

# Improving English for Banking Using Currency Converter Plus Application on the Fifth Semester Students' at Universitas Bhinneka PGRI

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## ABSTRACT

The material available at the university must adapt to the needs of the job market. From the case English for banking became one of the courses in the English study program at Bhinneka PGRI University. This course is held so that students know about banking which includes currency exchange rates in various countries, how to serve customers, words that are often used in banks, etc. the students experience difficulties in this study, especially in determining foreign currency exchange rates. The design of this research is a classroom action research with cycle model since this research is planned to improve the students' English for Banking Material at the fifth semester of Universitas Bhinneka PGRI using Currency Converter Plus Application. Action research is a form of collective self-reflective enquiry undertaken by participants in social situations in order to improve the rationality and justice of their own social or educational practices, as well as their understanding of those practices and the situations in which the practices are carried out (Carr and Kemmis 1988: 5-6 in Smith, 2007). According to the result of Test Cycle I done in cycle I, it was found that the students who could reach the passing grade were 15 students (83%) and 3 students (17%) were failed. The criteria of success which had been determined was 80% of the students pass the passing grade and the standard value was 80. So, the action in cycle 1 was successful. The suggestion for the students by using Currency Converter Plus Application, the students can know much English For Banking Material and it makes students more active in teaching and learning process, for English lecturer should use Currency Converter Plus Application as alternative way in teaching English For Banking Material and for future researcher as the reference to make a further research.

**Keywords:** English for Banking, material, currency converter plus

## INTRODUCTION

In Indonesia, English has a very important role in technological and scientific advances; instruments such as computer and internet use English. Meanwhile, a lot of textbooks, newspapers and magazines are printed in English. English is also used as a means of communication within international trade and business. Consequently, students who want to have access to them should master English well.

However, problems appear when students coming from different conditions, cultures and backgrounds meet and speak different languages. When they have to communicate and cooperate, they are confronted with a problem; they do not understand each other. They, therefore, have to master a certain language with which they can understand each other. In this case, they have to master an international language.

The material available at the university must adapt to the needs of the job market. From the case English for banking became one of the courses in the English study program at Bhinneka PGRI University. This course is held so that students know about banking which includes currency exchange rates in various countries, how to serve customers, words that are

often used in banks, etc. the students experience difficulties in this study, especially in determining foreign currency exchange rates.

Considering the background of the study above, the problem of the research is formulated as follows : “How can Currency Converter Plus Application improve the students’ English For Banking Material at the fifth Semester Students' At Universitas Bhinneka PGRI in the academic year of 2022/2023”.

In relation to the research problem, the objective of the study is to improve the students’ English for Banking Material at fifth Semester at Universitas Bhinneka PGRI in the academic year of 2022/2023 through Currency Converter Plus Application.

The result of the research is expected to give contribution for the students, the English teacher, and the future researchers. For the students it is expected to assist them to improve their English for Banking Material. So, they never get difficulty to study English in the higher level. For the English lecturer the finding of the research offers the new technique to the teachers in teaching English For Banking Material. For Future researchers the finding of this research can be used for the next research as a reference.

## A. REVIEW OF RELATED LITERATUR

### 1. English For Banking Material

Banking is the business of protecting money for others. Banks lend this money, generating interest that creates profits for the bank and its customers. A bank is a financial institution licensed to accept deposits and make loans. But they may also perform other financial services.

A bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in order to improve the standard of living of the people at large. English for banking is a course that discusses activities in banking, which includes activities, words used in banking, currency in various countries, etc.

### Types of Banking

- a) **Retail banks** are probably the banks you’re most familiar with. Your checking and savings accounts are often kept with a retail bank, which focuses on consumers (or the general public) as customers. These banks offer loans and may provide credit cards, and they’re the ones with numerous branch locations in populated areas.<sup>1</sup>
- b) **Commercial banks** focus on business customers. Businesses need checking accounts just like individuals do. They also need complex services, and the dollar amounts (and the number of transactions) can be substantial. Commercial banks, which are also called "business banks" or "corporate banks," manage payments for customers, provide lines of credit to manage cash flow, and offer foreign exchange services for companies that do business overseas.<sup>2</sup>
- c) **Investment banks** help businesses raise capital in financial markets. If a company wants to go public or sell debt to investors, it often uses an investment bank. This kind of bank also may advise corporations on mergers and acquisitions.<sup>1</sup>

- d) **Private banks** provide services exclusively to wealthy clients, usually those with at least \$1 million of net worth. They help clients manage their wealth, provide tax advice, and set up trusts to avoid taxes when leaving money to descendants.<sup>1</sup>
- e) **Central banks** manage the monetary system for a government. For example, the Federal Reserve is the U.S. central bank responsible for supervising banks and setting monetary policy to control inflation, reduce unemployment, and provide for moderate lending rates.<sup>3</sup>
- f) **Credit unions** are similar to banks, but they are not-for-profit organizations owned by their customers. (Investors own most banks.) Credit unions offer products and services more or less identical to retail banks. The main difference is that credit union members share some characteristics in common—where they live, their occupation, or an organization they belong to, for example.
- g) **Online banks** operate entirely online; there are no physical branch locations available to visit with a teller or personal banker. Many brick-and-mortar banks also offer online services, such as the ability to view accounts and pay bills online, but internet-only banks are different. Internet banks often offer competitive rates on savings accounts, and they're especially likely to offer free checking.
- h) **Mutual banks** are similar to credit unions because they are owned by members (or customers) instead of outside investors. Also like credit unions, they tend to be active in only a single community.
- i) **Savings and loans** are less prevalent than they used to be, but they are still important. This type of bank helped make homeownership mainstream, using savings deposits from customers to fund home loans.<sup>8</sup> The name savings and loan is derived from that core activity.

## 2. Currency Converter Plus

These utilities are very useful for converting foreign currency to Indonesia or vice versa. We downloaded it directly from the Android Market Place. When downloaded, this software has a file capacity of 501 KB and takes up 1.09 MB of hard disk space. When we did the test, Currency Converter was still at version 2.3.4.

### Feature

In the business world, knowing the value of foreign currencies against the rupiah is an important element. Seeing this need, Pockettool.com launched an application called Currency Converter with features that support business activities, such as:

**News** – This menu contains information from various events that can cause a decrease or increase in the value of foreign or local currencies. The news presented can be adjusted by selecting a country's currency in the dropdown box. The source of information offered is actual and reliable news.

### Converter

Converting from dollars to rupiah, rupiah to euros, or from dollars to yuan, all can be done without any problems. Besides being able to convert currencies from all over the world,

this application also provides reports on movements in foreign exchange values that are displayed in graphical form.

### **Currency**

Information about foreign exchange units and figures from several countries in the world appear well in this application. The default displayed is dollars, but you can change it to other units of money according to your needs. If there is a value that is not listed in this menu, you can enter it manually.

### **Database**

Available servers display more than 20 countries from various parts of the world which can be converted according to the current market value. The data is synchronized with market movements using the device data line or Wi-Fi at any time so that this application always displays the most accurate information.

### **How to use this application**

When running this application for the first time, you will be faced with an End User License Agreement regarding the use and copyright of Currency Converter. Here you will be asked to approve or reject it. If you decide to reject it, you will immediately exit and cannot continue to the next menu.

In testing this time we found some quite disturbing irregularities. With the SonyEricsson Xperia X10 Mini Pro platform, there are several parts where the graphics don't appear well. We also tested this software on the Samsung Galaxy Tab 7 plus with Honeycomb OS, this application often experiences errors and asks to be closed forcibly.

Currency Converter uses x-rated to synchronize news and currency rates directly from Yahoo.com. This application obviously requires an internet connection either via Wi-Fi or a data line. Meanwhile, available charts can display currency value movements at intervals of days, months, and years.

By pressing the menu button on the currency page, you will find two links, namely Ads Free Version and Ads Preference. Both are links to set ads. With the Xperia X10 Mini Pro platform, we couldn't see it, whereas on the GTAB 7 Plus, the ad position is towards the bottom of the Converter page.

Currency Converter is a utility that can help convert various currencies. With the data obtained from Yahoo.com, this application is quite reliable. It is suitable for those who often transact using foreign currencies. The added attraction of this app is that it is available for free.

## **2. RESEARCH METHOD**

### **Research Design**

The design of this research is a classroom action research with cycle model since this research is planned to improve the students' English For Banking Material at the fifth semester of Universitas Bhinneka PGRI using Currency Converter Plus Application. Action research is a form of collective self-reflective enquiry undertaken by participants in social situations in order to improve the rationality and justice of their own social or educational practices, as well

as their understanding of those practices and the situations in which the practices are carried out (Carr and Kemmis 1988: 5-6 in Smith, 2007).

The researcher takes the model of an action research proposed by Kemmis and Targert in which each cycle consists of four steps. Those four main steps are preceded by preliminary study. Waters – Adams (2004) states, “ For a start, you will probably not start with planning; there may be much monitoring and observation of existing practice (reconnaissance) before you are ready to plan and implement a change”. The spirals of action can be seen below;

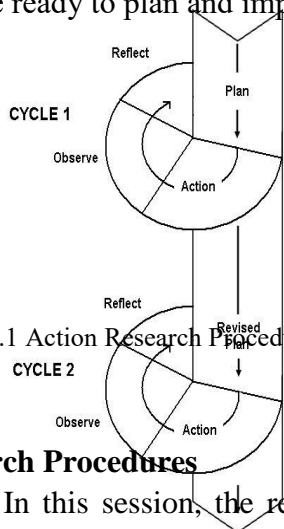


Figure 3.1 Action Research Procedure (adapted from Maclsaac, 1995 (in O'Brien, 1998))

### Research Procedures

In this session, the researcher describes preliminary study, planning, implementing, observing, reflecting and data analysis. Planning consist of preparation of the strategy, preparation of the lesson design, research instruments and criteria of success.

The criteria are set up in order to judge whether the implementation of the action is effective or not (Mc Niff, at.al. 1996:93). Thus, the criteria are used to see whether the implementation of game in teaching the English For Banking Material successful or failed in order to decide whether another cycle of the action is needed or not. There are criteria used in this research to measure the success of the action:

- a. All of 80% students reached the reading test score above 80 (minimum mastery learning score) in 0-100 scale
- b. The students are actively involved during the teaching and learning process.

The criteria are identified and analyzed based on the result from the preliminary study.

Data analysis is an important aspect in action research. Data analysis is the process of looking at and summarizing data with the intent to extract useful information and develop conclusions (Wikipedia, 2008).

The researcher uses statistical analysis method to analyze the data. She uses Guttman Scale to analyze questionnaire's answers. "Yes" answer scored 1 and "No" answer scored 0 (Riduwan, 2005:17). She analyzes in every item. She finds the percentage of score by using the formula as follows:

$$\% S = \frac{1 \times Y}{1 \times N} \times 100\%$$

% S = percentage of score

Y = number of students who answer "Yes"

N = total of students

Then she compares the percentage with the criteria of interpretation score. It is shown as follows:

- 0% - 20% is very weak
- 21% - 40% is weak
- 41% - 60% is average
- 61% - 80% is strong
- 81% - 100% is very strong

To analyze the result of test, the researcher uses the formula of the percentage of success. The formula is:

$$\% X = \frac{X_1}{N} \times 100\% \text{ (Agustina, 1999:32)}$$

% X = percentage of success

$X_1$  = number of students who passed the test

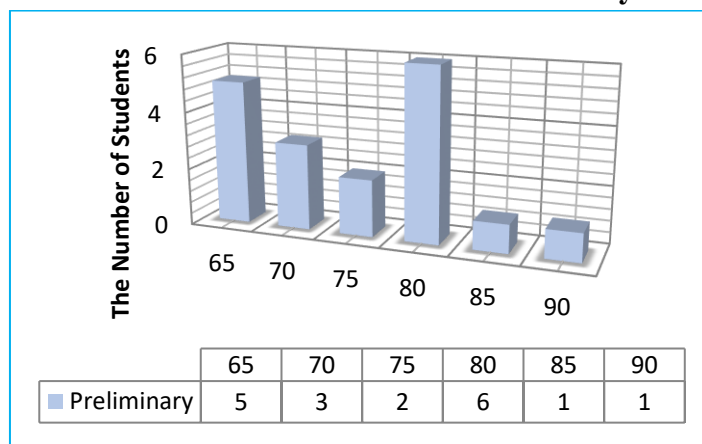
N = total of the students

## E. RESEARCH FINDING AND DISCUSSION

### 4.1 Research Finding

In this preliminary study, the researcher observed the teaching and learning process and interview and giving questionnaire to collect the data. Based on the interview to the researcher, the students got some problems in learning English For Banking Material. Most of the students said that learning English For Banking Material was difficult. They were difficult to understanding currency of exchange rate for the other country . The English became the most difficult subject. In addition, the researcher giving questionnaire to the students to get some information, the researcher concluded that the students felt troubled in teaching and learning process. They had not motivation in learning English For Banking Material. Most of them had negative response in learning English For Banking Material. As the result, they had low motivation and the class became bored.

**Graphic 4.1**  
**The Result of Students' Score in Preliminary Test**



Based on the table, it was found that students' mean score of preliminary tests was 74 and the students who could reach the criteria of success were 10 students (56%) and 8 students (44%) were failed.

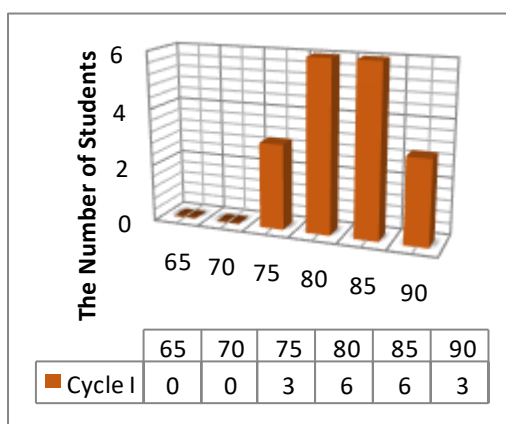
#### Cycle I

The researcher practices the method. In the main activity, the researcher explained about main idea. Then the researcher explained the students about Currency Converter Plus Application. It contained the rules and implementation of the method. After explaining the material, the researcher asked the students to get pair-work with their friends. After the students got their pairs, the researcher gave some instruction about implementation about Currency Converter Plus Application. Then the researcher asked the students whether they were ready or not to practice this application. After students were ready, the researcher started the method. The researcher gave some question and then students answered the question. After finishing the practice, the method the researcher and students discussed the students' work together.

In the post activity, the researcher checked the students' understanding about material of the topic. The researcher asked the difficulties about the material. After that, the researcher concluded the material that had explained. Finally, the researcher closed the teaching and learning process in first meeting.

At the second meeting, the researcher conducted tests on students. where the students took a test of 30 questions that were worked on for one hour. after students finish doing the test, the researcher will retrieve data from the student's test results.

**Graphic 4.2**  
**The Students' Reading Test Score in Cycle I**



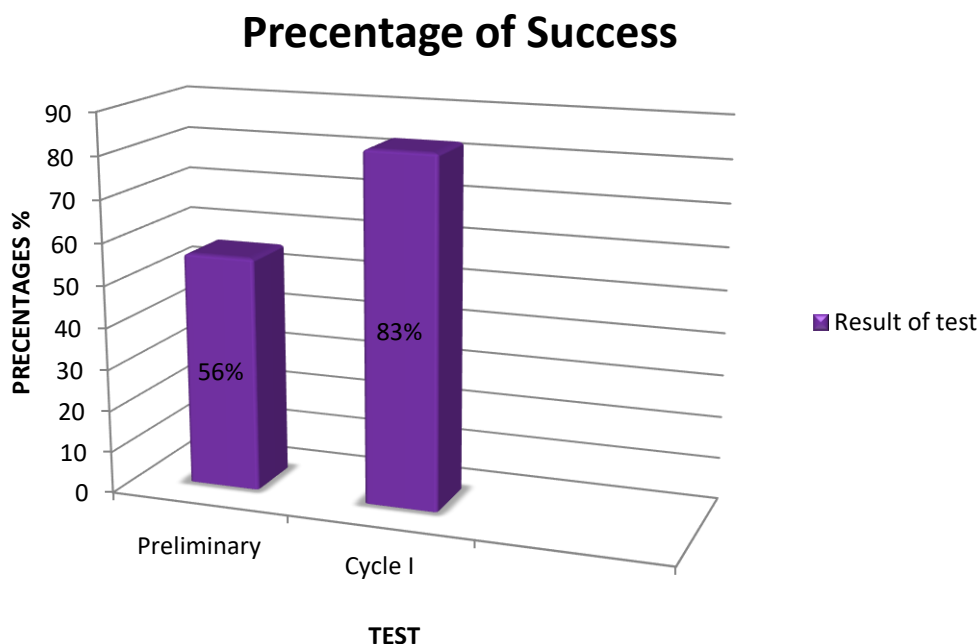
According to the result of Test Cycle I was done in cycle I, it was found that students who could reach the passing grade were 15 students (83%) and 3students (17%) were failed. So the action in cycle I was successful.

#### Discussion Of The Findings

Based on the implementation Currency Converter Plus Application in the teaching and learning process of English For Banking Material, the researcher found that the students had anthusiasm and active to follow the activity. Beside that, the students look fun and enjoy. In this research, the pair work was effective in implementing Currency Converter Plus Application. So, pair work will be effective. The researcher also found that during the explanation the material, the researcher should be clearly and carefully to explain the material. It could be done loudly when the researcher explained so the students could pay attention to

the researcher explanation. The researcher also gave suitable assignment to the students. That had to support about English For Banking Material.

The diagram of the percentage of success on preliminary and cycle I can be seen as follows:



**Graphic 4.3**  
**The Percentage of Success Test of Preliminary and Cycle 1 .**

From the diagram above, it is clear that there is improvement of the students' English For Banking Material from preliminary study to cycle I. On preliminary study only 10 students who passed the test, it means that just 56% from 18 students can English For Banking Material. Then on cycle I, 15 students were successful on reading test. 83% of students could pass and 17% failed. It means that the test was successful.

### **Conclusion**

The Classroom Action Research (CAR) was done to improve the fifth semester students' English For Banking Material through Currency Converter Plus Application of Universitas Bhinneka PGRI. Based on the results of the research, the researcher finds that after the implementation of the strategy, the students' English For Banking Material can be developed. So, it means that implementation of Currency Converter Plus Application can improve the fifth semester students' English For Banking Material of Universitas Bhinneka PGRI in the academic years 2022-2023. It can be known from the students' result in preliminary study, and cycle I had increased.

Based on the students' score on preliminary study, it is shown that the students' English For Banking Material needed improvement caused their scores were low. There were 56% of



18 students who passed the English For Banking Material test. The success of this class was less than 80%. The result could not achieve the criteria of success. It means that the students' English For Banking Material before the implementation of the strategy is quite weak. To improve the students' English for Banking Material, the researcher did this classroom action research.

From first cycle, it is known that amount of the students who passed the reading test increased. The result of the study on this cycle was 15 students passed the English fo Banking test. 83% of the students were successful and it had achieved the criteria of success. It means that the students' English For Banking Material is improved after the strategy.

### **Suggestion**

This section presents suggestions for the students, for the teacher, and for the other researcher.

#### **For the Students**

The suggestion for the students by using Currency Converter Plus Application, the students can know much English For Banking Material and it makes students more active in teaching and learning process specially to improve English For Banking Material. The students can motivate themselves to be more active in joining the English class to improve their English achievement, especially in English For Banking Material learning.

#### **For the lecture**

Realizing that implementation of Currency Converter Plus Application was successful as an alternative way that can improve the second semester students' English For Banking Material of Universitas Bhinneka PGRI in the academic year 2022/2023, the researcher suggested that English lecturer at Universitas Bhinneka PGRI should use Currency Converter Plus Application as alternative way in teaching English For Banking Material to improve their students' English For Banking Material. It is hoped that the English lecturers and all lecturers at Bhinneka PGRI University will be able to use interesting, creative and innovative methods so that students can study well so that they can improve their achievements.

#### **For the Future Researcher**

From the results of this study, The researcher hopes that the study will be useful for the future researcher as the reference to make a further research. It is also advisable for them to use other method in their study for enriching the technique that can be used for improving the students' English For Banking Material.

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