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The effect of learning motivation, facilities, and materials on understanding and attitude forming through online learning

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ABSTRACT

This study aims to determine the effect of learning motivation, learning facilities, and learning materials on students' understanding and attitudes through online learning. The research method used is quantitative with data processing using structural equation modeling (SEM). The results showed that the independent variables in the form of motivation, learning facilities, and learning materials had an influence on the understanding variable with different levels. Motivation has a positive and significant effect on the emergence of understanding. Likewise, the learning material variable has a positive and significant effect on the understanding of the learner participants. Meanwhile, learning facilities do not have a significant effect on understanding. In the next stage, the understanding variable has a positive and significant influence on the formation of participants' attitudes. This is in accordance with the expected goal in the activities of the Ministry of Finance for One State, the emergence of a generation that has great concern for state finances in the future. Among the three independent variables studied, the learning material variable has the greatest influence on the formation of a good understanding and the emergence of a positive attitude towards state finances. This variable is able to give the greatest influence on the participants' understanding until it finally has an impact on their positive attitude towards state finances. This also shows that the learning materials provided in the activities of the Ministry of Finance of the Republic of Indonesia are appropriate, according to the needs of the participants so that they have the greatest influence on the understanding and formation of participants' attitudes.

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INTRODUCTION

The Covid-19 pandemic has brought changes to human life, including in the education and learning process. Among the very real changes in society is the use of online learning methods in the learning process, both in the school environment and in public environment (Azwar, Aisyah, & Muhammad, 2021). At the time of the imposition of restrictions on community mobility, online learning for students became an unavoidable choice. In the future, even though the Covid-19

pandemic is over, the online learning process will be an option because it is considered a low-cost and easy option to do (Iskandar, 2020; Muzaki, 2021; Prawiyogi, Purwanugraha, Fakhry, & Firmansyah, 2020; Setiawan, 2020).

Online learning is learning that is carried out using a media that allows interaction between students and teachers. The interaction in this is the interaction between students and teachers by not meeting face to face, where students and teachers are in different places, even in very far distances (Prawiyogi et al., 2020). With the implementation of online or distance learning, students and teachers are not always physically present in the classroom. The implementation can also be in the form of fully using a distance system or a mixture or collaboration of distance learning and with classroom learning (blended) (Setiawan, 2020). In its implementation, there are several important factors that must be considered so that the distance learning system can run well, namely the level of attention (concentration) of students and teachers, teacher confidence, experience, creativity in carrying out the learning process, understanding in using the internet or e-mail, e-learning, and the ability to interact with students (Elyas, 2018; Prawiyogi et al., 2020).

The effectiveness of online learning during the Covid-19 pandemic compared to previous face-to-face learning reveals some distinct differences. First, online learning lacks the face-to-face interaction that is inherent in traditional classroom settings. Second, online learning offers flexibility in terms of location and, often, timing, which can be beneficial for students and teachers. Third, the introduction highlights that online learning can lead to boredom and decreased motivation among students, impacting the quality of learning outcomes. Furthermore, the main challenges faced by students and teachers in online learning during the pandemic include several things. First, adequate electronic devices and reliable internet connectivity are essential for effective online learning. Second, keeping students engaged and maintaining their concentration during online classes is more challenging than in traditional classrooms. Third, as mentioned, the transition to online learning has led to a decrease in student motivation, which is crucial for maintaining the quality of learning and achieving good outcomes.

The Program of *Kemenkeu Satu Negeri* organized by the Ministry of Finance of Indonesia on June 25 to July 8, 2021, is one of the learning programs carried out by online. This program is attended by students at the Junior High School (*Sekolah Lanjutan Tingkat Pertama*, SLTP) level through online from various regions in Indonesia. There are 90 participants in this program which are divided into three classes. Among the learning themes given are related to public finance. This theme is given with the intention that students have positive knowledge and attitudes towards the management of public finance, both now and in the future when they carry out their social tasks. The learning method is carried out online due to the demands of the pandemic conditions. The learning process is not only carried out through a *virtual zoom meeting* on a specified time schedule, but also on the *Whatsapp Group* (WAG) application that is formed in each class. In the WAG, students can still learn by asking questions or participating in discussions presented by other students. Responses to their questions were given by the secondees or facilitators in the class concerned who came from employees at the Ministry of Finance. For each class, there are about 10 facilitators/secondees who have sufficient competence to answer questions from participants in the field of state finance.

Several methods are implemented to enhance student motivation in this online learning as follows: a) Foster regular interaction between students and teachers through various channels like live sessions, discussion forums, and messaging platforms. This helps in creating a sense of community and reduces feelings of isolation; b) Clearly outline course objectives, expectations, and assessment criteria from the beginning. When students know what is expected of them, they are more likely to stay motivated and focused; and c) Implement elements of gamification such as badges, leaderboards, or virtual rewards to make learning more engaging and enjoyable.

Based on the initial observations that have been made, it was found a problem that students have boredom towards online learning, which is different from direct learning, so that it causes students' learning motivation to decrease. Learning motivation is very important to maintain because it is related to the quality and student learning outcomes (Rizqa, Marliyah, & Setyaningsih, 2021; Warti, 2018). In addition, the online learning model in the Program of *Kemenkeu Satu Negeri* is a new adaptation or innovation within the Ministry of Finance environment, especially during the pandemic and the new normal transition, so it is important to conduct studies or research to see how successful the implementation of the online learning by analyzing the factors that influence the formation of student attitudes, such as motivational factors, learning infrastructure, and learning materials. Several previous studies have reviewed and evaluated the implementation of online or distance learning, as done by Septian (2020), Syah & Angellia (2020), Hidayatullah et al. (2020), Puteri & Arnesia (2020), Tirtana & Sari (2014), dan Rizqa et al. (2021). The study focuses on a specific online learning program within the Ministry of Finance, whereas previous research may have examined broader educational contexts or different subject areas. Unlike previous studies that may have assessed general effectiveness or challenges of online learning, this study aims to provide empirical evidence specifically within the context of the Ministry of Finance's online program, which could yield unique insights into learning outcomes and participant attitudes.

Therefore, based on the description above, this research was conducted with the aim of analyzing the effect of learning motivation, learning facilities, and learning materials on students' understanding and attitudes through online learning. Theoretically, this research is expected to be useful in providing empirical evidence about the successful implementation of online learning, especially in the Ministry of Finance. This research is also expected to be useful as a research reference in the field of learning so that it can be used as material for further research. Practically, the results of this study are expected to provide benefits as feedback in order to improve and ensure the achievement of efficiency and effectiveness in the development and improvement of knowledge, skills and attitudes of participants in the Program of *Kemenkeu Satu Negeri*. The research hypotheses to be tested in this study are: H1: learning motivation has a positive and significant influence on understanding in the online learning process; H2: learning facility has a positive and significant impact on understanding in the online learning process; H3: learning material have a positive and significant impact on understanding in the online learning process; and H4: understanding has a positive and significant influence on the formation of participants' attitudes.

RESEARCH METHODOLOGY

Based on the objectives to be achieved, this research belongs to the category of explanatory research, namely research that aims to explain the relationship between two or more variables (Creswell & Creswell, 2017; Hamdi & Ismaryati, 2019) or research based on theories or hypotheses that will be used to test a phenomenon that occurs. Silalahi (2009) distinguishes explanatory research into two types, namely: (i) association research, namely studying whether changes in the value of one variable are related to changes in the value of other variables; (ii) causal research, namely studying the causal relationship between two or more variables. Based on this explanation, this study also includes associational and causal research because this study will analyze the relationship or influence (causation) of two or more phenomena through hypothesis testing (Sekaran & Bougie, 2019) between variables. Meanwhile, in terms of approach, this research uses a quantitative approach through econometric modeling techniques or differential statistics (Bungin, 2013; John, 2013; Jonathan Sarwono, 2006).

The population in this study were all participants of the Program of *Kemenkeu Satu Negeri* organized by the Ministry of Finance of Indonesia on June 25 to July 8, 2021, totaling 90 people. While the sample in this study was taken using a non-probability sampling technique in the form of saturation sampling, where all members of the population were used as research samples (Sugiyono, 2017; Hamdi & Ismaryati, 2019). Based on this, the number of research samples was also set at 90 people. Sources of the data used in the form of primary and secondary data. Primary data is obtained directly from respondents, in the form of answers to questions on a questionnaire sheet via a questionnaire link (google form) which is distributed to respondents (students) after the program ended. While secondary data is obtained from the relevant agencies such as the Education and Training Program Terms of Reference (*Kerangka AcuanProgram*, KAP), and others.

This study uses five variables consisting of exogenous variables and endogenous variables. Exogenous variables are independent variables that affect the dependent variable (bound) which is indicated by the presence of arrows coming from the variable to the endogenous variable. Meanwhile, the endogenous variable is the dependent variable which is influenced by the independent variable which is indicated by the presence of arrows leading to that variable in the model. The exogenous variables of this study consisted of motivation, learning facilities, and learning materials. Meanwhile, the endogenous variables of this study consisted of understanding and attitude variables. The operational definitions, descriptions and indicators of each of these variables are described in Table 1. The variables of motivation, learning facilities, learning materials, understanding and attitudes were measured using a 5-point Likert Scale, namely: 1) very inappropriate, 2) not suitable, 3) somewhat suitable (undecided), 4) suitable, and 5) very suitable.

Table 1. Operational definitions, variable descriptions, and indicators

Variables	Descriptions	Indicators
Learning Motivation	It is the enthusiasm that participants have to take part in learning in the Program of *Kemenkeu Satu Negeri*	This variable is measured by the statements: 1. I am very proud to be a participant in the One Country Ministry of Finance Program. 2. I am very enthusiastic about participating in learning at the Ministry of Finance of One State.
Learning Facilities	Those are various facilities and infrastructure owned and used by participants in participating in the learning process.	This variable is measured by the statements: 1. The equipment or learning facilities are very adequate to support online learning at the Program. 2. I do not have signal difficulties while learning at the Program.
Learning Materials	Those are the substance or content of learning materials and learning methods given by the teacher to the participants (students).	This variable is measured by the statements : 1. Learning materials of public finance (ORI, What is the State Money, Taxation, and State Debt) are very appropriate in providing my understanding of the State Budget. 2. The method of delivering the material by the lecturers (Facilitators, Transformation Ambassadors, and Secondees) is very good 3. The Transformation Ambassadors and Secondees continue to respond to my WA number even though the room/zooming session has ended.

Variables	Descriptions	Indicators
Understanding	Is the understanding obtained by students regarding the material presented in the learning process.	This variable is measured by the statements : 1. I can understand well the material about state finance and the history of circulation of the ORI. 2. I can understand the wide scope of the role of the state budget in overcoming people's problems. 3. I understand how the state obtains money to meet the needs of the state and its people. 4. I understand the need for state expenditures to meet people's needs. 5. I can feel the presence/role of the state in meeting the needs of the people. 6. I really understand why the state collects taxes.
Attitude	It is the attitude that participants have towards state finances, both now and in the future.	This variable is measured by the statements : 1. Someday (in the future) I will become a tax-abiding citizen. 2. I feel sad when there are citizens who avoid taxes. 3. I fully understand the reason for the need for debt to cover the shortfall in the state budget. 4. 4. In the future, I really care about the state budget for the welfare of the people.

Research models are analyzed with Structural Equation Modeling (SEM) techniques based on components or variants (component based) or Partial Least Square (PLS) with the SmartPLS program (Chin, 1998; Ghozali, 2008; J Sarwono & Narimawati, 2015). This technique was chosen because PLS techniques do not require many assumptions. The data does not have to be normal multivariate distribution and the number of samples does not have to be large (30-100) (Ghozali, 2008). In addition, this technique is widely used for causal-predictive analysis and is a suitable technique for use in the application of prediction and theory development as in this study. In addition, considering the number of samples used in this study is relatively small then PLS is used as an analysis tool (Hartono, 2004). PLS techniques in this study apply two types of testing to causal models, namely: measurement model testing and structural model testing.

First, measurement model is an assessment of the reliability and validity of a research variable or defined as the relationship between an indicator and a latent variable. The criteria for assessing measurement models in this study are: 1) Discriminant validity is used to prove that latent constructs predict the size on their blocks better than the sizes on other blocks. Ghozali (2008) says that the method for measuring discriminant validity is to look at the average variance extracted (AVE) value. If the AVE value of each construct is greater than 0.5 then the model is said to have a good discriminant validity value; and 2) Construct reliability (composite reliability) of the indicator block that measures a construct can be evaluated by two measures: internal consistency and Cronbach's Alpha. Ghozali (2008) states that a latent variable has high reliability when the composite reliability value is above 0.7 and Conbach's Alpha is above 0.6.

Second, assess or evaluate structural model. It is performed to look at the relationship between constructs or latent variables, as seen from the estimated value of its structural path coefficients. The estimated value of the structural path coefficients in the model (estimate for path coefficients) is the path coefisen value that indicates the magnitude of the variable's influence (construct). This estimation value is evaluated using a t-statistical test obtained through the bootstrapping procedure (Ghozali, 2008). Bootstrapping is a computer-based method used for measuring the accuracy of statistical estimates (statistical quantity and confidence interval) and is an inferential nonparametric technique. The application of the resampling method in bootstrapping allows the enactment of free distributed data, does not require normal distribution

assumptions, and does not require large samples (recommended minimum sample of 30). The test is done with a t-statistical test (t-test), with the criteria if obtained a p-value value ≤ 0.05 (alpha = 5%), then concluded significant and vice versa.

RESULTS AND DISCUSSIONS

Description of Respondent

The number of research samples of this study amounted to 90 people. The research questionnaire has been sent online to all respondents via Google Forms. Until the final deadline for the return of the questionnaire, the number of questionnaires returned in a complete state and can be further processed only as many as 83 questionnaires. This means that the response rate of the questionnaire reaches 92,22% of the specified sample number. Although the response rate does not reach 100%, research can still proceed to the analysis stage. Hartono (2011) said that the response rate does not have to reach 100%, but it will be better if the response rate is higher. Even questionnaires sent through the media (such as posts or e-mails) with a response rate of 30% can be said to be adequate. The questionnaire is then tabulated and processed data. Most of them are female. Of the total respondents, 15 of them were male and the rest were female. They are junior high school students, both from junior high schools (*Sekolah Menengah Pertama*, SMP) and Madrasah Tsanawiyah (MTs), public and private. Respondents came from all parts of Indonesia from Aceh to Papua and one student was from CLC Lembah Danum, Sabah Malaysia.

At the time of the implementation of the activities of the Ministry of Finance of the Republic of Indonesia, the participants (respondents) were on a class promotion vacation period so that they could fully participate in the activities. They are not preoccupied with teaching and learning activities carried out by their respective schools. Vice versa, this activity does not interfere with their learning activities at school. Vacation time is deliberately taken by the activity committee so that participants can feel comfortable following it without disturbing school activities. In addition, this activity is also intended to fill their time during the COVID-19 pandemic. Even though they stay at home, they can fill their time with this activity to increase their knowledge about state finances.

Results of Measurement Model

Analysis of research data begins by evaluating measurement models aimed at measuring the validity and reliability of variables in the research. The degree of validity and reliability can be seen through convergent validity, discriminant validity and construct reliability (Ghozali, 2008). The results of data processing to see the value of the load (loading) in order to test the convergent validity (convergent validity) of the research indicator is as contained in Table 2 below.

Table 2. Outer loading indicator

Variable	Code	Outer Loading
Learning Motivation (X1)	X11	0.922
	X12	0.917
Learning Facility (X2)	X21	0.939
	X22	0.751
Learning Material (X3)	X31	0.784
	X32	0.912
	X33	0.850
Understanding (Y1)	Y11	0.865
	Y12	0.851
	Y13	0.889
	Y14	0.879
	Y15	0.714
	Y16	0.905

Variable	Code	Outer Loading
Attitude (Y2)	Y21	0.784
	Y22	0.810
	Y23	0.722
	Y24	0.891

Source: Primary Data (processed)

In Table 2, it is seen that all research indicators have outer loading value of more than 0.50 which signifies that all indicators have qualified convergent validity. This means that all indicators used to measure research variables are declared valid (Ghozali, 2008).

Furthermore, the results of data to test discriminant validity and composite reliability indicators or variables by looking at cronbach alpha and AVE values are as found in Table 3 below.

Table 3. Cronbach alpha and AVE

Variable (Construct)	*Cronbach's Alpha*	Nilai AVE
Learning Motivation (X1)	0,817	0,845
Learning Facility (X2)	0,646	0,722
Learning Material (X3)	0,807	0,723
Understanding (Y1)	0,924	0,728
Attitude (Y2)	0,815	0,646

Source: Primary Data (processed)

Based on Table 3, cronbach alpha and AVE values for all variables are greater than 0.7 and 0.50 as reference values, so it can be stated that all constructs have good reliability and are qualified, so that all constructs and indicators are declared valid (Ghozali, 2008).

Results of Structural Model

After the testing of the measurement model is done and the entire research construct is declared valid and reliable, the next stage is to test the structural model. It describes intervariable relationships based on substantive theory. Assessing structural models can be done by looking at structural models consisting of hypothesized relationships among variables in the research model. Using the Bootstrapping method in SmartPLS 3, the path coefficient, t-statistical values and P-values are obtained in Table 4 below.

Table 4. Path coefficient and t-statistics

Influence Path	Coefficient	t-statistics	P-values
Learning Motivation (X1) → Understanding (Y1)	0,357	2,644	0,008
Learning Facility (X2) → Understanding (Y1)	0,072	0,906	0,365
Learning Material (X3) → Understanding (Y1)	0,530	4,170	0,000
Understanding (Y1) → Attitude (Y2)	0,857	9,726	0,000

Source: Primary Data (processed)

The t-table value is calculated in advance with the provisions of the alpha value (α) of 0.05 and the degree of freedom (df) of n-2. The amount of data used in this study is 83, so the df value is 81. The t-table value for df=81, two tails, and α=0.05 is 1,99. Based on Table 4, it is seen that all the t-statistical values in the table above are greater than the t-table values of 1,99. Thus, all independent variables have a significant influence on the dependent variables on the variable relationship paths on the model. Relationship paths on perception of Learning Motivation (X1) → Understanding (Y1), Learning Facility (X2) → Understanding (Y1), and Understanding (Y1) → Attitude (Y2), have significant relationship paths or influences. While, relationship paths on perception of Learning Material (X3) → Understanding (Y1) has not significant relationship paths or influences.

In general, Table 4 informs that the existing variables have a significant relationship, except for the path of Learning Means (X2) → Understanding (Y1). Overall, the structural equation modeling model that occurs between variables is as shown in Figure 2 below.

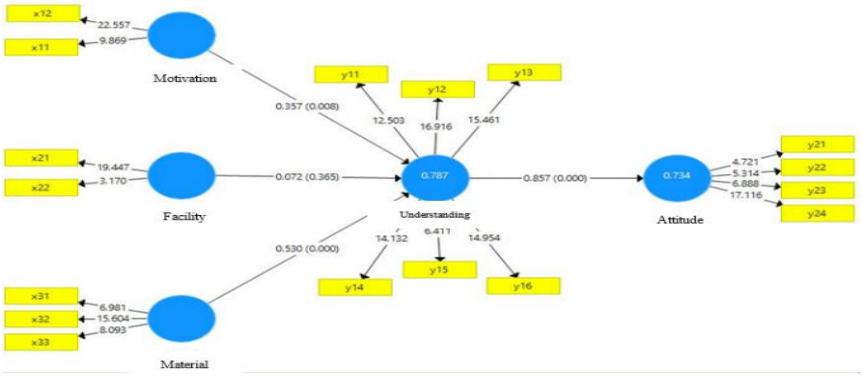

Figure 1. Structural model testing result (*path coefficient* dan *p-values*)
Source: Primary Data (processed)

The relationship between the variables of learning facilities and understanding is indicated by a coefficient value of 0.072 and a P-Value of 0.365. This shows that learning tools do not have a significant effect on understanding. Another study that has a similar conclusion to this is the study of Azwar et al. (2021). The absence of a significant influence of learning facilities on the understanding of participants in the activities of the program could be because in determining participants, the committee has made learning facilities a must-have provision. In addition to ownership of the device (laptop, gadget, or computer), the quality of the internet network (signal) is also an important consideration in screening participants. Thus, it is almost certain that all participants have supporting devices and are located in areas that have adequate internet signal/network. This requirement is understandable because if the committee determines participants who are not supported by adequate devices and internet networks, the online learning process will be difficult. With almost the same conditions shared by all participants (respondents), the learning facilities variable is not varied so that it is considered to have no effect in generating participants' understanding.

The variable of motivation and understanding has a significant causal relationship, namely motivation has a significant influence on understanding. This is indicated by the coefficient value of 0.357 and P-Value of 0.008. The results of this study support the results of Warti's research (2018) which concludes that motivation has a significant effect on students' mathematics learning outcomes. Their pride in participating in the activities of the program arises because their participation has been through a selection from around 1000 registrants. They feel lucky and proud to participate in activities organized by the Ministry of Finance. Pride also arises because they get the opportunity to study state finances from direct sources, namely employees of the Ministry of Finance. The pride that the participants had seemed to be able to generate enthusiasm to be able to follow the entire process of scheduled learning activities. Observations during the activity took place, the participants used as much as possible to ask questions and discuss with the facilitators in the WAG forum in their respective classes. They have a great curiosity on various matters related to state finances.

The variable path of learning material and understanding has a positive and significant relationship. Learning materials have a big influence on the emergence of understanding held by participants (respondents). This is indicated by the coefficient value of 0.530 and the P-Value of 0.000. This positive and significant influence shows that the material or subjects presented are very

suitable for their needs. Knowledge about the Oeang Republic of Indonesia, taxation, loans/debts, and other state finances are questions they have been looking for answers to. They also liked the techniques used in delivering the material. The informants, even though they come from related officials, always place themselves as their older brothers, not as teachers who judge them. This is able to make them comfortable in following the scheduled learning process through roomzoom media. In addition, the responses of the facilitators (secondees) in the class WAG were also very friendly. The questions they wrote on WAG immediately got a response from the facilitator. In the WAG, facilitators from various echelon I units at the Ministry of Finance joined together. Participants who do not get the opportunity to ask questions during roomzoom will submit their questions on the WAG forum and the facilitators will provide satisfactory responses or answers. Participants who do not ask questions can also take knowledge from the questions and responses submitted in their class WAG.

The effect of the learning material variable on understanding has the largest coefficient value when compared to the variables of learning facilities and motivation. This is indicated by the coefficient value (original sample) of this variable which is greater than the coefficient of learning facilities and motivation variables. Learning materials are able to generate a strong curiosity for the participants so that they are very enthusiastic to follow the learning process. In addition, the delivery of interesting material makes participants always feel at home following the learning activities until they are finished. Interesting learning materials also made participants able to provide questions and discussion themes, both during scheduled lessons in the zoom room and in the WAG forum.

The relationship between the variables of understanding and attitude becomes a very strong path of significance. This is indicated by the largest coefficient value, namely 0.857 and the P-Value value of 0.000. The correct understanding of state finances will give birth to the right attitude towards it. This conclusion is in line with the results of the research by Subekan & Iskandar (2019) regarding the effect of basic training for civil servants in shaping their attitudes in the world of work. Learning tools, motivation, and learning materials will be effective in shaping the attitudes of participants if followed by an understanding of the learning process provided. The three independent variables will not be effective in forming a positive attitude if it is not accompanied by the correct understanding.

CONCLUSION

The independent variables in the form of learning facilities, motivation, and learning materials have an influence on the understanding variable with different levels. Motivation has a positive and significant effect on the emergence of understanding. Learning tools do not have a significant effect on understanding. Likewise, the learning material variable has a positive and significant effect on the understanding of the learner participants. In the next stage, the understanding variable has a positive and significant influence on the formation of participants' attitudes. This is in accordance with the expected goal in the activities of the Program of *Kemenkeu Satu Negeri*, the emergence of a generation that has great concern for state finances in the future. Motivation has been found to have a significant and positive effect on the development of understanding among participants. This suggests that when students are motivated, they are more likely to engage deeply with the learning content, leading to better comprehension and retention. Contrary to motivation, learning facilities did not show a significant impact on understanding in this study. This implies that while access to adequate technological tools and resources is important for facilitating online learning, it may not directly contribute to enhancing participants' understanding of the subject matter. Likewise, the study identifies learning materials as having the most substantial influence on participants' understanding and subsequent attitudes toward state

finances. This indicates that the relevance, quality, and appropriateness of the learning materials provided significantly contribute to participants' comprehension and positive attitudes. When participants have access to well-designed and relevant learning materials, it enhances their engagement and understanding of the content. In summary, while motivation plays a crucial role in fostering understanding, learning materials emerge as the most influential factor in shaping participants' comprehension and attitudes.

There are several limitations of this study. The study was conducted with a relatively small sample size of 90 participants from a specific program (*Kemenkeu Satu Negeri*) and a particular age group (junior high school students). This limits the generalizability of the findings to a broader population. Therefore, future studies should include a larger and more diverse sample to enhance the generalizability of the findings. This could involve different age groups, educational levels, and geographic locations. Include additional variables that might impact learning outcomes, such as socio-economic status, parental support, previous academic achievement, and technological literacy. As research contributions, the study provides empirical evidence on the impact of motivation, learning facilities, and learning materials on student understanding and attitudes in an online learning context. This contributes to the growing body of literature on online education during and after the Covid-19 pandemic. The research also offers valuable insights specific to the Ministry of Finance's educational programs, highlighting the importance of tailored learning materials and motivation in fostering student understanding. As implications, the findings can inform educational policies aimed at improving online learning environments. Policymakers could prioritize the development of high-quality learning materials and strategies to boost student motivation. Educators can use the insights from this study to design and implement more effective online curricula. Emphasizing relevant and well-structured learning materials can significantly enhance student understanding and engagement.

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