

**THE PERCEPTION OF STUDENTS OF BANKING STUDY
PROGRAM IN LEARNING ENGLISH AS A SUBJECT
AT IAIN PALOPO**



IAIN PALOPO

A THESIS

*Submitted to the English Language of SI Tarbiyah Faculty of State College for Islamic
Studies of Palopo in Partial Fulfillment of Requirement for the Degree of Sarjana
Pendidikan (S.Pd.) in English Education*

BY

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**ENGLISH STUDY PROGRAM OF TARBİYAH DEPARTMENT
THE STATE INSTITUTE FOR ISLAMIC STUDIES
(IAIN) PALOPO
2016**

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2016**

THESIS APPROVAL

This thesis "The Perception of Students of Banking Study Program in Learning English as a Subject at IAIN Palopo", which is written by Elvi Muchtar, Reg. Number. 12.16.3.0181. English Study Program of Tarbiyah and Teacher Training Faculty of The State Institute for Islamic Studies (IAIN) Palopo, and has been examined and defended in MUNAQASYAH session which is carried out on Wednesday, December 28th 2016 M. It is authorized and acceptable as partial fulfillment of requirement for S.Pd. degree in English Language Teaching.

Palopo, December 27th 2016 M

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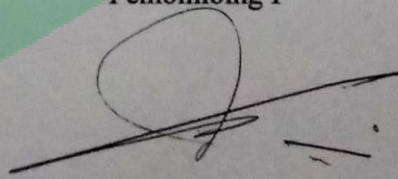
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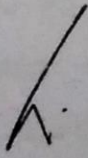
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Palopo, 11 November 2016

The Researcher

Elvi Mughtar

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ABSTRACT

Elvi Muchtar, 2016. The Perception of Students of Banking Study Program in Learning English as a Subject at IAIN Palopo. Supervised by Dr. Syamsu Sanusi, M.Pd.I. and Wisran, S.S., M.Pd.

Keyword : Perception, Learning English.

This thesis about the perception of students of banking study program in learning English as a subject at IAIN Palopo. The objective of this research was to find out the perception of students of Banking Study Program in Learning English as a Subject at IAIN Palopo.

This research used descriptive qualitative method and used quota sampling technique. The populations of this research was the third semester students of banking study program in 2016/2017 academic year and the total of population was 223 students in 6 classes. Took 11% from the population and the researcher took 4 students in every classes. So the total sample of the research was 24 students. The instrument of this research was questionnaire.

The findings of the research reveal the description of result data analysis and then percentage technique discussion section explains the implication of findings of the research. Based on the finding and discussion part, the researcher concludes that the students of banking study program at IAIN Palopo has a positive perception in learning English as a subject, it is proved by the rate percentage on students answer on questionnaire, there were 21 students or 87,5% in positive classification. Almost all of the positive statements responded in strongly agree and agree.

CHAPTER I

INTRODUCTION

A. Background

Role of English as an international language is a key to open the word of scientific and technical knowledge which is needed for the economic and politic development of many countries and it is also as a top requirement of those seeking job applicant who master either active or passive English are more favorable than those who do not from that fact, it is obvious that everybody need to learn English¹. English becomes the most essential language in the world. Almost all the people from many different countries around the world use it to communicate. As an international language, used in many purpose of people activities. So, English is used in both formal and informal education either as second or foreign language.

In Indonesia, English is a foreign language. Today, English as the main subject at schools many different perception and view from the student. Some of them said that English is very interesting and motivating, and some of them said that learning English is very difficult and confusing. The students get many kinds of problem in learning English, such as vocabulary, pronunciation and grammar. Those differences depend on how the students look at the English as a Subject language skills. Today, The need for mastery of the English language in the future is a challenge for the students'. If want to win the competition in the world work,

¹Hasriani, *Improving Students' Speaking Skill Through Debating Activity At The Eleventh Grade Of SMA Negeri 2 Palopo*,(Palopo: STAIN,2009),p.1

the school or campus should equip graduates with adequate English language skills. In addition, for students, who have sufficient English language skills will be very helpful in completing assignments, especially in reading text books in English.

In Indonesia, English is not the mother tongue but English is a foreign language. In teaching English, the teacher or lecturer must know what are the students need in learning. In this case, need analysis is very important to analysis the material before give it to the students. Need analysis in a language program is often viewed simply as identification of the language forms that the students will likely need to use in the target language when They are required to actually understand and to produce the language.² So, the teacher or lecturer must know about need analysis in preparing the materials.

According to Ricards, One of the basic assumptions of curriculum development is that a sound of educational program should be based on an analysis of learners' need, procedures used to collect information about learners' needs are known as need analysis.³ Need analysis can help teacher or lecturer in preparing the material that will be given to the students' based on their skill.

English is a subject of Economic and Islamic Business Faculty, especially at the Banking Study Program of IAIN Palopo. Learning English to be useful in understanding the English Terms of banking and support their job in the future.

² M. Basri Wello and SyarifuddinDollah, *Fundamental Aspects of English for Spesific Purpose*, (Ed.1;Makassar;UNM Publisher,2008),p.65

³Jack C. Richards, *Curriculum Development in Languange Teaching*, (Ed.1;New York: Cambridge University Press,2001),p.51

The mastery on term in the profession that someone working is very important. For example, for the students at Banking Study Program of IAIN Palopo, they need to know about terms about banking and in doing the jobs as banker, there are many instructions in English which is specific for the banking department. Therefore, the person who is working in banking department, they need to understand those specific term. If not, they will not be able to do the job correctly and accurately. In learning a subject, the students have different perception, this is based on my experience, when I was chatting with my friends. They said, why we must learning the subject that not related to our concentration. At the first semester at IAIN Palopo, indeed, all of Department learning the same subject as a general subject. When learning English, the students have the difference perception in learning English in their Department. The researcher interest doing research about perception because, very important to know the students judgment in learning, about the material that given, method, and goal in learning English. In order can be evaluated if there are something wrong in learning.

Based on the previous explanation, the research doing research with entitled “The Perception of Students of Banking Study Program in Learning English as a Subject at IAIN Palopo”.

B. Problem Statement

Based on the explanation on the background, the researcher formulates the problem statement as follow:

How is the perception of students of Banking Study Program in Learning English as a Subject at IAIN Palopo?

C. Objective of The Research

In relation to the problem statement above, the researcher formulates the objective of the research as follow:

To find out the perception of students of Banking Study Program in Learning English as a Subject at IAIN Palopo.

D. Significance of the Research

The result of this research is expected to be useful information for:

1. Students, it can be applied to motivate students in learning English of banking students as important subject.
2. Next researcher, it can useful as references to next researcher when doing the similar topic of the research.

E. Scope of the Research

The research limited to the perception of Banking Study program in Learning English as a Subject at IAIN Palopo. Especially perception toward English material, English lecturer, and learning English.

F. Operational Definition

To get general understanding about the title, the researcher explain the variable as follow :

1. Perception is the way you think about or understand someone or something.
2. Learning English is the activity or process of gaining knowledge or skill by studying.
3. Banking students where every students are given the same course affiliated to a faculty or faculties with



CHAPTER II

REVIEW OF RELATED LITERATURE

A. Previous Related Research Findings

In writing this research, the researcher found some researcher which are closely related to this research as follow:

1) Madehang (2011), in his research report entitled “Students’ Perception on the Lecturer Talk in the Classroom Interaction”, Based on the result of his research that the feature of the lecturer talk, especially question is running well. Nevertheless, the clearness of question should be improved to make the interaction more clearer and easier for students to capture what lecturers want.⁴

2) ZulfikarMunhas (2013), in his thesis entitled “The Students’ Perception Towards The Use Of LCD Media in Teaching and Learning English at SMA 1 Wotu in LuwuTimur”. Based on of his research,When talking about perception, it refers to about the positive response or attitude to something people like, enjoy, and appreciate, which make them having a desire to do.He concludes that the student at SMA 1 Wotu has a very positive perception towards the use of LCD as media in English classroom. They think that when they are teaching with LCD as media, the material will be easier to be understood ⁵

⁴ Madehang, entitled “Students’ Perception on the Lecturer Talk in the Classroom Interaction”, (Palopo, A Research Report of STAIN Palopo, 2011)

⁵ ZulfikarMunhas, “The students’ perception toward the use of LCD Media in Teaching and Learning SMA 1 Wotu in LuwuTimur”, (Palopo: Unplubished Thesis of STAIN Palopo, 2013)

3) Rispa (2014), in her thesis entitled “The ESP Implementation in Teaching terms of Tourism at SMK Ignatius Makale”. She state that in teaching process the teacher at SMK Ignatius should keep preparing the material with ESP based in all skills in English.⁶

Those above researchers werealso used the questionnaire as instrument in gathering data. This research was specified on the perception of students of banking study program in learning English as a subject at IAIN Palopo.

B. Some Pertinent Ideas

1. Definition of Perception

Every human have different perception and view in seeing of the same object, these different perception will be followed up with different act either. Perception is part of psychology aspect.

Etymologically, the word perception come from Latin words *perceptio* from *percipere* and means receiving or taking.⁷ Perception in narrow meaning is seeing, how is the person in seeing something. Perception in wide meaning is seeing or understanding, which is how is the person viewing or interpret something (Leavitt, 1978).⁸ The perception appear if we can see the fact that is around us and then understand about it. A perception of the psychology dictionary

⁶Rispa, “*the ESP Implementation in teaching terms of Tourism at SMK Ignatius Makale*”, (Palopo, Unpublished Thesis of Cokroaminoto University, 2014)

⁷Alex Sobur, *PsikologiUmum*, (Bandung: Pustaka Setia,2003) P. 445

⁸*Ibid*

is a process of recognizing or process of identification something, usually used about sense perception, if the something we know or identified.⁹

Definition of perception according to the expert as follow:

- a. According to Webster in Anwar(2014:4) perception is more than the sum of static, individual sensory inputs. Perception clearly involves some integration and, perhaps, some interpretation of the sensations we receive. Perception is *not* a matter of simply taking in information from the world and creating from it a duplicate internal representation. Perception sometimes involves “seeing” things that are not there (as in the case of subjective contours) or distorting things that are (as in the case of other context effects). Perception involves both bottom-up processes, which combine small bits of information obtained from the environment into larger pieces, and top-down processes, which are guided by the perceiver’s expectations and theories about what the stimulus is.¹⁰
- b. Branca in Walgito defined perception as a process that preceded by sensing.¹¹
- c. Paarek (1996:13) perception can defined as process of receiving, selecting, organizing, interpreting, examining, and giving reaction to the stimulation of senses or data.¹²

Based of definition from experts above, the research can defined perception as a response toward something that is around through five senses.

⁹ Henri Sitanggang, *Kamus Psikologi*, (Bandung: CV. Armico), p. 318

¹⁰ Sarliani, “*Teachers Perception toward PPL Students at SMA 6 Palopo*”, ((Palopo, Unpublished Thesis of Cokroaminoto University, 2014)

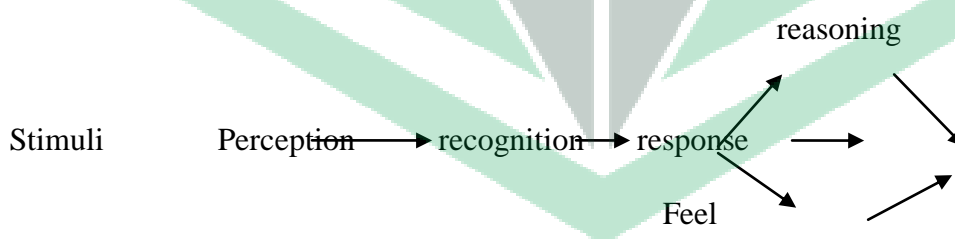
¹¹ Bimo Walgito. *Psikologi Sosial (Suatu Pengantar)*. (Yogyakarta: Andi Offset, 2002), p.45

¹² Alex Sobur, *Psikologi Umum*, op.cit., p. 447

Perception is the quality of being aware of the conditions in one's environment. For example, visual perception refers to the ability of an organism to see objects in the world around it. Other forms of perception involve the senses of touch, smell, taste, and sound. Perception is not a passive activity.¹³ Perception processing when accept the stimuli from external that received by five senses and then enter in to the brain and in brain occur thinking process and finally realized in a comprehension.¹⁴ The perception is the process of entry of the response or information through five senses to understand and subsequently gave birth to a comprehension of anything that is around.

2. Process of Perception

The perceptual process is the sequence of psychological steps that a person uses to organize and interpret information from the outside world. Perception and cognition needed in all psychological activities. Even, needed for the one who a little affected or aware of the stimulation of receiving and in a way resisting of impact from the stimuli. such as graph below.¹⁵



¹³ Science Clarified Encyclopedia: <http://www.scienceclarified.com/Oi-Ph/Perception.html> . Accessed Date : January 27, 2016

¹⁴ Sarlito W. Sarwono, *Pengantar Psikologi Umum*, (Ed.I; Jakarta: Raja Grafindo Persada, 2012), P.86

¹⁵ Alex Sobur, *Psikologi Umum*, op.cit., p. 447

Based on the graph above, the process of perception begins with an object in the real world, the perception appear from the stimuli of senses that we feel and then giving the response about.

Psychologically, we can said that someone attitude is a function how the person in seeing. In Process of perception, there are three main components as follow:

- a. Selection, is a process by sense toward stimuli from the outside world.
- b. Interpretation, is a process organizing of information so that have meaning for someone. Interpretation affected by experience, motivation, personality and intelligence.
- c. Interpretation and perception, translated in to attitude form as a reaction (Education and Cultural Department), 1985, in Soelaeman, 1987).¹⁶

The process of perception is doing selection, interpretation, and interpretation perception completing toward information that arrive. Those component can differ among different people. Therefore, when people react differently in a situation, part of their behavior can be explained by examining their perceptual process, and how their perceptions are leading to their responses.

Paarekdefined perception as process of receiving, selecting, organizing, interpreting, examining, and giving reaction to the stimulation of senses or data. From this definition, Paarek explained some process of perception are receiving stimuli, selection of stimuli, organizing, interpreting, checking, and reaction.¹⁷

1) *Process of receiving stimuli*

¹⁶Alex Sobur, *PsikologiUmum, Ibid*

¹⁷ Alex Sobur, *PsikologiUmum, Ibid*. P. 451

The first perception is receiving stimuli or data from the resource. A lot of data received by senses. We see something, hear, smell, feel or touch so that we learn another aspect. The function of senses is as a receptor in receiving the stimuli. The five senses has important role in process of perception, because the people can know the meaningful of information. In the holy Qur'an, there are some of verse about the sense such as QS. As-Sajdah (32) : 9

ثُمَّ سَوَّاهُ وَنَفَخَ فِيهِ مِن رُّوحِنَا وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَارَ وَالْأَفْئِدَةَ قَلِيلًا مَّا تَشْكُرُونَ ۙ

Translate:

“Then He made him complete and breathed into him of His spirit, and made for you the ears and the eyes and the hearts; little is it that you give thanks.” (Q.S. As-Sajdah : 9)¹⁸

From verse above, the human born without knowing anything, so Allah completing the human with the senses, so that the human can feel of what happened to him/her. The senses help the human in knowing everything in environment.

2) *Selection of stimuli process*

After received, stimuli or data is selected. There are two factors that determine the selection of stimuli. The factors are internal factor and external factor.

a. Internal Factor

¹⁸Departemen Agama RI, *Al-Qur'an dan Terjemahnya*, (Bandung: Diponegoro, 2011) p. 415

1) Psychological needs. Psychological needs affect the perception. Sometimes, there something that we can see but actually in the fact is nothing. For example, the people feeling a need to eat, and then showed the some of food picture and they asked for writing that what they see. Little from them report food in their perception.

2) Background. The one will come close to the one who is the same as with his/her background.

3) Experience. The experience equip someone to looking for anything and the symtom maybe similar with his/her personal experience.

4) Personality. Personality traits influence how a person selects perceptions. The person who introvert maybe interest to the same person or different person.

b. External Factor

1. Intensity. Generally, the most intensive stimuli get the most response.

2. Measurement. Generally, the most of big material more interesting.

3. Contrast. Many people aware or not, doing the something weird for allure the attention. The greater behavior allure the attention because the principle of the differentiation.

4. Motion. Something with the motion more interesting than something that silent.

5. Repetition.

3) *Organizing Process*

According to Paarek (1996:18-20), There are three dimension in organizing the stimuli as follow:

a) Grouping. Variety of grouping has been received organized in to a form. Some factors used for grouping of stimuli as follow:

1. Similarity. the same stimuli created in one group
2. Proximity, anything that nearby in one group either
3. There are tendency to complete the incomplete things

b) Form and background

In seeing stimuli or signs, there are tendency to focusing the attention toward the signs certainly which is appear. Whereas other stimuli outside of background.

c) Perception Constancy

There are tendency for stabilize the perception, and the transformations of context not affect it.

4) *Interpreting Process*

After stimuli or data received and organized, the receiver interpreting the data in many way.

5) *Checking Process*

The receiver taking some of act to checking, the interpretation true or false.

6) *Reaction Process*

Reaction process is the last process, which is take action based on things have received. Usually done if the one take action based on his/her perception.¹⁹

Perception appear when we perceive an object that is around through five senses, to understand and subsequently gave birth to a comprehension of anything that is around.

3. The Factors Affecting The Perceptions of People

According to Sharma, the factor affecting the perceptions of people are:²⁰

a. Perceptual Learning

Based on past experiences or any special training that we get, every one of us learns to emphasise some sensory inputs and to ignore others. For example, a person who has got training in some occupation like artistry or other skilled jobs can perform better than other untrained people. Experience is the best teacher for such perceptual skills. For example, blind people identify the people by their voice or by sounds of their footsteps.

b. Mental set

Set refers to preparedness or readiness to receive some sensory input. Such expectancy keeps the individual prepared with good attention and concentration. For example, when we are expecting the arrival of a train, we listen to its horn or sound even if there is a lot of noise disturbance.

¹⁹ Alex Sobur, *Psikologi Umum, Ibid.* P. 452-464

²⁰ Aman Sharma, <http://www.psychologydiscussion.net/perception/perception-meaning-definition-principles-and-factors-affecting-in-perception/634> . Accessed Date : July 22, 2016

c. Motives and Needs

Our motives and needs will definitely influence our perception. For example, a hungry person is motivated to recognise only the food items among other articles. His attention cannot be directed towards other things until his motive is satisfied.

d. Cognitive Styles

People are said to differ in the ways they characteristically process the information. Every individual will have his or her own way of understanding the situation. It is said that the people who are flexible will have good attention and they are less affected by interfering influences and to be less dominated by internal needs and motives than or people at the constricted end.

Those factors affecting the perception based on how the people give a meaning of something that is around through five senses.

4. Perception indicators

Perception is an abstract noun, to measure it must be stated that in the form of numbers, so that can be processed with statistic.²¹ In perception process, someone claimed to give judgment toward an object positively or negatively. Happy or unhappy and so on. Exsintence of perception then will be formed of attitude which is a tendency in acting (Polak, 1976). Perception is the someones' activity

²¹S. Nasution, *Research Method*, (Ed.XII; Jakarta:Bumi Aksara, 2011) P. 53

in giving an impression, judgment, opinion, feel and interpreting something based on information that appeared from another source. Through perception we can recognize the outside world. That is world that consist of noun and human with the all kinds of phenomenon (Meider, 1958).²² According to Robbin (2003), the perception consist of :

- a. Acceptance. That is receiving process is an indicator of perception in physiological steps, which is the function of senses to catch the stimulus from outside.
- b. Evaluation. The stimulus from outside have been caught and then evaluated by someone. Although the stimulus that received by someone is the same but has a different way in evaluating.

According to Walgito (1990: 54-55), the perception consist of :

- a. Absorbing toward the stimuli or an object from outside that received by senses and will be got reflection, response, or impression.
- b. Understanding or comprehension. The reflection or impression will be organized, classified so that formed understanding or comprehension.

²² Rudi Shafaruddin, et.al., “*Persepsi Mahasiswa terhadap UPT. Perpustakaan Universitas Tanjungpura*”: Scholar perception of Library Tanjung Pura Univercity Journal of UNTAN, (2013),p.3-4 (Online: August 26, 2016)

- c. Evaluation. After omprehend, someone compare the comprehension with the criteria or norm. Evaluation of someone is differently although the object is the same.²³

Based on the expert opinion above, concluded that perceptions consist of absorb or catch the stimuli or object outside of someone by senses, understand or comprehend an object that has been absorbed before and leave an impression in the brain, and valuing from the whole of object.

Rokeach (Walgito, 2013) gave definition that in the perception contained cognitive aspect and also conative aspect that is attitude in responding, in having behavior, it means the attitude relevant with behavior. Based on this opoinion, also can presented that perception contained of cognitive aspect, affective aspect, and conative aspect that is readiness to act. The someones' attitude through something is a manifestation from the three aspect that interacting to comprehend, feel and having behavior toward an object of attitude.²⁴

When talking about perception, it refers to about the positive response or attitude to something people like, enjoy, and appreciate, which make them having a desire to do.²⁵ It means the negative

²³Fatukhrohman's Blog, *Indikator Persepsi*.
Mmfatkhurrohman.blogspot.co.id/2015/04/persepsi-persepsi-yang-ada-pada-manusia.html?m=1
(Accessed on: August 2016)

²⁴Rudi Shafaruddin, et.al., *Ibid.*, p. 6

²⁵ZulfiqarMunhas, "*The students' perception toward the use of LCD Media in Teaching and Learning SMA 1 Wotu in LuwuTimur*",(Palopo: Unplubished Thesis of STAIN Palopo, 2013), p.66

response refers to something people unlike, not enjoy and not appreciate it.

Attitude scale used to measure someone's attitude toward an object. The result, having a form of attitude category which is support (positive), refuse (negative) or neutral. Basically, attitude is tendency having behavior toward something.²⁶ The attitude that appear might be positive which is tendency to like, to approach, and hope for an object. There are three components of attitude, which are cognitive, affective, and conative. Cognitive concerning with someones' knowledge about an object or stimuli that faced. Sudijono explain that cognitive include mental activity (brain), according to Bloom, anything that concern in brain activity. It has six steps of skill namely:

- a. Knowledge. Someone's skill to recall about name, term, concept and so on.
- b. Comprehension. Someone's skill to understand and comprehend something after have knowed and remembered. The students can besaid comprehend something if He/She can give explanation in own words.
- c. Application. Ability of someone to apply or use general idea, method, principle, formula, theory and so on.
- d. Analysis. Ability of someone to analyse or describe a material or condition.
Can comprehend relation between the parts or factors to another factors.

²⁶ Nana Sudjana, *Penilaian Hasil Proses Belajar Mengajar*, (Bandung: Remaja Rosdakarya, 2006), p. 30

- e. Synthesis. Synthesis is a process that combine the parts logically. So that to form in to new pattern. For example the students can write an essay.
- f. Evaluation. The steps of skill that claim the students in evaluating the condition.²⁷

We can conclude that cognitive aspect to be oriented toward ability to think that concern about intellectual.

Affective concerning with feel in reacting the object. Some experts said that someones' attitude can be predicted the change. The affective aspect appear in students' attitude such as his/her attention toward subject, discipline, motivation to learn, respect to teacher and classmate, learning habit and social relation.²⁸ The characteristic of affective aspect namely:

- a. Receiving or attending. That is the sensibility in receiving the stimulus from outside to students in form of problem. Include awareness, desire to receive the stimulus.
- b. Responding. A reaction that given by someone toward stimulus from outside. Include reaction, feel, and satisfaction.
- c. Valuing. Claim the students to value the object, phenomenon or behavior consistently.

²⁷ Anas Sudijono, *Pengantar Evaluasi Pendidikan*, (Jakarta: Raja Grafindo Persada, 1996), p. 50-51

²⁸ Nana Sudjana, *op.cit.*, p. 29

d. Organization. Claim the students for unify the different value, problem solving, to form a value system.²⁹ The affective aspect concern in feeling toward object that faced.

Conative concerning with tendency to act toward the object. Therefore, the attitude always to be meaningful if faced to specific object. For example, students' attitude toward subject, students' attitude toward politic educational, or teacher's attitude toward his/her profession.³⁰ Those aspect very important in understanding the students' attitude so that we can know how is the students response in learning.

When we want to see how is the students response/attitude toward subject in the school we can see the following things:

- a. Attitude toward goal and contents of subject
- b. Attitude toward the way to learn of subject
- c. Attitude toward the teacher that who is teaching the subject
- d. Attitude toward the attempt to learn more the subject.³¹

The students might be have a different perception in learning English as a subject. They defininetely have some responses which reflect their attitude as a reaction to an event that occur when they are learning, whether it is the subject, teacher/lecturer or interaction in the classroom. Different student might have a different response in every single day, and it can influence their way of learning.

²⁹Zainal Arifin, *Evaluasi Pembelajaran*, (Remaja Rosdakarya, 2014), p. 22-23

³⁰Nana Sudjana, *op.cit.*, p. 80

³¹Nana Sudjana, *Ibid.*, p. 82

5. Definition of Learning

Learning is “acquiring or getting of knowledge of a subject or a skill by study, experience, or instruction.”³² Learning is an internal activity and a key personal development skill.

Quoted in Oxford, Learning is knowledge gained by study.³³ According to Lauren (2000), learning is the individual growth of person as a result of cooperative interaction with others. It is the advancement of understanding that enables the learner to function better in their environment, improve and adapt behavior, create and maintain healthy relationships, and achieve personal success.

Based on the explanation above, learning is accumulating of experiences individual growth of person as a result of cooperative interaction with others.

Basically, learning is an obligation from Allah. We can read in Q. S Al-Alaq (96) : 1-5

أَقْرَأْ بِاسْمِ رَبِّكَ الَّذِي خَلَقَ ١ خَلَقَ الْإِنْسَانَ مِنْ عَلَقٍ ٢ أَلْقَرَأْ وَرَبُّكَ الْأَكْرَمُ ٣ الَّذِي عَلَّمَ بِالْقَلَمِ ٤ عَلَّمَ الْإِنْسَانَ مَا لَمْ يَعْلَمْ ٥

Translate:

1. Read in the name of your Lord Who created.
2. He created man from a clot.
3. Read and your Lord is MostHonorable,

³²H.Douglas Brown, *Principle of Language Learning and Teaching*. (5th Edition, Pearson Longman, 2007) P. 7

³³ Oxford, *learners' pocket dictionary*, (fourth edition; Oxford University Press), p. 250

4. Who taught (to write) with the pen

5. Taught man what he knew not.³⁴

We commanded for searching of knowledge in the name of Allah basic of verse above which is with learning. Learning is a basic aspect of human. when grown up, and the mind is accomplished to think something, and when the find the new things, his/her will be ask about that.

6. Understanding Learning English

In the law and teachers and lecturers said that learning is a process of interaction between educators and learners with a learning environment studying on sources. On the other hand Wittrock quoted by Good and Brophy defines: “learning is the term we use to describe the process involve in changing through experience. In the context of education, teachers or lectures teaches so that students students can learn and master the content of objective to achieve something that is determined (cognitive aspect), also can influence changes the attitude (affective aspect), and skills (psychomotor aspect) of students. Effective learning is characterized by the ongoing process of learning in students. Someone said to have undergone a process and learning if there is a change in his/her behaviour from not knowing to knowing. In learning, learning outcomes can be seen directly.³⁵

³⁴Departemen Agama RI, *Al-Qur'an dan Terjemahnya*, (Bandung: Diponegoro, 2011) p. 597

³⁵Zulfikar Munhas “*The students' perception toward the use of LCD Media in Teaching and Learning SMA 1 Wotu in Luwu Timur*”, (Palopo: Unplubished Thesis of STAIN Palopo, 2013) p. 23-24

Learning English is the activity of process of gaining knowledge or skill by studying. The English in the era of globalization was felt increasingly important role. Mastery of the English language today, even more so in the future is one of the essential prerequisites for a person working in the face of competition and will determine one's career development. Therefore, the learning program must be designed in advance by the teacher or lecturer with attention to various learning principles that had been tested superiority.

7. Learning English as a Foreign Language

In countries where English is not an official language it may still have significant role to play. It may be an important school subject and it may be necessary to pass an examination in English to enter a university, or at least of a large percentage of students's textbook. It may be needed for people who wonder in tourism, business, and for some sections of the civil service (Richard, 1985). In countries where English has these function, such as China, Japan, France, Germany, Mexico, Indonesia, all those countries where English is not regarded as a second language, English is describe as foreign language.³⁶

English is established as the main language of international communication in the world. In Indonesia, English is a foreign language that teaches in the school or campus. In school, It is one of compulsory subject for

³⁶ M. Basri Wello and Syarifuddin Dollah, *Fundamental Aspects of English for Specific Purpose*, *op.cit.*, p.1

national examination, it indeed play important role as students achievement indicator.

In curriculum, English become a subject that will be examined. Learning activities in the curriculum process may be defined as those activities to learners in the teaching language learning situation which are designed to enable them to acquire the designated content and thereby achieve the stated objectives and more broadly the curriculum intent.³⁷ The starting point for all language teaching should be an understanding of how people learn.

English as a subject at banking study program is a part of curriculum in IAIN Palopo. they are must learning English because, they need to know about terms about banking and in doing the jobs as banker, there are many instructions in English which is specific for the banking department.

8. ESP (English for Specific Purpose)

a. Definition

According to Wello and Dollah (2008: 7) the most important difference lies in the learners and their purposes for learning English. ESP students are usually adults who already have some acquaintance with English and are learning the language in order to communicate a set of professional skills and to perform particular job related functions. An ESP program is therefore built on an assessment of purposes and needs and the functions for which English is

³⁷Murray Print, *Curriculum Development and Design*, (Ed. II; Australia;Allen and Unwin, 1993), p. 164-165

required.³⁸ Learning English based on ESP, make easier us in learning English materials based on our needs because we just learning what are we need.

Banking Department is the department which is focused on the bank matters and the graduation are expected to work at bank field and learning is very important for them to know about terms about banking and in doing the jobs as banker, there are many instructions in English which is specific for the banking department. Therefore, the person who is working in banking department, they need to understand those specific term.

b. Origins of ESP

As with most developments in human activity, ESP was not a planned and coherent movement, but rather the phenomenon that grew up out a number of converging trends. These trends have operated in a variety of ways around the world, but we can identify three main reasons common to the emergence of all ESP. The three main reasons as follow:

1) *The Demands Of A Brave New World*

The end of the second world war in 1945 heralded an age of enormous and unprecedented expansion in scientific, technical, and economic activity on a international language. This expansion created a world unified and dominated by two forces technology and commerce in which in their relentless soon generated a demand for an international language.

³⁸M. BasriWello and SyarifuddinDollah, *Fundamental Aspects of English for Spesific Purpose, op.cit.*, p. 7.

For various reasons, most notably the economic power of the United State in the post-war world, this role fell to English. The effect was to create whole new mass of people wanting to learn English, not for the pleasure or prestige of knowing the language, but because English was the key to the international currencies of technology and commerce. English became the accepted international language of technology and commerce. It created a new generation of learners who knew specifically why they were learning a language- businessmen-and-woman who wanted to sell their products, mechanics who had to read instruction manuals, doctors who needed to keep up with developments in their field and a whole range of students whose course of study included, books and journals only available in English.³⁹

Based on the history of ESP above, we can conclude that world war has had significant roles in the development of English as an international language in many aspects of human life. And for bankers, learning English to be useful in understanding the English Terms of banking and making it easier in their job.

2) *A Revolution In Linguistics*

As the same as the demand was growing for English courses tailored for specific needs, influential new ideas began to emerge in the study of language. Traditionally the aim of linguistics had been to describe the rules of English usage, that is, the grammar, however the new studies shifted attention away from defining the formal features of language usage to discovering the ways in which

³⁹ Tom Hutchinson and Alan Waters, *English for Specific Purpose*, (Ed.1;New York;Cambridge University Press,1987),p.6

language is actually used in real communication (Widdowson, 1978). One finding of the research was that the language we speak and write varies considerably.⁴⁰

3) *Focus On The Learner*

New developments in educational psychology also contributed to the rise of ESP, by emphasising the central importance of the learners and their attitudes to learning (e.g. Rodgers, 1969). Learners when seen to have different needs and interest, which would have an important influence on their motivation to learn and therefore on the effectiveness of their learning. This lent support to the development of courses in which “relevance” to the learners needs and interest was paramount. The standard way of achieving this way to take texts from the learners’ specialist area. Texts about Biology for Biology students etc. The assumption underlying this approach was that the clear relevance of the English course to their needs would improve the learners’ motivation and thereby make learning better and faster.⁴¹

ESP, growing by three reasons above, the expansion of demand, revolution in linguistic and focus on the learners., ESP is a main subject in campus especially in language educational department and it is a important subject in Educational Program. Now ESP make easier to analyse what the students’ need based on their skill through learning.

⁴⁰ Tom Hutchinson and Alan Waters, *Ibid*

⁴¹ *Ibid*. P.7-8

CHAPTER III

RESEARCH METHOD

A. Kind and Approach of the Research

1. Kind of the Research

The kind of the research is descriptive qualitative. This research aims to describe the perception of students of banking study program in learning English as a subject at IAIN Palopo.

2. Approach of the Research

a) Pedagogy Approach

The approach using for analyze the research object use the relevan education theme. Pedagogy approach is how the teachers/lecturer teach and how to manage the class.

b) Educational Psychology Approach

The approach used to explain the problem through analyzed the human attitude as a result from signs of the psyche. The perception is a part of psychology and this research described how is the perception of students of banking study program in learning as a subject at IAIN Palopo.

B. Population and Sample

1. Population

The population in this research was the third semester students of Banking Study Program at IAIN Palopo in 2016/2017 academic year. The population consisted of six classes. Class A consisted of 39 students, class B consisted of 37, class C consisted of 35 students, class D consisted of 36, class D consisted of 36 students, class E consisted of 41 students, and class F consisted of 35 students. So the total of them were 223 students.

2. Sample

Sample is the part of population that can be represent all of the population. The total population in this research was 223 students. SuharsimiArikunto said that “if the total of the subject is more than 100, it can be taken between 10%-15% or 20%-25%”⁴². The researcher used quota (random) sampling technique. Determination of the sample by determining quota in each of group first.⁴³The researcher took 11% so that the total of sample in this research was 24 students. The researcher took 4 students in every classes.

C. Instrument of the Research

The instrument that used in this research was questionnaire. The goal is to find out the perception of students of banking study program in learning English as a subject at IAIN Palopo. The questionnaire consist of 20 items. In this case the researcher used five

⁴²SuharsimiArikunto, *Prosedur Penelitian*, (Jakarta: Rineka Cipta,2006),p.134

⁴³Riduwan, *Metode dan Teknik Menyusun thesis*, ((Bandung: Alfabeta,2013),.p.61

alternative choices namely strongly agree, agree, doubt, disagree and strongly disagree.

Table 3.1

Indicator instrumen of the research

NO	Indicator	Number of items	Item
1	Students response toward the contents (English material)	8 items	Item 1,2,3,4,5,6,7,8
2	Students response toward the goal in learning English	2 items	Item 9,10
3	Students response toward the way to learn the subject	3 items	Item 11, 12,13
4	Students response toward the lecturer that who is teaching English	4 items	Item 14,15,16,17
5	Students response toward the attempt to learn moreabout English	3 items	Item 18,19,20

D. Procedure of Collecting Data

In collecting data, the researcher followed the procedures below:

- a. The researcher came to campus and looked for the bankingstudents who were as sample.
- b. The researcher collected the sample in banking students' class and they were given the questionnaire.
- c. The researcher explained how to answer the questionnaire.

d. The researcher gave time 15 minutes to the students to answer the questionnaire.

e. The researcher collected the result and then analyzed the data.

E. *Techniques of Data Analysis*

Data processing to get the qualitative form was taken from questionnaire was utilized percentage. To know the perception of students of banking study program in learning English as a subject, Analyzing the data used following formula by likert scale.⁴⁴

Data processing that get this qualitative form, utilize formula as follow:

Table 3.2

The statement form of data collection

Positive Statement		Negative statement	
Category	Score	Category	Score
Strongly Agree	5	Strongly Disagree	1
Agree	4	Disagree	2
Doubt	3	Doubt	3
Disagree	2	Agree	4
Strongly Disagree	1	Strongly Agree	5

⁴⁴ SyofianSiregar, *StatistikParametrikuntukPenelitianKuantitatif*, (Ed. II: Jakarta: PT BumiAksara, 2014) P. 50

The formula use in analyzing the data is :

$$P = \frac{F}{N} \times 100 \%$$

Where :

P = Percentage

F = Number of frequency

N = Total Sample.⁴⁵

Table 3.3

The classification of score on questionnaires can be seen in the following criteria

Score	Classification
Very Positive	84-100
Positive	68-83
Doubt	52-67
Negative	37-51
Very Negative	20-36 ⁴⁶

From the techniques of data analysis above, the data that got in form and statistical numbers described in to sentence.

⁴⁵Anas Sujono, *Statistik Pendidikan*, (Ed. VI; Jakarta : Raja Grafindo Persada, 1995), p. 40

⁴⁶Sarliani, "Teachers Perception toward PPL Students at SMA 6 Palopo", ((Palopo, Unpublished Thesis of Cokroaminoto University, 2014), p. 27

CHAPTER IV

FINDINGS AND DISCUSSIONS

This chapter presents about findings and discussion. The finding of the research reveals the description of the result of data analysis about the perception of students of banking study program in learning English as a subject at IAIN Palopo. Discussions explain more about the result of this research.

A. Findings

In collecting data, the researcher used instrument namely questionnaire. In the questionnaire, there were some statements related to the perception of students of Banking Study Program in learning English as a subject. Consist of positive and negative statement. The result of questionnaire analysis which had been distributed to the students was as follow:

Table 4.1

The material that explained by the lecturer, I got clearly

Classification	Frequency	Percentage (%)
Strongly Agree	6	25
Agree	16	67
Doubt	1	4
Disagree	1	4
Strongly Disagree	-	-

Total	24	100
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Result of data analysis of item 1.

Based on the table 4.1 above, from the 24 students, 6 students (25%) chose Strongly agree, 16 students (67%) chose agree, 1 students (4%) chose doubt, 1 students (4%) chose disagree and none of students chose strongly disagree in material that explained by lecturer received clearly.

Table 4.2

I have difficulty in memorizing the banking terms

Classification	Frequency	Percentage (%)
Strongly Agree	2	8
Agree	5	21
Doubt	5	21
Disagree	12	50
Strongly Disagree	-	-
Total	24	100

Result of data analysis of item 2.

Based on the table 4.2 above, from the 24 students, 2 students (8%) chose Strongly agree, 5 students (21%) chose agree, 5 students (21%) chose doubt, 12

students (50%) chose disagree and none of students chose strongly disagree in difficult to memorize the vocabulary that related to banking.

Table 4.3

Make sentence in English is easy

Classification	Frequency	Percentage (%)
Strongly Agree	-	-
Agree	10	41,6
Doubt	10	41,6
Disagree	4	17
Strongly Disagree	-	-
Total	24	100

Result of data analysis of item 3.

Based on the table 4.3 above, from the 24 students, none of students chose strongly agree, 10 students (41,6%) chose agree, 10 students (41,6%) chose doubt, 4 students (17%) chose disagree and none of students chose strongly disagree in make sentence in English is easy.

Table 4.4

I am have difficulty in speaking English

Classification	Frequency	Percentage (%)
Strongly Agree	5	21
Agree	5	21
Doubt	9	37,5
Disagree	5	21
Strongly Disagree	-	-
Total	24	100

Result of data analysis of item 4.

Based on the table 4.4 above, from the 24 students, 5 students (21%) chose strongly agree, 5 students (21%) chose agree, 9 students (37,5%) chose doubt, 5 students (21%) chose disagree and none of students chose strongly disagree in trouble in speaking English.

Table 4.5

The discussion topic in learning related to the banking term

Classification	Frequency	Percentage (%)
Strongly Agree	3	12,5
Agree	11	46
Doubt	6	25
Disagree	3	12,5
Strongly Disagree	1	4

Total	24	100
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Result of data analysis of item 5.

Based on the table 4.5 above, from the 24 students, 3 students (12,5%) chose strongly agree, 11 students (46%) chose agree, 6 students (25%) chose doubt, 1 students (4%) chose disagree and 1 students chose (4%) strongly disagree in the discussion topic in learning related to the banking term always.

Table 4.6

The reading matter all of about banking term

Classification	Frequency	Percentage (%)
Strongly Agree	2	8
Agree	11	46
Doubt	4	17
Disagree	6	25
Strongly Disagree	1	4
Total	24	100

Result of data analysis of item 6.

Based on the table 4.6 above, from the 24 students, 2 students (8%) chose strongly agree, 11 students (46%) chose agree, 4 students (17%) chose doubt, 6 students (25%) chose disagree and 1 students chose (4%) strongly disagree in the reading matter all of about banking term.

Table 4.7

In learning speaking, the conversation piece relevant to the banking term

Classification	Frequency	Percentage (%)
Strongly Agree	2	8
Agree	11	46
Doubt	6	25
Disagree	5	21
Strongly Disagree	-	-
Total	24	100

Result of data analysis item 7.

Based on the table 4.7 above, from the 24 students, 2 students (8%) chose strongly agree, 11 students (46%) chose agree, 6 students (25%) chose doubt, 5 students (21%) chose disagree and none of students chose strongly disagree in the when learning speaking, the conversation piece relevant to the banking term.

Table 4.8

I am satisfied with the English learning textbooks/material that used

Classification	Frequency	Percentage (%)
Strongly Agree	6	25
Agree	17	71
Doubt	1	4
Disagree	-	-
Strongly Disagree	-	-

Total	24	100
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Result of data analysis item 8.

Based on the table 4.8 above, from the 24 students, 6 students (25%) chose strongly agree, 17 students (71%) chose agree, 1 students (4%) chose doubt, and none of students chose strongly disagree in satisfied with the English learning textbooks/material that used.

Table 4.9
I am learning English only to get the score

Classification	Frequency	Percentage (%)
Strongly Agree	-	-
Agree	1	4
Doubt	-	-
Disagree	22	92
Strongly Disagree	1	4
Total	24	100

Result of data analysis item 9.

Based on the table 4.9 above, from the 24 students, none of students chose strongly agree, 1 students (4%) chose agree, none of students chose doubt, 22 students (92%) chose disagree, and 1 students (4%) chose strongly disagree in learning English only to get the score.

Table 4.10

Studying English is important because it will be useful in getting a good job

Classification	Frequency	Percentage (%)
Strongly Agree	17	71
Agree	7	29
Doubt	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	24	100

Result of data analysis item 20.

Based on the table 4.10 above, from the 24 students, 17 students (71%) choose strongly agree, 7 students (29%) chose agree, and none of students chose doubt, disagree, and strongly disagree in studying English is important because it will be useful in getting a good job.

Table 4.11

The lecturer showed the picture/video in teaching English

Classification	Frequency	Percentage (%)
Strongly Agree	4	17
Agree	15	62,5
Doubt	3	12,5
Disagree	2	8
Strongly Disagree	-	-

Total	24	100
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Result of data analysis item 11.

Based on the table 4.11 above, from the 24 students, 4 students (17%) chose strongly agree, 15 students (62,5%) chose agree, 3 students (12,5%) chose doubt, 2 students (8%) chose disagree and none of students chose strongly disagree in the lecturer showed the picture/video in teaching English.

Table 4.12

Reading English articles a lot, can increase the vocabulary

Classification	Frequency	Percentage (%)
Strongly Agree	13	54
Agree	10	42
Doubt	1	4
Disagree	-	-
Strongly Disagree	-	-
Total	24	100

Result of data analysis item 12.

Based on the table 4.12 above, from the 24 students, 13 students (54%) chose strongly agree, 10 students (42%) chose agree, 1 students (4%) chose doubt, and none of students chose disagree and strongly disagree in the reading English articles a lot, can increase the vocabulary.

Table 4.13

I feel confident when asked to speak in my English class

Classification	Frequency	Percentage (%)
Strongly Agree	2	8
Agree	4	17
Doubt	14	58,3
Disagree	4	17
Strongly Disagree	-	-
Total	24	100

Result of data analysis item 13.

Based on the table 4.13 above, from the 24 students, 2 students (8%) chose strongly agree, 4 students (17%) chose agree, 14 students (58,3%) chose doubt, and none of students chose strongly disagree in feel confident when asked to speak in English class.

Table 4.14

The lecturer always prepare the materials that related to banking

Classification	Frequency	Percentage (%)
Strongly Agree	2	8
Agree	15	62,5
Doubt	4	17
Disagree	3	12,5
Strongly Disagree	-	-

Total	24	100
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Result of data analysis item 14.

Based on the table 4.14 above, from the 24 students, 2 students (8%) chose strongly agree, 15 students (62,5%) chose agree, 4 students (17%) chose doubt, 3 students (12,5%) chose disagree and none of students chose strongly disagree inthe lecturer always prepare the materials that related to banking.

Table 4.15

The lecturer less in motivating the students in order to success in learning

Classification	Frequency	Percentage (%)
Strongly Agree	-	-
Agree	7	29
Doubt	1	4
Disagree	11	46
Strongly Disagree	5	21
Total	24	100

Result of data analysis item 15.

Based on the table 4.15 above, from the 24 students, none of students chose strongly agree, 7 students (29%) chose agree, 1 students (4%) chose doubt, 11 students (46%) chose disagree and 5 students (21%) chose strongly disagree inthe lecturer less in motivating the students in order to success in learning.

Table 4.16

Lecturer talking is more than students'

Classification	Frequency	Percentage (%)
Strongly Agree	2	8
Agree	12	50
Doubt	4	17
Disagree	6	25
Strongly Disagree	-	-
Total	24	100

Result of data analysis item 16.

Based on the table 4.16 above, from the 24 students, 2 students (8%) chose strongly agree, 12 students (50%) chose agree, 4 students (17%) chose doubt, 6 students (25%) chose disagree and none of students chose strongly disagree in lecturer talking is more than students'.

Table 4.17

I think my English lecturer is very good

Classification	Frequency	Percentage (%)
Strongly Agree	5	21
Agree	18	75
Doubt	1	4
Disagree	-	-
Strongly Disagree	-	-

Total	24	100
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Result of data analysis item 17.

Based on the table 4.17 above, from the 24 students, 5 students (21%) chose strongly agree, 18 students (75%) chose agree, 1 students (4%) chose doubt, and none of students chose disagree and strongly disagree in English lecturer is very good.

Table 4.18

I like my English class so much; I look forward to studying more English in the future.

Classification	Frequency	Percentage (%)
Strongly Agree	15	62,5
Agree	9	37,5
Doubt	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	24	100

Result of data analysis item 18.

Based on the table 4.18 above, from the 24 students, 15 students (62,5%) chose strongly agree, 9 students (37,5%) chose agree, and none of students chose doubt, disagree and strongly disagree in I like my English class so much; I look forward to studying more English in the future.

Table 4.19

When I have a problem in understanding something in my English class, I always ask my lecturer for help

Classification	Frequency	Percentage (%)
Strongly Agree	15	62,5
Agree	9	37,5
Doubt	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	24	100

Result of data analysis item 19.

Based on the table 4.19 above, from the 24 students, 15 students (62,5%) chose strongly agree, 9 students (37,5%) chose agree, and none of students chose doubt, disagree and strongly disagree inwhen have a problem in understanding something in English class,always ask the lecturer for help.

Table 4.20

I attempt to speak English whenever I meet a person who can speak

Classification	Frequency	Percentage (%)
Strongly Agree	14	58,3
Agree	8	33,3
Doubt	2	8
Disagree	-	-

Strongly Disagree	-	-
Total	24	100

Result of data analysis item 20

Based on the table 4.20 above, from the 24 students, 14 students (58,3%) chose strongly agree, 8 students (33,3%) chose agree, 2 students (8%) chose doubt, and none of students chose disagree and strongly disagree in eager to speak English whenever meet a person who can speak.

Table 4. 21

The students score of scale categories from the finding of questionnaires

Sample	Number of Item																				Total score
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
R1	4	2	3	3	2	2	2	4	4	4	2	2	4	4	4	5	2	4	2	5	66
R2	5	2	3	3	4	5	4	5	5	5	4	1	5	5	5	5	2	5	3	5	77
R3	4	3	3	2	3	4	4	4	4	4	4	2	2	4	4	4	2	4	3	4	68
R4	5	2	3	4	4	4	2	5	5	5	4	2	4	5	5	5	2	3	2	5	76
R5	4	4	3	5	4	4	4	4	4	5	2	1	4	4	4	5	2	4	3	5	75
R6	4	4	3	4	4	4	4	4	5	4	4	1	4	4	4	2	2	4	3	5	73
R7	5	2	4	2	4	4	4	4	5	5	5	2	4	4	4	4	2	4	4	4	78
R8	4	4	2	2	5	5	5	3	5	5	4	2	3	4	2	5	2	4	4	4	74
R9	4	3	4	4	3	3	3	4	5	5	4	3	3	4	4	5	2	5	3	5	76

R10	4	3	3	3	2	2	3	4	5	4	2	4	4	3	3	4	2	3	4	4	66
R11	3	2	4	4	4	2	2	5	4	5	4	4	2	4	4	4	2	5	3	5	72
R12	4	5	4	5	3	3	3	4	5	5	3	4	5	4	3	5	4	5	3	5	71
R13	4	3	3	3	5	3	3	4	4	4	3	2	2	4	4	4	2	4	3	4	68
R14	4	3	3	4	3	2	3	4	4	5	4	4	3	4	4	4	2	5	3	4	72
R15	4	4	3	3	4	4	4	4	4	5	4	4	4	4	4	5	2	5	3	5	79
R16	2	2	4	5	1	1	4	4	5	5	4	4	4	5	5	5	2	5	3	5	75
R17	4	2	4	2	5	4	5	4	5	5	5	2	2	4	4	4	2	5	5	5	78
R18	5	5	4	5	3	3	2	4	5	5	4	4	4	5	5	3	2	5	2	5	76
R19	5	2	4	3	2	2	3	5	5	4	3	1	4	4	3	4	1	4	2	5	66
R20	5	4	2	5	3	2	2	5	5	4	3	2	2	5	4	5	2	5	3	5	73
R21	4	2	4	3	4	4	4	4	5	5	4	2	2	4	4	5	1	5	3	4	75
R22	4	2	4	3	4	4	4	4	5	4	4	2	3	4	4	4	2	5	4	5	75
R23	4	2	2	2	5	4	4	5	4	5	4	2	4	4	2	5	2	5	5	5	75
R24	4	2	2	3	4	4	4	4	4	4	4	2	4	4	4	4	2	5	3	4	71

By calculating score of students answering toward the statements in questionnaires was given to the students, it could be concluded that lowest score was 66 and the highest score was 79.

To find out the rate percentage of the students score of the perception of students of banking study program in learning English as a subject of frequency and percentage. It tabulates by following table:

Table 4.22

The rate percentage the perception of students of banking study program in learning English as a subject

Classification	Score	Frequency	Percentage (%)
Very Positive	84-100	-	-
Positive	68-83	21	87,5
Doubt	52-67	3	12,5
Negative	37-51	-	-
Very Negative	20-36	-	-
Total		24	100

The data above shows that of 24 students in their perception in learning English as a subject, there were 21 students (87,5%) were in positive classification, 3 students (12,5%) get doubt classification, and (0%) of them were in strongly agree, disagree, and strongly disagree. It means that most of students have positive perception in learning English as a subject.

B. Discussion

The researcher focused on the perception of students of banking study program in learning English as a subject. When talking about perception, it refers to about the positive response or attitude to something people like, enjoy, and appreciate, which them having a desire to do. It means the negative response to something people unlike, not enjoy, and not appreciate it.

English as a subject at Banking Study Program is a part of curriculum in IAIN Palopo, they need to know about terms about banking and in doing the job as banker because there are many instructions in English which is specific for the banking department.

Based on the findings about the students' response on questionnaire, the students' response toward the contents/English material that given by the lecturer, the students gave responses. Most of the students choose agree in getting clearly the material that given by the lecturer, easy in memorizing the vocabulary that related to banking, but some of the students doubt in making sentence in English and trouble in speaking English. It is indicated that there were students still face difficulties in making sentence and speaking English. The students maybe difficult in learning about the tenses and still not confident in speaking because the students less in memorizing the vocabulary.

Most of students agree that all of the teaching materials that given by the lecturer is always related to the banking term, it is showed on table 4.5, 4.6, 4.7, and 4.8. It is indicated that the lecturer doing need analysis before giving the materials, it is a part of English for Specific Purpose (ESP). According to Wello and Dollah (2008:7) the most important difference lies in the learners and their purposes for learning English. ESP students are usually adults who already have some acquaintance with English and are learning the language in order to communicate a set of professional skills and to perform particular job related

functions. An ESP program is therefore built on an assessment of purposes and needs and the functions for which English is required.⁴⁷

In Banking Study Program, English is not only a subject that will be examined but learning English needed to know about the banking terms and it is very helpful in doing the job as banker because there are many instructions in English which is specific for the banking. In this case, we can conclude that the students think a good language classroom activity involves a lot of students should have material which is relevant to them in the classroom, it is supported on students' response toward the lecturer who is teaching English, most of students agree that the lecturer always prepare the materials related to banking. As we know that learning English is very important for Banking Study Program in mastering the vocabulary that related to banking. Therefore, the lecturer expected keep preparing the materials suitable with the students need. The lecturer also keep giving motivation to the students in order to success in learning English and make the English class more fun and interactive.

Students' response toward the goal in learning English, most of students disagree in learning English only to get the score. It is indicated that the students believe that learning English very important to know about banking term and believe that studying English will be useful in getting a good job in the future.

Students' response toward the way to learn English, most of students strongly agree that the lecturer shows the picture/video in teaching English (table

⁴⁷M. BasriWello and SyarifuddinDollah, *loc. cit.*

4.11). In this case the researcher assume that by using picture/video the students were not bored in learning and make the English class more interesting. In addition, the lecturer has already done their job succesfully since the use of appropriate media in learning prosses as a way to learn. On the other hand, most of students choose strongly agree in reading articles can increase the vocabulary, this indicated that the student believe that reading articles is a way in increasing English vocabulary. On the other hand, most of students doubt in speaking English, still not confident when asked to speak in their English class.

Students' response toward attempt to learn more about English, most of students like the English class and look forward to studying more English in the future, always ask to lecturer when face the difficulties in understanding something and attempt to speaking English whenever meet a person who can speak (table 4.18, 4.19,4.20). In this case, the researcher assume that during learning English in their department, the students have a good impression and appreciate it. It Proved by their desire in learning about English more.

In the law and teachers and lecturers said that learning is a process of interaction between educators and learners with a learning environment studying on sources. On the other hand Wittrock quoted by Good and Brophy defines: "learning is the term we use to describe the process involve in changing through experience. In the context of education, teachers or lectures teaches so that students students can learn and master the content of objective to achieve something that is determined (cognitive aspect), also can influence changes the attitude (affective aspect), and skills (psychomotor aspect) of students. Effective learning is

characterized by the ongoing process of learning in students. Someone said to have undergone a process and learning if there is a change in his/her behaviour from not knowing to knowing. In learning, learning outcomes can be seen directly.⁴⁸

The researcher conclude that most of students of Banking Study Program felt that learning English is useful as a subject. It was suitable with the theory of Rayan (2007) stated that the involvement of learners in designing their own courses will enhance their interest and motivation, foster critical thinking skills, make them take part in various language activities enthusiastically, resulting in effective learning. Therefore, learning activities must be designed to provide skills that will actually be used on the job, learning activities must be relevant to the job responsibilities of the learner. In other words, the learner must be able to apply their learned skills on the job within a short time after the conclusion of the learning activity. If learners do not feel that the learned skills can be applied on the job, they will feel less compelled to develop the required skills. This will ultimately result in the failure of the learning activity.⁴⁹

From the table 4.21, we can see that R1, R10, and R19 has low score and R15 has high score. Based on the findings, the students of Banking Study Program has a positive perception in learning English as a subject, it is proved by table 4.22, there were 21 students or 87,5% in positive classification in learning

⁴⁸ZulfikarMunhas, *op.cit.*, p. 24

⁴⁹LearningWith a Purpose :

http://www.mindsinaction.net/Articles/learning_with_a_purpose.htm. Accessed Date : January 27, 2016

English in their department. When the researcher did interview with the English lecturer, the lecturer taught English based on ESP. The lecturer doing need analysis before giving the materials, how the students skill. The lecturer teaching tense but always related to the banking terms, because it is not educational program, the students have high motivation in learning to supporting their job in the future and method in teaching must be have variation.⁵⁰

Based on data analysis we can see that learning English are needed by the students of Banking Study Program assubject at IAIN Palopo.



⁵⁰ Mustika, Lecturer of third semester of Banking Study Program. Interview on desember 26, 2016

CHAPTER V

CONCLUSION AND SUGGESTIONS

A. Conclusions

Based on the findings data analysis and discussions, the researcher concluded that the students of banking study program has a positive perception in learning English as a subject. It is proved on table 4.22, there were 21 students or 87,5% in positive classification. Almost all of the positive statements responded in strongly agree and agree. The lecturer doing need analysis before giving the materials, it is a part of English Specific Purpose (ESP).

In addition, the result of findings and data analysis shows that the students support to learn English as a subject. Furthermore, they think learning English will be useful in getting a good job in the future.

B. Suggestions

Based on the result of the data analysis and conclusion, the reseacher would like to give some suggestions as follows:

1. To the English lecturer
 - a. To know the need of students and perception of students in learning and teaching English process and give the method to the students that make the English class more interesting and fun, so that students can more improve their ability concerning with English.

b. Give the appropriate material to the students. Give the relevant material based on students' need or their field study.

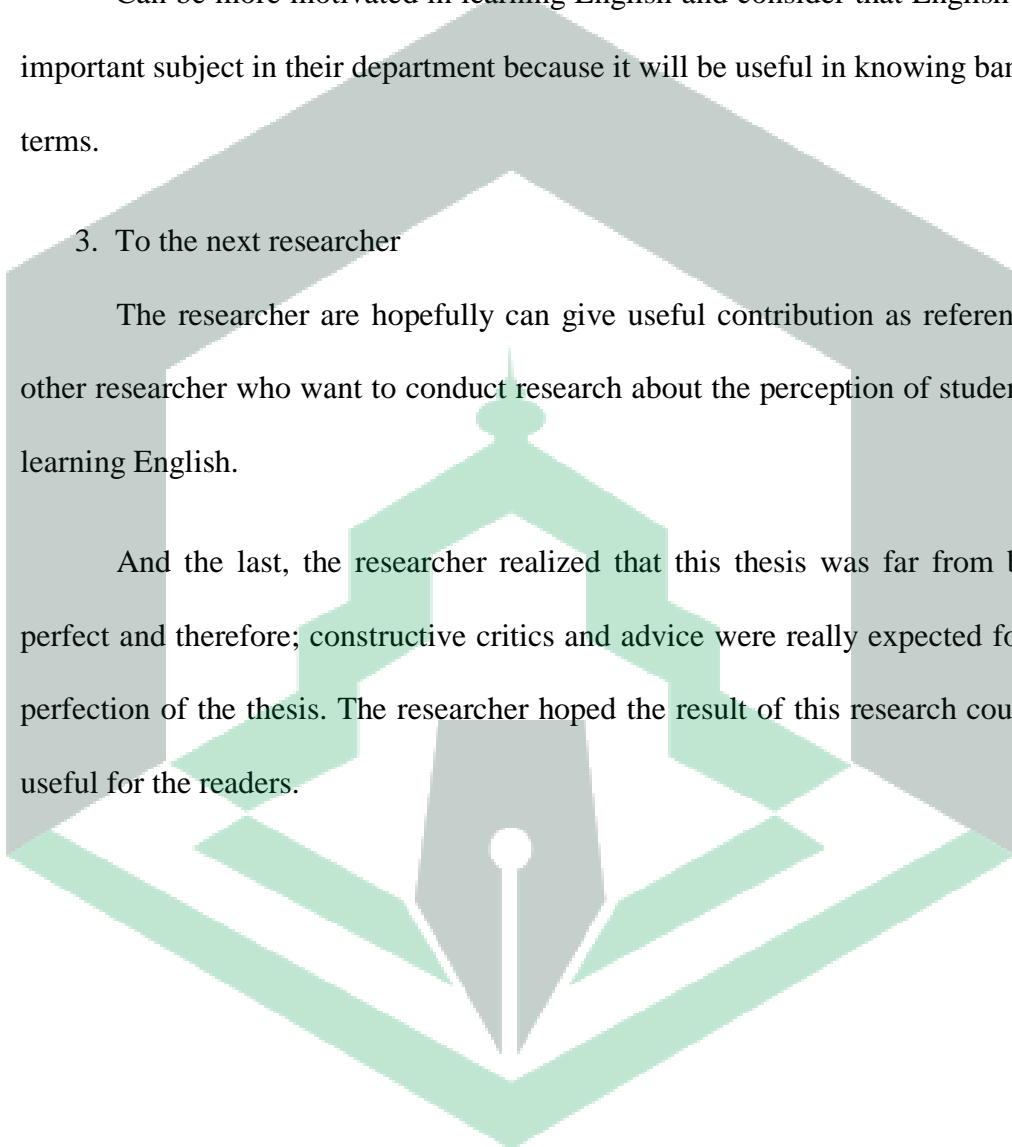
2. To the student

Can be more motivated in learning English and consider that English is an important subject in their department because it will be useful in knowing banking terms.

3. To the next researcher

The researcher are hopefully can give useful contribution as reference to other researcher who want to conduct research about the perception of students in learning English.

And the last, the researcher realized that this thesis was far from being perfect and therefore; constructive critics and advice were really expected for the perfection of the thesis. The researcher hoped the result of this research could be useful for the readers.



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Documentation of the research at the third semester of Banking Study Program





INSTRUMEN PENELITIAN

DAFTAR PERNYATAAN

KETERANGAN

Tujuan dari angket ini adalah untuk mengetahui persepsi mahasiswa dalam belajar bahasa Inggris sebagai mata kuliah di Program Studi Perbankan di IAIN Palopo. Data yang diperoleh hanya digunakan untuk keperluan penelitian dan tidak untuk dipublikasi. Atas partisipasi saudara, kami sampaikan terima kasih.

PETUNJUK

Berilah tanda centang (✓) di dalam tabel yang disediakan sesuai dengan respon saudara.

- SS** = Sangat Setuju
S = Setuju
RR = Ragu-Ragu
TS = Tidak Setuju
STS = Sangat Tidak Setuju

Identitas responden

Nama :

NIM :

Kelas :

No.	Pernyataan	SS	S	RR	TS	STS
1.	Materi yang dijelaskan dosen saya terima dengan jelas					
2.	Sangat sulit menghafal kosakata yang berhubungan dengan dunia perbankan					
3.	Membuat kalimat dalam bahasa Inggris itu mudah					
4.	Saya kesulitan dalam berbicara bahasa Inggris					
No.	Pernyataan	SS	S	RR	TS	STS
5.	Topic diskusi yang dipelajari saat belajar bahasa Inggris selalu berhubungan dengan dunia perbankan					

6.	Bahan bacaan (reading) yang dipelajari selalu berhubungan dunia perbankan					
7.	Ketika belajar speaking, bahan percakapan yang digunakan selalu berhubungan dengan dunia perbankan					
8.	Saya puas dengan materi/buku bahasa Inggris yang digunakan					
9.	Saya belajar bahasa Inggris hanya untuk mendapatkan nilai					
10.	Belajar bahasa Inggris penting karena berguna untuk mendapatkan pekerjaan yang baik di masa depan					
11.	Dosen menampilkan media gambar/video dalam mengajar bahasa Inggris					
12.	Banyak membaca artikel bahasa Inggris dapat menambah kosakata					
13.	Saya merasa percaya diri ketika diminta berbicara dalam kelas bahasa Inggris					
14.	Dosen selalu menyiapkan materi yang selalu berhubungan dengan dunia perbankan					
15.	Dosen kurang dalam memotivasi Mahasiswa agar sukses dalam belajar					
16.	Dosen lebih banyak berbicara dari pada mahasiswa					
17.	Saya pikir dosen bahasa Inggris saya sangat bagus					
18.	Saya senang dengan kelas bahasa Inggris dan berharap untuk lebih banyak belajar di masa depan					
19.	Selalu meminta bantuan dosen ketika saya kesulitan dalam memahami					
20.	Saya berkeinginan kuat untuk berbahasa Inggris ketika saya bertemu dengan seseorang yang bisa berbahasa Inggris					