

# PRESENTATION-BASED LEARNING AND PEER EVALUATION TO ENHANCE ACTIVE LEARNING AND SELF-CONFIDENCE IN FINANCIAL MANAGEMENT CLASSROOM

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## ABSTRACT

**Purpose** – The purpose of this study is to identify an effective learning strategy for students to engage authentically in their learning process. This study also aims to introduce an innovative active learning approach. This is intended to enhance students' involvement and to strengthen self-confidence throughout their learning in the Financial Management class. As suggested in the literature review, the approach involves the adoption of structured and accountable presentation-based learning activities.

**Methodology** – This study used action research design involving an iterative process of self-reflective cycles: planning, acting, observing and reflecting. This research was accomplished in two cycles. Three Financial Management classes of an undergraduate program consisting of 120 students in the first cycle and 110 students in the second cycle participated in this research as part of regular classroom activities. Semi-structured questionnaire, lecturer observation, and interview were used as the method for data collection. The quantitative and qualitative data that was collected were analysed accordingly.

**Findings** – The results indicated that the approach which was adopted in this research enabled students to be actively engaged in their learning process. This nullified free-riding learning behaviour among the students. The results indicate that the approach adopted in this research reasonably enabled students to be actively engaged

in their learning process and nullified free-riding learning behaviour among them. It also provided a chance to students to exercise their self-regulated learning towards a more independent learner and increased their confidence to speak and participate in the class forum.

**Significance** – The results of this research contribute to the improvement of teaching practice in higher education particularly in the Financial Management course. The results imply that providing some freedom for students to creatively design and be accountable for their own learning has great potential of enhancing their authentic active learning and confidence.

**Keywords:** Active learning, self-confidence, peer-evaluation, presentation-based learning.

## INTRODUCTION

Due to the main characteristics of accounting subject contents with more technical and procedural, lectures in Accounting classes tend to follow a very mechanistic teaching practice. Under this teaching practice, commonly a lecturer starts the class by explaining the conceptual aspects of the course topic and then followed by example demonstration of the concepts or procedures. Then, the lecturer asked the students to do some exercises. The session ended by providing students with the formative test.

In a mechanistic teaching approach, where the lecturers directly dominate the manner in which the students learn, this inhibits them from being involved in the creative learning activities.

Student learning becomes considerably dependent on the lecturer because students are not invited to use and develop their cognitive and learning skills properly. Students under this teaching practice seem to just reproducing and applying new information presented or made available by the lecturer while their engagement in the class is quite low (Doyle, 2008; Konopka, Adaime, & Mosele, 2015).

Choy et al. (2015) examined the impact of cultural factors on students' awareness of their way of leaning and found that Asian students inclined to depend on the teachers to get knowledge or

information getting knowledge or information and are not interested to explore it on their own. Students in such an environment would only be learning on the surface of the topics compared to the deep learning approach.

The lack of student involvement in a deep learning approach seems to be related to the professional capacity of teachers in constructing a more rigorous instructional design (Malakolunthu & Joshua, 2012). Schmidt et al. (2015) showed that learning outcomes resulted from such kind of learning to the objectives of the curriculum is very limited. It does not effectively improve critical thinking and creative cognitive engagement of students. Such passive learning that widely occurs in accounting classes seems to affect student learning attitude and behaviour in other classes in the Accounting Department, one of which in Financial Management class.

The dominant role of lecturers in student learning has commonly been found to lead student to become a dependent learner and lack in learning confidence (Konopka et al., 2015). This student tends to develop negative perceptions toward the course (Tuncel, 2015). Some literature suggests that to alleviate such unproductive learning behaviour, enhancing student self-confidence becomes essentially important (Adelman & Taylor, 2000; Hattie, 2002) because the level of self-confidence is related to their learning and achievement (Zins, Weiseberg, Wang, & Walberg, 2004).

In this research, several lecturers had attempted to enhance student learning activities through group discussions. This group was then requested to perform a presentation during our observation. It is evident and synonymous with Weimer (2013) that this kind of traditional form of discussion and presentation method is neither accountable nor well-structured.

Students, for example, often present their topic to the class only by reading textbook. They focus their learning only on their group topic while they do not fairly pay attention to other course topics presented by other groups. It means that when students serve as an audience, they are not likely to have any fair learning experience whilst the classmates fulfil their presentation. Furthermore, in each group, which commonly consists of 6 or more students, there is often one or more group members who becoming free-riders. The

free-riders (social loafers) do not share equal contribution towards a group project (Brooks & Ammons, 2003). Their existence in the group have a negative impact on the group performance such as lower the group's morale, productivity, and effectiveness and thus undermines the active learning process (Borjesson et al., 2006; Brooks & Ammons, 2003; Ruel, Bastiaans, & Nauta, 2003; Weimer, 2009). As educators, we may use a variety of creative methods to enhance students' learning activeness and at the same time their confidence in learning. In this study, we employ presentation-based learning activities to meet this goal whereby all student learning activities are built on prepared and conducted presentations by the students. The structured presentation could be achieved by utilizing computer-assisted presentation, i.e. power point, since this sort of computer application could guide the presentation to be conducted in a structured manner. The existing empirical studies mostly focused on investigating the impact of presentation with power point as a method of teaching, some are mentioned in Bartsch and Cobern (2003), El Khoury and Mattar (2012), Kosslyn et al. (2012) and Susskind (2005). In this study, power point presentation is used as the student's learning strategy, where it is the student who prepares and performs the presentation.

Accountable presentation, on the other hand, could be viewed from both presenting and audience students' perspectives. From presenting students, the accountable presentation will need students to prepare the presentation that meets the criteria of the audience students' interests on the presentation. Inversely, from audience students' perspective, the accountable presentation could be achieved by asking the audience to evaluate their peer-presentation. Some pedagogical advantages of this sort of presentation have been suggested to teach the students to listen and learn from others (Weimer, 2013). Shaw (2001) for example, suggests the following:

If presenting student is held accountable for his or her performance by the audience, he or she would make an effort in researching an issue and presenting it in a clear, informative, and convincing way. If students in the audience are charged with the responsibility to evaluate each presentation, they are expected to listen and respond to the speakers with attention, critical comments, and judgmental decisions. (p. 140-141).

Previous researches which fosters student active learning and self-confidence through presentation and peer evaluation claim to be effective. The implementation of these kinds of learning approach in our context raises significant free-riding learning behaviour among students which results in non-prevalence of active learning in individual students.

While the previous research in fostering student active learning and self-confidence through presentation (Briggs, 2014; Shaw, 2001; Tuncel, 2015) and peer evaluation (Baranowski & Weir, 2011; Boud & Molloy, 2013; Carless, 2007; Weimer, 2013) are claimed quite effective, the implementation of these kinds of learning approach in our context raises quite significant free-riding learning behaviour among students that leads active learning does not prevail to every individual student. The cultural aspect could be contributing to such learning behaviour (Choy et al., 2015). This research contributes to the refinement of the learning approach suggested in the previous research. We develop a more structured and accountable presentation-based learning approach by embedding several significant improvements to the approach such as random appointment of students, individual assignment, and the use of power point media as a learning method instead of as a teaching method (Bartsch & Cobern, 2003; El Khoury & Mattar, 2012; Kosslyn et al., 2012; Susskind, 2005) Based on the above research background, this study is intended to find out a more authentic learning strategy that effectively enhances student active learning process and self-confidence. By implementing presentation-based learning activities, this study aims to improve current practices in Financial Management classroom to ensure that creative, active, and self-regulated learning as well as self-confidence, prevails to all individual students and course topics. More specifically, this study aims to answer the following questions.

- i. How can free-riding behaviour that undermines active learning be minimized?
- ii. How do students prepare and perform their presentation to promote their active learning?
- iii. How do students feel about their presentation?
- iv. How does peer-evaluation affect students' learning?
- v. How is the students' self-confidence enhanced in their learning?

## LITERATURE REVIEW

### Presentation and Active Learning

Active learning, as an alternative for conventional teaching, engages students in educational strategies which the process which allows them to acquire knowledge, skills, values and attitudes (Anastasiou & Alves, 2004 cited in Konopka, Adaime, Mosele, 2015). Students are made to think critically or creatively, discuss the problem with a partner, in a small group, or with the entire class, express ideas through writing, provide and receive feedback, and reflect upon the learning process (Eison, 2010; Freeman et al., 2014). Therefore, active learning encompasses a various set of methods that commonly require students to perform significant proactive activities and take more responsibilities for various decisions associated with the learning endeavour (Hiemstra, 1999; Prince, 2004).

Among many strategies, presentation-based learning activities are regarded as the core method to build student's active learning. With this method students develop, organise, and present ideas and materials on a particular issue (Shaw, 2001). When students present and speak before the class, they are primarily practising some skills such as communication and arguing skills as well as building self-confidence in speaking in the class forum. Students perceived that the presentation improved their understanding of the course content, taught them to research independently, and encouraged better class interactions and group learning (Ghorbani & Ghazvini, 2016; Opitz & M, 2010). Active involvement in a class could bring satisfaction and enjoyment which increase the retention rate and better grades (Allen & Baughman, 2016).

Through presentation-based activities, active learning process occurs from preparation phase to the presentation performance before the class. At the preparation phase, students are engaged in exploring material in various relevant references, browsing through the internet, discussing with friends or consulting with the lecturer, and preparing an attractive and structured power point slides. Arguments by Grimm (2015) and Brown (2004) states that students learn concepts better and gain an in-depth understanding when they write about them. This also applies when students present the topic or presentation content using the power point slides. Power point

preparation requires students to thoroughly read and come up with the essential points of the content to be highlighted in the slides. The use of power point in the classroom overcomes the limitation of traditional lecturers because of the ability to structure, organise and emphasise key points efficiently (Apperson, Laws, & Scepansky, 2008; Daniels, Kane, & Rosario, 2007; Nouri & Shahid, 2005, 2008; Szabo & Hastings, 2000). Sugahara & Boland (2006) reported that involving power point media in learning promotes better attention from learners to enable them achieve higher retention rate and encourage better participation rate

### **Accountable Presentation**

Accountable presentation-based learning activities are expected to encourage all students, either when acting as a presenter or as an audience, to be actively engaged in the learning process. When acting as a presenter, students will seriously prepare for their presentation since it will be assessed and responded by the audience. When serving as an audience, they would pay more attention so that they can provide a proper assessment to their peer presentations (Baranowski & Weir, 2011; Shaw, 2001; Weimer, 2013). In this regard, students not only acted as an audience but also contributed to the process so that it promoted the development of active autonomous learning whereby students think reflectively and take responsibility (Wen & Tsai, 2006). Several studies reported that proactive peer-evaluation in higher education helps students to adopt a more self-directed attitude towards their learning and self-regulated learning that stimulate their learning process (Boud & Molloy, 2013; Carless, 2007; Ion, Barrera-Corominas, & Tomàs-Folch, 2016). For the reason of active engagement and responsibility of students in their own learning, peer-assessment is very important (Gros, 2016). Shaw (2001) reported that students involved in a significant learning effort invested in presentation-based activities where they demonstrated interest in their performance and evaluated other's presentations.

### **Presentation and Student's Self-confidence**

Self-confidence can be defined as how a student feels about him or herself and of his or her abilities in learning (Briggs, 2014; Salim, 2015). Students with self-confidence, are more enthusiastic and persistent in their learning (Al-Hebaish, 2012; Pajares & Miller, 1994; Zimmerman & Kitsantas, 2005) because they pay more

attention in class, get along better with their peers and have a more focused and inquisitive attitude (Miller, 2015). On the contrary, students with low self-confidence will most probably have negative feelings such as fear of failure, fear of humiliation, feeling inadequate and be anxious during the course delivery as well as towards the lecturer. They may refrain from speaking and actively participate in the classroom activities (Tuncel, 2015). Conversely, students with low confidence will most probably have negative feelings like fear of failure, being inadequate, fear of humiliation, and anxiety towards the lecturer and course during the class, and refrain from speaking and participating in classroom activities (Tuncel, 2015). Studies by Briggs (2014) and Tuncel (2015) confirmed a positive effect of self-confidence on students' achievements. Students with higher self-confidence were more successful than the ones with lower self-confidence. It is evident that, self-confidence leads to a more positive outcome in the learning process Briggs (2014). Briggs (2014) emphasises that self-confidence is a much better predictor of students' achievements than any other non-cognitive measure. To improve students' self-confidence, a teacher should encourage students to participate in class activities by providing them with an opportunity to speak and provide positive feedback (Tuncel, 2015). In our view, building students' self-confidence in learning cannot be separated from providing students with a learning opportunity to become an independent learner. Students with stronger self-confidence will tend to learn independently. In an independent learning environment, students have autonomy in deciding the learning direction and action, choosing learning resources, formulating problems, and reflecting on the outcome of that process, without negating a proper portion of lecturer's intervention (Healey, 2012; Pappas, 2013). If students are expected to develop independence in their learning, they need to be provided with the space to act as an autonomous and self-regulated learner (Rivera, 2012).

## METHODOLOGY

This study was conducted in the Financial Management classrooms in Accounting Department. The aim of Financial Management course is to enable students to have an understanding of basic concepts and analysis models and competence in applying them in corporate financial decision making context. In Accounting Department,



Financial Management course is commonly offered at the fifth of eight semesters set to accomplish undergraduate programs.

To achieve the objectives of this study, we applied a two cycle-action research design conducted in two semesters. Action research is a form of collective, self-reflective inquiry that of participants in social situations undertake to improve the rationality and justice of their own social and educational practices and their understanding of these practices and the situations in which they carry out these practices (Kemmis & McTaggart, 1990). Action research uses an iterative process and is generally thought to involve a spiral of self-reflective cycles of the following: planning, acting, observing and reflecting, re-planning, acting, observing again, reflecting again, and so on (Kemmis & McTaggart, 1990; Kemmis & Wilkinson, 1998). This study was accomplished involving two cycles. Three Financial Management classes of an undergraduate program consisting of 120 students in the first cycle and 110 students in the second cycle participated in this research as part of regular classroom activities. Semi-structured questionnaire and lecturer observation were used to collect student reflection and learning behaviour and other significant events were revealed during the learning process. We also conducted interviews to confirm the data obtained from the two techniques. The data gathered was then analysed qualitatively and quantitatively depending on the data characteristic.

## RESULTS AND DISCUSSION

### First Cycle

The first cycle of this study was conducted with the Financial Management classes which were of the first semester of 2016/2017 academic year. This phase was mainly focused on identifying whether the teaching approach could alleviate free-riding behaviour so that every individual student will be involved actively in the learning process. As an element to improve the conventional group presentation, the students were placed into groups of four students (Heller & Hollabough, 1992; Johnson, Johnson, & Smith, 2006) and were asked to prepare power point slides for the topics assigned to each group which were to be presented in the class. Despite working in a group, each member of the group was individually asked to present to the class, a section of the topic was prepared by the group

that lasts about 20 to 30 minutes so that all the students of that semester would have the opportunity to contribute to this research.

The group was intentionally designed as a small group (wherein conventional design, a group commonly consists of more than six students). Each member of the group was required to be present, and this is intended to avoid free-riding phenomenon which mainly occurs in conventional group discussions. Semi-structured questionnaires on group performance (Brooks & Ammons, 2003), was prepared with some modifications focusing on intra-group peer-evaluation. With this questionnaire, students' responses to a particular question, was limited to some options, but we provided space for them to elaborate the option they chose. In this cycle, the instrument was intended to find whether a free-riding behaviour in group learning still exists otherwise active learning process was expected to prevail on all students. Field notes (observation) were also used to record significant student learning-related events during the process.

The questionnaires were distributed only to group leaders and the response to them was kept confidential to group members. They were asked to answer the semi-structured questions about whether free-riding behaviour still exists among their group member and to provide feedback on the free-riding behaviour that is displayed. The group leader was intentionally chosen by the lecturer from the students who were considered showing above average learning performance. Table 1 shows the responses of group leaders who had indicated the number of free-riding participants within each group. Student is categorised as a free-rider if he or she shows 'no contribution at all' or 'very minimum contribution' to group work (Brooks & Ammons, 2003).

Table 1

*Responses to Free Rider Existence*

Number of free rider in each group as claimed by respondents	Respondents (group leader) who claimed	
	Number	Percentage
0	16	53

(continued)

Number of free rider in each group as claimed by respondents	Respondents (group leader) who claimed	
	Number	Percentage
1	11	33
2	3	10
3	0	0
Total respondent (group leaders)	30*	100

\*) 120 students in three classes divided by 4 (each group consisting of 4 students)

Table 1 indicates that although the majority of respondents i.e. 16 respondents (53%) already claimed that there was no free-riding behaviour in the group, some of them (43%) still found it to be apparent in their group work. Such free-riding behaviour was done mostly by one student among four members in each group as experienced by 11 groups (33%) and by two students as experienced by 3 groups (10%). When they were asked with a question, about how free-rider students performed in the group work and the reason to behave as free-rider, their responses are summarized in Table 2.

Table 2

*Free Rider Behaviour According to Respondents' Evaluation*

Themes	Example of Respondents' Quotes
Unattendance	She says that he has other important agenda so that he is not able to come to group work conducted outside the classroom.
	He always disappears when the group is working together to prepare the power point slides.
Disturbing	The only he can do during hours of group working is keep speaking out to group about irrelevant chats and is very disturbing.
	He is quite dominant in group but with unproductive discourse. We'll be better without him.
Less confident	In general, they suggest no ideas at all during we put together working for presentation. They seem to be less confidence.
	She got silent because she regards other members have a better understanding on the topic than she does.

As shown in Table 2, the group leaders described the ways the free-riding students behaved in the group work under three modes, i.e. they did not attend the group work, their attendance in the group work was regarded as disturbing, and they did not feel to participate in the group work. Such behaviours led free-riding students to contribute nothing to the group work and thus, they were not involved in active learning process. As also found by Weimer (2013), we noticed that when presenting the topic, the free-riders merely read the source book and the power slides, without explaining or elaborating. The free-riders were also found to be passive when they served as the audience. We observed that all such performances seem to stem from their less learning effort. Another unproductive performance as also indicated in the conventional classroom discussion method was still found in the first cycle of learning activities of this study. For example, students both individually and in the group tend to focus their learning only on their own presentation topic. They did not pay much attention to other topics which were presented by other groups. The reason why they showed such unproductive learning behaviour was quite surprising. Some students assumed that other topics were other groups' responsibility to prepare and to learn because they were the presenter of the topics.

It is apparent that this misassumption leads to the understanding of the inactive level of students' participation in the conventional classroom. Thus from the findings, it is noted that presentation-based learning approach which was implemented in the first cycle of this study revealed some quantitative improvements. This has further enhanced the students' active learning compared to that of the conventional learning where it appears to be lower.

(This has enhanced the student's active learning compared to that of the conventional learning where free-riding behaviour is wearing down active learning which prevailed in each group.)

This confirms that downsizing the member in each group leads to minimising free-riding behaviour and thus enhancing individual student involvement in the learning process (Heller & Hollabough, 1992; Johnson et al., 2000). Nevertheless, some weaknesses that were presented in the first cycle learning scenario as stated above, led to low students' participation in the class discussion. This indicates that students need to focus to perform more positive activities and perform responsibilities associated with the learning endeavour (Hiemstra, 1999; Prince, 2004).

Nevertheless, some weaknesses of the first cycle leaning scenario as pointed out above that lead to low student's participation in the class discussion, indicating that students need to propell to perform more proactive activities and responsibility associated with the learning endeavour (Hiemstra, 1999; Prince, 2004). This strongly indicates that some improvements and redesigning are still needed to the scenario that leads to the second cycle action of this study.

## **Second Cycle**

Similar to the first cycle, the second cycle of this study was also conducted to three Financial Management classes in the second semester of 2016/2017 academic year. To respond to the first cycle results and to reduce free-riding behaviour that undermines active learning process (Borjesson et al., 2006; Brooks & Ammons, 2003; McArdle, Clements, & Lendi, 2005; Ruel et al., 2003; Weimer, 2009), we decided to rearrange the presentation-based learning activities which were implemented in the first cycle. The rearrangement covers several slightly drastic changes to improve its effectiveness in enhancing active learning and at the same time minimising as much as possible free-riding learning behaviour among the students. We assume that there are some trade-off between the significance of group work mechanism in learning and the assurance that all students conduct active learning. There were at least four arrangements as the improvements of the scenarios which we had prepared for this purpose.

First, the presentation was to be done individually for all the topics which were selected from the course content compared to the first cycle where it was presented as group assignments. Consequently, all students needed to prepare and learn all topics for presentation. This measure was taken mainly to ensure that students no longer focussed their learning only on a particular topic as their presentation topic. Besides that, since students are individually responsible for their presentation (Gros, 2016; Wen & Tsai, 2006), there will be no opportunity for them as individuals to behave as free-riding learners a free-riding learner. The topic in a particular class session of the week was decided by a lecturer in advance.

The students had to individually prepare the topics for the presentation. Secondly, in order to support the initial arrangement,

students were randomly appointed to present the topic during the class session as the students' presentation concluded their topic started

This rule was to replace the arrangement of presentation succession among students in the first cycle which was decided in advance based on the topic distribution among groups. By this second measure, for each particular class meeting, all individual students would be prepared to present. To maintain a self-regulated learning principle, although this was an individual assignment, students could decide to work together through group learning outside the classroom to explore and comprehend the topic content. Students were also allowed to consult with the lecturer, if they felt necessary, in preparing their presentations.

The third change of the scenario was to involve the audience students to perform a peer-evaluation on their peers' presentations (Boud & Molloy, 2013; Dochy, Segers, & Sluijsmans, 1999; Gros, 2016; Shaw, 2001; Wen & Tsai, 2006). This was different from that conducted in the first cycle where peer-evaluation was designed only to evaluate internal group learning performance. This measure was intended to ensure that all students serving as the audience, paid attention to all presentations conducted by their peers. To minimise learning situation which resulted from the design that could disrupt student self-confidence, we introduced a specific evaluation approach to student learning achievement. This resulted in the fourth change of the scenario. Using this approach, student learning achievement was mainly assessed based on their participation in class discussion and learning efforts which they performed and not merely on their performance in the final examination. Hence, the result of this evaluation was the major part of the final grade of the course. We also emphasised that if students' ideas, arguments, and explanation in participating in the class discussion and in conducting presentation were considered inaccurate, they would not be penalised. Conversely, if they were correct or accurate, the students would be awarded a grade point. As suggested by Tuncel (2015) we also provided some immediate positive feedbacks as they showed a positive performance. Hence, through this evaluation approach, students were expected not to hesitate to participate in class discussion actively and present their ideas and arguments in their presentation which in turn, were expected to contribute to enhancing their learning confidence. Semi-structured questionnaires

were distributed to all students to elicit their feedback on the way the learning approach was applied in the second cycle which enhances students' active learning as well as as presentation-based learning activities could promote students' self-confidence as indicated in the literature review (Healey, 2012; Pappas, 2013; Rivera, 2012; Tuncel, 2015). Table 3 summarises students' responses on the questionnaire which are categorised into several themes and the number in percentage of response under each theme.

As indicated in Table 3, students no longer had a chance to be free-riders. They were involved in the active learning process in relatively various ways to prepare for their presentations. Most students (54%) prepared their topic, based on a single learning source which was a reference book recommended by the lecturer. They regarded that such a book is self-contained, meaning that the book already provided enough supporting materials for the topic. While 46% of them actively referred to other sources mainly involving browsing on the internet and still used the main source textbook. It is observed that students with multiple learning modes demonstrated an in-depth presentation and learning experience. This is evident as there were various elaborations and more current illustrations on the topic compared to the information available only in the primary source book.

Table 3

*Students' Responses to the Questionnaire in the Second Cycle*

Issues being asked	Themes of students' response	% of response
How they prepare the topic for presentation	Based only on single source book as recommended by the lecturer	54
	Based on multiple sources including browsing on the internet	46
How they learn to understand the topic content	Studying by themselves	44

(continued)

Issues being asked	Themes of students' response	% of response
	Conducting a discussion with other classmates	56
How they overcome difficulties found in understanding the topic	Read the material repeatedly or asking questions in the class discussion	11
	Refer to other references/sources including browsing on the internet	34
	Discuss with other classmates	55
How preparation of power point slides contributes to their learning	Helps to strengthen understanding the topic	58
	Helps to learn the topic content more seriously	35
	Taking much time	7
How peer-evaluation influences their learning performance	Very influential	69
	The presentation should be well-prepared so that it is highly graded	
	Getting nervous	7
	Not influential	24
How taking a role as an evaluator in peer-evaluation influences their learning	Getting nervous and stressful	7
	Positive: learning harder, more responsible for their learning, increase self-confidence, strengthen retention and understanding, and learning public speaking	77
	Negative: tiring, stressful, and getting nervous	23



In striving to comprehend the topic, most students (56%) chose to cooperate with classmates in the form of discussion which they had conducted outside the classroom. Meanwhile, the rest of them (44%) seemed to prefer to study alone as they had assumed that studying in a group was sometimes not productive and even disturbed their learning concentration. Discussion with other friends was consistently more preferable (55% of responses) for students when they dealt with some difficulties which they found in understanding the topic. About a third of students tried to study alone and also referred to other sources such as browsing on the internet. The remaining students (11%) chose to deal with the difficulties by reading the material repeatedly or bringing the problems they encountered in the class discussion.

The students, who preferred to prepare individual presentations, were influenced by their solitaire learning style. The followings are examples of statements from two students in the interviews:

“The effort I took to understand the topic materials to be presented was conducted through studying alone because I belong to one that feels more convenient when learning in quite a circumstance. When dealing with some difficulties, I tried to read more thoroughly and repeatedly the parts until I got some understanding of them.”

“...to comprehend the course material for presentation, I used to study myself, tried to understand the topic by myself, tried to relate it to the material of other relevant subject matters, and concluded on the topic. I choose this strategy because I prefer learning in a silent environment without any disturbance from others.”

In our observation, we noted that some students who preferred to study alone in accomplishing their individual assignment relatively showed a better performance in the presentation and also indicated higher self-confidence than those who worked cooperatively. This is understood that they with the former learning strategy have reasonably learning self-efficacy than those with the later strategy. Self-efficacy is also referred to as personal efficacy. This is a personal belief about the ability to perform a specific task in a

given circumstance (Bandura, 1977). Students, who prefer to study on their own, to some extent, display their learning independence experience. This study has found support as indicated earlier that a learning environment that fosters students' self-confidence is essential to enable them to become an independent learner (Healey, 2012; Pappas, 2013; Rivera, 2012; Tuncel, 2015).

The students' responses to the first three questions indicate that although the presentation was an individual assignment, most students as cited above, decided to work cooperatively with other classmates. Some also decided to make use of multiple learning sources creatively and were not merely dependent only on the reference determined by the lecturer. Internet becomes the preferable extra learning sources chosen by students compared to textbooks and other printed sources. This result to some extent indicates that by providing some freedom in their learning process, students will learn how to be responsible and creative for their own learning strategy and thus, learning to be an independent learner (Hiemstra, 1999; Prince, 2004).

Generally, the students responded positively when asked about the effectiveness of the power point preparation towards their life-long learning process. Almost all students in this study (97%) suggested that preparing power point for class presentation helped strengthen their understanding of the topic. These forms of assignments as they also perceived, urged students to be involved in deep and more serious learning. The results obviously provide support to arguments by Grimm (2015) and Brown (2004) that students will learn concepts better and gain in-depth understanding when they present them in power point. Students' responses are also consistent with several other findings such as by Bartscha and Cobern (2003) and Sugahara & Boland (2006). However, 7% of responses considered this kind of assignment took too much time and that they had encountered learning overload. Although only a minority experienced this, the response could be understood especially by those students who were not familiar with presenting using the power point. For students, in general, identifying the critical points of the topic to be written into power point slides from course materials and designing the slides to be attractive for the class, seem to become conceptual, practical, and even to some extent artistic work that obviously takes time to create. In our observation, we noticed that students with higher academic

performance wrote only the key points of topic material into their power point slides. They then continued to explain and elaborate on the slides to the class. On the other hand, those with lower academic performance seemed only to copy and paste the topic material into their slides, and they then presented them by merely reading from the slides without any explanation.

Students' active learning was also expected to be triggered by their peer-evaluation. Students' response on how this peer-evaluation affects their leaning performance was quite varied. Most of them (69%) suggested that such evaluation was very influential as they had to embrace a deeper approach to learning in their own strategy to be better prepared in order to accomplish a higher grade from their peers. Nevertheless, about 7% of students complained that such evaluation caused them to be nervous before the class. This result confirms that peer-evaluation encourages most of the students to increase their learning efforts toward their better learning achievement (Boud & Molloy, 2013; Carless, 2007; Gros, 2016). However, some students (24%) surprisingly felt that peer-evaluation was not influential at all on their learning performance. They were of the opinion that they needed to be better prepared to be evaluated by their peers. In our view, this kind of attitude represents positive learning values. It reflects their sense of responsibility for their own learning to meet the interest of others such as enabling their classmates to easily understand the topic that was being presented. When taking a role as evaluator of their peers, almost half of the students (46%) suggested that their peers' presentation was treated as a reference to prepare a better presentation of their own. This means that when serving as an evaluator, students use peers' presentations as means to reflect and lesson learned for preparing a better individual performance. This result confirms the views that peer-evaluation could serve as an instrument to enable the student to be a reflective, self-directed, and autonomous learner (Ion et al., 2016; Wen & Tsai, 2006) which is very beneficial for developing better student learning process. Moreover, about 39% of students claimed that serving as peer evaluator, seriously encouraged them to follow the presentation conducted by other students as also indicated by Baranowski and Weir (2011), although some other students (11%) suggested that this provided experience to evaluate other peoples' performance. Students' responses further elaborated on power point preparation and peer-evaluation as properties of structured and accountable

presentation which provided evidence that the approach undoubtedly contributes to enhancing active student learning as indicated in the literature review and thus, overcoming the limitations of the conventional class discussion practices in our institution.

It has been indicated in the empirical literature that encouraging students to act and speak through presentation and discussion and giving them positive feedback instantly can improve their self-confidence (Tuncel, 2015). Most of the student (93%) responses on whether the presentation-based learning approach implemented in this study enables students to enhance their learning self-confidence, suggested that the approach obviously increased their self-confidence. When students were asked further on how the approach could increase their self-confidence, their responses revealed the reasons in two categories. First, they were getting confident since they felt well-prepared for class presentation as the result of their more intense learning efforts. Second, their confidence may have reached a higher level as the learning approach enabled them to be more familiar to speak confidently about the topic. Although as predicted in the literature that the learning scenario implemented in this study is favouring to the attempt of active learning and self-confidence enhancement (see for example Allen & Baughman, 2016; Brown, 2004; Ghorbani & Ghazvini, 2016; Grimm, 2015; Opitz & M, 2010; Shaw, 2001; Tuncel, 2015), it does not mean that the approach is without any limitation that results in some negative outcomes. About 7% of the responses to this question showed that they felt unhappy with the approach. They claimed that they were getting stressed and nervous, working with the approach. This indication is obviously worrying about their learning as it could result in destroying their self-confidence. Therefore, it is imminent that the lecturer treats for lecturer such students differently to help them to learn more naturally.

Participants' reflections, on overall learning approach were obtained by asking them to figure out both positive and negative outcomes of the approach. In general, they were consistent with their responses to previous questions which are elaborated above. Over a third-quarter of students (see Table 3) described that the learning approach provided a positive learning environment that enabled them to learn effectively, be more responsible for their own

learning, increasing self-confidence, strengthening retention and understanding course material as predicted by Allen and Baughman (2016), and learning public speaking. The following quotations are examples of reflections provided by three students in the interviews that represent a positive appreciation to the learning approach.

...presentation rules in Financial Management class obviously give some learning advantages to me mainly as a result of learning efforts induced by the rules. It enables me to not only understand the underlying concepts in the topics but also importantly helps to keep such understanding in mind.

I have learned from working with the individual assignment on how to be responsible for my own learning although it was very hard to deal with at the outset.

To me the scenario was very positive. I am fond of the teaching method employed by the lecturer. Since the presentation would be conducted individually through random appointment, each student should be prepared all the time and understand the material in detail. This is a very beneficial learning assignment and is motivating me to consistently read and learn the topic material before every single class session begins.

Alternatively, as mentioned by 23% of the students it was indicated that learning in this scenario was mainly tiring and stressful, as previously indicated. For some students, as they described in their response, preparing power point slides were time-consuming that took substantial preparation time. As an example, one student stated in the interview as follows:

...I often spent until late night to work with my presentation slides as I have to work with plenty of course material and time restriction for the tomorrow morning class session. It was tiring and burdensome since I also got work for other subject assignments to accomplish.

During the second cycle process, other evidence was also elicited from the observation of the lecturer. As predicted, there was a significant increase in the number of students who actively participated in the

class discussion. The class discussion was no longer dominated only by a few students who were above average academic performance as found in conventional discussion method. Interestingly, the class also involved newcomers which generally consisted of students with introvert learning style. The way they participated quite varies in quality, from a simple question like “what and how-questions” as generally posed by newcomers, to more complex contributions such as arguing one’s statements and presenting richer and complex elaboration on the issue which was being addressed. As the class went on to the following weeks, more and more students contributed to the class discussion, and more students were getting familiar to participate. We noted that such improvement of the class discussion was achieved as a result of the rules embedded in the learning scenario that forced each student to prepare for each topic which was to be discussed. Surprisingly, assessment mechanism introduced by the lecturer emphasized heavily on the participation performance of student instead of solely depending on final examination, seemed to have had a direct triggering effect on enhancing active student participation, as stated by one student:

The evaluation weight which is given more on class participation strongly encourages me to prepare the topic for enabling to take part in active contribution in class discussion for me to obtain a reasonably higher grade.

Student unique behaviours were also observed during the second phase of classroom activities. Initially, quite a lot of students looked stressed strained while when waiting for the random appointment by the lecturer to carry out presentation before the class. Due to this the male students chose not to be present for the class meetings where the presentation was to be initiated. As they were not present for the presentation initiation session, they were unprepared. In contrast, it was surprising that several students even looked cheerful expecting to be appointed for presentation. To accommodate such students’ eagerness, we decided to always begin the class by offering an opportunity for one or two students to voluntarily undertake the presentation, after which random appointment was then employed. Other interesting behaviours reported in Shaw (2001) were also evident in this study such as some students demonstrated professional-like presentations, for instance, by conveying opening

and closing greetings as well as greeting gestures to the audience. Even while they are presenting, some of them showed lecturer-style by presenting their peers (audience) some relevant questions.

## CONCLUSION

Conventional presentation-based learning approach in our Financial Management class needs to be revised since, in our context, the approach was not proven to effectively increase the active learning process among students. By embedding several significant improvements to the approach as suggested in the literature, we developed a more structured and accountable presentation-based learning activities. The results of this study indicate that this learning approach was evident to enhance the active learning process and ensure that all individual students in the class were involved in the process. Besides neutralising free-riding behaviour among students, the approach enabled students to learn to be independent learners by providing them space to decide their own learning strategies. In addition to these, it was also evident that the approach increased students' self-confidence as they were involved in their own intense learning process and familiar to effectively participate and contribute in the class forum. However, the scenario of the approach, to some extent, has caused student learning to be overloaded and this is its key shortcoming. Therefore, it is recommended for future implementation of this strategy in Financial Management class that the course topics to be assigned through this learning strategy should be more selective so that the load of student learning is manageable. Alternatively, since students' response also suggested that the strategy enables them to strengthen and retain their understanding of the materials relevant to the topic, future research in this issue needs to further examine the effectiveness of the strategy to increase students' cognitive achievements.

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