Model of Contextual Learning Media in Understanding the Knowledge and Skills of Learners

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ABSTRACT
The use of teaching methods in accounting education is still rare. This can lead to students having little or no interest, lack of motivation, and learning difficulties in understanding accounting because it is unclear. The importance of this research is to understand the production process of learning media models in accounting. Develop an understanding of knowledge and skills in accounting through learning experiences based on real-world situations. The method used in this study is the use of the research model (4D) developed by Thiagarajan, with definition (interpretation), design phase, development phase and dissemination phase (distribution). The results suggest that interpretation of existing data is not sufficient to support the use of the scientific method. All students are motivated to learn the curriculum in the classroom. The findings indicate that contextual learning media enhances student motivation and supports deeper conceptual understanding by linking accounting concepts to authentic situations and encouraging active participation and peer collaboration. The integration of contextual, active, and cooperative learning creates meaningful learning experiences that reduce abstraction, increase engagement, and foster practical competence in accounting education. This study contributes to the advancement of learner-centered instructional design and provides a pedagogical foundation for improving the relevance and effectiveness of accounting instruction.
Keywords: contextual learning, Cooperative Learning, Active Learning

Introduction

The educational process is an activity that teachers and students carry out in relationship within a subject to achieve results. During the education process, teachers must have many skills to manage the educational process. Education is a learning process designed by teachers to develop thinking. It can enhance students' thinking and ability to create new knowledge to enhance their knowledge of content. The purpose of education is to develop the ability to think and know the subject, where knowledge comes from outside the individual but is created individually by students. Abraham (2006)'s studies on Australian high school students show that the teaching style in accounting education affects students' learning. The results also show that high support of competence includes: simple explanations, understanding of students' needs, clear The aim is to reveal the relationship between teachers' teaching methods and the quality of teaching, with appropriate instructions. According to Abraham (2006), students are not interested in accounting because accounting concepts are not related to real life. According to Hudson's (2007) research among high school students in Central Java, many children still have problems writing money. This is evident from the average score of 4.49, while the required standard for education and skills is 7.00. These results show that performance is still below expectations. Internal factors such as health, academic satisfaction, academic motivation, and academic behavior have a 28.73% negative impact on high school students' financial situation. The lower the quality of the material in the middle, the more difficult it is for the student to learn; the lower the quality of the material in the body, the more difficult it is for the student.

Accounting education plays a strategic role in preparing learners to understand, manage, and make informed decisions related to financial activities in both personal and professional contexts. In an era characterized by rapid economic change, digital transformation, and increasing financial complexity, students are expected not only to master accounting concepts theoretically but also to apply them effectively in real-life situations. However, many accounting classrooms still rely on conventional instructional approaches that emphasize memorization, procedural drills, and textbook-centered learning. Such approaches often fail to address students' cognitive and motivational needs, resulting in low engagement and superficial understanding. One of the persistent challenges in accounting education is the abstract nature of the subject matter. Accounting concepts are frequently presented in symbolic forms, numerical representations, and standardized procedures that appear disconnected from students' daily experiences. When learning content is detached from real-world contexts, students may struggle to perceive its relevance and usefulness. This lack of contextualization often leads to decreased motivation, learning anxiety, and difficulty in transferring knowledge to practical situations.

Consequently, learners may develop negative attitudes toward accounting, viewing it as a rigid and complex subject rather than a meaningful and applicable discipline.Educational research increasingly emphasizes the importance of learner-centered approaches that actively involve students in the learning process. Active learning and cooperative learning models have been widely recognized as effective strategies for enhancing student engagement, critical thinking, and conceptual understanding. These approaches encourage students to participate in discussions, collaborate with peers, and engage in problem-solving activities that promote deeper cognitive processing. When students are actively involved in constructing knowledge, learning becomes more meaningful and enduring.

In addition to active participation, contextual learning has emerged as a powerful framework for bridging the gap between academic content and real-life application. Contextual Teaching and Learning (CTL) emphasizes the integration of subject matter with authentic situations that learners are likely to encounter outside the classroom. By connecting accounting concepts to real financial documents, business transactions, and everyday economic activities, contextual learning enables students to develop a clearer and more practical understanding of the subject. This approach aligns with constructivist learning theory, which views knowledge as something learners actively construct based on prior experiences and social interaction.Despite the recognized benefits of contextual, active, and cooperative learning, their application in accounting education remains limited, particularly at the secondary school level. Many classrooms continue to rely on static instructional materials that do not adequately support experiential learning or student collaboration. As a result, there is a pressing need to develop innovative learning media that can support these pedagogical approaches while remaining aligned with curriculum standards and learner characteristics. This study responds to that need by developing a contextual learning media model designed to enhance students' understanding of accounting knowledge and skills. Through the integration of index card matching and collaborative worksheets based on real-world financial contexts, the study seeks to create meaningful learning experiences that promote motivation, conceptual understanding, and practical competence. By addressing both cognitive and affective dimensions of learning, this research contributes to the ongoing effort to improve the quality and relevance of accounting education.

Literature Review

Active Learning

Therefore, the fundamental and important problem to be solved is the need to create a model of educational and training materials that stimulate interest, the ability to motivate and study, and the ability to overcome, whether based on content or real-life facts. Financial difficulties in education. The specific goal to be achieved in response to the basic problem is to create a learning model that can increase interest, keep track of the situation, increase motivation and study habits, and overcome the difficulties of learning accounting education. Therefore, examining this developmental model is important to create the student's learning that stimulates interest, whether situational or real-life based, to create the ability to do in order to have motivation and learning attitude, and to overcome difficulties in the learning process. I'm studying accounting. By creating experiences based on real-world situations, you can improve not only your knowledge but also your financial knowledge. Therefore, the focus of the study is on students not only understanding economic research but also applying economic methods as they are needed in the real business world.

An innovative way to create a learning model is to create a competitive curriculum that is relevant to real life and integrate it with worksheets related to accounting topics. The Consolidated Index Cards to Match Workbook is a set of index cards that use examples of business documents commonly used in the financial world, such as credit/debit statements, invoices, receipts, bill endorsements, checks, and other items used by accounting. worksheet. . Therefore, students can learn how to meet and think about their own financial affairs as they do in the real world through this innovation. Financial education is used by completing the worksheets comparison card together. Therefore, the purpose of this innovation is to match and integrate content index cards with financial statements. By creating a checklist appropriate to the content and general study of accounting, it is possible to contribute to the development of human resources in Indonesia through the development of good education, that is, not only understanding the theory but also being able to apply it. He is in the accounting field. Not just information, but information that affects real life. As a result, more and more people in this country are able to manage their money effectively. Active learning is a way of learning that enables more students to obtain more knowledge and experience, to discuss and learn during the course, thus gaining knowledge that can improve their abilities (Morable, 2000). Additionally, active learning allows students to improve their skills and communication and derive new conclusions from the results of their own analysis. Active learning means active learning. Experts and observers often call this learning by modeling. His approach views learning as a process of creating understanding through knowledge and information (Horton, 2002). Thanks to this approach, the student's unique understanding of knowledge and thinking affects the learning process. Active learning learning model is a teaching model that aims to improve the quality of learning by supporting the learner in the learning

process. Active learning is a learning process that aims to make students use different methods or strategies to learn (Silberman, 2001). Research shows that active learning is an effective method. Dale's (1969) research also shows that learning is weak and often leads to permanence of knowledge. In this case, the active learning process is when students use their brains to come up with ideas, solve the problems being studied, and prepare for mental and physical exercises. Silberman (2001) also says the same thing: He believes that to learn effectively, students must use their brains through learning strategies, problem solving, and using skills, and that learning often requires having a free heart, acting, and thinking. Difficult (Move and think out loud).

How can we encourage students using the disciplinary methods that teachers (teachers) use in their teaching work? Teaching through lectures is not only stressful but also makes students depressed for long periods of time; Students can remember 70% of the content in the first 10 minutes and only 20% in the last 10 minutes. This truth is equivalent to the pearl given by the Chinese poet Confucius. Who said, "I forget what I hear, I remember and understand what I see. For the active learning process to always work, teachers must use and manage active learning strategies. Critical learning strategies are necessary because each student learns differently. And teachers must be active to assist or improve education." It is important that they use learning strategies how often a person learns, even if the level of work is different. As noted above, these activities can take many forms. But all this must go back to the nature of the initiative, that is, active learning itself embodies knowledge and thinking in teaching and learning, and behind this is the connection of knowledge transfer between knowledge, action and direct knowledge. (Feedback) In the creation and satisfaction and internalization of knowledge, in the creation of value and character.

Cooperative Learning

According to Hudson (2007), a learning model is instruction in the form of a process or teaching strategy designed to achieve learning goals. This guide includes the responsibilities of teachers in planning, implementing and evaluating education. One of the purposes of using this type of learning is to develop students' abilities while learning. With the selection of methods, methods, strategies and learning skills, the transition from rote learning to thinking and understanding, the transition from academic discipline to learning or pursuing learning problems, and the transition from individual learning to collaborative learning are observed. . Student-centered or embedded student knowledge. The collaborative learning model is nothing new for teachers. What is the collaborative learning model? Cooperative learning model is a learning model that emphasizes teamwork. Each student in the group has a different ability (high, medium or low) (Jones, 2008). Collaborative learning models emphasize collaborative problem solving and the use of knowledge and skills to achieve learning goals.

Jones (2008) believes that collaboration is a learning method that results in best learning through a group of students working together to achieve learning goals. Participatory learning is learning that is intentional and creates relationships, interests and relationships. Meanwhile, Bruner explains in Silberman (2001) that collaborative inquiry, responding to others in achieving goals, is an important human need. According to Rohrer (2010), all learning models are characterized by work, goal models and reward models. The working structure, goals and reward structure of cooperative learning models are different from other learning models. In the learning process of the cooperative learning model, students are expected to complete a task together and they must work together to complete the task taught by the teacher.

The Research Focus

During financial research during high school senior year, only the book package is used. This will obviously cause students to be less interested in learning accounting, less motivated, and more difficult to study for. High school accounting textbooks do not provide examples of real-life accounting practices. The budget includes summary calculations only and contains questions that only refer to proof of work but do not describe proof of work. In other words, the student does not know the certificate but the physical form of the transaction. Therefore, research in this development model focuses on the creation of teaching materials and case studies that can create learning knowledge for students, thus being situational or real-life based, adequately stimulating and making students interested in learning. Accounting work is difficult to handle. By creating experiences based on real-world situations, you can improve not only your knowledge but also your financial knowledge. Therefore, the focus of the study is on students not only understanding economic research but also applying economic methods as they are needed in the real business world.

Methodology

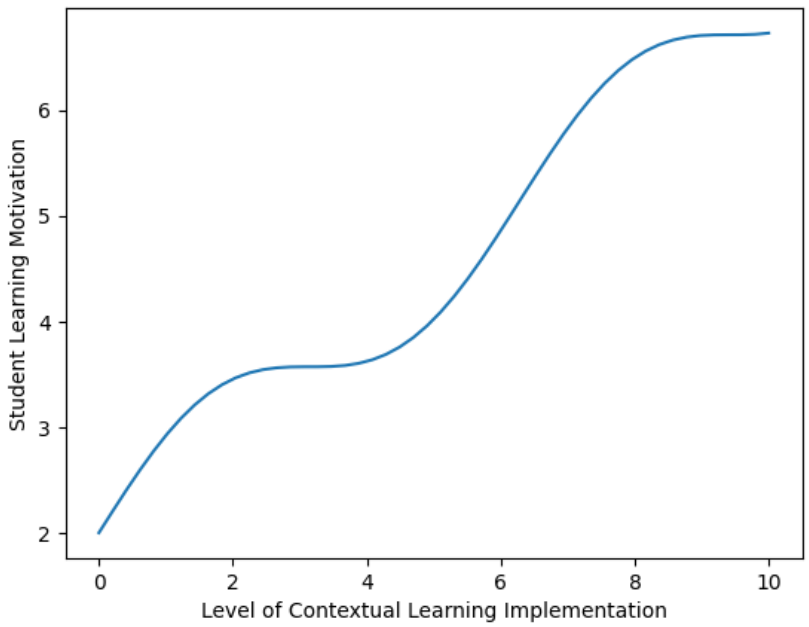
Developmental models can be structural models, conceptual models, and theoretical models. A process model is a descriptive model that describes the steps to be followed in the production process. The implementation of this development model is the product of index cards and collaborative worksheets. The development model used is

based on Thiagarajan's development model, which is a 4-dimensional development model that covers content, design, development and promotion. Description level (Define), the purpose of the definition level is to define and describe the content of the study. In this stage, the researcher will examine the necessary requirements in the card list comparing the worksheet for the integration of the content before creating the information. The main steps in the development of educational tools in this decision-making stage are: Review of educational materials that should be considered in the development of necessary materials. In this development, the East Java high school science curriculum was used. B. Student Profile Analysis, Student profile is done at the beginning, integrated worksheets based on content and index card comparative design in order to understand the characteristics of students. Student characteristics include academic ability, age and maturity, and student experience.

Based on these features, we hope to create a unified and integrated content as curriculum for students. The topics tested in the index card comparison are the content and the entire text. C. Role analysis and analyzes work here to prepare the financial information of the capital in the company's business and send it through the report. Functional analysis was carried out by expanding the content of the material in the data obtained from sources in the company's financial cycle. D. Content analysis is the process of gathering and distributing information about the data created by determining the key themes to be created. The content of the information produced is in accordance with the curriculum that addresses the learning objectives. This design is intended for student publications in the form of subject indexes and comparison cards, as well as functional maps of business resources of business companies. Development phase (Private) where the researcher receives advice from experts/experts in the field of graphic design and education. The purpose of this step is to research and verify content and integrate learning tools and printables in the form of card comparison worksheets. At this stage, arrangements will be made in line with the suggestions/opinions of experts. At this stage, the results of the printed material were presented in the form of a content evaluation report and a general report of the workshop held with East Java high schools.

Results and Discussion

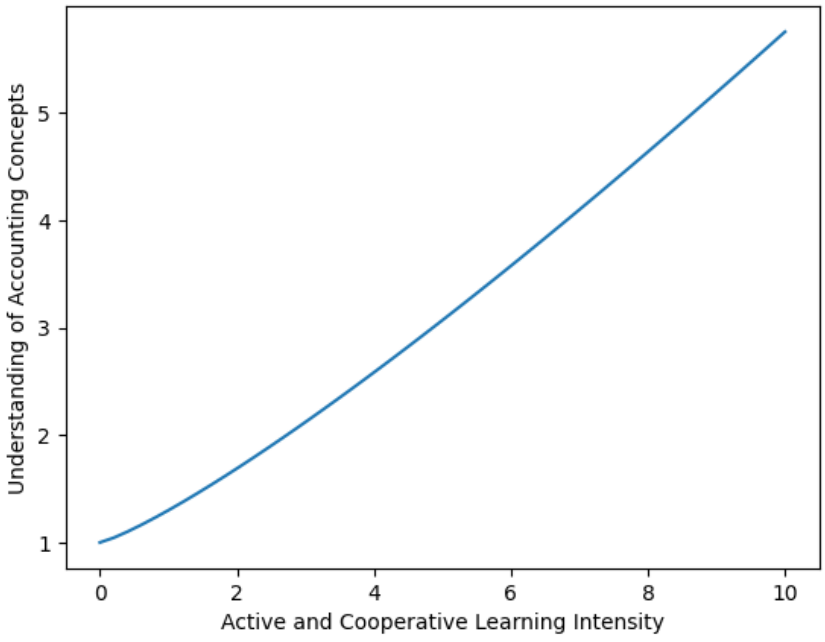
The presentation of research and development results aims to answer the above questions. The information to be presented is the result of the competition of the printed information competition card designed to contextualize and complement the work of the accounting cycle of the high school trading company. Development based on Thiagarajan's development model 4D (Four Dimensional Model) which includes content, design, development and advertising. However, due to the limitations of the researchers, this research is still in the development phase. The development of the general report card and the corresponding content of the meaning of the business cycle in high school are as follows: At this stage, the researcher has identified and defined the following terms: Education. The researcher conducts the necessary needs analysis before creating the printed data comparison card according to the research method. This interpretation phase consists of five important steps such as preliminary analysis, student analysis, task analysis, strategy analysis and goal formulation.



Curve 1: Relationship between Contextual Learning Implementation and Student Motivation

The first curve illustrates a clear and progressive relationship between the level of contextual learning implementation and student learning motivation in accounting education. At the initial stage, where contextual learning is minimally applied, student motivation appears relatively low. This condition reflects common classroom realities in which accounting is taught through abstract explanations and textbook-based exercises, making it difficult for students to perceive the relevance of the subject to real-life situations. As a result, students often demonstrate limited interest, passive engagement, and low emotional involvement in the learning process. As the implementation of contextual learning begins to increase, the curve shows a gradual rise in student motivation. This phase represents a transition period in which learners are introduced to real-world elements, such as authentic financial documents and situational case studies. Even limited exposure to contextual learning enables students to recognize the practical value of accounting knowledge. This recognition plays a crucial role in stimulating intrinsic motivation, as students begin to understand that accounting is not merely a theoretical subject but a tool for interpreting and managing real financial activities. The curve then demonstrates a more pronounced increase in motivation as contextual learning strategies are consistently and systematically integrated into classroom instruction. At this stage, learning activities are designed to actively involve students in problem-solving, analysis, and decision-making processes that mirror real accounting practices. The use of index card matching, collaborative worksheets, and scenario-based tasks enhances student autonomy and engagement. This aligns with motivational theories that emphasize relevance, competence, and meaningful participation as key drivers of sustained learning motivation.

Furthermore, the upward trend of the curve indicates that contextual learning not only attracts initial interest but also supports long-term motivational development. Students who experience learning environments that connect academic content with real-life contexts are more likely to persist in learning, even when faced with complex or challenging material. In accounting education, where concepts often require sequential understanding and procedural accuracy, sustained motivation is essential. Contextual learning reduces anxiety and cognitive overload by presenting content in familiar and understandable forms. Another important implication of the curve is its reflection of the teacher's role in shaping student motivation. As contextual learning implementation increases, teachers shift from being knowledge transmitters to facilitators of learning experiences. This instructional shift fosters a supportive learning climate in which students feel encouraged to ask questions, express ideas, and collaborate with peers. Such an environment enhances students' sense of belonging and confidence, which further contributes to higher motivational levels. In summary, Curve 1 provides empirical and conceptual support for the argument that contextual learning implementation positively influences student motivation in accounting education. The progressive nature of the curve suggests that motivation develops as a result of continuous and meaningful exposure to contextual learning experiences. By integrating real-world relevance into instructional design, educators can transform accounting learning from a passive and abstract process into an engaging and motivating educational experience.



Curve 2: Growth of Accounting Understanding through Active and Cooperative Learning

Curve 2 illustrates the progressive growth of students' understanding of accounting concepts as the intensity of active and cooperative learning increases. At the initial level, where active engagement and collaboration are limited, students' conceptual understanding remains relatively low. This condition is typical of learning environments dominated by lecture-based instruction, where students are passive recipients of information. In such contexts, learners may be able to recall definitions or procedures, but they often struggle to grasp underlying concepts or apply accounting principles in unfamiliar situations. As active and cooperative learning strategies begin to be introduced, the curve shows a steady upward trend in conceptual understanding. This phase represents a shift from passive learning toward participatory learning, where students are encouraged to discuss, analyze, and solve accounting problems together. Through group discussions and collaborative tasks, learners are exposed to multiple perspectives and reasoning processes. These interactions help students clarify misconceptions, refine their thinking, and construct a more coherent understanding of accounting concepts. The curve further demonstrates that deeper understanding develops when active and cooperative learning is implemented consistently and with greater intensity.

At this stage, students engage in hands-on activities that simulate real accounting processes, such as analyzing transactions, matching financial documents, and completing accounting cycles collaboratively. Such activities require learners to integrate knowledge, apply logical reasoning, and make informed decisions. As a result, learning moves beyond surface-level comprehension toward higher-order cognitive processing. Another important interpretation of Curve 2 is that cooperative learning enhances cognitive development through social interaction. When students explain concepts to peers, ask questions, and negotiate meaning, they engage in metacognitive processes that strengthen understanding. Peer-to-peer interaction allows students to externalize their thinking, receive immediate feedback, and adjust their mental models accordingly. This aligns with constructivist learning theory, which emphasizes that knowledge is constructed through interaction with both content and social environments. The increasing slope of the curve also suggests that active and cooperative learning supports the transfer of knowledge to new contexts. Students who actively engage with accounting concepts are more likely to apply what they have learned to real-life financial situations. This ability to transfer knowledge is particularly important in accounting education, where practical competence is a key learning outcome. By working collaboratively on authentic tasks, students develop not only conceptual understanding but also problem-solving skills relevant to real-world applications. In conclusion, Curve 2 highlights the critical role of active and cooperative learning in fostering meaningful understanding of accounting concepts. The gradual yet accelerating growth depicted in the curve indicates that conceptual understanding develops through sustained engagement and collaborative learning experiences. This finding supports the integration of active and cooperative strategies within contextual learning media, as they enable students to construct knowledge more deeply and effectively than traditional instructional approaches. Teachers who still use a behavioral framework often organize the curriculum by organizing content into chunks marked by specific skills. Then create pieces from simple to complex. Behavioral theory theories have long been used by educators. The theory has often been criticized for not taking into account the complexity of learning, because there are many different factors or factors that affect learning, and learning can be done as support and relationship. This hypothesis cannot explain the differences that occur in relationship-response. Behaviorist theories also tend to lead students towards a theory that is inclusive rather than rational and inefficient. The perspective of this theory is that education is a design or planning process that directs learners to achieve certain goals, preventing students from creating and thinking freely. Although there are many factors that affect the learning process, the learning process is more than design or creation. This process shows the formation of behavior that occurs as a result of learning. Behaviorist theory states that the stimulus-response model attempts to treat learners as passive individuals. The practice or solitude used to engage in a particular response or behavior.

If reinforcement is given, the behavior occurs more frequently; if punishment is given, the behavior disappears. The use of behaviorism in education depends on many factors such as the learning goal, nature of the content, characteristics of the learner, availability of media and the learning environment. Behaviorism theory believes that knowledge is objective, stable, fixed and unchangeable. Intelligence was developed so that learning is the acquisition of knowledge and teaching is the transfer of knowledge to the learner or student. The function of the mind or intellect is to create patterns of existing knowledge through thought processes that can be analyzed and organized, so that the meaning created by these thought processes is determined by the characteristics of the knowledge structure. Students must have a common understanding of what is being taught. That is, how does the teacher understand, how should the teacher understand, how should the learner understand ?. Likewise, in education, students are seen as weak objects and always need encouragement and support from their teachers. Therefore, teachers use some standards in the educational process to create classes that students can follow. Likewise, during the evaluation, the student's education is measured only by what is seen and seen, so what is not observed during the evaluation is left untouched.

The importance of behavioral theory in education is evaluated as less freedom to create, test and develop students' abilities. Students are seen as robots who merely follow the teacher's instructions. For this reason, students cannot develop according to their current abilities. Since behavioral behavior retains knowledge well and is judged, the learner or learner must first become acquainted with strict rules. Attitudes and discipline play an important role in education, so further education is linked to the management of discipline. Failure to increase or achieve knowledge is considered a mistake, and success in learning or ability is classified as the outcome of the behavior. Complying with the requirements is seen as a determinant of academic success. Students are rule-abiding subjects, so the management of education must be done through external methods. Education is strictly based on sequential courses, with many courses based on textbooks/required books, focusing on skills that present the content of the books/book. The purpose of education is to help students become independent, independent individuals who can contribute to society. Education makes people manageable but uncontrollable. Education is not just about practicing or teaching what is taught, it also creates itself. The adoption of constructivism in the teaching process has led to the emergence of a teaching method that focuses on student activities. Learning theories based on constructivism view the learner as someone who responds to and perceives the complexity of objects and situations in his or her environment. According to this theory, it is important to know that the main source of the information in research is students. They organize and create knowledge through experiences that create knowledge. They have to go through experiences that ultimately lead to the understanding of some knowledge. Constructivist theory emphasizes the importance of students knowing the reasons and purposes of what they learn. It is important for him to not receive an education that produces people who only obey and carry out orders. A teacher is someone who teaches, models and teaches students to be independent and play a role in improving people's lives. If there is reward and punishment, then "reward and punishment must be the result or outcome of every task and environment. Teaching is not the act of imparting knowledge from the teacher to the student, but the act of allowing the students to create." learning, creating knowledge, making meaning, seeking clarity, prioritizing, and decision making. Teaching is helping students think about thoughts, actions, and ideas by allowing them to think on their own.

Teachers should understand and appreciate the ideas of students who often express different ideas, even the opposite of their own. Then what the students say in response to the question helps them understand. If the answers do not fit the principles of the research or the problems, the teacher should be careful about teaching. Do not allow guidance to satisfy students' curiosity or cause conflict between teacher and students. Education is the teacher's desire to help students or students learn according to their needs and interests. Education is a very important part or foundation in the educational process and in achieving the (successful) results of a good education. Education is also affected, resulting in poor learning. This means that learning depends on the teacher's ability to implement or package the learning process. Effective and correct education will bring good results to students, on the contrary, poor education will make it difficult for students to develop or advance their abilities. According to research, there are three education models today that are often confused with the concept of "teaching". First of all, teaching is about developing knowledge for students to enable them to acquire as much knowledge as possible. Type 1 teaching is considered successful if the student completes as much as possible according to the ability of the teacher. Second, teaching is about transmitting culture to students. The second definition is essentially the same as the first; It refers to the teacher as an active being. Third, teaching is an activity that connects with the learner and organizes or controls the environment as much as possible for the learning process to occur.

The first and second definitions are widely used in most communities. As a result, students master the content but do not know how to use and develop it. They are like a boy whose parents give him food to drink, but he does not know where the food comes from, how he makes it, or how he gets it. At the same time, the meaning of the model we teach is now widely used today, especially in community schools. As a result, students not only know the curriculum, but also know its foundation and how to acquire and develop it. In this world age where it is imperative to raise creative, innovative, dynamic and independent graduates, a third education model needs to be known. Using the third theory, not only teaching leads to intellectual knowledge, but also learning leads to scientific knowledge, intelligence, character and other developments. In this way, learning itself takes place. According to the above research, the use of real learning time should guide the learner and create an environment conducive to the learning process. Situated learning theory is heavily influenced by constructivist ideas. An important concept of the construct is adjacent cognition (embedded cognition). This idea refers to the idea that thoughts are not always located or isolated in the person's head but in the social and physical environment. Knowledge is linked to the content that knowledge develops. Home education has been developed under different names in developing countries. Called CTL (Contextual Teaching and Learning) in the United States, the main purpose of this program is to help teachers connect the curriculum to real life and encourage students to relate what they are learning to their daily lives. The result of an educational environment supported

by poor graduates or learning outcomes; This means that most students cannot truly relate the curriculum to real life. Today's education is like a divorce from a relationship, so many problems that arise are not resolved at the intersection. Therefore, it is necessary to examine the connection between teaching materials and the real world of students using CTL learning theory (Contextualized Teaching and Learning). Learning in a learning environment is not memorization, but the process of creating knowledge based on the knowledge the learner has. Therefore, the more information you have, the more knowledge you will get. Cognitive ability must be related to behavioral patterns such as thinking, action patterns, and problem solving. Therefore, in this study, we direct students to the problem solving process. Therefore, problem-solving skills will help students develop their intellectual and psychological skills. Situated learning is learning how students can solve problems. Learning is a process of self-awareness that gradually develops from simple to complex. Therefore, education at school has an important role in teaching students about life.

Especially in high schools, preliminary evaluation is made by analyzing the results obtained on the site. The researcher found some results as most of the students found and encountered problems while studying the businesses of companies. There is also less understanding among students because teaching materials are inadequate, meaning that the information presented in the existing literature is brief and there is little support for the use of scientific methods in the use of the curriculum. At the same time, according to students' feedback, other teaching materials should also be used to understand the thematic maps. However, students are less active in research activities and other issues (such as the Internet). Occurring events are events that affect the use of classes that work less than the maximum time. Based on the results and the questions raised, have the researchers considered creating a study based on card comparison of published data?. Student profiles are created by researchers by analyzing student characteristics such as academic ability, age, academic motivation and student characteristics. The data published based on the research was tested with secondary school students with an average age of 17. In general, middle school students are eager to learn what they learned in the classroom. Cognitive development continues in high school (adolescence). Transfer of knowledge in high school leads to increased talent. Sometimes some skills don't develop with age. High school age teens who are searching and trying to figure themselves out think a lot about this. They still don't really understand the social norms that apply to life. It leads to social problems because both have difficulty accepting homosexuality within a group or society. The struggles and insecurities in a relationship can be detrimental to both partners. For this reason, young people's relationships between the family environment, school and community environment need to be established.

During the high school period, there are general changes in young people, that is, efforts based on emotional, physical and mental changes, changes in the body, changes in preferences and responsibilities have to be carried out by certain social groups, which leads to problems, interests, problems, changes in attitudes and values are not sufficient . These changes ultimately affect their physical, cognitive, emotional and psychomotor development. The only thing teachers can do for young people who daydream frequently and have difficulty controlling their thoughts is to treat students as if they were adults' responsibilities. One important way is to encourage them to compete with themselves. It should be noted that teenagers in high school age are in a confusing state and difficult to guess their behavior. In many ways, he relies on parents on physical needs and feels obligated to the care they provide when he is unable to take care of himself. However, he also felt that he wanted to be free from the authority of his parents to become an independent adult. It triggers happen. The findings of this study reinforce the growing consensus in educational research that learning effectiveness, particularly in accounting education, is strongly influenced by the alignment between instructional strategies and learners' real-world experiences. The development of contextual learning media through index card matching and integrated worksheets offers a pedagogical response to the long-standing challenge of abstractness in accounting instruction. Accounting, by nature, involves symbolic representations, procedural rules, and technical terminology that often remain disconnected from students' everyday experiences. As a result, students frequently perceive accounting as difficult, monotonous, and irrelevant, leading to low motivation and superficial understanding. The discussion below elaborates on how the contextual learning model developed in this study addresses these challenges from theoretical, pedagogical, and practical perspectives.

From a constructivist standpoint, the learning media developed in this research aligns with the principle that knowledge is actively constructed by learners rather than passively received from teachers. Traditional accounting instruction, which relies heavily on lectures and textbook-based problem solving, reflects behaviorist assumptions where learning is seen as the accumulation of correct responses to given stimuli. While such approaches may support short-term memorization, they often fail to foster conceptual understanding and transferability of knowledge. In contrast, the contextual learning media introduced in this study encourages students to engage with accounting concepts through authentic representations of financial documents, such as invoices, receipts, and transaction records. This experiential engagement allows learners to build mental

connections between theoretical concepts and practical applications, thereby deepening their understanding. The use of index card matching activities is particularly significant in promoting active learning. Active learning theory emphasizes that students learn more effectively when they are cognitively, emotionally, and socially involved in the learning process. Through card matching, students are required to analyze information, identify relationships between concepts, and make decisions collaboratively. This process shifts the focus of learning from content delivery to meaning construction. Rather than merely memorizing accounting procedures, students actively reconstruct accounting cycles by linking transactions to corresponding financial records.

This aligns with Silberman's (2001) assertion that learning by doing enhances retention and comprehension, especially in complex subject areas such as accounting. Moreover, the integration of cooperative learning within the contextual learning media further strengthens its pedagogical value. Cooperative learning is grounded in the idea that knowledge construction is a social process. When students work in groups, they are exposed to diverse perspectives, problem-solving strategies, and reasoning processes. The findings of this study suggest that cooperative engagement through card-based worksheets not only increases student participation but also improves communication skills and collective responsibility for learning outcomes. This is consistent with Jones' (2008) view that cooperative learning promotes higher-order thinking by requiring learners to articulate their understanding and negotiate meaning with peers. Another important aspect highlighted by this study is the role of motivation in learning accounting. Motivation is a critical determinant of learning success, particularly in subjects perceived as difficult or abstract. The results indicate that students demonstrated higher levels of motivation when learning materials were contextualized and presented in an interactive format. Contextual learning media reduces cognitive overload by situating new information within familiar contexts, making learning more accessible and meaningful. When students recognize the relevance of accounting concepts to real-life situations, such as managing personal finances or understanding business transactions, their intrinsic motivation increases. This supports Abraham's (2006) findings that student interest in accounting improves when instructional content is connected to real-world applications. The discussion also underscores the limitations of textbook-centered instruction in accounting education. Textbooks often present accounting concepts in a linear and decontextualized manner, emphasizing procedural accuracy over conceptual understanding. While textbooks remain an important reference, their exclusive use may hinder students' ability to visualize and internalize accounting processes. The contextual learning media developed in this study complements textbooks by providing tangible representations of accounting practices. By interacting with simulated financial documents, students gain a more holistic understanding of how accounting functions in real organizational settings.

This experiential dimension is essential for bridging the gap between theory and practice. In terms of curriculum implementation, the contextual learning media aligns well with competency-based education and scientific approaches promoted in contemporary curricula. Modern educational frameworks emphasize not only cognitive outcomes but also the development of skills, attitudes, and values. The learning model discussed in this study supports these objectives by fostering analytical thinking, collaboration, and problem-solving skills. Students are encouraged to observe, question, analyze, and reflect—processes that are central to scientific learning approaches. As a result, learning becomes a dynamic process of inquiry rather than a static transmission of knowledge. The developmental approach adopted in this research, based on Thiagarajan's 4D model, also contributes to the robustness of the learning media. The define and design stages ensure that the media is grounded in curriculum requirements and learner characteristics. Although the current study is limited to the development phase, the discussion highlights the potential impact of further stages, particularly dissemination and effectiveness testing. Future implementation across diverse educational contexts could provide empirical evidence on learning outcomes, retention rates, and skill acquisition. Such studies would strengthen the argument for integrating contextual learning media into mainstream accounting education. Another noteworthy implication of this study relates to learner diversity. High school students vary widely in terms of cognitive ability, learning styles, and prior knowledge. Contextual and cooperative learning approaches are particularly effective in addressing this diversity because they allow multiple entry points to learning.

Visual learners benefit from concrete representations of financial documents, while social learners thrive in collaborative settings. At the same time, students with lower academic confidence can learn from peers through shared problem-solving activities. This inclusive nature of contextual learning media supports equitable learning opportunities for all students. The discussion also points to the broader role of teachers in facilitating contextual learning. Teachers are no longer mere transmitters of knowledge but designers of learning environments. Implementing contextual learning media requires teachers to adopt flexible instructional roles, such as facilitators, mentors, and observers. Teachers must guide discussions, provide scaffolding when needed, and encourage reflection. This shift in role may present challenges, particularly for educators accustomed to traditional teaching methods. However, professional development and institutional support can help teachers

transition toward more learner-centered pedagogies. Despite its strengths, the contextual learning model presented in this study also faces certain limitations. The development phase has not yet been followed by rigorous experimental testing to measure learning effectiveness quantitatively. As such, conclusions regarding learning gains are primarily based on qualitative observations and motivational indicators. Additionally, the successful implementation of contextual learning media depends on classroom conditions, including time availability, class size, and resource support. These factors should be carefully considered in future research and practice. In conclusion, the discussion affirms that contextual learning media grounded in active and cooperative learning principles offers a promising approach to improving accounting education. By connecting accounting concepts to real-life contexts, engaging students actively, and promoting collaborative learning, the model addresses both cognitive and affective dimensions of learning. While further research is needed to evaluate its effectiveness empirically, the findings provide a strong theoretical and pedagogical foundation for the integration of contextual learning media in accounting classrooms. Ultimately, such approaches contribute to the development of learners who not only understand accounting concepts but are also capable of applying them meaningfully in real-world situations.

Conclusion

The result of the research shows that the definition of teaching materials is insufficient in supporting the application of scientific approach in implementing Curriculum. Overall students have good learning motivation to the material learned in the classroom. In the design phase, the draft index card match is integrated into the printed worksheet. Further research is needed to determine the effectiveness of printed materials of Card Match index through the review of material experts, at develop and disseminate stages to gain confidence in the effectiveness of teaching materials. Advanced research is needed to determine the effectiveness of printed materials of Card Match index through the class. This study highlights the importance of contextual learning media in enhancing students' motivation and understanding of accounting knowledge and skills. By integrating real-world financial contexts with active and cooperative learning strategies, the proposed learning model addresses key challenges commonly found in traditional accounting instruction. The findings suggest that when accounting concepts are presented through meaningful and authentic learning experiences, students are more motivated, engaged, and capable of constructing deeper conceptual understanding. The development of contextual learning media using index card matching and collaborative worksheets demonstrates that learning is most effective when students are actively involved in the learning process. Active participation and collaboration encourage learners to analyze information, exchange ideas, and apply accounting concepts in practical situations. This approach not only improves cognitive outcomes but also fosters essential soft skills such as communication, teamwork, and problem-solving, which are increasingly important in today's dynamic economic environment. Furthermore, the study underscores the role of teachers as facilitators of learning rather than mere transmitters of knowledge. Implementing contextual, active, and cooperative learning requires educators to design learning environments that support exploration, interaction, and reflection. Although the current research is limited to the development stage, it provides a strong theoretical and pedagogical foundation for further implementation and evaluation. Future research is needed to examine the effectiveness of the learning media through experimental studies and broader classroom applications. In conclusion, contextual learning media offers a promising alternative for improving the quality and relevance of accounting education. By bridging the gap between theory and practice, this approach helps students develop meaningful knowledge that can be applied beyond the classroom. The integration of contextual, active, and cooperative learning strategies contributes to the development of learners who are not only academically competent but also motivated and prepared to face real-world financial challenges.

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