

## Sociology Education Learning Model Based on a Banking Crime Case Study for Higher Education

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### Abstract

This study aims to describe a learning model of sociology education based on case studies of banking crimes for university students. Sociology learning is considered one of the most important studies for students at the Faculty of Social Sciences. That is why this study can examine the interactions and cases that occur from the perspective of the perpetrator and the victim. Thus, this study can be considered an interesting study to present learning as a form of case study in sociology lectures. Contextual learning is one of the correct learning models used as steps in learning. The study used a qualitative method employing a case study. Researchers used interviews, observations, and document analysis in the data collection process. The number of respondents of this study was 20, consisting of five lecturers and 15 students from the sociology department. The findings of the study revealed that contextual learning models can be an alternative in teaching sociology because this learning model can be used by presenting problems in daily life and problems related to banking crimes. In the end, the lecturers can conduct an evaluation, and the result is that the students can obtain and improve their abilities about banking crimes. Contextual learning can also foster student engagement where students actively give their opinions in class, and gain knowledge and curiosity when learning it.

**Keywords:** *Bank crime, case study, contextual learning, learning model, sociology*

### Introduction

Sociology education is an important part of developing a person's characteristics and understanding of the society or social environment in which he/she lives (Albertina Latuny & Hariani, 2021). Besides, through sociology education, important aspects of people's lives are also studied, such as important problems in the local, national, and global scope (Husen et al., 2022). Especially in colleges preparing students to be directly involved in society to welcome the life to come (Albertina Latuny & Hariani, 2021; Rizal et al., 2021). Thus, it becomes important for students to have an adequate understanding of the social conditions of their community, especially

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when sociology is his/her major. Therefore, sociology education is one of the correct solutions to overcome social problems (Dube & Baleni, 2022). One of them is an act of criminality that occurs in society in terms of banking.

Social problems related to banking arise due to the lack of public understanding of the potential crimes that arise in the sector. Lack of knowledge, security procedures, and vigilance can make ordinary people vulnerable to these threats. The increase in the potential for banking crimes arises due to an increase in financial facilities involving remote technology such as the Internet known as e-banking, e-money, and e-commerce. Through internet banking, one can make financial transactions without the need for physical money (deposits, transfers, bill payments, and others), it can be done easily, which leads to *cashless banking* (Prasetyo et al., 2020). The use of internet banking as part of cashless banking is one of the government's efforts to reduce the use of cash due to some of its spatiality, such as the possibility of loss and vulnerability to theft compared to balances in banks, both credit, and debit cards (Hendrickson & Luther, 2021; Pridemore et al., 2018). The use of debit and credit cards, online buying and selling, and mobile phone-based transaction services has increased. Thus, it becomes important for the wider community, to increase awareness and knowledge of the potentials that arise, especially related to banking-related crimes.

The lack of implementation practices to the understanding studied in sociology, especially related to the social problem of crime, coupled with the lack of understanding and vigilance toward the potential crimes of banking, raises the question of how can efforts be made in overcoming these problems. Sociology education itself can provide an adequate understanding of analyzing problems and even provide appropriate solutions to solve these problems. However, this can be achieved if the learning process is appropriately performed and uses the appropriate learning model which can provide direct experience to students (Prasetyo et al., 2020).

To educate students about the social problems relating to banking crime, some studies might be relevant to the teaching model. Firstly, the discovery learning teaching model can be used by sociology educators to teach students. Discovery learning means that students in the classroom are educated to find out some cases relating to the social problem. For example, students are encouraged to discuss with their peers and present what has been found in the discussion process. However, discovery learning model is not suitable for social studies students, most researchers

argue that this teaching model is suitable for students in science (Dube & Baleni, 2022; Moyo et al., 2022; Shava, 2022).

Another teaching model alternative that a lecturer might use in a classroom is cooperative learning. Cooperative learning or cooperative learning is a learning method or strategy in learning and teaching that emphasizes shared attitudes or behavior in working, in other words, learning is done by creating a number of groups with a number of 2–5 students, aiming to motivate each other among its members to help achieve maximum goals mutually. When there are some cases in sociology education, it can be used to overcome the difficulty. However, as this learning model focuses on the group, it might not be suitable. The use of social problem in banking crime needs an individual analysis to sharpen their knowledge. Therefore, based on some previous research, the use of contextual learning model might be relevant for teaching sociology students who use some cases (Albertina Latuny & Hariani, 2021; Rizal et al., 2021).

This contextual learning model can provide learning that connects the context of real-world experiences with learning subjects in the classroom, as shown by a study conducted by Latuny and Hariani (2021). The findings of his study revealed that contextual learning models can have a significant positive effect on increasing motivation and sociology learning outcomes. Also, Prasetyo (2020) used the contextual and spiritual quotient (CSQ) approach in studying literary sociology, showing a contextual learning viewpoint is needed to improve the understanding of sociology learning (Prasetyo et al., 2020). It showed that a contextual learning model is essential to provide real experience of the problems faced in society.

The research gap in this study is the use of contextual learning model for teaching sociology students in higher education. Based on the previous studies, most of the teaching model adopted by the university students are discovery learning and cooperative learning model. These two-teaching models are popular among the lecturer in the university. However, only a few studies focused on the use of contextual learning for their studies. Therefore, the gap in this research is the use of the contextual learning model for making students to understand banking crime cases in the classroom. The main research focuses of this study are as follows: (1) It focuses on the content knowledge of sociology education for university students, (2) The use of the contextual learning model in teaching banking crime cases in the classroom.

### **Research Question**

Based on the previous research and background, the study has two research questions:

1. How do lectures educate sociology students about banking crime cases in the university using the contextual learning model?
2. How does the contextual learning model used by lectures benefit sociology students in understanding the banking crime cases?

### **Theoretical Review**

#### **The Concept of Learning Model**

In learning, teachers experience various problems. To overcome such problems, it is necessary to have learning models that can help teachers in the teaching and learning process. Models are designed to represent the reality, although the model itself is not the reality of the real world. Learning models are patterns used as guidelines in planning learning in groups and tutorials to make it easier for students to understand the learning context or cases being studied in class. In addition, a learning model is planning or a pattern used as a guide in planning learning in the classroom or learning in tutorials. The function of the learning model is as a guide for teacher designers and teachers in carrying out learning (Husen et al., 2022).

Several learning models are used by students in higher education. The first is the cooperative learning model, which is a broader concept covering all types of group work, including forms more led by the teacher or directed by a teacher (Prasetyo et al., 2020). Others say that cooperative learning is a learning model that helps students develop their understanding and attitudes in accordance with real life in society so that working together among fellow group members will increase motivation, productivity, and learning gain. However, this method is not appropriate to learn about case studies as it focuses on cooperation carried out by students, while what is needed to deepen about bank crimes is about case studies.

The second learning model is contextual learning. The contextual teaching and learning (CTL) approach or contextual learning is one kind of constructivist learning that teaches about the basic nature of how humans learn. The keyword constructivism is to construct (build); therefore, in contextual learning, learners should really build meaning from the viewpoint of meaningful learning, not just rote memorization or imitation. Contextual learning can be considered a learning

approach that recognizes and demonstrates the natural conditions of knowledge. Through relationships inside and outside the classroom, a contextual learning approach makes experiences relevant and meaningful to students in building knowledge they will apply in lifelong learning. Considering this model focuses on natural studies in the student environment, it would be very suitable to study and learn about learning about banking crime case studies.

Contextual learning models provide several things and also understanding and opportunities for students to build relationships in a better context between the knowledge being learned and they studied with everyday life (Benson, 2016; Davies, 2020). Thus, this can be some references and also efforts to make learning in the classroom more interesting and increase students' ability and understanding of a phenomenon currently being studied. Usually, contextual learning uses examples from everyday life (Power & Rees, 2020).

The characteristics of the contextual learning model are as follows: (1) The learning process is performed using the original context, in this case, learning is carried out directly so that students have the ability to be able to solve the problems they face independently. (2) The context used is close to students' daily life, such as problems that exist in their respective home environment, community environment, and work environment (multiple contexts). (3) The learning process provides students with a valuable experience opportunity. (4) The learning process is carried out through group discussions, discussions, and giving feedback to each student. (5) Activities are performed together, in this case, working together, so that the learning process can be carried out in a young and fun way. Based on these learning steps and learning methods, contextual learning becomes more fun and also makes students understand sociology learning, especially those related to banking crimes (Benson, 2016; Davies, 2020). This is because banking crime is one of the cases that can be useful and in accordance with the context of students (Power & Rees, 2020).

### **Sociology Education**

Sociology of education examines the development of people's lives as social beings and can be affected by the way education has been or is being carried out. Education itself is a necessary thing in the development of science. In this development, education is useful for assessing the logic, ethics, and aesthetics contained in the human being himself. Furthermore, through the importance of education, the sociology of education is present to offer various aspects of people's lives that are created from the effect of education on social life and vice versa. Hence, the study of sociology

is very broad to be able to obtain and improve students' understanding of the phenomena that occur today.

Sociology of education has the following scopes: (1) The relationship of the education system with other aspects of society, (2) the relationship between people in schools, (3) the effect of schools on the behavior and personality of all parties in schools, and (4) schools in society. Thus, sociology of education aims to (1) know and understand the role of teachers in the academic environment and also schools as an instrument in social progress and also factors that affect society, (2) to be able to know democratic ideology, culture and also the economy and social trends of the present, both in a formal environment and a non-formal environment, (3) to be able to know things which are social factors that force a person to be able to perform certain actions, (4) to be able to socialize the curriculum, (5) to be able to use some research techniques and also a curriculum that aims to enlighten and solve problems with an approach and analysis from the context of sociology. In general, the purpose and function of education are to be able to educate a person to be better. Hence, the main reference here is the character of everyone. To be able to study sociology, one way is to use contextual learning.

### **Banking Crimes**

Banking crime is considered one of the most widespread problems in several countries, including Indonesia. This happens due to several factors, including but not limited to the economic factor. Based on data from the Association of Certified Fraud Examiners (ACFE), it has been found that there are around 2,505 cases of banking crimes in almost 125 countries, including Indonesia. This proves that banking crime is a very serious problem and needs to be studied more deeply by academics, including students (Power & Rees, 2020). The study of problems regarding banking crimes can be seen from the perspective of the perpetrators, who can find out the motives and reasons why someone commits a banking crime. It can also be studied from the victim's point of view to understand the perpetrators' reasons and motives (Allais & Shalem, 2021; Benson, 2016). The motives for banking crimes vary widely. In Indonesia, in connection with the many cases of online loans, the cases that often occur are related to online loans. In this case, the issue of the distribution of personal identity, including identity cards, is the most important thing to process as an online loan requirement (Allais & Shalem, 2021; Benson, 2016). The problem that often occurs in online loans is when the customer is unable to pay the interest rate provided, then the online

loan service provider begins contacting and terrorizing everyone in contact. This is an example of a case that can be used as a source of online banking problems. The next problem that often occurs in Indonesia is hacking. Hacking is one way to take other people's personal data with the same identity card and be the same thing. The impact is that hacking can retrieve data from the customer (Allais & Shalem, 2021; Benson, 2016).

Although many cases are related to other banking crime problems, two problems related to banking crimes can be one way to be studied in the sociological learning process. As presented by experts, sociological banking problems are related to problems that often occur in interactions among people, including banking problems (Allais & Shalem, 2021; Benson, 2016).

## **Method**

### **Research Design**

The purpose of this case study is to investigate a sociology learning model based on banking crime cases in universities using a case study design (Yin, 2017). In addition, this study intended to look at increasing student engagement and understanding after discussing the issue of banking crime. The case discussed in this study is a banking crime that occurs along with the increasing use of Internet-based technology. The characteristic of this case study lies in the implementation of banking crime cases as part of the social problems that arise in sociology learning. The issue of banking crime is one of the interesting cases to be discussed because of the potential for improvement along with the shift of the public to the use of Internet-based banking technology, which is one of the studies in the sociology course because it discusses banking crime as one of the social problems that arise in society along with the development of Internet-based technology. The study follows Yin's (2017) recommendations in uncovering cases in which he said that a researcher should focus on aspects of information accuracy, informant suitability, and critical interpretation. Therefore, to find out the use of detailed learning models in sociology courses, interview, and observation techniques were also carried out (Yin, 2017).

In addition, to develop a sociology learning model, this study utilized Branch & Kopcha (2014) learning model. In order to understand the learning model, there is a table which describe about the general knowledge of the model (Branch & Kopcha, 2014). There are three main stages in developing a learning model:

**Table 1***The sociology learning model development stages*

No	Model development stage	Steps
1.	Identification stage	Identifying instructional needs and writing general instructional objectives for the purpose of creating sociology learning model. Performing instructional analysis. In this stage, it analyze several cases which is related to sociology education
		Identifying student behavior and characteristics. The cases which have been identified then it should meet the students characteristics
2.	Development stage	Writing specific instructional objectives, so that the model can fit with the academic purpose Writing benchmark reference tests. This stage will help students to discover more references.
		Developing instructional strategies that can help teacher to deliver the content
		Develop instructional materials. The learning material can help students to learn several materials.
3.	Evaluation and revision stage	Design and carry out formative evaluations which include revising activities. This form of evaluation can be seen as the assessment to measure the students understanding.

Based on the table 1, it can be seen that there are three development stages that have been used for developing this sociology learning model. The first stage is identification in which it enables lecturers to look for the cases which fits to the students' characteristics. Secondly, it goes to the development stage in which lecturer create some instructional materials. In addition, it moves to the evaluation and revision stages and it is for the purpose of students assessments to see the students understanding (Branch & Kopcha, 2014).

**Participant**

The participants of this study were five lecturers and 15 sociology students at State University of Jakarta. They were selected through the purposive sampling technique. The purposive sampling technique was employed based on the following criteria: (1) The participants were selected among students and lecturers of sociology education at State University of Jakarta, (2) They must have taken sociology courses, and (3) they need to understand the banking crimes concept. To get maximum results, this study was conducted four meetings, each of which lasted for 90 minutes. Based on research ethics standards, the participants were mentioned on the basis of the initials of their respective names. To understand the characteristics of participants, it has been described in Table 2:



**Table 2***Characteristics of Participants*

No	Characteristics	Number
1	Lecturer	5
2	Students	15
Total		20

**Table 3***Characteristic of Participants Based on Gender*

No	Gender	Number
1	Male	12
2	Female	8
Total		20

Table 2 shows that the number of students more than the lecturers. As shown in Table 3, male participants are more than female participants.

**Research Instrument**

Qualitative research instrument is a tool to be able to obtain data. In this study, there were two main instruments for obtaining data, including interviews instruments and document analysis. The interview instrument consisted of several questions, including "what are the teaching methods used by a teacher in a classroom", "how is contextual learning suitable for the students?", "how is the process of learning in the classroom?", " how to use a case study in a classroom?", and some questions for students to dig up data regarding the sociology education learning model and the use of contextual learning for the classroom. The next instrument is document analysis. This instrument uses a form to carry out an analysis of several learning documents used by lecturers to teach, including learning modules, textbooks, semester lesson plans and assessment documents used by lecturers to teach.

**Data Collection**

The data collection techniques used in this study included interviews, observations, and analysis of several documents used by lecturers to teach sociology courses in universities. The first data collection technique is interview. The data collection technique by interview has the aim of being able to gather information from lecturers about the learning process and learning models used in tertiary institutions related to the sociology learning model. Interviews were conducted with five

lecturers in the Sociology Education study program who teach about banking crimes. Everyone was interviewed for about 60 minutes and gave good descriptions based on their experiences.

The next stage was the analysis of documents. The documents used by lecturers played a very important role in being analyzed in this study. Some documents are the Semester Learning Design and also the modules used by lecturers in teaching sociology learning, especially case studies of banking crimes. These documents helped strengthen our understanding of how sociology learning is performed. Table 3 briefly describes the data collection process of the study.

**Table 4**

*Information on the Data Collection Process and the Data Obtained from Participants*

No	Data Collection Process	Data Collected
1	In-depth interview	<ul style="list-style-type: none"> <li>- Learning model used by lecturers</li> <li>- Learning process in the classroom</li> <li>- How contextual learning works in the classroom</li> <li>- How lecturers used the case study</li> <li>- Confirmation to the students</li> </ul>
2	Classroom observation	<ul style="list-style-type: none"> <li>- Observing the way lecturers educate their students using contextual learning for banking crime cases</li> </ul>
3	Document analysis	<ul style="list-style-type: none"> <li>- Analysis of lesson plans used by the lecturers.</li> <li>- Analysis of book sources used by the lecturers</li> </ul>

Table 4 shows how the data collection process was used in this research. As seen in Table 4, there are four ways of data collection technique. These are in-depth interview, classroom observation, and document analysis.

### **Data Analysis**

The data analysis technique used in this study employed a method developed by Yin (2017). According to Yin, there are three types of data analysis to be used in analyzing through case studies, including pattern matching, explanations, and time series analysis. An explanation is one of the data analysis techniques used and adopted from the results of the opinion of Yin (2017) to explain the cases explained in this study. This study will analyze two things: How do lectures educate sociology students about banking crime case in the university using contextual learning model? and how dose the contextual learning model used by lectures benefits sociology students in understanding the banking crime case?

Pattern matching is comparing empirically based patterns with predicted patterns. If the two patterns have similarities, then the results can strengthen the internal validity of the case study in question. So the researchers compared the predicted patterns with empirical patterns or results from observational data, interviews and documentation (Yin, 2017).

The second analysis strategy is making explanations or making explanations by analyzing the relevant case study data, which is then tested, the theoretical propositions are corrected, and the evidence is examined once again from a new perspective, in the form of this iteration. Researchers carry out explanations on pattern matching so that the data obtained is more specific and can be concluded (Yin, 2017). The third analysis strategy is a time series where there is only one single dependent or independent variable. In this case, if a large number of relevant data items are available, statistical tests can even be used to analyze the data in question (Yin, 2017).

### **Study Findings**

**RQ1:** How do lecturers teach sociology courses on banking crimes in college?

#### ***Teaching banking crime cases through sociology***

Banking crime cases are one of the problems that can be studied in sociology courses. Cases of banking crime can be regarded as banking fraud or a crime committed in connection with a banking industry, whether in the form of institutions, devices, and banking products that have involved banks and their customers. This topic examines the characteristics of perpetrators and victims. In sociology courses, the phenomenon of banking fraud can be a very interesting case study, because there are several things that can be studied by lecturers and students related to banking crimes. The learning process is carried out by way of discussion so that it can have a positive impact and think critically.

Based on the results of observations in class, when lecturers teach and discuss with students, there are two main banking cases that are used as case studies: the first is the ATM burglary case, and the second is skimming on customers' personal data. The first case discussed was about the embezzlement of money on a customer's credit card. In this case, the lecturer divides into several groups so that students are able to be able to discuss and give their views on a case that has been given. In addition, students also make presentations on the solutions given when they get the case.

*"ATM burglary cases are cases that are very vulnerable and this can happen to students, so this problem is very suitable for students' daily lives" Interview, teacher*

When selecting cases to be discussed and studied in class, lecturers need to select and screen many cases concerning banking crimes. The topic chosen is the closest to the student environment. This is to attract the attention of students so that they remain focused on the learning material being discussed. The ATM burglary case that occurred in Jakarta is the right case to be used as an example of a case study. This is because it is very close to the student environment, so they can analyze the characteristics of criminals and they can maintain and be careful in every process and activity. The discussion of the case can also generate critical reasoning for students, this is because the student has read it.

*"I am very happy when I study cases about ATM burglaries, this is because with these cases, we understand more about the meaning of caution when making transactions at ATMs" students 5*

*"Cases of bank robberies make lectures more interesting and better understand the characteristics of criminals" students 2*

*"Discussion of banking crimes made me think critically in understanding cases"  
Student 6*

The students also felt very happy when discussing. In this course, there are several students who are very comfortable and happy when discussing banking crime cases. The student seemed to pay attention to what was conveyed and understood by the lecturer. There are several benefits in teaching banking crimes: first is to make lectures more interactive. When cases are given to class, students become more interactive in each learning process, so they become more active in asking questions and expressing their opinions. Second, case analysis makes students more critical in thinking, so that they become happier and also ask questions after finishing lectures. This is supported by the results of observations, when the lecturers asked questions, they seemed to actively argue and provide references to their respective readings.

The second banking crime case that is used as a problem in class is skimming. Skimming is a theft process that harms banking customers by stealing data and information on ATM cards. This case usually occurs when someone makes a transaction at an ATM machine, then the criminals use sophisticated tools so that they obtain personal information or a PIN from the owner. This second case is presented using a video as a form of illustration to explain to students. After using the video,

the lecturer then opened a discussion forum with students to be able to do an analysis of the motives and also the causes of the perpetrators of these banking crimes.

*"In the skimming crime case, I opened it by holding a discussion forum so that students know the motives for the crime and also the causes of the perpetrators of committing the crime" interview, lecturer 4*

*"Before starting the lesson, I tried to open the class by using the video first to illustrate the learning process" interview, lecturer 3*

*"The skimming phenomenon is one of the topics that interests me the most interesting because this has taught students to think critically", student 10*

The results of interviews with lecturers stated that through contextual learning, lecturers can analyze the motives and also the effects used by actors, so that students can conclude what causes they are doing in the context of learning about the skimming case. The use of video in each learning process makes students understand more and clearly illustrates when a perpetrator commits a crime at an ATM machine. Thus it can be concluded that the phenomenon of banking skimming crimes is one of the interesting topics in every learning process in sociology courses.

After completing the discussion forum, the lecturer identified several cases that had been used. This identification is used to be able to develop a sociology education learning model that can be developed to be able to teach at the next meeting about banking crimes. This identification stage is very important because the lecturer analyzes some of the responses that have been given by students. When the response given is very good, especially regarding the case used, the lecturer will use the case.

*"In the identification stage, I tried to do an analysis by giving several cases to students. The results show that there are two cases that students like the most and are contextual for students, including the ATM burglary case and the ATM data skimming case" lecturer interview 2*

In the identification stage, the lecturer has identified the characteristics and also several learning models that have been used. The result is narrowed down to two cases, namely the ATM burglary case and also personal data skimming at the ATM. With this identification, the first stage in developing the sociology education learning model has been carried out.

### ***Handling problems and real-world problems for students***

The main key to contextual learning is bringing real-life problems into classroom learning. These problems are obtained by lecturers from the current news or events. The real incident can make

students curious, and they will try to dig further into the problems. But even so, the problem must be in accordance with the context and learning of sociology, so that this does not go out of the topic it discusses. Banking crime is one of the interesting topics to be studied and used as a case in the classroom because it is in accordance with the context of sociology. Based on interviews with teachers, this learning can be used as a way to be able to arouse student curiosity.

*"When the learning process begins, I try to be able to provide special stimulation by presenting cases about banking crimes that are currently happening in Indonesia. This is very much in line with the learning of sociology in the classroom" Interview, Teacher 1*

According to a statement from one of the lecturers in the sociology study program, a case study of banking crime is in great demand by students. Students can examine everything from the cause of why someone committed a crime to the motives used by the perpetrator. Through this case, students can understand that both the impact and the causes that the perpetrators have. The news obtained and read by the students is from the perspective of the perpetrator and also the perspective of the victim. Bringing banking cases to classroom learning has made students more enjoyable and more active in interacting with lecturers and fellow students. This can be seen from the activity process in the classroom.

*"I was very happy when the lecturer presented and brought a case study on banking crimes because I had also been one of the victims of the crime, so I could agree from the victim's point of view" Interview, Student 3*

One of the things that is very interesting is when some students are also victims of the banking crime. One of the students who became a victim of banking crime actively expressed his opinion about the experience he had when he was a victim. When that opinion was shared with the rest of the students, they had the opportunity to acquire new knowledge from a theoretical point of view and the victim's point of view. The student also conveyed the chronology he had experienced. First, when entering the ATM and withdrawing money, there is a special camera that is located hiddenly and can recap the pin used by him to be able to take money. Sometime after the student withdrew the money, he/she noticed that there was another withdrawal until there was no available balance in his/her bank account, even though the student did not withdraw all the money. After being reported to the police and investigating the case, it turned out that the money was taken shortly after the student left.

The experiences delivered directly by victims of banking crimes in learning sociology in the classroom have made other students curious. So, this has raised a lot of questions from his classmates and from lecturers about the steps taken to restore his loss. The large number of questions asked to the victims shows that contextual learning has attracted interest and enthusiasm for learning, so curiosity is high for other students in the classroom.

*"Students not only read articles shared in classroom learning, but a huge curiosity has led them to be able to dig back into the motives used by banking criminals" Interview, Teacher 3*

Contextual learning by presenting learning problems in the classroom can cause curiosity. This can be seen when students try to find and dig up news related to banking crimes through their respective smartphones. Most students looked for the motive of the crime from the perspective of the perpetrator because they were curious about the means used by the perpetrator of the crime. In addition to looking for motives that the perpetrators have carried out, contextual learning has also improved civic engagement in the classroom better. According to the lecturers, when learning uses a lecture model or only one direction, the students feel uncomfortable, and no one is actively involved in the learning process. Although they feel happy with what has been done, the involvement in the learning process was not good. Therefore, presenting problems that have occurred in classroom learning has made students active and curious about the learning that occurs.

### ***Bringing real life to classroom learning***

The second way that teachers can improve the learning process and examine what has been learned about sociology is to present real life in classroom learning. The learning process of sociology will become more meaningful when students can directly experience what they are studying and studying in the learning process. The presence of real life in classroom learning makes students better and causes curiosity and active discussions in classroom learning. However, not everything can be brought into the classroom because it depends on the context that the lecturer and students will study. In this case, with respect to the context relating to banking crimes, the real context that can be shown is video.

*"To be able to present a true story in the learning process, I showed the video through YouTube. So that students can see firsthand the motives used for the learning process about banking crimes" Interview, Teacher 2*

The banking case is categorized as one of the most sensitive issues to be discussed and brought into class. This is because there are perpetrators of crimes and also victims who play a role in the case. So, to be able to show and carry out the case in learning, the teacher can show the various modes carried out by the perpetrator through learning videos that can be taken from YouTube. Through the YouTube video, students are asked to re-describe what they have seen so that they can gain new knowledge and new things in sociological studies.

*"The lecturer also asks the students about who has been the victim in the crime, so that if anyone has been a victim, then the student is asked to talk about his experience'' Interview, Lecturer 3*

Presenting real-life examples is one way of the concept of the contextual learning model. This can attract curiosity and deepen students' knowledge about the case being studied as well as the learning material being learned in the classroom. One of the ways that teachers can use to present true stories in classroom learning is to ask students who have experienced the case. When someone experiences this, students provide direct experience. These experiences are shared with other students in the classroom, so they become more interested and dig further.

When giving real cases to the class, indirectly the lecturer is also carrying out the development stage. This development stage is carried out in several stages, including writing instructions or materials to be used, then developing the main materials to be used as learning resources. This instructional material includes several real cases in the daily lives of students, so that they are able to find out about the learning that is being used and related to banking crime cases.

Instructional material is some material that contains background, problems, learning objectives and descriptions of current cases. This instructional material is used by lecturers before starting the learning process, so that they become more interesting in each learning process.

### ***Evaluate by providing questions related to sociology learning***

After providing understanding and discussion with students, the last way to do this is to provide an evaluation. This evaluation aims to measure and see the absorption of the material taught to students using contextual learning so that lecturers can see how much the student understands some of the contexts and the cases learned through the learning. The form of evaluation is in the form of essay questions and oral tests directly so that this can see how effective the use of contextual learning is in learning in the classroom.



*"I gave some evaluation questions to the students when teaching about banking crime cases in this sociology lesson. The evaluation form I made was in the form of an essay of three questions" interview, Teacher 1*

Based on a statement from one of the teachers, the form of evaluation questions given is a question with a total of three questions. The three questions are given to determine and understand the students' abilities of the students in the use of contextual learning models in the classroom. The questions used to come from discussions with students about banking crimes in sociology learning so that teachers can determine how understanding banking crimes are.

*"One example of the problem given is that students are asked to re-explain the chronology and motives of banking crimes from the perspective of the perpetrator, and also from the perspective of the victim." Interview, Teacher 4*

Through these essay questions, students will remember and try to be able to re-examine what has been learned during the discussion process in their classroom learning. Thus, the material that has been taught to students can be observed optimally and the teacher knows, and understands how far the absorption of the material is and also the effectiveness of using contextual learning in classroom learning. This shows that at the end of each learning process, a learning evaluation needs to be carried out, either by using questions about the learning process or by giving oral exams directly by asking students one by one.

The evaluation given to students is one of the steps in developing a learning model for banking crime cases. This evaluation aims to be able to measure the ability of students regarding their understanding of the material that has been given. In this case the material provided is about banking crimes. This evaluation stage also contains a number of exam questions including formative questions and also a summative assessment.

*"The preparation of this evaluation question aims to make students understand and understand more about the material that has been given by the lecturer" lecturer interview 2*

*"The evaluation questions given are one of the benchmarks for lecturers regarding how much banking crime material is mastered by students" lecturer interview 1*

Based on the results of the interviews, it can be concluded that this evaluation stage is by giving a number of questions to students regarding their understanding related to banking crimes. The main objective is to be able to find out to what extent students understand and understand banking crimes that have been discussed in class. So that lecturers can measure the banking crime material that

has been studied and how much students understand it. The results of this summative test can be used as the main source in lecturer assessments.

**RQ2:** What benefits do lecturers and students get in teaching sociology courses using contextual learning models about banking crimes in higher education?

### ***Benefits of teaching sociology using the contextual learning model***

Contextual learning has many benefits that are received, both by students and lecturers, in sociology learning. This is because contextual learning can provide more understanding to students in the classroom. In connection with the many cases or true stories that can be applied in the learning process and also the interactions that occur in the learning process in the classroom, several benefits are obtained by lecturers when using contextual learning models in sociology learning.

### **Improving student engagement**

Student engagement is very important in the learning process in the classroom. This is the participation of students in the learning process, both in the form of direct communication activities and responding to and commenting on the material presented by lecturers and other classmates in the learning process. Student engagement is observed when students actively argue and provide responses to other students. When many students give opinions and ask questions in the learning process, it can be said that the lecturer succeeded in teaching and providing understanding to these students. Therefore, to be able to increase student learning and learning participation in the classroom, contextual learning is one of the alternatives that teachers in the learning process can use in their classrooms.

*"I feel that contextual learning using banking case studies can foster very high student participation" interview, teacher 4*

By using contextual learning, lecturers feel that student involvement is very high in the learning process. This can be seen from several indicators when providing learning materials in the classroom. The first is the number of students actively responding to the studied case. In the opinion of the lecturer, usually, only one or two people are actively responding during the learning process in the classroom. However, when lecturers use contextual learning models, more than 50%

of students actively provide responses and questions during the learning process. This shows that the use of contextual learning had a positive impact when responding.

*"During the learning process, I never commented because I always felt bored in this sociology course. However, by using contextual learning, I became provoked to provide feedback and opinions about what was being learned in class "interview, student 3*

Based on the information from the students, the use of banking crime case studies and using real phenomena in daily life has made the student active in opinion, even though the student had never previously had an opinion because he felt bored in the learning process. What is conveyed by the teacher about the learning process is true that the use of contextual learning can increase the participation of students in sociology courses in the classroom.

### **Improving student knowledge and curiosity**

Knowledge and curiosity are the two most important things in the learning process. The more students learn in the classroom and real life, the more knowledge the students gain. However, in the learning process in the classroom, not all students can feel an increase in knowledge during the learning process. The case regarding banking crimes not only gave students knowledge but also a very high sense of curiosity. This is because the lecturer has given and brought real-life examples in direct classroom learning. For example, using YouTube videos has made students more curious.

*"Before starting the lesson, I provide illustrations and videos from case examples about banking crimes so that students can find out the motives that have been committed by the perpetrators of these crimes" Interview, lecturer*

The learning videos used by teachers have created a high sense of curiosity when students teach sociology. This curiosity was seen when the student started looking for relevant videos on YouTube and looked for the latest news and information related to the mode and motive of banking crimes committed by the perpetrators. The teacher's arm-pits gave time and space to discuss in groups, and all the students in the classroom actively continued to discuss and share their opinions in person. This shows that a high curiosity has arisen in students when studying cases of banking crimes.

In addition to curiosity, the knowledge of the students has also increased. This can be seen from the results of the evaluation given by the teacher at the end of learning in the classroom. The

learning results in the class show that the students have understood the context of learning about sociology. Thus, the use of contextual learning in learning can have a positive impact on students when studying sociology.

### **Discussions**

The results of the study revealed that teaching bank crime could be difficult to some extent; however, lecturers in the university can probably use a variety of teaching models that can help them engage with the student. In brief, the results show that contextual learning can be used as a learning mode for lecturers in sociology to educate their students about bank crime. In addition, contextual teaching and learning models can help students handle real-life problems for the students, in this case, the problem relating to the bank crime case. Also, the use of contextual teaching and learning can bridge real life into the classroom. In this context, the students can learn how to analyze and discuss some cases in the classroom. The role of teachers is important as they can help students understand the context of problem brought to the classroom.

According to several theories in the model development process, there are three main stages carried out by researchers when developing learning models, including the identification stage, development stage, evaluation and revision stage (Branch & Kopcha, 2014). The three stages of model development are carried out by lecturers to be able to find banking crime cases that can be used as learning models in the classroom. The findings also show that the lecturer has carried out the three stages of development, because when carrying out this development the lecturer has also produced a learning model that is used by the teacher to be able to carry out the learning process.

The first stage for lecturers in developing learning models is the identification stage. In this stage the lecturer identifies several cases that are used by him when conducting learning in class. The research findings show that there are two cases used by lecturers, namely the ATM burglary case and also the banking customer's personal data skimming case. By using these two cases, the students in the class feel very happy and also more interactive when conducting discussion forums.

After identification, the next is the development stage. The second stage is carried out by the lecturer to compile teaching materials or teaching materials to be able to develop each learning process used. The second stage is the lecturer compiling learning materials that are used by him to teach sociology. These banking materials can be the basis for any learning process. In the

development stage there are also learning objectives, learning outcomes, teaching materials, theories, basic concepts, and evaluation.

The last stage is the evaluation stage. This stage is carried out by the lecturer to be able to compile evaluation materials used by the lecturer. This Evaluation stage also contains questions that have been developed based on the material that has been arranged in the second stage. So that students can understand more about the questions they will be working on. Evaluation questions developed by lecturers have characteristics such as knowledge, understanding, and describing banking crime phenomena and cases that have occurred. So that students know and understand comprehensively. After the learning model is finished and taught to students, this use has several positive impacts.

In addition, the benefit of using contextual teaching can vary. Based on the results, the use of contextual teaching can improve student engagement on campus. It can also increase curiosity among the students. Overall, contextual teaching can benefit the students and teachers in sociology. Here are some discussions and comparisons with others discussing contextual teaching and learning.

Sociology is one of the modules in lectures in higher education. This module provides students with new understanding and knowledge about developments regarding community life that occur in every country, including Indonesia (Ramos da Cruz & Ucko, 2018; Zakrzewski et al., 2020). More specifically, the sociology module teaches human students as social beings so that their studies focus on relationships between humans. This module is very important because it teaches different aspects of each person's life that have been formed as a result of his relationship relationships. In more detail, there are three functions in studying sociology (Pridemore et al., 2018; Clancey & Fisher, 2016; Han et al., 2021). The first explanation provides an understanding of the phenomena that occur in each social environment. The second is to examine the function of predictions, this provides predictions about a condition and also educational problems that may arise in the future (Huntopap, 2016). The third function is utility, which aims to be able to deal with problems that have been experienced in community life, such as problems regarding unemployment, social conflicts, and some environmental damage as a result of problems in the implementation of education (Arias, 2018; Kennedy et al., 2022; Kubrin & Hipp, 2016).

Given the importance of studying this matter, several learning models are needed that can be used in the process of transferring knowledge to students. According to experts, learning models are

very important to be used in the learning process (Dunn, 2019; LaDue et al., 2021; Zid & Casmana, 2021). This is because each learning model has its uniqueness, so students know and understand the context, the process of transferring knowledge can then be carried out. One of the learning models used for the learning process is contextual learning. This learning model uses an approach where problems often occur in the community environment, thus providing conveniences for students to learn about sociological cases (Hipple et al., 2017; Kruisbergen et al., 2019; Pizza & Carter, 2018). In line with this theory, contextual learning is used in this learning process to provide convenience to students because the case examples used are those that are close to daily life (Casmana et al., 2022).

In the context of the research, contextual learning can be used in sociology learning. Teachers use several examples related to the life of students or those aged between 17 and 22. The case example used in contextual learning sociology learning is to use a case study of banking crimes. As stated in the findings, banking crimes can happen to anyone, including the students. So with this learning, students become more aware of some personal data, such as date of birth, name of biological mother, and others. Thus, the case regarding banking crimes can be one of the case examples in the study of sociology.

In the context of contextual learning, it is necessary to have a preparation or apperception activity, secondly, there needs to be an evaluation carried out by the teacher as a whole, so that with this evaluation, the teacher knows and measures the level of understanding of his students (Sarkadi et al., 2020). In this study, the evaluation was conducted starting from the assignment, the implementation of the Midterm Assessment (PTS), and the End of Semester Assessment (PAS). Teachers give very deep appreciation for the performance of students who have succeeded in following the learning process in improving their skills and abilities in sociology learning (Guthrie, 2020; Randa & Reynolds, 2020; Stinson et al., 2018).

The next opinion regarding the impact of contextual learning on the learning process. According to one expert in learning, contextual learning can increase civic engagement in the classroom (Casmana et al., 2022). This is because students are active in the learning process by providing opinions, questions, and others. This study also reached the same result. Students actively provide enlightenment and very accurate information in the learning process (Komarudin et al., 2019).

Thus, civic engagement activities are visible in the classroom as a form of contextual learning Model.

Based on the discussion, this study has some implications. Firstly, the implication of this study can be for the lecturer in a university. As the use of contextual teaching has a variety of benefits, a lecturer working in the university and particularly teaching social science can use this teaching model for their students. Furthermore, the students in this research can also be used to understand the case of bank crime in Indonesia. As this case is near to the students, the finding can help them to be very careful when using their bank accounts. Moreover, the finding also has some implications for further research in which the future research can use the contextual teaching for educating science students either in the university or in schools.

The novelty of this study can be seen from the use of contextual teaching in the university, particularly in the social science class. Previous studies show that the use of contextual teaching can only be used in science classes such as biology or physics. However, in this study contextual teaching and learning model can be used in social science classes particularly in sociology. In addition, the use of bank crime cases is considered a new sociology class at the university in Jakarta; therefore, other lecturers can also follow this teaching model to improve the quality of teaching and learning in a classroom.

### **Conclusion**

Based on the findings, it can be concluded that banking crime cases can be taught using contextual learning models in sociology courses in university level. Banking crime cases are examples that can be used as a form of crime in the financial sector, so this is a very interesting study for students to be learned. While the use of contextual learning models aims to be able to bring real cases about how someone commits a bank robbery and is discussed in the learning process, the result is that the use of case studies can improve the quality of learning outcomes by looking at the assessment results of the students. Thus, it can be concluded that the learning process about banking crimes can be taught through contextual learning models.

The benefits obtained by students by using contextual learning are increasing student engagement. In this study, student engagement is one of the most important factors because it might increase

student participation in classroom learning. For example, students share their opinions and actively discuss to find out how the learning process takes place. Next, students can also increase their understanding and curiosity in the learning process. Knowledge of banking crimes will generate curiosity, so the students can acquire knowledge and search independently regarding the learning context that students will find and carry out.

This research has implications and impacts on several factors, including making a reference source for teachers and lecturers who teach about sociology learning so that this can be used as the main reference for educators. In addition, this research also makes an example of a learning model that can be used by teachers in teaching sociology. However, this study still has some limitations, such as having a sample limited to university students only. To obtain more reliable results, further research may consider selecting participants from more than one university or high school level by selecting randomly when studying a more general population.

Apart from implication, the novelty of this study can be seen in the use of contextual teaching and learning model for the university in sociology class. Based on the interview, the lecturer in department of sociology has never used contextual teaching and learning model, and they also said that it is considered to be new to use bank crime cases for their learning model. In addition, some previous studies show that contextual teaching model is always used for science classes, and only a few studies show that it can be used for social studies classes such as sociology.

This study also has some limitations. Firstly, during the data collection, all participants are aware that they are under observation and research. This might have some Hawthorn effects, in which the participants change their behavior and perform best. In addition, the time duration for undergoing the study has very short, and researchers need more time to develop and understand more cases and need more observation for this study. Also, the number of participants in this study is limited, and it needs more lecturers in faculty of social science to support and collect more data.

For further researchers, some suggestions might help the future to undertake the study relating to contextual teaching and learning model. First, it will be better to have a long research period, so that they can obtain and collect a wide range of data. When they have a lot of data, it will be easy to generalize the results. Second, it might be interesting to see the perspective of high school or secondary school students when contextual teaching and learning is used in the school, particularly for teaching social studies.



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