



SIKU Interactive Media: The Development of Learning Media to Improve Student Financial Literacy

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Abstract: This study aims to produce an interactive media SIKU that can be used in the Economics learning process as a learning media to improve the students' financial literacy. The research method used is Research and Development (RnD) using the ADDIE development procedure. The data were collected using a questionnaire to obtain quantitative data in the form of an assessment score on the feasibility of the learning media, and qualitative data in the form of comments and suggestions were used to improve the learning media. The data that had been collected were analyzed descriptively. The results of this study indicate that the assessment done by the media expert, subject-matter expert, and also practitioners claimed that this media was feasible and could be used in the learning process. The result of the learning media assessment by the students of SMK Kristen BM Salatiga showed a score of 4.12 in the good category. The assessment score by the students of SMA Negeri 3 Salatiga of 4.36, in the very good category, and the assessment score by students of SMA Kristen Satya Wacana of 3.98 is in the good category. The assessment by students showed that all aspects of the assessment are included in good and very good categories. Thus, it can be concluded that SIKU interactive media is feasible to use in the Economics learning process as a media to improve students' financial literacy.

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Introduction

Each individual needs to create financial management to help make the short-term and long-term planning. The short-term financial management can help control the desire to consume products that are not really necessary. Conversely, the long-term financial management helps to create plans for the future and old age. By implementing financial management, a person can use financial service such as a bank that will help store the assets, provide funds to meet the needs, place to invest, and so forth. If financial planning is carried out in a disciplined manner, it can help achieve the expected objectives. According to Karvof (Sina and Noya, 2012) personal financial decisions include 10% of total income is allocated to charity, 20% is allocated to education and protection, 30% is allocated to investment, and 40% is allocated to living expenses.

Personal financial management is identical to financial literacy. According to the Financial Services Authority of Indonesia (OJK) financial literacy is knowledge, belief, and skills that influence attitude and behavior to improve the quality of decision making and financial management in order to achieve prosperity. Meanwhile, according to Warsono (Margaretha *et al*, 2010) financial literacy is the extent to which an individual's knowledge and implementation in managing his personal finances. Financial knowledge and skills in managing personal finances are very important in everyday life, besides financial literacy

helps individuals to avoid financial problems (Krishna et al in Margaretha and Prambudhi, 2015).

Public knowledge about finance is still low, which will cause destructive impact on their finances. Misconceptions will cause many people to suffer from financial losses, as a result of a consumptive lifestyle, unwise use of credit card, and calculate the difference between consumer credit and bank loans. In addition, a lack of knowledge about finance makes it difficult for someone to invest.

Lusardi (2014) financial literacy consists of abilities and knowledge about finances owned by a person to be able to manage or use money to improve their standard of living and aim to achieve prosperity. Financial literacy is closely related to behavior, habits, and influence of external factors. Meanwhile, Jariwala (2013) believed that financial literacy makes individuals feel more capable of making investment decisions and control their spending behavior. Based on PISA 2012, Financial Literacy Assessment Framework (OECD INFE 2012) formulated that financial literacy is a fundamental factor for economic growth and financial stability. Financial literacy includes the ability to distinguish financial choices, plan for the future, and respond to general economic events that affect financial decisions. Financial literacy occurs when an individual has a set of skills and abilities that can utilize the existing resources to achieve goals. Financial literacy helps improve the quality of financial services and contributes to the economic growth as well as development of a country.

However, the results of a survey conducted by the OJK in 2019 showed that Indonesian financial literacy index was 38.03% with a total of 12,773 respondents. The financial literacy index is still relatively low compared to other countries in Southeast Asia such as Myanmar at 52% and Singapore at 59%. Thus, it shows that the Indonesians awareness regarding to financial planning and financial products is still low. In line with this, a survey conducted in SMA Kristen Satya Wacana students showed that financial literacy among the high school students is in the low category of financial literacy. The survey consists of 3 aspects of literacy, namely general knowledge of personal finance, saving and deposit, and investment. The first aspect, students' understanding of general knowledge in personal finance is adequate with an average correct answer of 60.31%. The second aspect, students' understanding of saving and deposit is low with an average correct answer of 49.62%. The last aspect is that students' understanding of investment is low with an average correct answer of 52.25% (Sitorus, 2021). Students with low financial literacy tend to be consumptive and have difficulty managing their expenses. Even though in today's digital era, all conveniences are offered and transactions can be done by the fingertips. Imprudent usage will result in expenses larger than income. Teenagers who do not have their own income can be trapped in high-risk online loans (Sari, 2018, 2019; Triani & Mulyadi, 2019).

Introduce the ins and outs of finance to the teenagers or students can be done in a fun way by using interactive media. For instance, the steps that have been taken by OJK, one of them is by making the "Sikapi Uangmu" application, which provides information related to finances, deposits, loans, investments, financial plans, and etc. The "Sikapi Uangmu" application can be downloaded through the *Play Store* and can be used by all strata of society. It is hoped that this application can be used as a means to improve people's financial literacy.

To be more directed and measurable, the education of financial literacy can also be integrated into a subject in school such as Economics subject which integrated into appropriate material. The teaching process requires learning media to make it easier for the students and teachers to understand the material. There are many types of learning media,

amongst them is ICT learning media. The use of ICT in the learning process has been done a lot, especially nowadays when technology is growing rapidly and the circumstances require all of us to keep up with the times. According to Suryani (2016) the use of ICT in the learning process are as follows: 1) improving the quality of learning; 2) expanding access to education and learning; 3) reducing the cost of education; 4) answering the obligation to participate in ICT; and 5) developing the ICT skills that needed by the students.

The use of educational comics for elementary students as literacy learning shows that there is an improvement in students' understanding about the concept of personal budget after using educational comics (Ilyana and Sari, 2015). Other educational media usage, such as comics, cards, dioramas, and puzzles can improve the students' Islamic financial literacy in SD Muhammadiyah Surabaya (Setiyowati and Lailatullaila, 2020).

Things that need to be considered in creating and developing learning media are the media must be easy to see, attractive, simple, useful/helpful, precise, reasonable, and structured (Nurseto, 2011). According to Daryanto & Darmiatun (2013) teaching materials can be packaged in the form of modules. The module at least contains of learning objectives, materials, and evaluations. Munadi (2013) stated that the module is a learning material which students can use independently. The language coverage of the module discussion is more centered and measurable, and more concerned with the user learning activities. The current module is no longer in conventional form which containing only writing, but also presented in electronic form where the display is more fun, interactive, as well as the other features such as audio, video, and images will make the reader get more interested to use it (Sitorus, 2019). Therefore, it is necessary to develop an interesting learning media of financial literacy and integrated it with the Economics learning material in the classroom to increase the students' financial literacy. This research develops an interactive learning media called "SIKU" which stands for My Financial Literacy. This media is presented in the form of an electronic module and it is hoped that "SIKU" can help the students to get a better knowledge of financial management, thus, when the students are well literate, they can manage finances wisely.

Research Method

The research conducted is Research and Development (RnD) to produce an interactive media called "SIKU" which is an acronym for My Financial Literacy that can be used by senior high school/vocational school/MA students in Economics subject. SIKU is designed to be used as a learning resource and expected to improve students' financial literacy. This study refers to the ADDIE model development procedure proposed by Reiser and Mollenda (2008). This model has five phases of development starting from Analysis, Design, Development, Implementation, and Evaluation. The development procedure is described in the following chart.

Analysis	Design	Development	Implementation	Evaluation
<ul style="list-style-type: none"> • Performance analysis • Student analysis • Factual analysis, concepts, principles and 	<ul style="list-style-type: none"> • Creating teaching material • Designing learning activity • Selecting learning material competencies • Preliminary 	<ul style="list-style-type: none"> • Produce and revise the input from the experts 	<ul style="list-style-type: none"> • Implement teaching material in the classroom 	<ul style="list-style-type: none"> • Effectiveness trials of the developed teaching material

procedures • Objective analysis	planning of learning device • Designing learning material			
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The data collected from this study consisted of qualitative and quantitative data which were collected using questionnaire. The qualitative data of suggestions which were given by the subject-matter expert, media expert, and practitioners were used to develop the product. On the other hand, the quantitative data were obtained from the results of questionnaire validation by the subject-matter expert, media expert, and practitioners to measure the feasibility of SIKU. The data were collected through questionnaires and analyzed descriptively with the following value conversion table (Budiyo, 2016).

Table 1. Conversion Guidelines

Average Score	Classification
>4,2	Very Good
>3,4 - 4,2	Good
>2,6 - 3,4	Fair
>1,8 - 2,6	Poor
1,8	Very poor

Results and Discussion

A. Analysis

The first phase of making a learning media using the ADDIE model is to conduct an initial analysis consisting of student analysis, factual analysis, concepts, principles, and procedures for the material, as well as the objective analysis.

Student analysis is important because the developed media will be used by the students in the learning process, therefore the student analysis is carried out to find out the type of media expected by the students, whether the developed media is compatible with the student characteristics, and able to answer the student needs. The current characteristics of the students are accustomed to the technology usage; they like things that are practical and fast which are things to be concerned by the researcher in developing "SIKU" interactive media.

The factual analysis, concepts, principles, and material procedures aim to determine the material to be developed in the media. The preliminary data which was collected shows that the students' financial literacy is low. Financial management is an important skill that everyone must have to achieve their own prosperity. Financial literacy can be found in Economics subject of 10th grade senior high school, under the Basic Competence 3.5 of economic financial service institutions and the Basic Competence 3.6 which describes the central bank, payment system, and payment instruments in Indonesian economy. Meanwhile, at the vocational school level, financial literacy can be found in basic banking materials, namely the Basic Competencies 3.4 which explains demand deposits, savings, and term deposits furthermore the Basic Competencies 3.5 explains the meaning, objectives element and credit functions.

The last phase is to formulate learning objectives and achieved competency. The objective is based on the students' ability and the ability they want to achieve, as a matter of course hopefully the students have a good financial literacy after learning how to use the developed media.

B. Design

After discovering the problems in the field and analyzing them, the researcher designed the learning media. The learning media is an interactive media in the form of an electronic module named “SIKU” an acronym for My Financial Literacy. The design phase begins with compiling pre-determined teaching materials then designing learning activities and student activities. “SIKU” interactive media consists of 7 sub-materials, each sub-material will begin with an introductory video. The videos in each sub-material are interrelated; hence, the students must complete the material and questions in the sub-material in order to enter the new sub-material. The student activities are designed to make it easier to understand finances and help students get a deeper understanding of it.

At this phase, the developed product is also designed. The following is the initial concept of the product that has been developed.

1. Front Cover appearance



Picture 1. Front cover

2. Home Appearance



Picture 2. Home Appearance

3. The Display of “SIKU” Media Usage Guidelines



Picture 3. The Guidelines to Use SIKU Media

4. Material Appearance



Picture 4. Content Material

5. Reflection Sheet Appearance



Picture 5. Reflection Sheet

C. Development

1. Expert Validation

a) Subject-matter Expert Validation

The Subject-matter expert validation was carried out by Mrs. Dwi Iga Luhsasi, S.E., M.Ak, a lecturer at the Economic Education Study Program, Faculty of Teacher Training and Education, Satya Wacana Christian University. She has teaching experience since 2016 and focuses her expertise in financial accounting and behavioral accounting. The subject-matter expert validation was carried out in one phase on August 17th, 2021. The assessment carried out by the subject-matter expert includes 2 aspects, those are content and objective aspects, as well as instructional aspects. The purpose of the validation is to determine the feasibility of the developed product for learning usage and to obtain the input for revising product.

The assessment of the content and objective aspects obtained an average score of 4.30 which is included in the "very good" category according to the conversion table of quantitative data to qualitative data. The assessment of the instructional aspect got an average score of 4.66 which is included in the "very good" category. The average combined score is 4.48 which is included in the "very good" category. Thus, based on the assessment of the subject-matter expert, this media is suitable to be used or tested with improvements according to suggestions.

b) Media Expert Validation

Media expert validation was carried out by Dr. Wahyudi, M.Pd, a lecturer at the Elementary School Teacher Study Program (PGSDS), Faculty of Teacher Training and Education, Satya Wacana Christian University. He has a lot of experience in the field of developing learning media, especially in Mathematics, he also the chairman of the 3CM Center, a forum that facilitates teachers to develop creative and meaningful learning process. The Validation of media expert was carried

out in one phase, on September 3rd, 2021. The assessment of media experts includes attractiveness aspects and programming aspects. The purpose of the assessment is to determine the feasibility of the developed product for use in learning and to obtain input for revising the product.

The assessment of the attractiveness aspect got an average score of 3.92 which is included in the "good" category according to the conversion table of quantitative data to qualitative data. The programming aspect assessment got an average score of 3.42 which is included in the "good" category. The average combined score is 3.67 which is included in the "good" category. Thus, based on the assessment of the subject-matter expert, this media is suitable to be used or tested with improvements according to suggestions.

c) Practitioner Validation

Validation by practitioner was carried out by Mrs. Setyaningsih, S.E., MM, a teacher in Economics study program at SMA Kristen Satya Wacana. She has more than 10 years of experience in teaching Economics and during the time of this research conducted she was teaching in 10th grade of Social Sciences class where the material on finance and banking being taught. The practitioner validation was carried out once on September 15th, 2021. The practitioner assessment includes 4 aspects, those are content and objectives, instructional aspects, attractiveness aspects, and programming aspects. The purpose of the assessment is to determine the feasibility of the developed product to use in learning and obtain the input for revising product.

The assessment of the content and objective aspects obtained an average score of 4.5 which is included in the "very good" category according to the conversion table of quantitative data to qualitative data. The assessment of instructional aspects, attractiveness aspects, and programming aspects got an average score of 5 which is included in the "very good" category. Thus, based on the practitioner validation, this media is feasible to use or be tested with improvements according to the suggestions.

D. Implementation

The implementation of the "SIKU" media is limited to three schools in Salatiga City, Central Java, which are SMK Kristen BM Salatiga, SMA Negeri 3 Salatiga, and SMA Kristen Satya Wacana. The total of 53 students became the subjects of this experiment which consisted of 10 students of 10th grade accounting class at SMK Kristen BM Salatiga, 25 students of 10th grade in Mathematics and Natural Science class at SMA Negeri 3 Salatiga, and 18 students of 10th grade Mathematic and Natural Science class at SMA Kristen Satya Wacana. The experiment was carried out after the media was validated by subject-matter expert, media expert, and also practitioner. Furthermore, it is declared feasible to be tested. In this experiment, the students were asked to assess four aspects, which were content and objective aspects, instructional aspects, attractiveness aspects, and programming aspects. The following results of the assessment by students are presented.

Table 2. The Assessment result of SMK Kristen BM Salatiga Students

No	Aspect	Average Score	Category
1	Content and Objective	4,07	Good
2	Instructional	4,23	Very Good
3	Attractiveness	4,17	Good
4	Programming	4,03	Good
Average Combined Score		4,12	Good

Tabel 3 The Assessment Result of SMA Negeri 3 Salatiga Students

No	Aspect	Average Score	Category
1	Content and Objective	4,34	Very Good
2	Instructional	4,34	Very Good
3	Attractiveness	4,36	Very Good
4	Programming	4,40	Very Good
	Average Combined Score	4,36	Very Good

Table 4 The Assessment Result of SMA Kristen Satya Wacana Students

No	Aspect	Average Score	Category
1	Content and Objective	3,83	Good
2	Instructional	4,00	Good
3	Attractiveness	4,02	Good
4	Programming	4,09	Good
	Average Combined Score	3,98	Good

The results of preliminary observations made on SMA Kristen Satya Wacana students showed that financial literacy among high school students is in the low category of financial literacy. One of the solutions to introduce and explain the financial knowledge can be done by incorporating it in the school learning materials. The analysis that was conducted by the researcher shows that the financial literacy could be included in the Basic Competence (KD) 3.5 and 3.6 of Economics subjects of 10th grade class at Senior High School and in KD 3.4 and 3.5 basic banking subjects in 10th grade class of Vocational School.

After the material is determined, the researcher designs the material presentation in an interactive, fun and integrated form with technological developments. According to Ross, Lakin, and Callaghan (2004), the use of Information and Communication Technology (ICT) has a positive impact, which is learning become more interesting therefore, the students are motivated to learn and it triggers the students' curiosity. Munadi (2011) also added that the use of computers in learning combined with a constructivist approach will provide a positive meaning in empowering students. The development of SIKU learning media is expected to be able to make learning more effective, efficient, and meaningful.

The results of the assessment done by the subject-matter expert, media expert, and teacher practitioner indicated that SIKU is a suitable learning media to be used in the learning process. There are some comments for improvement for instance the media expert said that SIKU is a learning media which provides information but has not facilitate interaction with the students which allows the students to solve the problems or think critically. In addition, the presentation with a *mind mapping* will make it easier and more interesting for the students to understand the material. On the other hand, according to the assessment that has been done by the teacher practitioner, SIKU is interesting however, the scope of material needs to be expanded. This is also in line with the subject-matter experts' opinion that it is necessary to add separate material regarding to the financial management. In addition to the assessments that have been done by the expert and teacher practitioner, the researcher gave the questionnaires to the students to find out their responses to the SIKU media, because the students are the subjects who will use this media, it is important to know the assessments, responses, and also suggestions from students to improve SIKU. The Assessment on the students was carried out at three schools in Salatiga City, which are SMK Kristen BM Salatiga, SMA Negeri 3 Salatiga, dan SMA Kristen Satya Wacana. All aspects of the assessment consist of content and objective aspects, instructional aspects, attractiveness aspects, and programming aspects which are all received good and very good responses.

Thus, based on the assessment of media expert, subject-matter expert, practitioner, and student, it can be said that SIKU media is declared suitable to use in the learning process. These results are in line with the opinion of Sudjana and Rivai (2009) that the selection of good learning media must heed the accuracy of learning objectives, the learning materials are easy to understand, and in accordance with students' thinking stages.

In general, the SIKU is feasible to be used as a learning media in Economics subjects. The materials in SIKU that have been selected are related to the financial management which are presented in core competencies and basic competencies in economic subjects, thus not all of the materials are included in SIKU. The use of SIKU media is expected to improve the students' financial literacy therefore, the students are able to manage their finances wisely. Dikra, et al (2016) mentioned that the financial literacy received by a person will refrain his wasteful behavior. In other words, someone will avoid a wasteful behavior if they have a good financial literacy (Luhsasi, 2017). Halim, et al (2015) and Hastings, et al (2013) added that everyone who has extensive financial knowledge refers to good financial behavior. But a person's financial decisions are also influenced by ethnicity and culture that have been passed down from generation to generation (Suhartini & Renanta, 2007), Therefore, possessed financial knowledge is an advice to help someone to make logical financial decisions.

Conclusion

SIKU interactive media is a learning media that can be use as a companion media in Economics subjects. Based on the results of assessments carried out by the experts and practitioner, SIKU obtains a score of 4.48 from the subject-matter experts which is included in the very good category, the media expert gives a score of 3.67 which is included in the good category, and the practitioner gives a score of 4.80 which is included in the very good category. The assessment that has been done by the students shows all aspects of the assessment are included in the good and very good categories. Based on the assessment that has been obtained, it can be concluded that the SIKU interactive media is feasible to be used in the learning process.

Recommendation

The recommendations that can be delivered based on the results of this study are; (1) The schools are expected to be able to provide support for socializing the use of SIKU media to the students, teachers, and school community therefore, they will progressively understand the importance of financial literacy. Furthermore, the schools can promulgate SIKU media by installing it in the school computers and this media can also be obtained for free. (2) For the students, it is better to use other companion media such as books, modules, videos, and so forth to complete the material from SIKU. (3) For the next generation of researchers, it is hoped that they will be able to develop a learning media which is more *user friendly* and can be accessed via *smart phone* since one of the limitations of SIKU media is that it can only be accessed via computer. Moreover, they may develop new features that are not yet available in SIKU media.

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