education in universities. The Faculty of Economics as one of the state higher education institutions in Indonesia is required to follow changes in learning methods as a result of the Covid-19 pandemic. The location of the campus in West Sumatra with diverse student origins and not far from urban areas is a challenge for the institution. Although the majority of students already have the tools to undergo distance learning/PJJ, on the other hand, students feel that the current distance learning/PJJ method is not entirely appropriate because some students feel that they cannot learn the material easily. Based on the results of the study, it is known that overall, there are 48% of students who are dissatisfied with the credit earning program with the PJJ learning method, while there are 52% of students who are quite satisfied with the credit earning program with the PJJ learning method. Based on the results of these studies, universities need to review the current PJJ method. In addition, it is also necessary to

strengthen the digital literacy skills of both students and lecturers.

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