ONLINE LEARNING TOWARDS ECONOMIC STUDENTS
A CASE STUDY: EFFECTIVENESS VS PSYCHOLOGICAL IMPACT

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Abstract
This purpose of conveying this study is to determine the effectiveness of online learning and its psychological impact. This article is trying to look at the learning activity that utilized by students and their interaction pattern during remote to the online learning. This research applied a qualitative with a case study approach, the data were carried out by observation, interviews, and documentation. The data were analyzed descriptively using Miles and Huberman analysis model, namely data condensation, data presentation, and drawing conclusions, and testing the validity of the data using triangulation as a way to increase the degree of trust in the research conducted. The research results showed that there are several factors that influence the effectiveness of this online learning, such as a). Low mastery of technology, b). Lack of infrastructure suggestions, c). Lectures delivered are less than optimal, d). Educators / lecturers are required to be proficient in using online learning technology. Meanwhile, some of the factors above have a psychological impact on many students who complain caused of limited infrastructure and lack of readiness and experience, as well as the number of assignments given with a short time, so students tend to be stress caused by several of the factors above. Moreover, in general online learning is considered less effective. However, in the midst of the COVID-19 pandemic, this policy is a good strategy to break the chain of the virus.

Keywords: Effectiveness, Online Learning, Student Psychological Impact

INTRODUCTION
The current Corona Virus Disease 19 (COVID-19) pandemic has created tremendous fear for people around the world. In addition, this epidemic also affects the course of government and the entire system in it. Indonesia as one of the countries in Southeast Asia that also felt the impact of the outbreak. Based on the number of cases that are increasing every day, the government through the Ministry of Education in its circular letter, number 4 of 2020 to follow up on directives from the central government by carrying out Social Distancing and Physical Distancing for teaching and learning process which is replaced with online learning for all unit levels. education, including universities in Indonesia.
Online learning method that utilizes technology as a medium to communicate in the teaching and learning process which is carried out in different places (distance). Online learning or e-learning is the basis and logical consequence of the development of information and communication technology, and is considered to be able to shorten the target learning time, and of course save costs that must be incurred by a study program or educational institution that implements this (Darmawan, 2014). Online learning is not something new in the world of education which of course requires readiness from the institution to hold online learning activities, e-learning is also an alternative education that is often used by educators and students in the world for the current era.

Therefore, online learning is considered to be able to provide convenience for educators and students in interacting and communicating, training students' independence and activeness in the learning process and also being an interactive entertainment media. However, online learning can also be considered negative because of the lack of student understanding of the learning received, if guidance is not carried out, the learning received by students is not optimal. In addition, e-learning also has a psychological impact that can affect the minds and souls of students or students if there are no restrictions during the learning process. Restrictions are the delivery of material and giving assignments or things that can disturb the minds and souls of students or called psychosomatics, namely diseases that involve the mind (stress) and the body.

In addition, the extension of learning at home is also a lot of complaints by parents and students. many tasks received and the responsibilities they experience, such as a lack of understanding of the material and assignments submitted, either face-to-face (video calls) or via online chat. Online learning or e-learning, should be inspiring and creative where students are not burdened and provide a meaningful learning experience, every student in carrying out tasks and learning activities gets a positive impression and feedback that develops cognitive, affective and psychomotor. In addition, campus readiness in implementing online learning is also an effective factor, the fulfillment of adequate facilities that can support online lectures. The Islamic Institute of Pangeran Diponegoro Nganjuk is one of the educational institutions in Nganjuk, Indonesia that applies online learning or e-learning to its students during social distancing and physical distancing. This is done as an effort to prevent the spread of Corona Virus Disease 19 (COVID-19). The Islamic Institute of Pangeran Diponegoro Nganjuk has many students from various regions in Indonesia, who live in the city of Nganjuk with the status of boarding boys (Boarding Boy / Boarding Girl) which of course the application of online learning or e-learning has a major influence on students from outside Nganjuk City. Because, some of the students are in locations that are still difficult and limited in accessing the internet network (Interconnection Network). Therefore, in achieving the learning objectives carried out online will require a stable network so that the learning process runs effectively.

This study aims to determine the effectiveness of online learning that has been running during the implementation of social distancing and physical distancing in Indonesia, especially in the Nganjuk City area. In addition, this study also aims to determine the psychological impact of students since the implementation of online learning as a substitute for conventional lectures.
METHOD

The research method used in this study is a qualitative method, using a case study approach. The case study approach is used to understand the individual in an integrative and comprehensive manner in order to obtain a deep understanding of the individual and the problems he or she faces. Rahardjo & Gudnanto (2013). A case study approach is used to try to understand the problems of students in an integrative and comprehensive way about the effectiveness of online learning and the psychological impact they face from this learning method. Data collection techniques in this study were carried out by observation, interviews, and documentation. Sources of data in this study were several active students at IAI Prince Diponegoro Nganjuk from the Department or study program of Economics. Analysis of the data in this study used qualitative data analysis through data reduction, data presentation, and conclusions drawn by Miles and Hubberman (1994). Then, to find the objective truth, testing the validity of the data using triangulation as a way to increase the degree of trust in research conducted by checking data from various sources, various ways, and various times (Sugiyono, 2010)

RESULT AND DISCUSSION

1. Findings and Analysis

The online learning system policy is currently being implemented in the world of education to help prevent the spread of the Corona Virus Disease 19 (Covid-19) pandemic which has almost paralyzed all human activities in the world, especially education in Indonesia. The online learning policy is implemented at IAI Pangeran Diponegoro Nganjuk. As a form of follow-up and efforts to prevent the spread of this pandemic within this university. Online learning itself has a goal to provide quality learning services in a massive and open network (online) and can reach a larger and wider audience (Bilfaqih & Qomarudin, 2015). Sofyana & Rozaq (2019) in their book "The One World Schoolhouse" says that: "Education does not occur in the space between the teacher's mouth and the pupil's ear. Education takes place in each other's space and brain."

This shows that knowledge is built by students through the learning process, not just transferring knowledge from teachers to students. So with things like this there is no reason not to accept or doubt online learning. However, the online learning policy, which was carried out in the midst of a pandemic and suddenly shifted learning from conventional to online, requires that some stakeholders in educational institutions must rearrange the schedule and learning system from conventional to online so that it runs effectively. This is also done at IAI Pangeran Diponegoro Nganjuk to all students in the university environment. This policy certainly has an impact on students who have just heard and have not experienced online-based learning, which of course requires readiness and understanding from students and from the university itself. Student readiness is very important to note in the implementation of online lectures. Because, students who are taking online learning for the first time will be faced with new challenges that are very much different from the context of learning that is carried out face-to-face. Conditions like this can weaken and reduce
selfconfidence to achieve success during the learning process, in the self-readiness research
described by Suciati (2015), self-efficacy or positive self-concept is one of the factors that
will prepare students to take part in online learning programs. Self-efficacy is a psychological
concept that explains human behavior, namely about how a person's perceptions and beliefs
are to complete a job, this belief will affect the level of effort made and resilience when
getting difficulties in achieving a goal.

The psychological maturity of students is also a determining factor in this online
learning process. Zainudin (2011), suggests that psychological maturity is the result of a
well-executed growth and development process so as to achieve a high level of personality in
behaving properly. In relation to this online learning, the psychological maturity of students
must also be a concern in this online learning process. Because in reality in the field, some
students feel burdened by the implementation of these online lectures, for reasons that are
weighted on giving a lot of assignments with a short collection limit when compared to
conventional lectures which are very different.

This transfer of learning forces various parties, especially students, to follow a
predetermined path so that learning can take place, by utilizing technology as a distance
online learning medium. Based on the results of research conducted in the field, there are
many complaints from students about the implementation of online lectures carried out in
addition to the number of assignments given, the lack of student understanding of the
material presented. In addition, the use of technology as a medium is also a major factor in
effective online learning. However, in reality, the use of technology as a learning medium
sometimes becomes a problem and obstacle in the learning process, so this makes students
feel stressed. There are many factors that hinder the implementation of online learning,
including:

a) Low Mastery of Technology

It must be admitted that not all students are technology literate, although most
students are in Generation Z (born around 1995-2010). The knowledge of some students at
IAI Pangeran Diponegoro Nganjuk about online learning is still minimal and there is a lack
of readiness and experience about this kind of learning. So that students feel online learning
is a new and difficult thing to do because of their lack of understanding of the material
presented and their lack of readiness in terms of costs, this is felt for boarding boys or
students whose areas have limitations in accessing material online. In addition, the lack of student interest in trying to explore technological
developments is a difficult problem to overcome when faced with the transition from
conventional to online learning.

b). Lack of Infrastructure

Infrastructure is one of the main factors in the continuity of the learning process to
be effective. This unexpected learning transition requires various parties, especially students
at IAI Pangeran Diponegoro who are affected by this policy, to find out more and prepare
infrastructure to support this online learning. Based on the facts in the field, it was found that
there were many complaints from students regarding the infrastructure that had to be
prepared independently to support the online lectures.
c). The Submission of Material Less Effective

In addition to technology, student understanding is also a very important factor in teaching and learning activities. With online learning / online-based lectures, most students do not understand the material presented by the lecturer. Where students and lecturers cannot interact intensely in the teaching and learning process. Based on the facts in the field, it was found that there were many complaints from students related to the very limited understanding of the material and the delivery of lecturers, so that the material provided was not conveyed to students.

d). Educators / Lecturers are required to be proficient applying the ICT

The current flow of globalization also includes aspects of progress in the use of information technology, and the use of multimedia computer devices (ICT) as an educational tool is expected to support the teaching and learning process. In addition, in improving the quality of education, lecturers are required to be able to use a variety of software that is combined with other forms of social media such as: Zoom application, Google classroom, Edmodo, Google meet, Google form, Kahoot etc. Unfortunately, not all lecturers are skilled in using the applications above, where for now online learning / Online-based lectures are very focused on these applications.

CONCLUSION

Based on the description above, the success of lecturers in conducting online learning is the ability of lecturers to be creative in designing and making materials. Then, what learning methods, and applications are in accordance with the material to be taught. Regarding the psychological impact for students, namely student psychological maturity, experience, readiness, and a sense of stress by considering some of the factors above that cause online / online lectures to be ineffective. Therefore, being online in the midst of this pandemic is a new strategy for both students and lecturers to learn more about the benefits of online / online learning. The online lecture process is indeed one of the right solutions for students to break the chain of the spread of Covid-19. However, the implementation of online lectures is not as easy and efficient as imagined. The need for very basic facilities in lectures such as quotas and online lecture support platforms is very much needed. However, not all students are in a strategic location to get an internet network (Interconnection Network). Therefore, the conclusion for online / online lectures is not effective by referring to several existing factors.

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