THE EFFECT OF APPLYING THE TEAM QUIZ LEARNING MODEL ON STUDENT ECONOMIC LEARNING OUTCOMES ON MATERIAL CLASS X FINANCIAL SERVICES INSTITUTIONS PUBLIC HIGH SCHOOL 2 PADANG BOLAK

Erlina Sari[1], Mariyatul Kubtiyah Ritonga[2], Siti Hasanah[3]

[123]Faculty of Social Sciences and Language Education,
South Tapanuli Institute of Education

Email:
[1]harahaperlinasari80@gmail.com
[2]kubtiyahmaria@gmail.com
[3]sitihasanah07005@gmail.com

ABSTRACT

This study aims to determine the effect of the application of the Team Quiz learning model on the learning outcomes of Economics students in Financial Services Institution materials in Class X of SMA Negeri 2 Padang Bolak. In particular, this study wants to know: (1) the effect of the application of the Team Quiz learning model; (2) comparison of student learning outcomes before and after the application of the model; and (3) the extent to which the Team Quiz learning model has a significant influence on improving learning outcomes. This study is an experimental research with a population of 53 students and a sample of 25 students who were randomly selected through the lottery method. The data collection technique uses observation and learning outcome tests. The results of the hypothesis test showed that the value of t-count = 9.669 was greater than the t-table = 1.711, with a significance value (sig. 2-tailed) = 0.001 < 0.05. Thus, an alternative hypothesis (H_a) is accepted, which means that there is a significant influence between the application of the Team Quiz learning model on students' Economics learning outcomes in Financial Services Institution materials in Class X of SMA Negeri 2 Padang Bolak.

Keywords: Team Quiz, Learning Outcomes, Financial Services Institutions.

INTRODUCTION

Education is a conscious, planned, and systematic effort carried out by individuals, families, communities, and countries to optimally develop the potential of human resources through a structured learning process. This process includes the development of cognitive, affective, and psychomotor aspects of learners in order to form a whole person and character. In the context of nationality, the purpose of national education as stated in Law Number 20 of 2003 concerning the National Education System is to educate the nation's life and develop Indonesian human beings as a whole. This means that education is not only oriented towards academic achievement, but also emphasizes the formation of humans who are devoted to God Almighty, have noble character, have scientific insights and skills that are relevant to the demands of the times, are physically and mentally healthy, and have a strong personality, independent, and responsible for the life of society, nation and state. Thus, education becomes a strategic instrument in creating the next generation that is competitive, has integrity, and is able to contribute actively in national development and world civilization.

In order to improve the quality of education in line with the objectives of national education, the role of teachers has a very strategic position as implementers, facilitators, and managers of learning activities. Teachers are not only in charge of transferring knowledge, but also responsible for shaping the character, skills, and attitudes of students through the teaching and learning process that takes place systematically in a formal education environment, especially in schools.

The teaching and learning process is a dynamic interaction between teachers and students, which demands a harmonious, communicative, and educative reciprocal relationship. This relationship is an important foundation in creating an effective and enjoyable learning atmosphere, so that the potential of students can develop optimally. The hope is that through quality and meaningful learning, the next generation of the nation will be born who are progressive, productive, intelligent, creative, honest, and have resilience in facing various challenges and dynamics of life in the future.

Basically, teaching and learning is an activity that reflects a series of interactions between teachers and students in a reciprocal relationship that is educational, directed, and planned. This process is not just a routine activity in the classroom, but contains pedagogical values that aim to transform knowledge, skills and attitudes to students.

In these activities, there is a process of giving and receiving knowledge: the teacher acts as a facilitator and learning resource that conveys teaching materials, while students act as active subjects in absorbing, understanding, and internalizing the knowledge provided. This synergistic relationship is directed to achieve the learning objectives that have been set, both in cognitive, affective, and psychomotor aspects, so that learning is not only informative, but also transformative in shaping the competent and characterized personalities of students.

However, in reality, there are still many students who have not shown discipline in learning, which has a direct impact on low learning outcomes, especially in Economics subjects. One of the materials of concern is the material on financial services institutions, where many students have difficulty in understanding and solving problems related to the topic.

Based on data obtained from Mrs. Masnida Sari, S.Pd., as the Economics subject teacher in Class X SMA Negeri 2 Padang Bolak, student learning outcomes on the material of financial services institutions are generally still below expectations. This can be seen from the percentage of daily test scores which shows that most students have not yet reached the Minimum Completion Criteria (KKM) that has been set, which is 70. This condition reflects the need for improvement in learning strategies as well as increasing student motivation and discipline so that learning objectives can be achieved optimally.

The condition of low learning outcomes obtained by students in Economics subjects can be caused by various interrelated factors. One of the main causes is students' difficulty in understanding the material, which may stem from low interest in the Economics lesson itself. This disinterest is most likely influenced by the learning methods or models used by teachers, which are less varied, not contextual, or not in accordance with the characteristics and learning needs of students. Learning models that are one-way, minimal interaction, and do not involve the activeness of students can make the learning process feel boring and less meaningful.

In addition, low learning outcomes are also closely related to students' limited mastery of basic knowledge in economics. The lack of understanding of fundamental economic concepts causes students to have difficulty in following the flow of material, especially on topics that are abstract or require logical reasoning, such as material about

financial services institutions. External factors also contribute to the weak achievement of learning outcomes. These include the lack of attention from the family to the child's learning process and development, low parental concern for education, and a less conducive learning environment. In addition, the limited facilities and infrastructure supporting learning, such as the availability of textbooks, learning media and other learning facilities, also hinder the effectiveness of the learning process.

Furthermore, the selection of inappropriate learning models by teachers as facilitators is also an important factor that cannot be ignored. Teachers should be able to choose and implement innovative, interactive, and student-centered learning approaches to make learning more interesting, relevant, and easy to understand. Therefore, a comprehensive effort is needed to identify and overcome these obstacles in order to improve the quality of the process and student learning outcomes in a sustainable manner.

If the condition of low student learning outcomes is allowed to continue without appropriate intervention, it is likely to have a negative impact on the achievement of learning objectives, especially in Economics. This situation will not only hinder the improvement of the quality of student learning outcomes, but also has the potential to slow down efforts to create superior, productive and competent human resources in facing the challenges of the times.

Furthermore, the impact of low learning outcomes can extend to overall educational goals, both at the instructional level (achievement of learning objectives in the classroom), institutional (performance and quality of educational institutions), and nationally (educational development as part of nation building). Therefore, a learning approach that is more innovative, interactive, and able to encourage active participation of students in the learning process is needed.

One alternative solution that can be applied to improve student learning outcomes, especially on the material of financial services institutions, is the use of the Team Quiz learning model. This model not only encourages students to be more active and motivated in learning through teamwork and interactive quizzes, but also creates a competitive and fun learning atmosphere.

Based on this background, the author feels interested in conducting research entitled: "The Effect of the Application of the Team Quiz Learning Model on Student Economic Learning Outcomes on the Material of Financial Services Institutions in Class X SMA Negeri 2 Padang Bolak." This research is expected to contribute to efforts to improve the quality of economic learning at the high school level.

H the nature of Student Economic Learning Outcomes on the Material of Financial Services Institutions

Sinar (2020: 41) states that learning is a mental or psychological activity, which takes place in active interaction with the environment that results in changes in knowledge and understanding, skills and attitude values. The changes are relatively constant and lasting. Furthermore, Muhibinsyah (2021: 19) states that learning is a stage of change in all individual behavior that is relatively stable as a result of experience and interaction with the environment involving cognitive processes, which are often carried out in the form of learning outcome tests.

The interaction between teachers and students which is carried out consciously, well-planned both inside and outside the room with the aim of improving students' abilities is determined by learning outcomes, this is in accordance with the opinion expressed by Hamalik (2023: 62), that changes in a person's behavior from not knowing

to knowing, from not understanding to understanding, and from not yet capable towards capable ones. Learning outcomes will be seen in several aspects including knowledge, understanding, habits, skills, appreciation, emotional, social relations, physical, character and attitude. Sanjaya explains that learning outcomes are formulated in the form of abilities and competencies that can be measured or can be shown through the *performance of* students.

To find out whether someone is successful in carrying out learning activities, an evaluation or test of learning outcomes is carried out. The occurrence of changes in students in a situation is a learning success oriented towards the learning achievements obtained, so this achievement is the result of learning. Where if it is concluded that learning outcomes are a change that exists in an individual after participating in the learning process and from various experiences, where in the form of changing activities in terms of knowledge, changing attitudes, skills, and behavior towards the better.

The role of the teacher in choosing the right learning model can affect student learning outcomes. Factors that affect student learning outcomes are one of the important things for us to know, this aims to help students achieve good learning outcomes. Learner learning outcomes can be influenced by two factors, namely internal factors that come from within students and external factors that come from outside students.

To better understand the nature of learning outcomes, especially economic learning outcomes, the material of financial services institutions will be explained regarding financial services institutions. Banking financial institutions are business entities that collect funds from the public in the form of deposits and channel them to the public in the form of credit or other forms in order to improve the lives of many people. Cashmere (2023: 49) Financial institutions are business entities whose wealth is mainly in the form of financial assets or bills (claims) compared to non-financial assets or real assets. Financial institutions provide financing / credit to customers and invest their funds in securities.

In accordance with the curriculum and syllabus of economics subjects for Class X T.A. 2024-2025 the indicators that need to be completed by students in the material of financial services institutions are a. Describe banks and bank functions, b. Identify types of banks, and c. Identify bank products whose explanations will be described as follows:

Describing Banks and Bank Functions

The process of banking activities according to the OJK in general is how to manage public funds so that funds or money can be used, especially to support the economy. According to Cashmere (2024: 274) The function of banks is as agents of development (especially for state-owned banks). So the function of the bank is for development agents only.

Types of Banks

In Indonesia, there are currently several types of banking as regulated in the banking law. The type of banking before the issuance of Law No.14 of 1998 with the previous one, namely Law No. 14 of 1967, there are some differences. However, the main activities or principal of banks as financial service institutions that collect funds from the public and distribute and do not differ from one another. In fact, it is getting denser and more developed.

Types of banks include: Commercial banks, Rural Banks (BPR), Government-owned banks, Private-owned banks, National private banks, Cooperative-owned banks, Foreign-owned banks, Mixed banks, Foreign exchange banks, Non-foreign exchange banks, Conventional principle banks and Sharia principle banks.

Bank Products

Pratama (2024: 117) states that bank products are demand deposits, savings deposits, issuing credit cards, investment, consumptive, buying and selling foreign exchange, preparing safety deposit boxes, providing services, payment and circulation of money, products produced by the business world are generally of two kinds, namely tangible products and intangible products.

The explanation above concludes that the economic learning outcomes of the subject matter of financial services institutions are an ability or proficiency and the results obtained by a student who is later expected to be able to learn and understand what banks are and what are the functions of banks, types of banks and bank products from the learning process. So that through the learning process students are able to independently increase literacy and be active in learning so that student learning outcomes can increase, especially in economic subjects material Financial services institutions.

The Nature of the Team Quiz Learning Model

The learning model is one of the teacher's efforts in making the learning atmosphere more interesting and enjoyable by involving the activeness of students, one of the learning models that can be used is the *Team Quiz* type active learning model. Team Quiz is one of the active learning models. The team quiz learning model is a model with a learning group division system where the learning material is divided according to the learning group so that the learning group will have the opportunity as a group of questioners and answerers.

Rahmad (2020) suggests that *Team Quiz* is an active learning model developed by Mel Silberman. *Team Quiz* is a technique that can increase students' sense of responsibility for what they have learned in a way that is fun and non-threatening or does not make them feel afraid. Furthermore, Hasan (2020: 76) argues that *Team Quiz* is a learning model with a learning group division system where the learning material is divided according to the submaterial, each team is responsible for preparing short answer quizzes and the other team uses its time to check notes.

Team Quiz can increase students' ability to take responsibility for what they learn in a fun and non-threatening way. The teaching and learning process with the team quiz model invites students to work together with their team in conducting discussions asking questions, answering questions, giving directions, expressing opinions, and conveying information.

Steps of Team Quiz Learning Model

One of the factors to achieve success in the teaching and learning process is the selection of the right learning model, so that students feel happy in learning and do not make them afraid to express their opinions. Reky (2021) states that observations have been made in the implementation of learning, especially the core part of Silberman's use of the Team Quiz type, which is used as an indicator in this study, namely: 1) Educators determine topics that can be presented in 3 parts. 2) Students are divided into 3 teams.

3) The educator explains the lesson format and starts presenting the material. 4) The teacher asks team A to prepare for the quiz, while teams B and C take time to check their notes. 5) Team A then gives the quiz to team B. If team B cannot give an answer, team C is given the opportunity to give an answer immediately. 6) Team A then passes the question on to team C and repeats the steps. 7) When the quiz ends, proceed to the next stage of the lesson and appoint team B as the quiz leader. 8) After team B has completed the test itself, continue with the third part and appoint team C as the quiz leader.

Strengths and weaknesses of Team Quiz

Learning models have their own advantages and disadvantages, as well as the *Team Quiz* learning model has advantages and disadvantages. Sinar (2020: 184) describes the advantages and disadvantages of the team quiz learning model including Zaini (2023: 73) explaining the advantages of the *Team Quiz* learning model are as follows:

a) Learners do not depend too much on the teacher, but can increase their confidence in their own thinking abilities.
b) Develop the ability to express ideas or ideas.
c) Helps learners to respond to others.
d) Using abstract learning information and skills becomes real.

Hasan (2020: 69) explains the weaknesses of the *Team Quiz* learning model are as follows:

a. The flexibility of learning, so that if the flexibility is not optimal, the objectives of what is learned will not be achieved.
b. Group assessment can make individual assessments if the teacher is not careful in its implementation.
c. Developing group awareness takes a long time.

Thus, learning that can increase student learning responsibility and make the learning atmosphere fun is team quiz. So, the team quiz model is a learning activity that can enliven the learning atmosphere and activate students to be active in asking and answering questions. As a basis for applying this learning model, it is certainly very helpful in achieving learning objectives so that student learning outcomes increase.

RESEARCH METHOD

The type of research used is quantitative research with a Quasi Experimental Design approach. The design form used is Nonequivalent Control Group Design. This study was conducted twice, namely measurement before treatment (pre-test) and after treatment (post-test). The population in this study were all X Economics class students of SMA Negeri 2 Padang Bolak totaling 53 students. The sampling technique in this study was random sampling. The number of samples determined was 25 students. The instruments used in this study were tests and observations. The data analysis techniques used in this study are descriptive analysis and inferential statistical analysis.

RESULTS AND DISCUSSION

Overview of the Application of the Team Quiz Learning Model in Class X SMA Negeri 2 Padang Bolak

Rahmad (2020) states that *Team Quiz* is an active learning model developed by Mel Silberman. *Team Quiz* is a technique that can increase students' sense of responsibility for what they have learned in a way that is fun and non-threatening or does not make them feel afraid. Proof in the field by applying the team quiz learning model has been carried out and can improve students' economic learning outcomes on the material of financial services institutions. This is known from the results of the observations applied where the average value of 91 is in the "Excellent" category, meaning that the team quiz learning model can be accepted and implemented properly or in accordance with the steps set to improve students' economic learning outcomes on the material of financial services institutions.

The above results are in line with research conducted by previous researchers, namely Jawaher in 2023 whose research results prove that the application of the team quiz learning model can improve the learning outcomes of students in class XII MIPA 4 SMAN 1 Tualang, in cycle I students who reached KKM amounted to 18 people. Learning completeness in cycle I was 56.3%. The class average in cycle I was 70.9 in cycle II there was an increase in student learning outcomes. With the lowest score being 53.3 and the highest score being 83.3. In cycle II students who reached the KKM increased to 30 people. Learning completeness in cycle II was 93.8%. The class average was 81.9. with the lowest score being 53.3 and the highest score being 96.7.

Overview of Students' Economic Learning Outcomes on the Material of Financial Services Institutions Before and After the Application of the Team Quiz Learning Model in Class X SMA Negeri 2 Padang Bolak.

The economic learning outcomes of the subject matter of financial services institutions are an ability or skill possessed by a student who is later expected to be able to learn and understand what banks are and what are the functions of banks, types of banks and bank products from the learning process. So that through the learning process students are able to independently reproduce literacy and be active in learning so that student learning outcomes can increase, especially in the economic subject matter of financial services institutions.

Based on the results of the data that has been obtained in the field and the analysis carried out, before the treatment (*pretest)*, the average value of students' economic learning outcomes on the material of financial services institutions is 51.60 with the number of respondents 25 students, meaning that it is in the "Less" category. The average value is still far below the KKM value. However, after the treatment (*posttest*) using the Tean Quiz learning model, the average value of students' economic learning outcomes on the material of financial services institutions was 83.80 with 25 students as respondents, meaning that it was in the "Excellent" category. The average value is above the KKM value. Thus it can be concluded that student learning outcomes increased after treatment, namely the application of the team quiz learning model in Class X SMA Negeri 2 Padang Bolak.

The results above are in line with research conducted by previous researchers, namely by Novitasari in 2016 whose research results prove that the application of the Team Quiz learning model in learning to compile financial reports also improves student learning outcomes based on the results of the assessment of student learning outcomes evaluation tests showing an increase in the average from the pre-cycle of 65%, in cycle I increased to 72%, and in cycle II increased to 83%.

An Overview of the Effect of the Application of the Team Quiz Learning Model on Student Economic Learning Outcomes on the Material of Financial Services Institutions Class X SMA Negeri 2 Padang Bolak.

After processing the output through SPSS version 27, the Paired Sample test table for hypothesis testing obtained a t test index of 9.669 sig (2-tailed) with a significant value = 0.001. So it can be seen that the significant value of sig (2-tailed) is smaller than α (0.001 <0.05). In the paired sample test above is the result of the t test analysis. It can be seen that the mean value is 32.200 with a standard deviation value of 16.650, an error rate of 5% or 95% confidence. Then the $t_{calculated}$ value is 9.699 and the degree of freedom (df) is 24 when consulted on the $t_{(table)\ of}$ 1.711 with a significant sig (2-tailed) value of <0.001.

Table 1
Test Results

Paired Samples Test									
	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair	32.200	16.650	3.330	39.073	25.326	9.669	24	.001

Source: SPSS 27

Thus the $t_{calculated}$ value is greater than $t_{(table)\ (9}$.699 > 1.711). Which means that Ha is accepted and Ho is rejected. This means that the significance value is below or equal to 0.05, so Ha is accepted. Based on these results, the alternative hypothesis can be accepted as true. This means that "There is a significant influence between the application of the *Team Quiz* learning model on student economic learning outcomes on the material of financial services institutions Class X SMA Negeri 2 Padang Bolak".

The results above are in line with research conducted previously, namely Khairunnisah in 2020 whose research results prove that student learning outcomes increase after participating in learning by applying the *Quiz Team* learning model where the significant value of sig (2-tailed) is smaller than α (0.001 <0.05) which means that Ha is accepted and Ho is rejected.

CONCLUSIONS

Based on the formulation of this research problem, it can be concluded that there is a significant influence between the application of the team quiz learning model on students' economic learning outcomes on the material of financial services institutions Class X SMA Negeri 2 Padang Bolak. This can be seen from the results of the paired sample t test analysis with the acquisition of an average before treatment of 51.60 and after treatment of 83.30, meaning that there is a significant influence after being treated 83.30> 51.60. To show more valid results from the acquisition of sig (*2-tailed*) value of 0.001 and this sig (*2-tailed*) value is less than 0.05 (0.01 < 0.05) and the $t_{(calculated)}$ value is greater than $t_{(table)\ (9}$.699 > 1.711). This shows that Ha is accepted and Ho is rejected, which means that there is a significant influence between the application of the team quiz learning model on students' economic learning outcomes on the material of financial

services institutions Class X SMA Negeri 2 Padang Bolak. So it can be concluded that this research shows that the use of the *Team Quiz* learning model has a positive influence on student economic learning outcomes on the material of financial services institutions Class X SMA Negeri 2 Padang Bolak. In the context of education, this research provides valuable information for educators and decision makers in designing effective learning strategies. *The Quiz Team* learning model can be used as an alternative to improve student learning outcomes in the material of financial services institutions and generally in economic subjects and promote active participation in the learning process.

REFERENCES

Ade Arthesa, Edia Handiman 2021. *Banks and Non-Bank Financial Institutions*. Jakarta: PT Indeks.

Andre, Ade I Putu, and I Gusti Agung. 2021. *Experimental Research Guide Along with Statistical Analysis with Spss*. 1st Ed. Yogyakarta: CV Budi Utama

Burhan Bungin. 2023. *Quantitative Research Methodology*. 9th Ed Jakarta: Kencana

Djamarah, Syaiful Bahri, and Zain Aswan. 2021. *Teaching and Learning Strategy*. Jakarta: PT Rineka Cipta

E. Darmawan, Yusnaeni, Ismirawati. 2022. *Teaching and Learning Strategy for Biology*. Magelang: Rumah Cinta Library

Hamalik. 2023. *Innovative Learning Media*. East Java: Umsida Press

Hasan, Ani Mustapa, Masra Latjompoh, and Elya Nusantari. 2020. *Biology Teaching and Learning Strategy*. Gorontalo: Ung Press

Helmiati. 2022. *Learning Model*. Yogyakarta: Aswaja Persindo

Hilgard. 2021. *Learning and Learning.* Yogyakarta: Cv. Budi Utama

Jawaher, J. 2023. Application of Team Quiz Method in Increasing Interest and Learning Outcomes of Class Xii Mipa 4 Sman 1 Tualang Students. MARAS: Journal of Multidisciplinary Research, 1(3), 378-391. https://doi.org/10.60126/maras.v1i3.72

Cashmere. 2024. *Bank Marketing*. Jakarta: Kencana.

Mardapi, Djemari. 2021. *Test and Nontest Instrument Preparation Techniques*. Yogyakarta: Mitra Cendikia.

Melvin L. Silberman. 2022. *Active Learning: 101 Ways to Learn Active Students*. Bandung: Nuansa Cendikia.

Muhibinsyah. 2021. *Learning Innovation Trail*. Yogyakarta: PT Leutika Nouvalitera

Munadi and Rusman. 2020. *Learning Models*. Jakarta: PT Raja Grafindo Persada.

Nana Sudjana. 2022. *Assessment of the Results of the Teaching and Learning Process*. Bandung: Teenage Workshop.

Novitasari, Nadia VieeraApplication of Team Quiz Learning Model to Improve Motivation and Learning Outcomes of Students in the Subject of Compiling Financial Statements Class X at State Vocational High School 6 Sukoharjo in 2015/2016 Academic Year. Sebelas Maret University Library. https://digilib.uns.ac.id/dokumen/detail/55134/Penerapan-Model-Pembelajaran-Team-Quiz-Untuk-meningkatkan-Motivasi-dan-Hasil-Belajar-Siswa-Mata-Pelajaran-Menyusun-Laporan-Keuangan-Kelas-X-di-Sekolah-Menengah-Kejuruan-Negeri-6-Sukoharjo-Tahun-Pelajaran-2015/2016

Nuryadi, Tutut Dewi Astuti, Endang Sri Utami, and Martinus Budiantara. *Basics Statistics Research*. Yogyakarta: Sibuku Media, 2020. Http://Lppm.Mercubuana-Yogya.Ac.Id/Wp Content/Uploads/2020/05/Buku-Ajar_Dasar-Dasar-Statistik-Presearch.Pdf.

Pandia, Frianto. 2024. *Financial Institutions*. Jakarta: PT Rineka Cipta.

Poli, Carla. 2022. *Introduction to Economics.* Jakarta: PT Prenalindo.

Pratama Raharja, Mandala Manurung. 2024. Introduction to Microeconomics & Macroeconomics, Jakarta: Publishing House of the Faculty of Economics, University of Indonesia.

Pratiwi, D. C. 2022. The Effect of the Quiz Team Method on Student Activeness, Creativity and Learning Outcomes in Social Studies Class IV SD Negeri 124 North Curup. State Islamic University Thesis.

http://repository.iainbengkulu.ac.id/id/eprint/8349%0Ahttp://repository.iainbengkulu.ac.id/8349/1/DINEU CAKRA PRATIWI.pdf.

Rahmad. 2020. The Effect of Team Quiz Learning Model on Student Accounting Learning Outcomes on Income Statement Material in Class XI Accounting of SMKN 1 Portibi. Vol 3 No 4. November 4, 2020. ISSN: 2615-319X.

Reky. 2021. The Application of the Active Learning Type Quiz Team Learning Model Can Complete the Learning Outcomes of Training Subjects in Vocational Schools. Journal of Building Engineering Education Studies. Volume 7 Number 2 Year 2021. ISSN 2252-5122.

Rosadalima. Application of Contextual Learning Model in Improving Economic Learning Achievement of Ojk Material and Financial Services Institutions for Class X Students at Sma Swasta Adhyaksa Ende. Journal of Liteasi Vol.6 (1), March 2021, pp. 13-21.

Rosyid, Zaiful. 2023. *Learning Achievement*. Jakarta: CV Literasi Nusantara Abadai.

Sigit Triandaru et al. 2023. *Banks and Other Financial Institutions*. Jakarta: Selemba Empat.

Sinar. 2020. *Active Learning Methods - Efforts to Improve and Student Learning Outcomes*. Yogyakarta: Cv. Budi Utama.

Siyoto, Sandu, and Muhammad Ali. 2020. *Basic Research Methodology*. Yogyakarta: Literacy Media Publishing.

Sri Parnayathi, I. G. A. (2020). The Use of Team Quiz Learning Method as an Effort to Improve Science Learning Achievement. Journal of Education Action Research, 4(4), 473. https://doi.org/10.23887/jear.v4i4.28642.

Sudjana, Nana. 2020. *Assessment of Teaching and Learning Process Results*. Bandung: Teenage Workshop.

Syaiful Sagala. *The Concept and Meaning of Learning.* Bandung: Alfabeta, 2021. Syahrum, and Salim. *Quantitative Research Methods*. Bandung: Citapustaka Media, 2021. Isbn 979-3216-90-5.

Yamini, Y. 2022. The Effectiveness of the Mind Mapping Method in Its Application to Improve Economic Social Studies Learning Outcomes on Money and Financial Institutions in Trade for Students of Class IX-A semester I SMP Negeri 1 Pagerwojo Tulungagung in the 2019/2020 Academic Year. Journal of Learning and Education Sciences, 2 (1), 61-72. https://doi.org/10.28926/jpip.v2i1.277 .

Yulingga & Wasis. 2023. *Education Statistics*. Yogyakarta: Cv Budi Utama.

Zaifu Rosyid. 2022. *Learning Achievement*. Malang: Literasi Nusantara.

Zaini. 2023. *Active Learning Strategies*. Yogyakarta: Madani Insan.